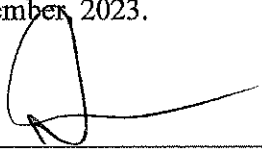


This is Exhibit "U" referred to in the affidavit of Vivian Krause sworn before me at Vancouver, B.C. this 16th day of November 2023.



A Commissioner for taking Affidavits within British Columbia



THE ENTREPRENEURS

"NINETY-PERCENT PERFECT AND SHARED WITH THE WORLD ALWAYS CHANGES MORE LIVES THAN ONE HUNDRED PERCENT PERFECT AND STUCK IN YOUR HEAD." — JON ACUFF

HOW MANY OF US HAVE BRILLIANT DREAMS BUT ARE AFRAID TO CHASE THEM BECAUSE WE FEAR REJECTION OR FAILURE? THE TRUTH IS, IDEAS THAT ARE NEVER EXECUTED DON'T EVEN STAND A CHANCE. THE FOLLOWING ARE STORIES OF PEOPLE WHO HAVE BLAZED THEIR OWN TRAIL AND LIVED TO TELL ABOUT IT.

PHOTOS BY JOSH DUNFORD

JOHN BROMLEY

ONE MAN'S QUEST TO MAKE CHARITY ADDICTIVE

BY SHARA LEE

Many men seek to follow in their father's footsteps. Even though John Bromley had always respected and admired his father Blake Bromley's work as a global leader in charity law, he had no intention of going into his Dad's line of work. "I never planned on working for him," he says, "and there was never any pressure or even discussion in that regard."

The fact that it did happen was surprising considering John did not even pursue an education in law. "I went to McGill [and] did a bachelor of commerce. Despite not being the strongest math student I had a lot of interest in economics and finance. I ended up pursuing a career in corporate finance and worked with PricewaterhouseCoopers and then RBC Capital Markets," he says.

However, fate intervened and according to John, "It kind of happened very naturally and accidentally."

He was asked by his father to come back to Vancouver to help start a merchant bank. "The premise of the merchant bank was to buy and sell assets with all the proceeds going to charity. We were working towards a notion that fundraising wasn't the only way to get money into the charitable sector anymore," recalls John.

As the days passed, John grew increasingly involved in his father's work, sitting in on meetings, watching him interact firsthand with clients, and learning all he could about charity. "I was always interested in what he did. He was the pioneer of charity law and strategy in Canada."

After John had become more comfortable in the charity sector, he felt that he needed to brand the work that he and his father were doing. Thus Benefic was born. "When I came in I was a bit more of a 'notional' business man or entrepreneur which just meant that in

CHIMP: THE
FUTURE OF
CHARITY?



addition to doing the work, I wanted to call it something that people could remember and maybe have a website," he says.

Five years later, John is still working with his dad at Benefic giving legal and strategic advice to charities. He says that the firm specializes in moving 'hard' money, meaning assets that are difficult to liquefy. "It's not, 'Hey I've got \$100 million cash in the bank that I want to give away, that's not realistic. It's more like, 'I have \$100 million worth of assets, how do I give them away?'" John explains. "Maybe it's an apartment building, maybe it's a factory in another country, maybe it's a software company." Benefic helps move these assets into the charitable sector.

Although John was doing his best to help clients with the tools and the knowledge passed down from his father, he still found that he was running into problems that couldn't be solved without some sort of structured framework. Often he would advise clients on how their non-profits should work and they would try to implement his advice but somehow not succeed. "There was some form of broken telephone going on, so what was happening in the real world was different than what was happening in my mind," he says.

I JUST STARTED SAYING, "WHY AM I SPENDING ALL MY TIME TELLING OTHER PEOPLE WHAT MY VISION FOR CHARITY IS IN A WEB-BASED FRAMEWORK, WHY DON'T I JUST BUILD IT MYSELF?"

It was then that John decided he would have to create a web-based platform to help charities with their internal organization. "I just started saying, 'why am I spending all my time telling other people what my vision for charity is in a web-based framework, why don't I just build it myself?'" he recalls. Peer Giving was born out of those frustrations.

Today Peer Giving provides charities with tools to effectively tell their stories, increase their reach by building relationships, and grow their funds.

But catering to charities left out the people who John refers to as "the real heroes" — the donors. He wanted to come up with another web-based platform that would make the giving process easier, so he created Chimp (Charitable Impact) fund for the everyday steward.

Chimp is an evolving charity bank that users can load with money to give to multiple charities. All the giving is done from one central location and it's all done online.

It's a streamlined approach to giving and one that allows donations to be given anonymously with the donor still receiving a tax receipt. Users can still support the work of charities without getting extra solicitations in the mail.

John's vision for Chimp is that it will facilitate the spread of charitable values. "I can send friends money to give away on a neutral platform," John says.

There's no doubt in his mind that the future of charity exists primarily online. "There will be an electronic relationship

between donor and donee. My son is a year-and-a-half old and he will never see a chequebook in his life. By definition he is going to be transacting [electronically] whether he is buying bubble gum or donating to his church," he predicts.

But the ever-increasing use of the web by charities and donors can't all be rosy. Slacktivism (the practice of sharing causes online without doing much else) for instance, raises a few concerns. Are we as a culture moving away from stewardship and giving by virtue of being online? People today are probably more inclined to press "like" on Facebook than donate any of their hard-earned dollars.

John admits there are some shortfalls to the Internet with regards to the non-profit sector.

"Where the Web can be bad for charity is that it increases the velocity at which things like the 'ask' gets spammed around like crazy. The compassion fatigue is going to increase at a much higher rate than when . . . someone happens to knock on your door," John explains. "It's just pure scale."

In order to survive, John believes charity needs to be re-taught.

He thinks back to his own childhood where every Sunday his parents would entrust him with a five dollar bill to give away at Sunday school. "I got used to the notion of having a five dollar bill in my pocket that I knew I could spend on licorice," he recalls. "I knew I could go to 7-eleven and spend it on hockey cards, but I had to take that five dollar bill and

either be dishonest to my parents or I had to give it away."

In this same way parents can set up Chimp accounts for their children so that they can get used to the idea of giving money away.

But the responsibility to take initiative lies also with the people and organizations who are passionate about creating a renewed culture of giving. This could start with an individual donor or organization saying, "If you come to the 'Save the Penguins' page on Facebook, and 'like' it, we'll Chimp you a dollar."

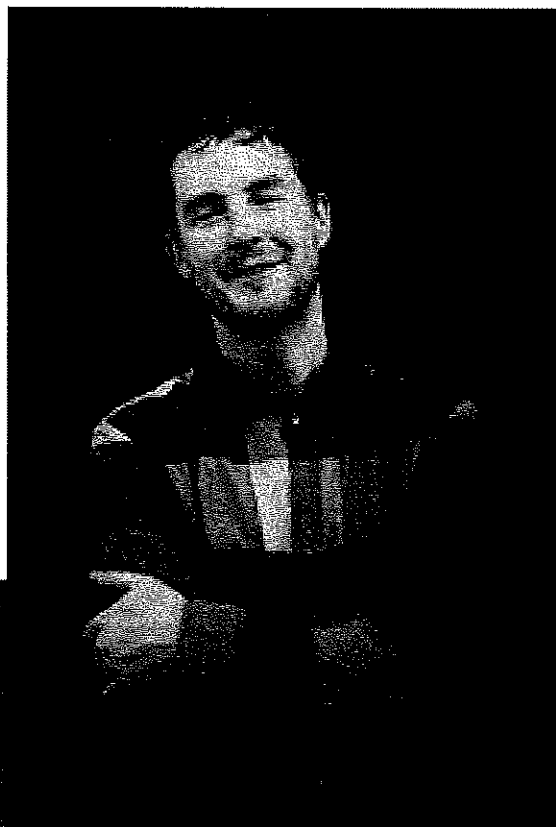
"What they've done is attracted someone with the carrot of a dollar and that person has gone because they know the barrier to liking is super low and they think penguins are cute. So boom, now they've got a dollar in their Chimp fund," explains John. "[It's] an avenue into participating in charity."

John wants giving to become addictive. And he thinks that people will take in-

I WANT TO GET PEOPLE ADDICTED TO CHARITY.

terest in charity if they're given the right tools so that involvement becomes easier. Slacktivism can be good if it's used as a gateway into bigger giving.

"Think about charity as a drug. If I want to get you hooked on coke then I don't need you to get addicted to coke





THE ONE YEAR ONE PERCENT CHALLENGE

Everyone has it in them to give one per cent of their income towards a cause or causes they are passionate about. Yet few of us sit down at the start of the year and commit, even set aside, a percentage of our income we would like to go to charity. The One Year, One Percent Challenge is hoping to change that.

Started by a handful of ambitious West Coasters who want to create a community of givers, the challenge asks you to allocate at least one per cent of your income towards charity in 2013. The purpose is to be intentional about your giving, to set aside funds to grow your charitable impact this year and reverse the trend of only giving when asked.

One per cent is easy to give up — for most it's a couple Starbucks coffees a month. Those extra dollars could mean that 150 more people in your community get a warm dinner, 10 kids are sponsored for

their basic necessities in the Sudan, or part of our shoreline is cleaned up.

If you give more than one per cent currently, consider upping it this year by another per cent to make more of an impact in the world.

As C.S. Lewis once said, "If our giving does not at all pinch or hamper us, I should say it is too small. There ought to be things we should like to do and cannot because our commitment to giving excludes them."

To facilitate this challenge, One Year, One Percent has partnered with Charitable Impact (Chimp) Foundation to allow indecisive users to set aside funds without having to think about which organizations to support right away. Users upload their money into their Chimp account and can send it at any point to any charity in Canada. Visit oneyearonepercent.com for more info.

—JEFF GOLBY & SARAH SHANDL

JOIN THE CHALLENGE:



Photo by Josh Yong

right away; I need you to put it in your pocket," says John with a chuckle. "It's on you, you're comfortable with it, and now you're going to open it up and smell it and touch it. And then the third time maybe you're going to sniff it, and you sniff it five times and now you're addicted. And that's what I want

to do; I want to get people addicted to charity."

John may have gotten into charity through his father, but it's clear that he's now creating a legacy of his own — by using his entrepreneurial instincts to sneak charitable values back into the minds of more Canadians. ■



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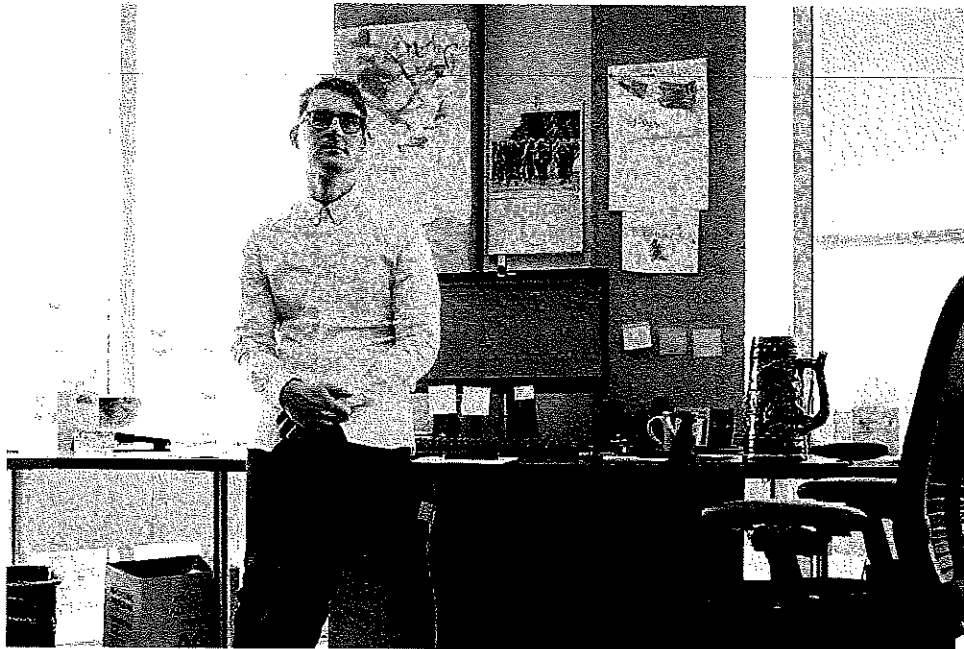
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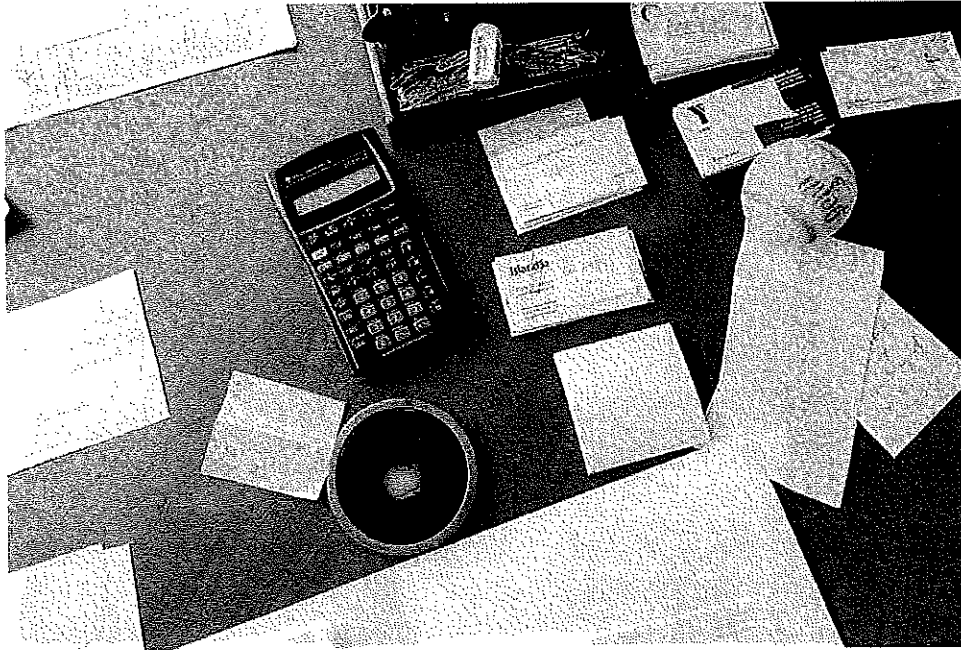
APRIL 17, 2014

Meet John Bromley. He's the founder and CEO of Chimp, a charity start-up. He tells us what his bad math skills added up to, how he left finance for charity and how peace and love actually make you tough. What follows are excerpts from our conversation.



A lesson he's learned

"Math wasn't exactly my strongest subject. But I applied to study finance anyway because I was interested in the big-picture stuff: how finance and business and the economy all work together. In the end, taking finance taught me to work extremely hard — way harder than my pals who were math naturals — and to grapple with weakness and failure, and to be OK with it."



"When I graduated, I went for an interview at a big firm in Montreal. They started the interview in French, and I can speak social French, so I was fine with that. And I expected it.

It wasn't like, 'I'm gonna leave finance and save the world.'

Then they started asking more complex business questions. So I said, 'Listen, I can keep answering your questions in French, but I'd prefer to answer questions about business stuff in English, because I can be more thorough.' Looking back, I think I got the job because of that. People sometimes think it's wrong to admit that you don't know something. But as someone who hires people now, I look for people who admit weaknesses and mistakes, and then take responsibility and figure out a solution. You may look stupid for a millisecond, but you'll actually look better in the long run."

Making the jump from finance to charity

"It wasn't like, 'I'm gonna leave finance and save the world.' My dad's friend reached out to me. He said 'Your dad and I need someone to broker the deals on this merchant bank for charity we're working on.' My dad is a hard-core charity lawyer, and they were effectively buying and selling assets in order to benefit charity. I said 'yes,' because the contract seemed to leverage what I knew professionally, but it also seemed a bit new and different."

Working with his dad

"It was only after I'd worked with him for a few years that I realized my dad is kind of the Gordie Howe of charity. He's not the Wayne Gretzky — he's not fast or flashy — but he's a game changer. But I didn't know that when I was young, and there was never any sense that I'd work with him."

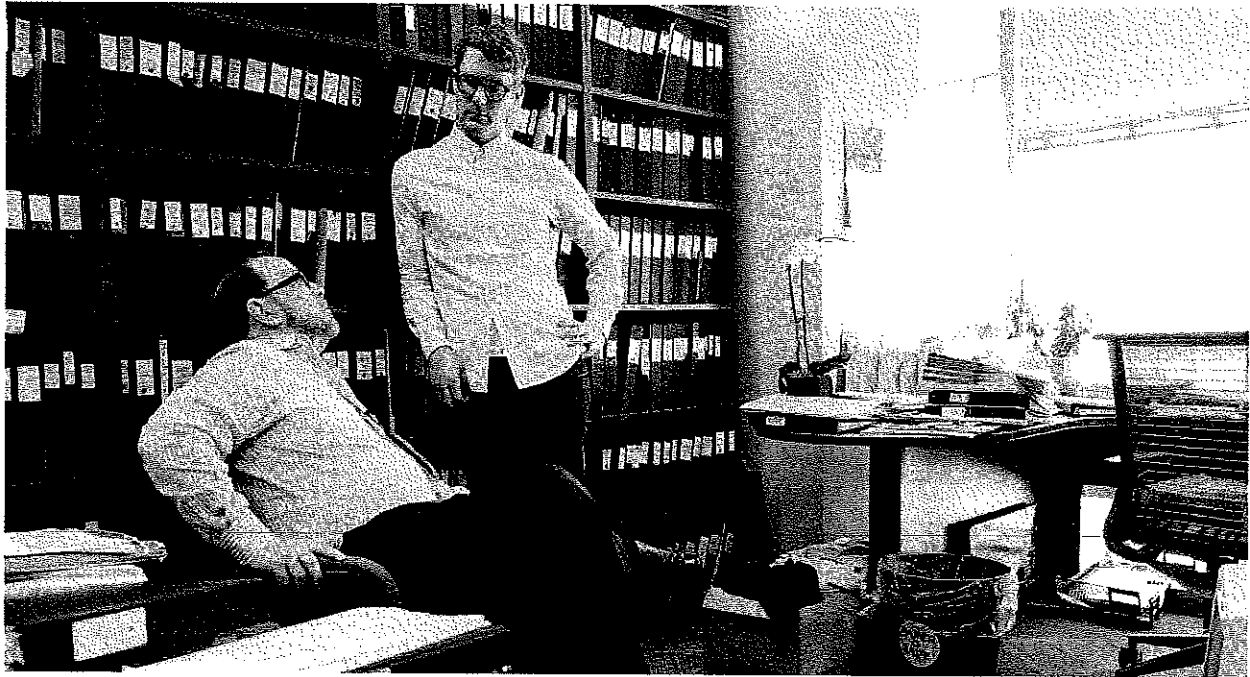
Getting up in the morning

"Everyone says they like charity. 'Yeah, it's great; it's important.' And they mean it, but they do nothing. So that's the interesting nut to me. What are the obstacles that are in the way between wanting to give and actually being part of it?"

“When I’m able to leave something on the table rather than just taking all the time...I have more of a voice, and I’m harder to mess with.”

What you get when you give to charity

“Charity is a gateway to other things. On a personal level, maybe you stop smoking. You start biking to work. Whatever. But when you give to charity, you become active. You’re part of it. And instead of feeling like there’s a problem that bugs you, like homelessness or something, you are one of the people solving it. You’re a person of action.”



What people don’t know

“Something I’ve learned since becoming an entrepreneur is to take responsibility for my team’s mistakes as well as my own. It’s like, ‘I own that mistake with you.’ It gives you instant empathy, and that makes you stronger. Same with giving to charity. You’re a stronger person when you give instead of take. When I’m able to leave something on the table rather than just taking all the time, I feel empowered. It makes me tougher. I have more of a voice, and I’m harder to mess with.”

John Bromley is the founder and CEO of [Chimp](#) and [Peer Giving](#), and the VP of [Benefic Group](#).



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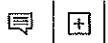
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NEWS

Chimp gives the gift of giving (Contest)


 DH Vancouver Staff | Dec 19 2017, 1:17 pm



With the season of giving upon us, people are looking for ways to give money to and raise money for their favourite charities. Chimp, a local donation management website, is hoping to make giving more accessible and transparent than ever.

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The year-old Canadian company is seeing rapid success with individuals and charities. Ignite Giving, Chimp's latest campaign, wrapped up at the end of October and raised over \$540,000 for charities across the country, with people donating a total of over \$46 million since Chimp's inception.

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While charitable donations often come under consumer scrutiny for lack of transparency on where the money trail ends, Chimp insists on keeping an "open book policy" for all fund transactions, as well as the latest statistics available on each charity, including charity revenues, expenditures, a breakdown of programs and where the money goes.

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Chimp also allows donors different options to give, whether it's individually, as a group of friends, workplace contributions or by starting a Giving Group and inviting friends and families to join in the giving.

According to a 2012 Statistics Canada report, there were 692,040 charitable donors in B.C. giving a total of \$1.25 billion. In 2010, the total amount of financial donations that Canadians made to charitable or non-profit organizations stood at \$10.6 billion, about the same amount as in 2007.

Vancity Buzz did an interview with John Bromley, CEO & Founder of Chimp.

1. Why did you start Chimp? What gave you the idea?

I grew up with charity at the core of my family's values. After I completed my Bachelor of Commerce degree from McGill University, I worked in corporate finance with RBC Capital Markets and PricewaterhouseCoopers. I learned a lot of about the economy and what drives it. After banking, I stumbled accidentally into working with my dad on a finance side project: a merchant bank for charity. My dad is one of the world's leaders in charity law/finance. Working with him, I learned the complex world of charity very broadly and deeply.

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Over the years, I got more frustrated that the robust advice we gave on charity didn't scale to the majority of us who aren't all multi-million dollar donors or people needing to start our own charities. So I created Chimp to give the average person the same kind of access to tools for making charitable impact as are available to the rich. With Chimp, anyone can have their own online bank account that's just for charity, something that empowers you the same way Bill Gates' private foundation empowers him and Melinda.

2. Why should people use Chimp this holiday season?

Chimp lets you give on your terms. Throughout the holiday season, you may receive dozens of requests from charities to give to their causes. What Chimp empowers you to do is to be thoughtful and purposeful about the causes you're supporting. You can deposit money into your

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You can also give the gift of giving this holiday season and send money from your Chimp account to your friends and family. Then they can choose the charity or cause they want to support.

3. What are some ways people can use Chimp? (Corporate campaigns, matching groups, etc.)

There are many ways you can use Chimp beyond giving directly to your favourite charities. You can start a Giving Group so that you can fundraise or pool money with your friends and family. A Giving Group acts like a fundraising page, but you can use it to support one charity or multiple charities you care about. If you have kids, you can even use Chimp to give them a charitable allowance, something I do for my two sons.

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For companies wanting to engage their culture in giving, there are many ways to do this with Chimp. If your company wants to choose a charity to support, you can run a fundraising campaign, and automatically match donations. If you want to let your employees or key customers choose the charity, send them charitable dollars. Either way, the company gets good brand recognition.

4. How does Chimp help make informed donating choices?

Chimp helps you make your charitable giving more thoughtful and purposeful in two ways. First, Chimp aggregates data on every charity in Canada, including a breakdown of their latest financials and programming information. So you can get details on where your money is going.

Secondly, we separate the giving process into two distinct steps. The first one is putting money into your account and get a tax receipt immediately. Then, you can leave the money in your account until you're ready to give it away — whether that's to a charity, to a campaign, to a friend or to a Giving Group.






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And Chimp does both of these things while being the most affordable way to give to or fundraise for charities in Canada... heck, our partnership with Hootsuite means there are currently zero fees. The charities you give to will get 100% of your gift, even the credit card costs are covered. It's free to sign up for an account and get started!

For more info, visit chimp.net.

Contest

To enter to win \$60 in Chimp dollars, do at least one of the following:

1. Tweet the following on Twitter: (1 entry)

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- Win \$60 to give to charity via @wearechimp & @VancityBuzz <http://ow.ly/GIGAK> RT to enter!

2. Leave a comment below telling us your favourite charity. (1 entry)

Contest ends December 24 at 11:59 p.m. One winner will be drawn at random and contacted through the platform they entered by.

Featured Image: Charity via Shutterstock



DH Vancouver Staff

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