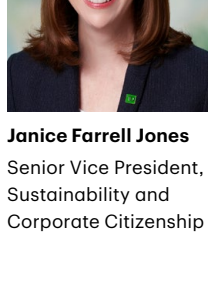


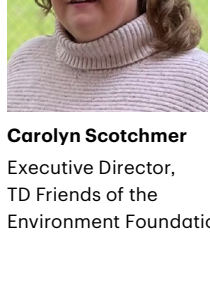
Q4 • 2023

TD Corporate Citizenship Newsletter

Opening doors for a more sustainable and inclusive tomorrow



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Carolyn Scotchmer
Executive Director,
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Message from Janice Farrell Jones

As we round out the final quarter of the year, I am proud to share highlights of some of the strides we've made in advancing our commitment to drive progress towards a more inclusive and sustainable tomorrow. Throughout Q4, there were many impactful projects and initiatives supported through the TD Ready Commitment that will help create opportunities for people and communities to thrive – including the launch and call for applications for the 2023 edition of our signature program, the TD Ready Challenge, which is focused this year on innovative solutions to help address systemic barriers to affordable housing.

This quarter also saw the return of the always-popular TD Tree Days – the TD Friends of the Environment Foundation (TD FEF) volunteer program aimed at growing and enhancing community green spaces. Thousands participated in TD Tree Days events across our North American footprint this fall, furthering our commitment to helping build stronger, more resilient communities. TD FEF is dedicated to supporting a wide range of environmental initiatives that work to revitalize, animate, and steward public green spaces. For this issue of the TD Corporate Citizenship newsletter, I spoke with **Carolyn Scotchmer, Executive Director of TD FEF**, to dig deeper into how TD FEF aligns with the aspirations of the TD Ready Commitment.

Q&A with Carolyn Scotchmer

Janice: TD Friends of the Environment Foundation (TD FEF) has a long history of support for grassroots environmental projects that are dedicated to creating more vibrant, green, and sustainable communities across Canada. TD FEF has been a trailblazer in this space – how has TD FEF's approach to supporting environmental issues evolved over time and how is TD FEF making a positive impact for people and communities?

Carolyn: In 2024, TD FEF is celebrating its 34th anniversary – since it was founded in 1990, the Foundation has provided over \$112MM in funding to over 29,000 local, grassroots environmental projects across Canada. While there are groups that we've been working with since we began, and who are experts in delivering environmental programs, for others, we provide the first grant they ever receive – our process is designed to be accessible to anyone who is part of an organization undertaking a project of their own.

Janice: As a national charity, TD FEF is powered in large part through generous donations from TD customers and colleagues, as well as other donors from across Canada. How does TD FEF engage and collaborate with communities, volunteers, and organizations on the ground to drive impact at a local level?

In fact, in the last decade, we've observed an increase in applications for projects from non-environmental organizations – from tree planting on hospital grounds to nature-based programs with settlement agencies and senior centres, more and more people are looking to get involved in environmental programs, and we're seeing more organizations stepping in to help meet that demand.

Janice: TD FEF provides support to hundreds of organizations each year to help bring important environmental projects to life. Can you share some of the impacts we've seen in local communities as a result of these initiatives?

Carolyn: TD FEF is relatively unique in that it was founded as a way for the Bank and its customers to work together to support community projects. 80% of the funds provided through our community granting program come from customer and colleague donors, all mapped to one of 36 geographic TD FEF chapters across Canada. And because TD supports all of our operating costs, 100% of every donation is returned to projects in the chapter from which it originated. With an average customer and colleague donation size of only \$2 per month and the help of a \$1MM annual donation through the TD Ready Commitment, we are able to help support impactful work across the country. Part of our success is that we also recognize that different areas of Canada have different needs and priorities, so we have created Regional Advisory Boards, made up of our TD colleagues and subject matter experts from local community groups, to oversee our giving in each region. We also make sure that the TD FEF Regional Managers are based in locations across the country so that we can stay connected to the groups that we fund.

Janice: TD Tree Days is the flagship volunteer and urban greening program for TD FEF that mobilizes TD customers, colleagues, and community members to help build healthy, vibrant communities. How do TD Tree Days and other tree planting initiatives across the country support the Bank's goal of helping people and economies thrive?

Carolyn: Part of the success of TD FEF comes from the fact that we are focused on smaller grants to organizations with a hyperlocal focus, which are often able to have big impacts on their communities with just a little help. Our work in supporting projects taking place in school yards is a great example of this. As one of Canada's largest funders of school ground projects, we provide support for tree planting projects, outdoor classrooms, gathering spaces, and gardens that not only engage thousands of students each year, but which also often act as important community spaces outside school hours. We have also seen an increase in applications from public schools that serve significant populations of children from Indigenous communities, as well as those located in First Nation communities. Because we look at every application through the lens of addressing local needs, we are able to support programs that are focused specifically on cultural practices and traditions, such as the Lakehead District School Board's Land-Based Learning Program, or Muskowekwan School's Traditional Food Program, both of which are profiled in our [Year In Review](#).

Carolyn: A critical aspect of both TD FEF and TD Tree Days is the support of programs that bring people and nature together. Trees and shrubs provide important services to our communities, from removing carbon from the air, to providing habitat to so many of the species on which we depend, to providing shade and reducing air temperature in our towns and cities. The list of benefits goes on and on, but people are only going to care for our natural spaces if they feel connected to them. Programs like TD Tree Days and other planting initiatives provide that opportunity for people from all backgrounds to come together and experience that nature connection firsthand – having a visibly meaningful impact on their local green space while also spending time with their colleagues and neighbours. Long before I worked with TD Friends of the Environment Foundation, I helped coordinate tree planting events in public parks with the support of TD FEF Funding – some of those events took place 20 years ago, and one of my favourite things to do is to go back and see what they've become. The fact that there is now a woodland where there was only an empty field for one of the projects I worked on, and that I had something to do with it, is the best possible motivation to keep working to protect it.

Visit the [TD Friends of the Environment Foundation](#) website to learn more about how it works to help support the protection of the environment and green communities across Canada.

Want to donate to TD Friends of the Environment Foundation? Here's how:

- TD Canada Trust customers can donate online by [logging in to TD Easy Web](#), or by calling 1-866-222-3456 to speak to an EasyLine specialist.
- Make a donation in person at your local TD Canada Trust branch, or by mailing a cheque, payable to TD Friends of the Environment Foundation, to:
66 Wellington Street West, 30th floor, Toronto, ON, M5K 1A2, Canada

The Four Interconnected Drivers of Change

Financial Security

Early Learning, Income Stability, Affordable Housing, Financial Literacy

Funding approved for **265 organizations** in total this quarter in **Canada** and the **United States**.

TD Charitable Foundation approved a U.S. \$100,000 grant to **Four Directions Development Corporation (FDCC)**, a Native American Certified Development Financial Institution (CDFI) located in Orono, Maine serving the four Wabanaki tribes in Maine: Houlton Band of Maliseet Indians, Mi'kmaq Nation, Passamaquoddy Tribe at Pleasant Point, Passamaquoddy Tribe at Indian Township, and the Penobscot Nation. Funding will help support down payment and rehab loan assistance to increase access to affordable housing through financial capabilities services and home-ownership education, down payment assistance to decrease barriers and increase buying power for prospective homeowners, and rehab grants to help tribal citizens stay in affordable homes and ensure intergenerational access to safe and accessible housing.

The **Abiona Centre** in Toronto received a **\$200,000 grant from TD to support its Transitional Housing Program**, which provides safe and stable transitional housing for homeless and underhoused young mothers (aged 16 – 25). The program also offers wraparound supports and skill-building programs aimed at increasing job opportunities and helping equip them with the tools they need to transition into independent living.

The **Fountain Fund** was approved for a **U.S. \$100,000 TD Charitable Foundation grant to support programming that focuses on providing income stability for formerly incarcerated men and women in Philadelphia through low-interest lending and credit building**. Being financially stable not only enables people to build credit, become debt free and have a financial plan for the future, but also helps them focus on other aspects of their personal lives, such as their mental health and personal relationships.

In October, TD Charitable Foundation announced its first-ever **Mission Related Investment (MRI) of \$5 million to Innovate Capital Growth Fund (ICGF)** – the first equity investment made by the Foundation. ICGF is a new non-profit sponsored Small Business Investment Company (SBIC) focused on **providing growth equity to minority and women-owned businesses in the Mid-Atlantic, with a focus on the Greater Philadelphia area**.

TD Charitable Foundation approved a **U.S. \$75,000 grant for Mountain BizWorks** to support The Foundations for Creatives Expansion Program, which will create and implement a specialized curriculum for artists and craftspeople in Western North Carolina. The program will support a diverse multicultural audience across rural and urban communities and aims to help bridge the entrepreneurial training gap and contribute to the sustainability of creative businesses through curriculum development, roundtable discussions, facilitator training and collaboration with partners.

Vibrant Planet

Green Spaces, Low-Carbon Economy

Funding approved for **21 organizations** in total this quarter in **Canada** and the **United States**.

In October, TD Bank sponsored **SustainPHL**, an annual sustainability awards and celebration event aimed at helping raise awareness of environmental and sustainability organizations and programs within Philadelphia.

As a sponsor of the program, a representative of TD Bank, Amy Derstine, who is also a board member of the Fairmount Park Conservancy, announced the winner of the 2023 Sustainable Community Award, which honored organizations working to provide their local community with equitable access to clean air, water, open spaces and more.

The **2023 Evergreen Conference** was held virtually and in person at Evergreen Brick Works in Toronto. The annual gathering brought together industries, cultures, and featured regions to examine the potential of public space to address social, ecological, and economic challenges. The day-long event featured speakers, moderators, artists, and vendors from across Canada who are actively invested in placemaking.

TD Tree Days returned to full in-person programming, with many events taking place across our North American footprint from September through early November. In all, the 2023 North American program will have positively impacted over **110 green spaces, with the participation of more than 75 organizations** – including municipalities, conservation authorities, groups from Indigenous communities, and not-for-profit organizations – having planted over 30,000 trees and shrubs.

TD FEF Advisory Boards across Canada met in September, and collectively approved **231 grants totaling over \$1.79 million** in funding for local environmental projects.

The **Center for EcoTechnology**, a New England based organization that aims to help people and businesses transition to a carbon-free future, was awarded a grant from **TD Bank and is the first program approved by the TD Social Impact Investment Council that will support decarbonization solutions for small businesses**. The foundation will go towards a pilot program aimed at providing comprehensive support to small businesses to decarbonize their buildings and their operations, ultimately accelerating the pace of adoption and the scope of solutions implemented.

Connected Communities

Shared Experiences, Arts and Culture, Local Needs

Funding approved for **461 organizations** in total this quarter in **Canada** and the **United States**.

In October, **TD Bank** sponsored the **25th Annual Mural Arts Month celebration, highlighting Mural Arts Philadelphia's** participatory public art, advocacy, and educational programming and employment opportunities throughout the City of Philadelphia.

This October, TD Bank hosted filmmakers and TD employees at the 1 Vanderbilt store in New York for a panel discussion to celebrate the 11th annual Chelsea Film Festival. The event was a part of **TD Charitable Foundation's sponsorship of the 2023 Chelsea Film Festival Screenwriting Incubator**, which is supporting 10 outstanding NY-based screenwriter-directors from **Black, Indigenous, and equity-deserving communities**.

The TD Art Collection has launched two new exhibitions in Toronto that amplify diverse voices through works in the collection. **"MOVEMENT: EVERYWHERE"** is located in the TD Gallery of Indigenous Art in the TD South Tower at 79 Wellington St. W and highlights works by artists from Indigenous communities across Canada. It explores the notion that movement implies a journey and the idea that it carries the potential of transformation and change. The Gallery is open to the public and free of charge.

New media artwork, **Floralia IV** (2017), by artist Sabrina Ratté is featured on a 2-storey digital screen at the TD branch at Queen and Bay in the heart of downtown Toronto. A Montréal-based artist, Ratté aims to challenge the perception of the world around us, our relationship with virtual aspects of existence, and the convergence of technology to depict the natural world as it is, was, or will be.

Better Health

Innovative solutions for more equitable health outcomes for all

Funding approved for **107 organizations** in total this quarter in **Canada** and the **United States**.

In October, Shelley Sylva, TD Bank's Head of U.S. Corporate Citizenship, participated as a panelist for a **summit hosted by Philadelphia Business Journal in collaboration with Nemours Children's Health** entitled, "The Ripple Effects of Better Health." Sylva joined leaders from government, healthcare, and education for a conversation about how philanthropic donations to Nemours help to create high-impact and sustainable improvements in health outcomes for children in Delaware and Florida.

TD Bank Group is providing a \$600,000 grant over three years to Casey House for their **Bridging Care** program, which aims to provide services that bridge the healthcare gap for people from equity-deserving groups who need access to medical care. Services focus on early detection and intervention of treatable conditions of chronic diseases that have become leading causes of death in people living with or at risk of HIV.

BC Women's Health Foundation was awarded a **\$195,000 grant for their HPV Self Collection Project North initiative**. Métis Nation British Columbia along with the University of British Columbia and the BC Cancer Cervix Screening Program will support Métis women living in Northern British Columbia communities through an HPV-based cervix screening pilot project, helping to increase equitable access to much-needed screening services within their local community.

TD awarded a \$450,000 grant to **St. Joseph's Healthcare Hamilton Foundation** for their project **A Bold Vision for Robotic Surgery: Investing in Research & New Technologies to Accelerate Patient Outcomes**. The initiative will focus on innovative solutions – including AI – to develop novel procedures and pursue research to expand the field of robotic surgery and improve health outcomes.

TD Bank supported the **Embracing the LGBTQ+ Community: A Symposium of Inclusion and Understanding** held by Robert Wood Johnson University Hospital Somerset. Over 200 guests attended the event, which featured breakout sessions geared toward healthcare providers, teachers and law enforcement to foster awareness of issues facing the 2SLGBTQ+ community and increase equitable access to healthcare for all.

Q4 2023 – Aug – Oct. Results are reported for Q4 FY'23 year to date and are preliminary. Final figures will be reflected in the 2023 TD Ready Commitment Report. All dollar values are in Canadian dollars, unless otherwise stated.

Quarterly Art Moment: TD Corporate Art Collection

The TD Corporate Art Collection is committed to helping support the amplification of contemporary, under-represented, and diverse voices in arts and culture across Canada and the U.S. Each quarter, we highlight two art pieces from the TD Corporate Art Collection to help create a conversation around equity, sustainability, and art.

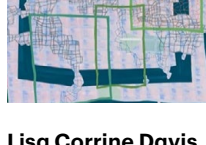
This quarter we are featuring:



Jill Paz, Evetide, 2020
Acrylic on laser-carved cardboard

Jill Paz (b. 1982, Manila, Philippines) is a Filipino-Canadian artist whose diverse practice utilizes drawing, painting, ceramics and sculpture to intimately present a personal life. Her work is informed by her relationship to her homeland. Paz's series utilizing palm tree imagery identifies archetypal signifiers of the Tropics while being a way for her to explore her ancestral homeland – a settlement whose landscape that has changed significantly over many years. Paz's works are borne out of puncturing and etching delicate layers on cardboard. She uses balikbayan boxes as charged symbols of the diasporic experience. The term "balikbayan," which translates to "one who returns home" in Tagalog, holds significance as these humble cardboard boxes are intimately woven into the lives of Filipinos living abroad.

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Image courtesy of TD Corporate Art Collection



Lisa Corrine Davis, Fleeting Foundation, 2022
Oil on canvas

Brooklyn-based Lisa Corrine Davis (b. 1958, Baltimore, Maryland) creates intricate and complex compositions that mirror maps and pathways of urban centres. Often working in large-scale, she utilizes color and form to weave layer fundamental elements of abstraction to reshape structures and narratives of locations: rigid grids and geometric lines against organic and visceral shapes challenge internal, external, liminal, imaginative, or measured space. Davis' paintings and works on paper are neither fully abstract nor are they wholly representational. She masterfully blends these genres in compositions that are equally balanced and chaotic to challenge common understandings of everyday visual information, drawing attention to individual experiences for people.

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Image courtesy of TD Bank Corporate Art Collection