



FIDUCIARY ADVISORY SERVICES

Comprehensive investment oversight for charities and non-profit organizations

Boards of Directors have the opportunity to make a difference in how charities fulfill their missions. In an increasingly complex environment, charities can benefit from professional guidance — whether it is:

- Managing and growing their assets;
- Meeting their regulatory requirements;
- Overseeing and satisfying their fiduciary responsibilities;
- Evaluating, selecting and monitoring investment managers;
- Developing their fundraising strategies; or
- Establishing a consistent and disciplined investment management process.

At BULLWEALTH, we help charities fulfill their mission by providing clear, independent advice. We are truly aligned with the best interests of our clients.



WHAT IS A FIDUCIARY?

A “fiduciary” typically refers to a person who has a responsibility to act in the best interests of another. While there are many different types of fiduciaries, a Director of a charity or non-profit organization is one of the most important.

FIDUCIARY DUTIES

Directors who act in a fiduciary capacity have responsibility for the organization and for the fulfillment of its mission. Directors must understand the fundamentals of the organization that they govern — its mission, legal structure, stakeholders and risks.

MANAGING RISK

Managing organizational risk is a key aspect of fiduciary duty. Reducing exposure to liability is an important aspect of any Director’s role. Through the development and implementation of good policies and procedures, Directors can reduce risk exposure to an acceptable level.

FIDUCIARY DUTY AND THE INVESTMENT PROCESS

Every organization has different types and sizes of investments. Monitoring and controlling its investments, no matter how large or small, is a critical part of a Director’s responsibilities.

Directors of a charity are typically subject to fiduciary obligations with regard to charitable property. With respect to an organization’s investments, a Director has a responsibility to fulfill a fiduciary duty to the organization, typically reflected in the organization’s constating documents or the governing provincial legislation.



WHAT FIDUCIARY ADVISORY SERVICES ARE PROVIDED BY BULLWEALTH?

BULLWEALTH provides a consistent and disciplined approach to the investment process of Canadian registered charities (public foundations, private foundations, charitable organizations) and non-profit organizations.

We work with you to deliver a seamless and integrated approach to investment management, addressing all of the inherent risk factors associated with managing charitable assets, and creating a process that transcends the regular changes to your Board of Directors and Investment Committee.

We work to help your Board and Investment Committee oversee the entire investment management process:

- Setting goals and objectives
- Establishing optimized asset mix parameters
- Developing and guiding the investment policy framework
- Evaluating, selecting and negotiating with managers
- Constructing the investment portfolio
- Ongoing review and evaluation of managers
- Independently prepared and customized performance management reporting against peer groups and benchmarks
- Ongoing re-evaluation of goals and objectives, including quarterly recommendations

FROM DESIGN TO REVIEW — A COMPREHENSIVE, FLEXIBLE SOLUTION

- We work with your staff and volunteers (Boards, Investment Committees) to develop an investment strategy that reflects the unique needs of your organization.
- We review your existing investments to ensure they reflect your organization's strategic direction.
- We guide your organization through the strategic asset allocation process and your asset mix decisions.
- We review your existing investment managers and the future direction of your portfolio.
- We help charities select the right investment managers for each class.
- We ensure that your organization has the tools to review your portfolio through regular meetings, comprehensive and customized reporting, and ongoing advice. We ensure that your investments continue to reflect your broader investment management strategy.
- We help your organization adjust its approach if changes arise and then implement your unique strategy to reflect those changes.



SUPPORTING ENDOWMENT GROWTH

BUILDING LEGACIES TOGETHER

Fiduciary oversight of the investment process is the foundation of BULLWEALTH. But tailoring this process to the unique needs of charities and non-profits is truly what we are all about. We believe we are partners in endowment management, and that belief extends to supporting your organization's ability to grow its endowment through capacity building.

BULLWEALTH combines our expertise in fiduciary investment oversight and philanthropy, allowing us to apply our experience to help charities manage and grow their donations and assets. Our commitment to philanthropy is reflected in the additional support that we provide to our clients in the following areas:

CHARITABLE TAX & GIFT PLANNING

We understand the basics of charitable giving in Canada and help you navigate through the various planning vehicles available.

ENDOWMENT POLICY & PROCEDURE

You can learn from our best practices in developing your endowment policies and processes for your organization, while creating endowment fund agreements for prospective donors.

INDIVIDUAL GIFT PLANNING STRATEGIES

Provide integrated gift planning strategies that can engage donors when they are planning their current and deferred giving.

GIFT PLANNING POLICIES & PROCEDURES

Whether it's around accepting gifts or establishing committees, we can provide the framework for program administration and oversight.

DISBURSEMENT MANAGEMENT

Changes to disbursement quota rules have created a more manageable environment for charities. We can help you understand these rules and their implications.

TRAINING AND DEVELOPMENT

We can provide access to training to enable your staff and volunteers to expand their skills and increase their knowledge base.

PLEASE CONTACT OUR OFFICE TODAY TO LEARN
MORE ABOUT OUR FIDUCIARY ADVISORY SERVICES.



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BULLWEALTH is a corporate group comprised of Bull Wealth Management Group Inc. ("BWMG") and Bull Capital Management Inc. ("BCMI"). BWMG is a consulting firm that provides recommendations, and third party investment manager monitoring, oversight and ongoing due diligence. Where clients request that BULLWEALTH act as a Portfolio Manager and engage third party investment managers, it does so through BCMI. BCMI is a Portfolio Manager (PM) in the provinces of Ontario, British Columbia, Alberta and Quebec; and Exempt Market Dealer ("EMD") in the provinces of Ontario, British Columbia, Alberta and Quebec; and an Investment Fund Manager ("IFM") in Ontario.