BECAUSE OF YOU

“A furnished home to me means that it’s one less hurdle to jump when trying to overcome all the obstacles I face as an Aboriginal single mom who just relocated to a different city to finish school.”
– Mallory, Client

BECAUSE OF YOU, A FAMILY CAN NOW CONNECT OVER A SHARED MEAL AT THEIR DINING ROOM TABLE.

BECAUSE OF YOU, A STUDENT NOW HAS A DESK AT WHICH TO DO THEIR HOMEWORK.

BECAUSE OF YOU, A MOTHER AND CHILD CAN NOW ENJOY A BOOK IN A COZY, COMFY CHAIR.
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2018 Highlights

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Our Supporters & Partners

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<td>23</td>
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<td>24</td>
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OUR MISSION

A world in which everyone has access to the stability and dignity of a furnished home.

ABOUT FURNITURE BANK TORONTO

Founded in 1998, Furniture Bank is a registered charity and social enterprise working to end furniture poverty by redistributing gently-used furniture and housewares to marginalized individuals and families in the GTA.

Clients – including women and children leaving shelters, the formerly homeless, and refugees and newcomers to Canada – are referred to Furniture Bank by over 80 agency partners.

In 2018, thanks to the generosity of thousands of donors, we provided 10,064 individuals the furniture they needed to turn their housing into a home.
A MESSAGE FROM OUR EXECUTIVE DIRECTOR

2018 WAS A MILESTONE YEAR FOR FURNITURE BANK.

Not only did we celebrate our 20th anniversary, we also marked 100,000 clients served. That’s 100,000 individuals who – because of you – have the stability of living in a furnished home.

And, while 100,000 is a really big number to celebrate, it is unfortunately just the tip of the proverbial iceberg in terms of need. With an estimated 50,000+ Torontonians experiencing furniture poverty annually, we know our work is far from done.

So many of your neighbours are forced to choose between having ‘food on the table’ or a table at which to eat. As our friends at Toronto Community Foundation shared in their 2017/18 Vital Signs report, the gap between the haves and have-nots is growing. While Toronto has seen tremendous growth over the years, many marginalized and racialized populations continue to be left behind. Those who rent – especially in low-income neighbourhoods - are particularly vulnerable. In 2016, nearly half (47%) of renters spent 30 per cent or more of their income on housing costs.

Thanks to the unwavering support of our donors, active partners, and volunteers in 2018, we tangibly changed the lives of over 10,000 individuals.

Thanks to your support, our social impact model has generated significant recognition across Canada and North America, and has become a case study used by business schools and other communities with regards their local housing support programs.

This report highlights and celebrates our shared accomplishments, of which there are many, 10,064 in fact.

And, while 2018 was a year of many wins, it was also one which challenged us to thoughtfully revisit some business decisions and course correct as needed. At the start of the year, we set an ambitious goal to serve 12,000 individuals – a 10 percent increase over 2017 and double the number of clients we supported in 2014. To meet this target, we invested in new organizational capabilities and explored new strategies to expand our reach, awareness and impact.

As with all innovative, entrepreneurial environments, not all of them were successful. As a result, we did not meet the client service goal we had set for ourselves.

In 2019, we will realign our resources to support Furniture Bank Toronto’s priorities. We will continue to innovate by piloting new programs in a ‘test and learn’ environment that will enable us to develop scalable and transferable best practices, thus increasing our social impact in Toronto and beyond.

With exciting times ahead, I look forward to working with the Furniture Bank team, Board, donors, volunteers and our partners to make an even bigger impact in 2019 and beyond.

Together we can end furniture poverty – one family at a time.

Sincerely,

Dan Kershaw
IMPACT STATEMENT
Because of You

Total Clients Served in 2018
- Individuals: 10,064
- Adults: 5,702
- Children: 4,362
- Families: 3,670

Who we serve:
- Single Parent: 7%
- Refugee: 21%
- Other - Not on list: 2%
- Ontario Works Recipient: 19%
- At Risk Youth: 3%
- Formerly Homeless: 12%
- Indigenous: 2%
- Mental Health: 3%
- Newcomer: 12%
- ODSP Recipient: 7%

650 Volunteers
10,000 Volunteer Hours
81 Community Agency Partners
37 Leg Up Participants
# STATEMENT OF OPERATIONS

For the year ended December 31, 2018

## REVENUE

<table>
<thead>
<tr>
<th>Description</th>
<th>2018</th>
<th>2017</th>
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<tbody>
<tr>
<td>Grants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government</td>
<td>$741,274</td>
<td>$551,219</td>
</tr>
<tr>
<td>Foundations</td>
<td>691,615</td>
<td>401,522</td>
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<tr>
<td>Other</td>
<td>103,000</td>
<td>108,250</td>
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<tr>
<td>Employment subsidies</td>
<td>41,072</td>
<td>42,764</td>
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<td>Social enterprise operations</td>
<td>1,941,789</td>
<td>1,842,167</td>
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<tr>
<td>Events</td>
<td>310,979</td>
<td>244,844</td>
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<tr>
<td>Donations</td>
<td>232,428</td>
<td>125,187</td>
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<tr>
<td>Amortization of deferred capital contributions</td>
<td>144,596</td>
<td>126,454</td>
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<tr>
<td>Interest and other</td>
<td>2,150</td>
<td>3,135</td>
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<tr>
<td><strong>Total Income</strong></td>
<td><strong>$4,317,152</strong></td>
<td><strong>$3,443,866</strong></td>
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## EXPENDITURES

<table>
<thead>
<tr>
<th>Description</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries and benefits</td>
<td>$2,521,617</td>
<td>$2,101,095</td>
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<tr>
<td>Office, general and warehouse</td>
<td>439,022</td>
<td>290,117</td>
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<tr>
<td>Rent</td>
<td>181,922</td>
<td>185,152</td>
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<tr>
<td>Vehicle and travel</td>
<td>186,535</td>
<td>140,504</td>
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<tr>
<td>Amortization</td>
<td>212,068</td>
<td>201,031</td>
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<tr>
<td>Fundraising</td>
<td>276,496</td>
<td>174,227</td>
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<tr>
<td>Professional fees</td>
<td>186,814</td>
<td>190,009</td>
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<tr>
<td>Insurance</td>
<td>48,591</td>
<td>41,632</td>
</tr>
<tr>
<td>Bank and credit card processing fees</td>
<td>44,934</td>
<td>37,741</td>
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<tr>
<td>Utilities</td>
<td>35,288</td>
<td>27,807</td>
</tr>
<tr>
<td>Interest on term debt and capital lease obligation</td>
<td>13,503</td>
<td>17,070</td>
</tr>
<tr>
<td>Bad debts (recovery)</td>
<td>(1,603)</td>
<td>7,002</td>
</tr>
<tr>
<td><strong>Total Expenditures</strong></td>
<td><strong>$4,145,187</strong></td>
<td><strong>$3,413,387</strong></td>
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</tbody>
</table>

## EXCESS OF REVENUE OVER EXPENDITURES

<table>
<thead>
<tr>
<th>Description</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Excess of Revenue over Expenditures</strong></td>
<td><strong>$63,716</strong></td>
<td><strong>$32,155</strong></td>
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</tbody>
</table>
FURNITURE BANK AND THE ENVIRONMENT

Furniture Bank plays an integral role in helping the City - and society - move towards a zero-waste, low-carbon economy. By diverting usable furniture and housewares from landfill and making them available to families and individuals in need, we actively contribute to five of the seven R’s: Recycle, Reuse, Repair, Regift, Recover.

9,126 Furniture Donors

77,934 Items Donated

1,413 tonnes Received

1,660 Items Repaired

96 tonnes Recycled (Cloth, Electronics & Metal)

60,277 Items delivered to families
FURNITURE BANK AND THE CIRCULAR ECONOMY

By keeping usable furniture and housewares out of landfill and redirecting them to families and individuals transitioning out of displacement, Furniture Bank actively supports the move towards a circular economy and a zero waste future. We maximize the continuation of a product’s life through enhanced re-use and repair.

Through the Studio - which operates as a social enterprise within Furniture Bank - we extend the life of damaged or less functional pieces that are not selected by clients. Armed with a brush, and incredible talent, our master painter reimagines their potential and gives them a second life. Revenues from the sale of Studio pieces are reinvested into the organization.

With a bit of creativity and care, our Workshop team rescues and repairs tables, chairs, and other items destined for landfill, and makes them available to clients. It’s a triple win for the organization, our clients and the environment.
A partnership five years in the making, Furniture Bank joined forces with CAMH Foundation to support Gifts of Light and the Social Determinants of Health Service, which provides essential items and meaningful experiences that meet the unique needs of people living with mental illness, including addiction. Through the partnership, Furniture Bank will gain the capacity to help up to 200 patients - like Sharyn, who shares her story on the following page - with the gift of furniture as they reintegrate into the community.

“There are so many reasons why [patients] need furniture, but can’t access it. Being able to provide them with this piece of their recovery allows them to then benefit from the other mental health services they receive because there’s only so much medication and therapy can do if they’re returning to inadequate living conditions.”

– Reena Sirohi, Social Worker, Social Determinants of Health Service, CAMH

“Having this gift of furniture has really given me a boost in life. I can now focus on other aspects of my life that I need to rebuild. Without this generous donation, my daughter and I would have had to have sacrifice our basic necessities in order to afford furniture. Every day I come home I’m still in awe of how wonderful my apartment looks. I greatly appreciate everything Furniture Bank and everyone did to give me a home that I could be proud of.”

– Sharyn, CAMH Patient
SHARYN’S STORY

MILLIONS OF CANADIANS LIVE WITH MENTAL ILLNESS. FOR THOSE WITH FEW SUPPORTS, THE EFFECTS CAN BE DEVASTATING.

After experiencing a brief psychotic episode five years ago, Sharyn lost custody of her four children. Her life was forever changed.

Sharyn currently shares a small apartment with her eldest child and grandchild, who recently moved back from Alberta. The few furnishings she had were inadequate, especially for a home with a young child.

Sharyn has worked hard to heal herself. She excels at her job, winning awards for her work. But at minimum wage, she struggled to provide for life’s bare necessities - let alone the ‘luxury’ of furniture. Without dressers in which to store their clothing and belongings, Sharyn and her daughter used suitcases, cardboard boxes and garbage bags for storage. Unlike so many others who experience furniture poverty, they were among the lucky who had a mattress on which to sleep.

Through CAMH’s Gifts of Light program, Sharyn received the gift of furniture and housewares for her entire home. Grateful for the support, Sharyn’s excitement was accompanied by tears of joy - and a profound sense of relief.

To learn more about Sharyn’s story and the power of furniture, visit furniturebank.org/sharyn.

“My house looked so poor. I didn’t want people to judge me because I’m trying to put myself back together.”
HOUSE TO HOME PILOT

Among the myriad of challenges facing vulnerable populations, relapse into homelessness and shelter use is an issue that requires new and creative solutions. One such solution, which has seen phenomenal success in cities in the United States, is a ‘whole home design’ approach. Detroit’s Humble Design program, for example, saw participant recidivism rates drop from 46 percent to just 1 percent.

Hoping to be part of the solution here in Toronto, Furniture Bank piloted House to Home, a new program which engages the interior design community and corporate volunteer teams and provides them - and our clients - with transformative experiences.

“I woke up this morning as if I was in a dream. I still can’t believe this is my home and I get to live here – that my babies have an actual bed to sleep in. I don’t have to move anymore; I am home. God Bless you, for all that you do.”

– Sarah, Client + House to Home pilot participant
Sarah’s story is one shared by many Furniture Bank clients. It is one of displacement and trauma – but also of resilience and hope.

Sarah was a young woman working for the government in her country of origin. Political unrest, and the nature of her job, made her the target of death threats. At the same time, Sarah was pregnant with twins and the pregnancy became high-risk.

Fearful for her safety – and the health of her unborn babies – she fled, leaving everything behind.

Sarah went to Atlanta, where she gave birth to her boys who needed treatment after delivery. Alone in a new country with newborns, Sarah’s life was complex, isolating and frightening. From Atlanta, Sarah moved to Montreal, then Toronto, where she found refuge at a shelter.

Homeless and jobless, Sarah juggled motherhood, immigration and refugee claim appointments, and social work meetings. While grateful for the tremendous support she received from Christie Refugee Centre, living at the shelter with two young, spirited boys soon proved challenging.

Fortunately, Sarah was able to secure affordable housing. However, like so many of our neighbours, she could not afford to furnish her home. She and her boys slept on blankets on the floor in an empty apartment.

Thanks to the generosity of countless Furniture Bank donors and volunteers, Sarah is well on her way to rebuilding her new life in Canada.

To learn more about Sarah’s story and the power of furniture, visit furniturebank.org/sarah.
CHAIR AFFAIR 2018

On November 2, JUNO award-winning jazz crooner Matt Dusk, HGTV’s Todd Talbot, Chef Michael Smith, the who’s who of Toronto’s interior design community, and 800 supporters partied for the cause at Furniture Bank’s 8th Annual Chair Affair.

We could not have hosted our most successful fundraising gala to-date without the leadership and support of the Chair Affair Committee and our Chair, Sarah Saso.

Alexandra Lawson  Janice Fedak  Rob Whitfield
Andrea McLoughlin  Keith Jones  Roger Christie
Ashley Fraser  Lisa Kudrenski  Samantha Mehra
Christine Spencer  Megann Willson  Steve Willson
Cori Halpern  Nickeisha Minto  Taya Hoyte
Emir Tahirovic  Pamela Coolican  Vickie Hsieh

The silent auction - which raised over $45,000 - featured incredible furnishings upcycled by some of Canada’s top interior designers, as well as an array of droolworthy items donated by our friends in the community. We are grateful to our friends from the design community for their time, talent and treasure.

Christine Dovey  Glen Peloso  Marie Carussca
Christine Elliott  Hollie Cooper  Melissa Tossel
Christine Spencer  Jane Lockhart  Michelle Mawby
Colin & Justin  Janice Fedak  Nicholas Rosaci
Cori Halpern  Jim Connelly  Peter Brooks
David White  Jo Alcorn  Robbin Caskinette
Desta Ostapyk  Keely Coles  Sarah Gunn
Diane Ernjakovic  Leighann Allaire  Svetlana Tryaskina
Evelyn Eshun  Lonny Doherty  Yvonne Whelan

We are grateful to our Title Sponsor 1-800-Got-Junk? and presenting sponsors casalife and RE/MAX Hallmark for their generous support.
LEG UP SKILLS TRAINING & EMPLOYMENT PROGRAM

Our social hire program Leg Up provides skills training and work experience to individuals who face barriers to employment. In 2018, the program got a boost with the launch of Fuelled Up.

Currently in Phase 1, the pilot aims to improve the health, concentration, and overall well-being of Leg Up participants by providing them one nourishing meal per week.

With the spectrum of barriers facing these employees, many of whom are themselves from underserved communities, they often don’t have the financial means to feed themselves adequately and rely on this one, guaranteed meal each week.

37 Leg Up participants
925 meals served

“My life has stability. My self-confidence has grown and this has had a great impact in my professional and personal growth.”

“Participating in the Leg Up program and transitioning to a full-time employee at Furniture Bank has made a positive impact on me and my family. Relocating to a country where I didn’t know anyone, and leaving behind my 10 years work experience in the banking industry to get a new and better life, wasn’t an easy decision. Furniture Bank’s values made me feel safe and they inspire me. Feeling that you are going to face discrimination was a huge fear for me, but thanks to Furniture Bank, life has been made easier for me and I always feel loved and wanted.”

- Hamidat, Employee
OUR SUPPORTERS & PARTNERS
## VOLUNTEERS

From helping clients select their furnishings to repairing furniture in our workshop, we rely on the helping hands - and hearts - of a core group of dedicated volunteers who share our vision of a world in which everyone has access to the stability and dignity of a furnished home.

**Collectively, these volunteers generously gave over 9,500 hours of their time and talent to the organization, enabling us to serve more than 10,000 marginalized individuals.**

<table>
<thead>
<tr>
<th>Anne F</th>
<th>Heidi</th>
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<tbody>
<tr>
<td>Anne G</td>
<td>Irma W</td>
</tr>
<tr>
<td>Annie R</td>
<td>Jacques C</td>
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<tr>
<td>Ashleigh W</td>
<td>Jane M</td>
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<td>Catherine C</td>
<td>Janice F</td>
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<td>Catherine H</td>
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<td>Cathy G</td>
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<td>John K</td>
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<td>Chris M</td>
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<td>Cori H</td>
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<td>Dave G</td>
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<td>Del W</td>
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<td>Denise L</td>
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<td>Devlyn R</td>
<td>Kristen R</td>
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<td>Diane A</td>
<td>Krysta T</td>
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<td>Dianne T</td>
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<td>Tania F</td>
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<td></td>
<td>Tammy M</td>
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<tr>
<td></td>
<td>Tricia D</td>
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</table>
“I volunteer at the Furniture Bank because I can see the direct impact we can make in people’s lives. I love that I can make a small difference every shift, and every shift gives me a different perspective on the many challenges people face in this prosperous city. Furniture Bank has turned a simple, everyday problem for some - getting rid of furniture and household goods - into a life-changing benefit for those in need. The staff are well-organized and committed to make the volunteers feel like they are part of the team and making a difference.”

– Lia Gordon, Volunteer
CORPORATE VOLUNTEERS

Furniture Bank is also grateful to the following leading organizations for supporting our mission through their employee volunteer programs:

407 ETR
Accenture
American Express
Apple
Bain & Co.
BMO
Caplan’s Appliances
Capreit
CIBC
CPA Ontario
Elevations Church
Endy Sleep
Ernst & Young
Financial Force
Google
Hewlett Packard
ISNET World
KPMG
Loyalty One
Mercer
Qualcomm
RE/MAX Hallmark
Rogers
Salesforce
Scotiabank
Sunlife
TD
Telus
Traction on Demand
Trade Gecko
Twitter
Uberflip

“The opportunity to volunteer at Furniture Bank with my colleagues from Salesforce is incredibly meaningful, as I get the chance to bond with my teammates and give back to the community. Not only that, but we can see the immediate benefits of our time there – whether it’s refurbishing a piece of lightly used furniture, to seeing the items they’ve selected being loaded up onto the truck for delivery right before our eyes!”

– Kelsey Glaser, Salesforce
INDIVIDUAL DONORS

Furniture Bank Toronto is grateful to the thousands of individuals who supported our mission by donating furniture and housewares. Your generosity allowed us to tangibly change the lives of over 10,000 individuals in 2018.

Financial gifts $100+
Adam Peer
Al Shields
Alana Prashad
Alexandra Snelgrove
Alfred Lee
Andrew Sears
Andrew Taubman
Ann Vellekoop
Anna Pace
Annalee Sawiak
Anne Pcisk
Antonio Raposo
Ashley Fraser
Barb Yaki
Barbara Towe
Barry Parker
Barry Smith
Beverley Johnson
Betty Fiksel
Bob Waterworth
Bonnie Hartley
Brendan McClement
Carl Herteis
Carmine Nigro
Chris Burans
Chris Ostvik
Christine Spencer
Cori Halpern
Craig Maki
Cynthia Heyd
Dale Howey
Don G. Matheson
Doreen Pattison
Douglas Blomberg
Eileen Gibson
Elaine Jones
Erica Newman
Erica Robertson
Erik Church
Frances Brooks
Frances Labelle
Gary Prosserman
Geoffrey Morawetz
Geoffrey Vernon
George Wrobel
Georgia Prassas
Gerald L. Timmins
Geri Berholz
Gil Hardy
Gordon Howe
Grace Brown
Greg Porter
Greg Stechnicki

Gregory Loughton
Heather Macleod
Helen Godfrey
Helen Soltes
Ian Pearce
Irene Ushycky
Jake Gold
James Alden
James McCallum
James Ramsdale
Jamie Macdonald
Jane Humphreys
Jane McCallum
Jane Taylor
Jane Thompson
Janet O’Grady
Janice Fedak
Jay Georgi
Jeffrey Singer
Jennifer Davies
Jennifer Gagnon
Jennifer Hunter
Joan Walter
Joanne Spencer
Jochen Tilk
Joe Manno
John H. McNair
John Hackett
John Hardie
John Rudyk
Joseph Amato
Judy Murray
Judy Szyiko
Justina Derewlany
Karen d’Entremont
Karen McDonald
Kathleen Taylor
Kathy Graham
Kelly Low
Kelly Mack
Ken Kyriacou
Lars Boggild
Laura Christie
Laurel Godfrey
Laurie Dufresne
Laurie Thompson
Len Brunka
Lena Mortensen
Leslee Alfano
Lotlotlo Gariba
Lia Gordon
Liisa Tatam
Lilian Jardine
Lillian Ruth MacDonald
Lisa Ursini
Lisbeth Hollaman
Lori Monteith
Louis Schenck
Luke Dalinda
Lynda Thomson
Lynn Barber
Mabel Anne Meredith
Margaret Ryan
Marguerite Rolley
Maria Accarrino
Maria Raposo
Marian Norgrove
Marie Hannum
Marie Houde
Mark Bowyer
Mark Deans
Mark Mead
Mark Pearlstein
Mark Weseluck
Martin Rubin
Mary Louise Craven
Mathew Adams
Maureen Burrows
Maureen DeCaria
Michael MacLean
Michael Mah
Michael Onions
Michelle Burjaw
Mike Laplante
Mike Picard
Mrutunjay Sinha
Myrna Holder
Nancy Moyen
Nancy Oliphant
Nancy Roxby
Nelson Colman
Nicholas Seed
Nick Poulos
Niels Hansen
Norman Fraser
Pam Zabarylo
Patricia Meads
Patricia Wallis
Paul Godfrey
Paul Guy
Paul Sandusky
Paula Rochman
Pearl Sequeira
Peter Brooks
Peter Clendinneng
Peter Cook
Peter Heywood
Peter Pace
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We are grateful to the following for their steadfast support of our mission.

$50,000+
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- RBC
- Sprott Foundation
- South Shore Furniture Foundation
- United Way of Greater Toronto (Youth Success Strategy)

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- Mackenzie Investments Charitable Foundation
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- State Street Community Support Programme

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We are grateful to our partners for their support in helping us build our capacity to serve more clients.

1-800-Got-Junk?  Collins & Greig Cartage  South Shore Furniture
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“I’m honest, I got more than what I expected. Not just true joy, but I felt a sense of thankfulness and gratitude to all those whose donations made this happen. This donation has not just provided my family with comforts, but more importantly leaves a feeling that I owe another family in need a helping hand.”

– Sukrut, Client
COMMUNITY PARTNERS

We are proud to work with over 80 community agencies, including:

Agincourt Community Services
Albion Neighbourhood Services
Anduhyau Inc.
Anishnawbe Health Toronto
Birchmount Residence
Birkdale Residence
CAHS
CAMH
Canadian Mental Health Association
CCAS Child and Youth Services
Centre francophone de Toronto
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COSTI
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Jessie’s - The June Callwood Centre
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MDOT
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Native Child & Family Services of Toronto
Native Men’s Residence
Native Women’s Resource Centre
Native Youth Resource Centre
Nellie’s
North York Harvest Food Bank
Oasis centre des femmes
Pape Adolescent Resource Centre
Reconnect Community Health Services
Red Door Family Shelter
Red Door VAW
Rexdale Community Health Centre
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SSHA Parliament Street Fire
St. Simon’s
St. Stephen’s Community House
St. Vincent de Paul
Street Haven
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Wigwamen
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YMCA
Yonge Street Mission
Youth Unlimited
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Youthlink
YWCA
THANK YOU FOR FURNISHING HOPE.
None of this would be possible without you.