



Big goals on the ice and for charity

By MATTHEW KROFCHICK

From the time I was a child, I was always taught the importance of giving back to the community. My parents saw fit to teach my brothers and I this lesson through their words and their actions, and I've spent my life trying to follow their example. One of the most important ways I've done so is through my volunteer work with the Joel Schwartz Memorial Hockey Tournament (JSMHT) and the Joel's On-going Inclusion Network (J.O.I.N.).

Joel Schwartz had Asperger's syndrome, a developmental disability, and my twin brother and I were fortunate enough to have the opportunity to be classmates with him in grade school. Sadly, Joel passed away in 2009. In order to preserve his memory and raise money for other people with developmental disabilities, Joel's younger brother and some of his friends created a hockey tournament in his honour.

When created in 2011, the tournament's goal was to raise \$10,000 to send people with a developmental disability to Israel through the Birthright program accompanied by a shadow. In the year of his passing, Joel had the great pleasure of going on Birthright with a shadow, an experience he loved and which his family wanted others to share. The shadow program was run by an organization called Reena, which is dedicated to helping the developmentally disabled. Reena provided the personnel so that Joel could enjoy a trip of a lifetime alongside his non-disabled peers and have the additional support he required.

My twin brother and I signed up as volunteers for the JSMHT the moment we heard about it and, over time, we became members of the tournament's organizing committee and J.O.I.N., the tournament's financial arm responsible for allocating the interest from the funds raised by the tournament. To date, after five years of organizing the tournament, the endowment has funds of more than \$850,000.

With more than enough money to fund their modest goal of sending developmentally disabled individuals on Birthright, J.O.I.N. was created to seek out and fund other programs that provide people with developmental disabilities a chance to interact with their communities in a more inclusive way. The funds we've raised have benefited a number of important organizations, including an employment program and a physical fitness initiative, to



Teams squared off in the Joel Schwartz Memorial Hockey Tournament in March at Chesswood Arena in Toronto to raise money for inclusionary programs for people with developmental disabilities. Matthew Krofchick is a member of the organizing committee.



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Matthew Krofchick, CPA, CMA, CBV

name just a few. These organizations that receive funds from J.O.I.N. work to integrate members of an often marginalized group in our society.

One of my tasks as part of J.O.I.N. is to work with its other members to determine which programs should receive funds raised from the hockey tournament. It requires review of not only the applications but the program descriptions and financial plans of many deserving groups. The analytical skills I have developed as a chartered business valuator – benchmarking

companies to their peers, cost-benefit analyses, and reviewing business plans – are integral in allowing me to assess which of the programs before us have the potential to deliver the greatest impact to the community of the developmentally disabled relative to their proposed cost, and to review the programs we currently fund to make sure they are generating the greatest possible benefits.

Beyond simply managing funds, I also volunteer at some of J.O.I.N.'s programs through a collaboration with the United

Jewish Appeal's (UJA) Community Connect called Live The Cause. Live The Cause is a series of programs funded by J.O.I.N. and run by Community Connect that provide a venue where individuals with developmental disabilities interact in a meaningful way with their non-disabled peers. One such event is a hockey skills day which we use to build excitement for the annual hockey tournament.

My work as a CBV has provided me with plenty of opportunities to observe and analyze business owners and managers in

a variety of industries under different operating conditions, be they small family businesses or large multinational companies. I like to think that the time I've spent meeting with them, watching them work, and seeing how they respond to challenges and manage their workforce has given me a unique insight into how successful organizations are run. In turn, it has made me a better manager and leader. I bring that knowledge and that experience to the work I do with

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Providing a vital community service

By ZENNIE BERNARDO

The arrival of spring heralds April showers, spring flowers and tax season — one of my favourite times of the year.

For more than 10 years, I have helped lead volunteer tax preparation services across Toronto with the Chartered Professional Accountants of Ontario (CPA Ontario) and the legacy accounting body, Certified General Accountants of Ontario (CGA Ontario), supporting more than 68 income tax clinics staffed by approximately 250 volunteers. Last year, our team prepared more than 5,000 tax returns, providing services in both the English and Chinese languages.

Many people would say that tax preparation support is a passion of mine. As an expert in taxation, I have volunteered my time as both a chairperson and organizer for this vital community service. Volunteer tax season services are critical to our youth, families, seniors and others with low incomes. Numerous tax credits, incentives and benefits are available to them that they may not otherwise be aware of without the keen knowledge and assistance of a professional accountant.

Year over year, we improved our collective tax efforts by approximately 10 to 15 per cent, estimating that we have saved thousands of dollars in accounting fees for underprivileged individuals and families, while helping to ensure they receive their tax refunds and have the opportunity to enjoy the benefits of those extra funds.

For me this service is important as I am a proud Canadian, and my volunteer work provides an opportunity for me to share my professional skills and knowledge with the community — to do my part to give back to the country that provided me with rich life experiences.

I arrived in this country as a young graduate with a business administration degree from St. Scholastica's College, an exclusive girl's school in Manila. It was the early 1970s and the average cost of a house was \$90,000. You could buy a car for a few thousand dollars and gas only cost 59 cents — a different time than today when the average home in Toronto runs upward of a million dollars and gas prices, too, have risen significantly.

The decision to obtain my accounting designation was a pivotal period in my career trajectory. I loved the experience of working as an accountant with several respected Toronto-based organizations. But it wasn't until



Zennie Bernardo, CPA, CGA, has volunteered to help complete tax returns for lower income families and seniors for more than 10 years. She is seen above during the 2015 tax season at a library in Toronto helping prepare a return.

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Zennie Bernardo, chartered professional accountant

I joined Canada Revenue Agency, carrying the role of tax auditor, that I was able to fulfil and satisfy my goals and desires — a sense of professional satisfaction — in engaging in community activism, for example through extensive income tax preparation service and support. The value of community collaboration can produce exceptional success.

A grassroots example of this is

teers and convincing busy and qualified accountants to contribute their time to the community is not always easy. As soon as the April tax season ends, I am planning ahead and inviting volunteers to participate in clinics the following year.

Thankfully, the profession is filled with many dedicated and generous individuals who continually devote their time year

increasingly diverse and sometimes I work with people whose primary language is not English. New immigrants and aging seniors who are unfamiliar in filing their own tax returns poses unique challenges. We navigate these vulnerable groups through the complexity of their taxation documentation, with attention to detail that focuses on their individual needs with high-quality

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Zennie Bernardo, chartered professional accountant

when I have been able to connect the CRA with other organizations to offer stronger, more expansive tax-season support to Torontonians — we all work together supporting a greater good. Organizing tax centres, training volun-

teers and convincing busy and qualified accountants to contribute their time to the community is not always easy. As soon as the April tax season ends, I am planning ahead and inviting volunteers to participate in clinics the following year.

Toronto has changed a lot over the decades. Our community is

and quick service. Beneficiaries of our services often do not even realize that we are providing a “free service” and that we are not compensated for our work and time.

I have been credited with

bringing enthusiasm and unwavering commitment to my accounting designation and profession; working hard to make a difference, coaching hundreds of volunteers and leading through example while supporting best practices in all that I do. All very humbling accolades — but to me it comes second nature and without question. It's so important to share the skills and knowledge you have to make the world a better place and to support those who need your services the most.

Honoured to have been recognized by my profession, community and employer, I have been humbled and gratified by my volunteer work. I have also been recognized with such prestigious awards such as: the CRA Director's Award of Excellence (2004) for outreach efforts; CRA Special Assistant Director's award for Outstanding Achievement (2005); CRA Assistant Directors Award for community work as a community volunteer income tax program (2014); and I was chosen one of the most outstanding 100 alumnae of my college during its centennial celebration.

The most notable recognition I have received has been the medal and letter from Queen Elizabeth during her Golden Jubilee celebrations in 2002 in recognition of my significant contribution to Canada, to our community and fellow Canadians, accolades I share with my fellow CPA tax volunteers.

What has inspired this longstanding desire to volunteer? I have always believed in the importance of strong leadership and wanted to be a strong role model to my two daughters, who are now community leaders themselves. I wanted to provide them with an example of the value of hard work, sharing our talents with others and giving back to our communities.

Unlike the Toronto I started in, women have greater opportunities to take the lead in whatever interests they have, and contribute to their profession by example. In my case, I am proud to be seen as a CPA, CGA who contributes to others and tries to make a difference.

I encourage everyone to take the time to give back and support our communities wherever possible.

Zennie Bernardo, CPA, CGA, works for the CRA in Toronto. She is a respected and recognized accounting professional who has dedicated her career to helping others through volunteerism and community income tax support.



Fostering growth, hope through Rotary

By PAUL MAARSCHALK

Picture, if you will, a young girl in a picturesque but remote part of Ghana: barefoot, denied a formal education because of her gender and the general poverty around her, but very conscious of the need for change.

Fast forward about 30 years to the rolling hills of the Okanagan Valley, B.C. That same young girl, self-taught through elementary school, is now a Ph.D. candidate in the department of nursing at the Okanagan campus of the University of British Columbia. Determined to bring change to her village and her country, Vida Yakong is also the founder and human face of Project Grow. Smart and inspirational, she is corralling good-hearted people throughout the Okanagan in support of her dream. Among the many groups that have supported her is the Rotary Club of Kelowna Ogo-pogo.

I first became involved in Rotary when I was living in Zimbabwe in 1990. I was working in the corporate finance department of a merchant bank and my responsibilities required me to network with the local business community. I joined Rotary primarily out of self-interest, to be honest — to meet other business people and perhaps further my career — but I soon learned what a valuable service organisation it is on the world stage.

In 1907, Rotary's first project was to construct public washrooms in downtown Chicago; by 1990 its reach had expanded to every continent, "promoting peace, fighting disease, providing clean water, saving mothers and children, supporting education, and growing local economies." The total elimination of the polio virus worldwide was Rotary's flagship project, and was undertaken in the 1980s when polio was still endemic in 125 countries; today, with the aid of other international aid agencies and regular immunization days supported by teams of Rotary volunteers the goal has been nearly reached, with polio eradicated in every nation except for Pakistan and Afghanistan.

Having grown up in various parts of Africa I was well aware of the tensions and contradictions of the continent. There is great wealth alongside great poverty. There is immense potential but there are also roadblocks, both natural and political. The pursuit of happiness, a universal human condition, was often denied. My hope was that, in some small way, projects sponsored by Rotary could make a difference. I have to admit, however, that our impact as local Rotarians, without co-operation from international clubs, would always be limited, mainly because of funding constraints.

My involvement with Rotary



Villagers work together on the foundations for the Community Center Project at Nyobok-Nkunzesi in Northern Ghana, 2012. The health clinic, funded in part by the Rotary Club of Kelowna-Ogo-pogo, was the priority section of the centre and was formally opened in late 2014. It serves about 10,000 people in the village and surrounding area.

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Paul Maarschalk, CPA, CA, CBV

intensified, however, when I moved to Canada and settled in Kelowna, B.C. in 2001. I joined the Rotary Club of Kelowna Ogo-pogo, one of nine Rotary clubs in the central Okanagan Valley, in the southern interior of B.C. Within any Rotary club, there are many ways for members to contribute. Some are in support of club operations; some are in support of the service side of the organization.

With my previous involvement with Rotary in Zimbabwe I gravitated quite easily to the club's international projects committee. I was soon exposed to the many opportunities that exist for Canadians to help those who are less fortunate.

In the last few years, my Rotary club has been directly involved in projects in Africa (Ethiopia, Ghana, and Uganda), Asia (Indonesia and, prospectively, Cambodia) and Latin America (Honduras). We generally only direct funds to projects where one or more of our members have a direct connection. Here are some of our proudest accomplishments:

- A few years ago one of our members owned a villa in Bali, Indonesia. During the winters there, our member made contact



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with a local Rotary club operating in the area. From that connection grew a project in which we channelled funds to create a mobile library, an irrigation project and some water wells. These projects benefited the community by providing easier access to clean water and enhancing levels of literacy.

- A member adopted twin girls from Ethiopia and wanted her girls to grow up knowing their roots.

With a bit of help from our club and individual members, and a lot more help from other Canadians, she started a project in her girls' home village to protect and develop orphaned children who face poverty and potential abuse. With financial assistance from Canadian fundraising and a Canadian registered charity, Vulnerable Children, the program has expanded into literacy and disease-prevention initiatives and is now active in Liberia as well.

- Yet another of our members became a project auditor, helping Rotary International (and its foundation) monitor projects around the world. Through this connection, our club was introduced to Alternativas y Oportunidades, a project based in the slums of Tegucigalpa, Honduras. In co-operation with another club in Kelowna, and with the benefit of matching grants from within the wider Rotary organization, we have contributed to early childhood education and economic opportunities for young mothers who might otherwise be scavenging off the city dumps to make ends meet.

- As previously mentioned, my club, along with some individual members, have worked with Pro-

ject Grow in Ghana. The results of our efforts are a healthcare clinic in Vida Yakong's home village and the makings of a community centre and trade school. The clinic opened in 2014 and serves about 10,000 people. The local chief and people of her village are fully supportive, and she is standing for election to the Ghanaian parliament in elections next year — a long way from a barefoot girl facing an uncertain future.

The skills I learned as a CBV have been a huge help in my role in helping to direct our club's charitable funds to appropriate projects. A major goal with our Rotary projects is to ensure that they are sustainable. Many books have been written on sustainability; in simple terms, it means that the projects will continue when the donors have gone home and their funds used up. As CBVs we are trained to project how opportunities will develop and we are further trained to assess and quantify risk. In doing so we are, in fact, assessing the sustainability of the businesses we value. Why not apply those same skills to our Rotary projects?

Aside from stand-alone projects like those described above my club is a regular supporter of Shelter Box Canada, a disaster relief organization. We also support Opportunity International, a micro-finance operation providing small loans to small businesses in developing countries: when we give them funds we ask that those funds be directed to projects in the same countries as some of our direct projects.

Yakong is now home in Ghana but we remain in regular contact. The clinic is equipped and the Ghanaian government sends nurses on a rotational basis. The long walk or bus ride to get basic medical treatment is over.

My lasting impressions of Yakong are her vibrancy and her smile. Her energy is palpable. As a club we are confident that it's not just our funds that are in good hands; it's her entire community, her village and her country. With more people like her, and with more co-operation with organizations like Rotary, the world could indeed be a better place.

Paul Maarschalk was born and raised in southern Africa and became a chartered accountant in 1987 while with Ernst & Young in Zimbabwe. He immigrated to Canada in 2001 and settled in Kelowna, B.C. He became a CBV in 2007 and practises through his firm Maarschalk Valuations Inc. For more information on Ghana Rural Opportunities for Women, visit <http://www.projectgrow.ca/>. For more information on Rotary Club projects, visit www.rotary.org.



Firm puts its focus on youth

By DAWN McGEACHY

You may have recently been asked to participate in one of the many circulating surveys about the challenges of being an entrepreneur, particularly in the case of a small or mid-sized firm. As entrepreneurs, we work long hours, struggle to retain talented personnel and fret about keeping up with professional standards — all the while hoping to maintain life/work balance.

At times life can become overwhelming and discouraging, and we may find ourselves asking why we entered the profession. This can lead to the further question of whether we are enjoying fulfilment in our chosen career.

However, there are rewards that come with being the master of your own destiny. One of the bonuses we have found is the way in which we choose to articulate our business values and to connect with the greater community. Our firm, Colby McGeachy, has chosen to do this through a focus on youth.

We recognize that we are blessed to be able to earn a living by doing what we love to do; we also want to be able to connect ourselves in a way that is meaningful to our firm, our staff and to our clients — while at the same time making a difference in the world.

Our participation in BIG1 has offered us the ability to achieve our philanthropic goals in a fantastic way. BIG1 is a charitable organization that incorporates the idea of “buy one, give one” — hence, BIG1. As a member of BIG1, we are committed to making a donation every time our business makes a sale.

Just by doing what we do, we are able to change the lives of people around the world. The concept is so simple. Each time our firm provides a service, whether it's a small engagement such as a personal tax return or a large forensic engagement, it is linked to a giving activity.

The impact of this sustained giving is truly incredible. Since we commenced involvement, we have accumulated over 160,000 micro-



Accounting firm Colby McGeachy, located just outside Ottawa, participates in a program where a donation is made every time the business makes a sale. The firm also participates in other initiatives, such as the 2015 Big Brothers Big Sisters Bowl for Kids' Sake where they raised just over \$10,000 February. From left, Everett Colby, Amy Dong, Angela Sotiropoulos, Dawn McGeachy, Louise Dallaire and Sara Colby.



McGEACHY

impacts. These include the provision of clean drinking water, payments to teachers, vitamins, medicine, meals, school uniforms and much more.

The effect the program has on many of our clients is quite humbling. The reaction they have when

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Dawn McGeachy, chartered professional accountant

we present them with a certificate of our thanks that tells them what their business means to us and where we made a donation because of the services that we provided to them is often quite emotional. We feel good — they feel good, too — and it creates a moment of connection, the understanding that you have both made a contribution that makes the universe a better place.

Now, I do love my job ... I really do. But I have to say this is my favorite part of the reporting-

out process in any engagement. We live in a world that is creating ever-greater isolation through the use of technology, and combined with our harried pace we too often feel very anxious. Taking the time to pause to think about someone or something else, if only for a moment, is refreshing.

BIG1 is a global organization founded in Australia and headquartered in Singapore. It gives businesses around the world a unique “giving engine” that allows them to

match their products and services to over 600 projects worldwide through transactional-based giving. Best of all, 100 per cent of every dollar provided is directly forwarded to each of the projects.

Through the annual Tim Hortons Bowl for Kid's Sake campaign, clients, friends and family are solicited for donations. Thanks to this generous support, our firm has been recognized as the largest fundraiser for this event within Lanark County, just outside Ottawa, for the past four years. And we achieve this so simply — we let everyone know how much we care about supporting this worthy cause, and we ask for their help. Support and donations follow.

Even closer to home, we also provide bursaries at two local high schools for students who achieve academic excellence, require financial assistance, and who are looking to pursue a degree in either finance or accounting. This year we hope to be even more involved in the selection of the candidate by combining the two bursaries into a single larger contribution, asking candidates to submit their application directly to the firm. Through this process, we hope to engage a couple of our not-for-profit clients in the promotion of the bursary's availability and to solicit their participation in the selection process.

As North Americans, we have so much to give. We are the benefactors of wonderful living conditions, excellent educations and a vast array of career options. It is so easy for us to share, and to show our clients how this is possible within their own operations. We believe we have the power to change lives — and that truly provides a sense of fulfilment professionally and personally.

Dawn McGeachy, FCPA, FCGA, LPA, is the accounting/assurance partner with Colby McGeachy, an independent member firm of Porter Hétu International. She has over 30 years of public practice and audit related experience. For more information visit www.colbymcgeachy.com.

Final tournament hopes to pass \$1 million mark

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all my volunteer commitments.

We'll hold our final hockey tournament on March 27, 2016 and have set ourselves the goal of reaching \$1 million in funds for the endowment. In the six years since the tournament began, we've done more than the

founders ever thought possible; with that in mind, reaching \$1 million has left everyone with the sense of satisfaction and the ability to move on to other great causes.

While I'm saddened to have to say goodbye to the tournament, we will continue to manage the funds raised through J.O.I.N. and

bring more inclusive programming to our community for many more years to come. I consider myself lucky to have had the opportunity to work with some truly wonderful people and to have brought broader attention to a group of individuals that our society often overlooks.

In the end, balancing work and

a demanding volunteering schedule has only been possible with the benefit of a very supportive wife who indulges me when I have to disappear for Sunday morning meetings and visits me at the tournament with our two twin boys in tow. With her help, I hope, as my parents did with me, to instil in my chil-

dren a love of volunteering that will last them a lifetime.

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