Private Giving Foundation

Fall 2026

Twenty years of giving with purpose: How Randal and Harriet Phillips are shaping their family's philanthropic legacy

Building a life of opportunity

When Randal and Harriet Phillips established their Private Giving Foundation account in 2005, they were looking for a flexible way to support charitable causes without having to decide immediately where every dollar would go.

Having built successful careers after immigrating to Canada from Trinidad as young adults, they felt fortunate for the opportunities they had received and wanted to give back. Today, with three adult children in their 30s, they also see philanthropy as a way to pass those values on to the next generation.

"Canada has given us so many opportunities," says Harriet. *"We often say that living here feels like winning the lottery."*

Harriet studied at Western University and McGill University, with a PhD in engineering from the University of Waterloo. She works as an environmental consultant specializing in risk assessment and works with First Nations communities in Northern Canada. Randal also studied at the University of Waterloo before qualifying as an actuary. He enjoyed a successful career in human resources consulting and services.



Randal and Harriet (left) and an Opportunity International team visiting a clientand her family (centre) in the hills near Cartagena, Colombia

Guided by faith and global impact

Guided by their Christian faith, the couple seeks out organizations that create lasting impact. One charity that has been particularly meaningful to them is Opportunity International Canada, a microfinance organization that provides small loans, primarily to women in developing countries, allowing them to start businesses and lift their families out of poverty.

The loans are used for things they need to start a business, such as buying a freezer, a sewing machine or tools for their business. Approximately 98% of the loans are repaid, creating a sustainable cycle of support. Randal and Harriet have travelled to countries such as Colombia, Nicaragua and Ghana to see the impact firsthand.

"*Meeting women whose lives have changed because of these loans has been incredibly inspiring,*" says Randal. *"We've seen how a relatively small loan can create opportunities not only for an individual, but for an entire family and their community."*

From donor to Board Chair

Their connection to Opportunity International Canada deepened this past year when Randal was asked to become Chair of the Board.

In his Chair's remarks, Randal reflected on the importance of empowering people rather than simply providing a charitable gift: *"A small loan can mean the difference between hopelessness and hope. We see the pride that people feel in turning a small loan into a thriving business, giving them hope for the first time and letting them dream of a better life for their children."*

Continued on page 2

Dan Murray, CEO of Opportunity International Canada added: *"What sets us apart is that we believe in giving a hand up to those living in poverty, not a handout. It's amazing what happens when you believe in people and give them a chance. They often succeed beyond our wildest expectations!"*

Supporting communities close to home

While much of their philanthropy has an international focus, they are also committed to supporting needs closer to home. Through their PGF account, they have supported well-known charities such as the United Way, but also some lesser-known ones such as the Evangel Hall Mission and 5N2 Soup Kitchen Project that do amazing work here in Toronto.

They are also drawn to causes that may receive less public attention over time. Haiti is one example. Although media coverage has faded since the devastating earthquake, they recognize that many communities continue to face significant challenges and need support long after they are no longer in the news.

Inspiring the next generation

Their children have also influenced the family's giving. Through their daughter, who lives in California, they became acquainted with the Santa Barbara Rescue Mission, an organization dedicated to helping individuals experiencing homelessness and addiction.

What particularly resonated with the family was seeing their daughter and son-in-law attend a graduation ceremony for individuals who had successfully completed the Mission's recovery program.The family subsequently worked with Charities Aid Foundation Canada, https://www.cafcanada.ca/. This Charity helps donors make grants to charities outside Canada including their gift to the Santa Barbara Rescue Mission. As they look to the future, Randal and Harriet hope their children will eventually become involved in directing the family's philanthropy through their PGF account.

"It's not just about money," says Randal. *"It's about being truly thankful for the blessings we have received and showing our love for others by making a difference in their lives."*

A legacy shared across generations

After twenty years of giving through the Private Giving Foundation, Randal and Harriet continue to demonstrate that philanthropy is at its best when it is rooted in gratitude, guided by values, and shared across generations. Their commitment to supporting both local and global communities, while inspiring their children to embrace the same spirit of generosity, is a powerful example of the enduring impact thoughtful philanthropy can have across a family's lifetime.

Empowering women, transforming menopause care



Through the Private Giving Foundation, the Wiley Family Foundation donor-advised fund is helping bring trusted menopause education to women across Canada.

When Averil and Tori Wiley set out to support a cause through the Wiley Family Foundation, they wanted to make a meaningful difference in the lives of women. Their search led them to Women's College Hospital and the **Menopause Empowerment Project (MEP)**, a groundbreaking initiative providing free, evidence-based menopause education to Canadians.

Inspired in part by Averil's own experience, the Wiley family recognized the need for accessible, trustworthy information during a life stage that is often misunderstood and under-discussed.

Continued on page 3

"Making accurate, reliable and helpful information broadly available seemed like a strong starting point," says Tori Wiley.

Thanks to the Foundation's generous support, the Menopause Empowerment Project now offers women trusted resources to better understand menopause, navigate symptoms, and make informed decisions about their health.

For Tori, the project's greatest impact lies in helping women feel empowered.

"It's a perfectly named project because it really feels like a way to empower women as they navigate a complex transition in their lives," she says. *"By providing women with clear information and trusted resources directly from experts in the field, the project will enable women to advocate for themselves."*

Information on the Menopause Empowerment Project can be accessed here **https://welearnhub.wchospital.ca/topic-areas/menopause-empowerment-project**.

PGF Team is thrilled to welcome Lee Rose as Associate Director, Private Giving Foundation



Lee joins the Private Giving Foundation team after nearly six years leading community engagement across Ontario for TD. Prior to joining TD in 2021, Lee spent more than 15 years working in the philanthropic and charitable sector, including time at Community Foundations of Canada where he led that organization's knowledge philanthropy practice and the development and eventual spin out of the Community Knowledge Exchange.

Based in the National Capital Region, Lee is passionate about philanthropy and spends his days engaging in philanthropic conversations in both French and English. He holds an honours degree in English Literature from the University of Ottawa, and a Graduate Diploma in Social Innovation from the University of Waterloo.

Lee is widely recognized for building strong relationships across the charitable sector and has contributed his expertise through board roles with organizations including Imagine Canada and the Ten Oaks Project, an Ottawa-based charity that supports children, youth and families from 2SLGBTQ+ communities through programs rooted in play. He is also a fierce advocate for mental health—he and his family direct much of their philanthropy through his late partner's memorial fund that is held at the PGF to fund programs that support people and caregivers who are navigating complex mental health journeys.

As our team continues to grow, we are excited to add Lee's expertise, passion for community impact, and collaborative approach to the work we do in support of donors, advisors, and charitable organizations.

PGF Board welcomes Amy Hanen

Amy Hanen recently retired from TD following a distinguished career spanning corporate citizenship, diversity and inclusion, human resources, community relations, and sustainability. Throughout her tenure, Amy played a pivotal role in advancing TD's commitment to community investment, social impact, and inclusive leadership, while championing initiatives that strengthened both workplace culture and community engagement.



A respected advocate for equity and a trailblazer in advancing 2SLGBTQ+ inclusion, Amy is recognized for her ability to bring people together, foster meaningful change, and inspire the next generation of leaders. She joins the Private Giving Foundation Board with extensive experience in governance, stakeholder engagement, and community-building, as well as a deep passion for philanthropy and creating positive social impact. We are delighted to welcome Amy to the Board of Directors.

Continued on page 4

Thank You, Julia. Welcome, Alison.



At the Private Giving Foundation Annual General Meeting, we recognized an important leadership transition on our Board of Directors.

We extend our sincere thanks to **Julia Gorman** for six years of dedicated service as a Director, including the past year as Chair of the Board. Julia's thoughtful leadership, sound judgment, and steadfast commitment to philanthropy have helped strengthen the Foundation and support its continued growth and impact. We are deeply grateful for her many contributions.

We are also pleased to welcome **Alison Holt** as Chair of the Board. Since joining the Board in **September 2024**, Alison has been an engaged and valued Director, bringing strategic insight, strong governance experience, and a collaborative leadership style. We look forward to working with Alison as she leads the Foundation through its next chapter.

Please join us in thanking Julia for her outstanding service and congratulating Alison on her appointment as Chair.

> **December 31** will be here before we know it. To ensure your 2026 donation is completed smoothly and on time, we encourage you to make your gift well in advance of the year-end deadline.

On behalf of the Private Giving Foundation Board of Directors, we extend our heartfelt thanks to our donors for your extraordinary generosity. Since our inception, your philanthropy has enabled more than **$1 billion** in grants to charities, creating a lasting impact in communities across Canada and beyond.



On behalf of the Private Giving Foundation Board of Directors, we would like to thank you for establishing a legacy of giving with PGF.

We welcome your questions and comments. Please direct them to **TD.PrivateGivingFoundation@td.com**

Jo-Anne Ryan
Executive Director Private Giving Foundation

TD Wealth

As of September 1, 2026, Testimonials contained herein are unsolicited. They have been reviewed and approved in writing for public use.

The information contained herein has been provided by the Private Giving Foundation and is for information purposes only. The information has been drawn from sources believed to be reliable. The information does not provide financial, legal, tax or investment advice. Particular investment, tax, or trading strategies should be evaluated relative to each individual's objectives and risk tolerance.

All third-party products and services referred to or advertised in this newsletter are sold by the company or organization named. While these products or services may serve as valuable aids to the independent investor, TD Wealth does not specifically endorse any of these products or services. The third-party products and services referred to, or advertised in this newsletter, are available as a convenience to its customers only, and TD Wealth is not liable for any claims, losses or damages however arising out of any purchase or use of third-party products or services.

The services of the Private Giving Foundation, an independent, non-profit charitable corporation, are offered in co-operation with TD Wealth.

TD Wealth represents the products and services offered by TD Waterhouse Canada Inc., TD Wealth Private Banking (offered by The Toronto-Dominion Bank) and TD Wealth Private Trust (offered by The Canada Trust Company).

®The TD logo and other TD trademarks are the property of The Toronto-Dominion Bank or its subsidiaries.