

Westminster, Canterbury вач ON CHESAPI FOUNDATION





S145 00 STELLAR



peace of mind:

a mental state of calmness or tranquility, an absence from worry and anxiety.

> Church and civic leaders aimed to establish a premier non-profit Life Plan Community to serve the Hampton Roads region, and to the extent possible, make it accessible to people regardless of financial means.

> > 10

in XX





Peace of Mind: Priceless

J. Benjamin Unkle, Jr. President & CEO, Westminster-Canterbury on Chesapeake Bay

Dear Friends and Supporters:

Two Christian denominations founded Westminster-Cantebury on Chesapeake Bay more than 42 years ago. Since then, we have always tried to expand the number of people who can afford community living in three ways.

First, we charge one-third of our apartments at fees twenty percent below the cost of services rendered to the residents who live in them. **Second**, and in addition to this discounted pricing, we raise and maintain a Fellowship Fund to bridge gaps in financial qualification. **Third**, we use the Fellowship Fund to assure all who have accepted residency here lifetime services, even if they outlive their personal funds through no fault of their own. This is priceless peace of mind for every resident. Lifetime residence and healthcare are expensive promises. Our pricing and Fellowship Fund provide \$2.6M per year in care to those who would not otherwise live at Westminster. We are proud of this annual charity figure.

Our Foundation also supports our team members with scholarships and emergency grants when car repairs and other sudden bills threaten devastating hardship and insecurity to families.

Enjoy this 2023 Annual Stewardship Report and see the many ways we help older adults, team members, and our broader community. We can do more, but only with your help.

Thank you for your donations and support!

Very truly yours,









01) Residents and guests kicked-off 2023 with a bang at our **Annual New Year's Eve Party** sponsored by TowneBank.

February

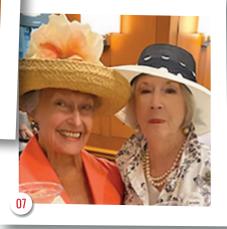
- 02 The **2nd Annual Emerging Artists Exhibit** kick off Black History Month. Featuring student artists from local colleges and universities. Awards and scholarships were given to the top three pieces of art on opening night.
- 03 **Celebrating Mardi Gras!** Such a fun time for our resident run groups to come together and have some fun and crown our annual King and Queen (residents), and Prince and Princess (team members).

March

- 04) We hosted our **Inaugural International Women's Day Breakfast** and featured a panel of key female leaders from our Board of Trustees and the surrounding community.
- 05 Residents gathered to unveil the **New Outdoor Grill** that was made possible thanks to a generous donation from residents, Mr. and Mrs. Bisek.

April

06 Lillie Gilbert, F&J Chair and Foundation Board Member, presented the check for \$50,000 to the Fellowship Fund! Team member, Tynisa Crudup accepted the first check of the year from F&J.



2023 M

May

- 07 Another favorite tradition **Derby Day!** Residents and friends gather to enjoy mint juleps, show off their best hats and bet on the winning horse!
- Residents and Team Members gathered to support Rise Against Hunger. Over 10,000 bags were filled to support hunger relief worldwide thanks to donations made to the Outreach Fund.



















June

- First Annual "What Would I Tell My 09) Younger Self?" Forum – Featuring residents sharing stories about the advice they would give to their younger selves. All who attended loved the event so much we are bringing it back in 2024!
- A Foundation Favorite **"Bringing Joy** 10) to Life" Annual event celebrating the work of the Foundation in 2022. A great opportunity to hear testimonials from those who benefit from the Foundation.

July

11) FORE! 20th Annual WC Golf Classic

Raises Over \$70k! 120 golfers + sponsors came together on this beautiful afternoon to enjoy the day and support our Foundation.

August

12) Annual Team Member Giving Campaign Raises Over \$35,000! 49% of our team members joined in!

13 A New Tradition Started...Blues on the Bay!

September

Our residents gathered for a 14 week of tough competition for the Annual WC Olympics.

October

15 The first week of October kicked off Active Aging Week! One of the highlights of the week is the resident and team member croquet challenge!

12

November

16) Annual Festival of Trees Event Raises over \$95,000 for the Foundation! A perfect way to kick-off the holiday season!

December

17) Annual Christmas Pageant! Another favorite tradition to close out the year.

















\$750 average gift



\$1,579,003 dollars raised

2,083 total gifts

FY2023 KEY ACCOMPLISHMENTS

6



You are only limited by your imagintion.

2023 was another one for the books!

Every year I feel like we can't top the one before, but thanks to all of you, our donors, we end up finding more ways to Bring Joy to Life for our residents and the entire community! Thanks to our donors, we were able to create new foundation funds this year to enhance the experience of joyful living for our residents and had another record-breaking year for scholarship awards for our team members and their family members.

I hope you enjoy reading this 2023 Annual Stewardship Report and feel proud of all of the accomplishments that would not be possible without your generous support. We have certainly made a tremendous impact over the past 40 plus years and we have a lot more work yet to be done. Thanks for investing in our mission and allowing us to continue serving older adults in our community.

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Ashley D. Allman, CFRE Vice President, Development & Marketing, Westminster-Canterbury on Chesapeake Bay











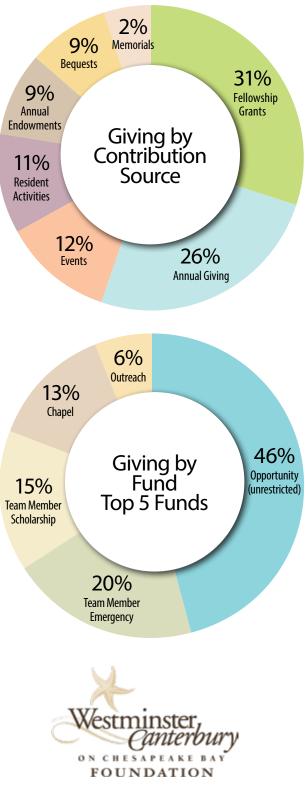






Financial Performance

BALANCE SHEET (SEPTEMBER 30, 2023 + 2022)	2023	2022
CURRENT ASSETS		
Cash + Cash Equivalents	\$ 599,878	\$ 1,256,505
Pledge Receivables	\$ 238,649	\$ 1,256,505 <u>\$ 222,155</u> <u>\$ 1,478,660</u>
– Total Current Assets	\$ 599,878 <u>\$ 238,649</u> \$ 838,527	\$ 1,478,660
Investments		ć 14 001 012
Total Assets	<u>\$ 16,209,060</u> \$ 17,047,587	<u>\$ 14,001,913</u> \$ 15,480,573
	3 17,047,307	3 13,400,373
CURRENT LIABILITIES		
Accounts Payable +	÷ 04047	¢ 00.577
Accrued Expenses	\$ 84,817	<u>\$ 90,567</u>
– Total Current Liabilities	\$ 84,817	\$ 90,567
Deferred Annuity		
Obligations	\$ 289,333 \$ 374,150	<u>\$ 331,494</u>
Total Liabilities	\$ 374,150	\$331,494 \$422,061
NET ASSETS Total Liabilities + Net Assets	\$ 16,673,437 \$ 17,047,587	\$ 15,058,512 \$ 15,480,573
STATEMENT OF OPERATIONS (SEPTEMBER 30, 2023 + 2022)	2023	2022
REVENUE, GAINS +		
OTHER SUPPORT	\$ 1,945,367	\$ 2,265,270
Expenses		
Fellowship Payment	\$ 916,353	\$ 1,117,305
Programs – EAP, Chapel,		
Library, etc.	\$ 330,374	\$ 330,008
General & Administrative	\$	\$
Fundraising	\$ 328,051	\$ 318.830
Total Expenses	\$ 1,639,756	\$ 1,846,703
OPERATING INCOME	\$ 305,611	\$ 418,567
Other Changes in Net Assets	\$ 1,309,309	\$ (3,417,173)
Increase in Net Assets	\$ 1,614,920	\$ (2,998,606)
Net Assets – Beginning of Year	\$ 15,058,517	\$ 18,057,118
NET ASSETS END OF YEAR	\$ 16,673,437	\$ 15,058,512



Your donations make all the difference.

Join us in fulfilling the vision of our founders for Westminster-Canterbury to be a vibrant and inclusive community for older adults. Beyond the essential resources provided by mandatory fees, achieving this dream requires additional support.

Even before the construction of the East tower, our founders recognized the importance of private donations for our Fellowship Assistance Program. Since its inception in 1992, the Foundation has been essential in leading fundraising efforts.

Every dollar donated, plays a crucial role in expanding our impact.

Whether it's enhancing amenities, sustaining existing programs, or launching new initiatives, your charitable contributions reinforce our commitment to serving older adults throughout Hampton Roads.

Together, let's make sure that Westminster-Canterbury continues to thrive as a beacon of community support and compassionate care. Your generosity helps us navigate the complexities of the modern world while staying true to our timeless mission of service.









Craig & Karen Bisek Share Why They Are Commited to Planned Giving



In September of 2014, lifelong Virginia Beach residents **Craig and Karen Bisek** made the proactive decision to move into Westminster-Canterbury at the relatively young ages of 64 and 65. Their early move was inspired by firsthand experience of the vibrant lifestyle at WC, as Karen's mother had lived there from 2009 to 2017. "We always wanted to live at WC when the time was right, and in 2014, it was time," Karen shared.

Craig and Karen found WC to be the perfect place for their active lifestyle. "There is something here for everyone to do, and if you don't want to join in, that's okay too," Karen noted. This blend of activity and choice made WC an ideal home for the Biseks.

After serving in Vietnam, Craig pursued his entrepreneurial spirit by studying business and starting a global enterprise that catered to military commissary exchanges. A career nurse, Karen joined the business in 1982, working in the office and demoing products. "As a family business, we've been very successful – growing from just me to over 200 employees," Craig said. Upon retirement, their daughter became the CEO, their son handles finances, their daughter-in-law became the financial comptroller, and their granddaughter works in various roles throughout the company as well.

The Biseks have always been committed to giving back. "We have been blessed over the years through our business, and our goal was to leave a legacy for our children and the community," Craig said. The Westminster-Canterbury Foundation has been the perfect avenue for their continued giving. "We donate to many programs at WC some in our name, including the Fellowship Program, Employee Assistance Funds, Edge of Excellence Fund, the Festival of the Trees, and the F&J Sale. We also give anonymously to help others who may not financially qualify to join our community," Karen added.

"We believe in the mission of WC, Bringing Joy to Life – and when we give here, we can see the joy it brings to others. That is much more rewarding than just giving money to an outreach center where you have no idea where your it goes," Craig emphasized.

Recently, they funded a new Outdoor Grill at WC, which has become a popular spot among residents. "After moving here, the only thing we missed about our house was grilling out. (We cannot have a grill on our balconies.) Like us, newer residents are younger and enjoy flipping a steak at their leisure while socializing with a drink," Craig explained. The new grill has brought residents together, enhancing community spirit.

The benefits of living at WC are in abundance because of the generosity of those it serves. They are many avenues to giving at WC. "Ashley Allman does an excellent job of educating those on the many opportunities of gifting while living, and through bequests – the gift that keeps on giving after you pass. Ashley is amazing to work with."

The Biseks trust the memberrs of the Foundation leadership team to allocate their donations wisely. "The Foundation leadership team is amazing – true, honest, Christians. I trust them with my donations and how they choose to use them. When donating, you don't always have to specify where the funds go. Instead, you can leave that decision to the them. This is a true non-profit organization," said Craig.

Karen sums up their experience at WC beautifully: "It is amazing to live here many people feel living here is like living on a cruise ship. To us, it's like living in a five-star hotel. From the fitness center to environmental services, the staff is amazing and truly cares for us like family. We always encourage people to think about living here – the benefits, security, care, and peace of mind – can't be beat."

"We recommend moving in while you are younger to enjoy all the amenities at the best price. Once you are approved to move in, you will not need to worry again – the peace of mind is priceless! We love living here and highly recommend it!" Karen added.

Craig and Karen Bisek's story is a testament to the impact of planned giving and bequests. Their generosity not only enhances the lives of current residents but also ensures that future generations can enjoy the vibrant and fulfilling life at WC. The Biseks have left a legacy of community, connection, and care through their thoughtful contributions.



Planning for the future is essential, not only for the security of your loved ones but also for the causes you care about. Planned gifts, often referred to as "the gift that keeps on giving," allow you to make significant contributions to Westminster-Canterbury on Chesapeake Bay while also providing you with financial benefits. By including WC in your estate planning, you ensure that our community can continue to thrive and serve future generations.

Common Types of Planned Gifts

Our Charitable Gift Annuity (CGA) program offers a fantastic opportunity for donors to make a meaningful gift while retaining income during their lifetimes. A CGA is a straightforward contract between the donor and the WC Foundation. The donor makes an irrevocable transfer of cash or property to the Foundation, and in return, the Foundation agrees to pay a fixed amount for the donor's lifetime. It's a win-win situation, providing financial security to the donor and a lasting benefit to our community.

Life Insurance provides a way for you to make a substantial gift with a minimal outlay of funds. You can donate an existing policy, whether fully or partially paid, or take out a new policy and name the WC Foundation as the beneficiary. This method allows you to make a significant impact without affecting your current financial situation.



A Legacy Gift via Your Will Bequests are the most popular method of planned giving. They are simple to understand, provide peace of mind, and do not require you to part with any assets during your lifetime. Your attorney can easily include the appropriate language in your Will. You can contact Ashley Allman for sample language to share with your legal advisor. This ensures that your Legacy will continue to support Westminster-Canterbury for years to come. **Retirement Plans** – donating through 401(k) or 403(b) retirement plans is one of the easiest ways to make a substantial contribution. By designating the WC Foundation as the full or partial beneficiary on your plan's beneficiary designation forms, the Foundation will receive the assets upon your death. This method can also offer significant income and estate tax savings to your estate.

Planned gifts play a crucial role in ensuring the longevity & sustainability of our beautiful community. By planning today, you can make a lasting difference tomorrow.

SCAN QR code to learn more about our planned giving options.



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At Westminster-Canterbury, our team members are the heart and soul of our community. Their dedication and compassion make a world of difference in the lives of our residents. One such extraordinary team member is **Inge Thieleman**, who embodies the spirit of service and resilience.



Inge joined the WC team in 2000, starting in the kitchen before being promoted to housekeeping, where she has flourished for 24 years. Originally from Germany, she met an American and married. Shortly after, they divorced and Inge found a new home in Virginia and career at WC, where she quickly became a beloved community member.

Inge's favorite part of her job is the residents. "They are amazing, so loving and caring, like family," she says. Inge takes pride in making each resident's home sparkle and shine, and she delights in their appreciation. Inge also goes the extra mile to make residents feel special by decorating their doors on birthdays and at Christmas. "I just love seeing the reactions when they open their door in the morning. They are genuinely happy, which makes me happy too!" she beams.

Even on days off, Inge is committed to helping others. She volunteers at a local homeless shelter and runs in marathons to raise funds for various causes, including the local homeless shelter, abused women and childrens center, and St. Jude's Cancer Center. "I have even visited the Great Wall of China and South Africa to run



marathons. I will try to help anyone I can," she says.

Inge's kindness and dedication are deeply rooted in her upbringing. "My mother always had an open-door policy, a clean shower, and a room with a bed for those who needed it. Her kindness was known locally. I miss her every day," Inge reminisces.

Despite facing health challenges, including a battle with cancer and multiple surgeries, Inge continues to serve the residents with unwavering commitment. "I went to work every day I had a radiation or chemo treatment because I love my residents so much. I made sure I was there for them," she explains.

The Team Member Assistance Fund has been a lifeline for Inge. "I have given to the fund from the beginning, and over the past year, I have needed it," she shares. Inge used the fund to help pay her medical bills. "Ashley Allman has been an amazing help by guiding me in the right direction and staying with me every step of the way. I am just so thankful for her!" This is the second time Inge has been a beneficiary of the fund. "The first time I used it, my mother was dying, and I needed to make a trip back to Germany," she recalls.



"I want to thank each and every person who donates to the Team Member Emergency Fund."

Inge encourages fellow employees to donate to the Assistance Fund. "It has been a lifesaver for me! The fund helps with various needs, including emergency situations, education assistance, and everyday essentials like rent or car repairs. "You will not miss the money you donate, as WC takes the amount directly from your paycheck. It is easy!" Inge explains.

"I want to say Thank You to each and every one of the residents for being so kind, nice, and understanding during my cancer and health issue journey. I always appreciate each and every one of my residents. I couldn't make it without them being so understanding. I love each and every one of them," Inge shares.

"Thank you, Inge, for being an extraordinary person and living out the Westminster-Canterbury mission of Bringing Joy to Life for those you touch daily."

Join us in making a meaningful impact. Help us continue to build a community where team members and residents thrive together fostering a caring and supportive environment for all. At Westminster-Canterbury, our team members are extraordinary, truly loving our residents – and the feeling is certainly mutual. However, even our amazing staff may face unforeseen financial setbacks, pursue advanced certifications, or seek tuition reimbursement for broader educational goals.

The Foundation is committed to supporting these incredible individuals who care for our residents every day. Your generous donations to the Team Member Assistance Funds provide crucial support in times of need, empowering our staff to continue their invaluable work with confidence and peace of mind. Whether helping through a financial emergency, supporting professional development, or assisting with educational expenses, your contributions make a profound difference.

Donate to the Team Member Assistance Funds today! Together, we can foster a community where everyone thrives.

Invest in Our Team by Supporting the **Team Member Assistance Funds**

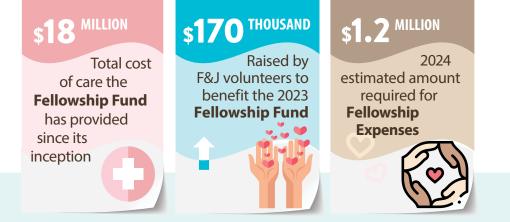


"Thank you dearly for your assistance with and investment in my education. I would not have been able to attend school this year without your generous support. I feel truly blessed to be a part of the WC Community. By continuing my education, I will be able to extend your generosity to others, while also giving back to the WC Community. Thank you!

- Scholarship Recipient

"With this scholarship I will be able to focus on my studies and not stress about the bills. Working at WC has taught me a lot of valuable life lessons and I can say with certainty that I am a better person for working here. Thank you! I promise to make everyone at WC proud!"

- Scholarship Recipient



Westminster-Canterbury is proud to be one of only three Life Plan Communities in the Commonwealth of Virginia offering financial need-based support to residents at admission. Our Fellowship Fund is essential to our welcoming culture, enabling us to embrace new neighbors who might otherwise lack the financial means to join our vibrant community.

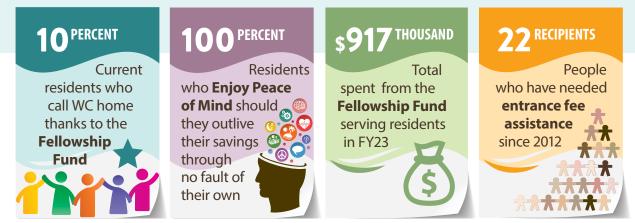
Invest in One-Another by Supporting **the Fellowship Fund**

Your generous donations to the Fellowship Fund provide qualified individuals the chance to live in our wonderful and caring community.

Many of our Fellowship Fund recipients have dedicated their careers to serving the citizens of Hampton Roads in modestly compensated, service-oriented jobs. Thanks to our Fellowship Fund's confidential safety net, all residents enjoy the peace of mind that comes from knowing they have lifelong financial security, even if they outlive their financial resources.

Join us in making a lasting impact. Your support ensures everyone, regardless of financial background, can experience the warmth, care, and security of Westminster-Canterbury.

Donate today and help us continue building a thriving community with Access and Peace of Mind.



"The impact on my life since moving to Westminster-Canterbury six years ago is tremendous. The Fellowship Fund has given me a secure future and an added extra joy to my life. – Thank You to All of the Donors!"



Elevate Our Community by Supporting **the Edge of Excellence Fund**



Your gifts to the Edge of Excellence Fund are vital in supporting the programs and activities that preserve and enhance the exceptional quality of Westminster-Canterbury. This fund also sustains cherished amenities like the Library, Chapel, and Meditation Garden, enriching the lives of our residents and fostering a vibrant, engaged community.

By donating to the Edge of Excellence Fund, you help maintain and improve the spaces and services that make our community special. Your support ensures that our residents continue to enjoy a high quality of life filled with social engagement and a strong sense of belonging.

Make a significanmt impact donate to the Edge of Excellence Funds today. Help us continue to build an exceptional, enriching community for everyone.





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TOP L-R: Opus residents enjoying the back patio. WC residents during a fan favorite Follies performance. Residents Dick and Betty Binfod during the Annual Army vs. Navy Croquet Challenge.

MIDDLE L-R: College Night! Residents gathered in their alma mater gear to relive their college days. Early Advantage Members enjoying the Annual Oyster Roast. Residents enjoyed some quality time with the hedgehogs during a one-of-a-kind playdate.

BOTTOM L-R: Afternoon Mahjong! Homemade pizza from our brick oven is always favorite of residents and team members. Another Follies Fan Favorite performance!



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TOP L-R: *WC Residents showing off their best friends at the WC Dog Show during Active Aging Week. Resident Shirley Zartman ready for some ping pong!*

MIDDLE L-R: Beach days are better when it is a family affair! Residents and their grandkids checking out our Renderer Virtual Reality headsets. Resident Chris Gerloff is all smiles at the WC Dog Show.

BOTTOM L-R: Goat Yoga Anyone? Residents and guests enjoyed this phenomenon out by the Bay. Resident Lleweilyn Allison enjoying cuddling the yoga goats.



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L-R: Bay Tower Depositors enjoyed a pickleball demo at the PACC to get ready for the new pickleball court. Our wonderful staff enjoying a team lunch. The Kayak and Paddle Board Ladies at the Mardi Gras Parade. Bay Tower Depositors learning more about the 19th Floor Wine Bar during a wine tasting. The Blue & Gold Croquet Challenge Toast. WC Olympic Swimmers were all smiles after a day of fun competition!



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TOP L-R: Shari Friedman and Lucy Newman sat down with CoastLive to talk all things Hospice House and their First Annual Pickleball Tournament. Guests enjoying our Annual Oyster Roast for wait list members. Residents made a trip to see antique cars and planes during Active Aging Week. Team members enjoying free snocones during the Employee Giving Campaign.

BELOW: Team WC takes the trophy home for the Annual Cornhole Tournament. Residents gathered for Super Bowl Sunday! Mark Borst is ready for his time in the dunk tank! Residents and guests enoying a visit by the sea wall. Guests and residents learning about our new Resident Hub.







We are a faith-based organization serving the needs of older adults of all beliefs, their families, and the broader community.

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