



**Healthy People for Healthy Communities**  
**2018 COMMUNITY IMPACT REPORT**



YMCA of  
Fredericton

our MISSION

**We are a charitable organization that works  
in partnership with our community to  
help everyone reach their full potential  
through the promotion of a healthy body,  
mind and spirit.**

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our VISION

**“Healthy People for Healthy Communities”**

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our VALUES

**The YMCA of Fredericton is guided by values that  
inform the way we act and the decisions we make:**

**FUN**

**CARING**

**INCLUSIVENESS**

**RESPECT**

**ACCOUNTABILITY**



**2018** was a successful year for the YMCA of Fredericton and one to be proud of. As an organization, we achieved and exceeded many of the goals and objectives that we set for ourselves. In 2018 we saw significant membership growth, enhanced program quality, an increase in overall satisfaction scores, an extended reach into the community and continued improvement in our financial position.

**Jason Dickson, CEO**

Through a shared sales and marketing initiative, we realized a membership growth of almost 10% from the previous year. This growth was an association wide effort, with the entire Y team embracing the importance of creating a welcoming, safe environment that focuses on delivering quality programming.

We continued to grow our childcare program and have become leaders in encouraging inclusive environments while ensuring children are ready for school. Early in the year, we began preparation to becoming a Designated Early Learning Centre through the Province's Department of Education and Early Childhood Development. A certification that recognizes high quality, affordable and inclusive childcare.

From a financial perspective, 2018 was a very productive year for our organization. We saw significant efficiencies in our operations over the previous year, allowing us to make necessary capital investments in our facility. In the coming year, we will launch a three-year fitness equipment renewal program.

Our reach has extended deeper into the community as we provide help through our outreach programs and Strong Kids campaign. During 2018, our YMCA assisted 1,200 children, adults and families, to a total of \$140,000. As the need for assistance continues to grow each year, we will shift our focus in the coming year from "Strong Kids" to "Strong Communities" to better reflect the work we do in supporting our community.

In 2018, we wrapped up the final year of our previous strategic plan and quickly set our sights on the years ahead. We have developed a new strategic plan that will guide us, as an organization, through the next three years. As we enter year one of our newly adopted three-year strategic plan, we are forward thinking. We will remain true to our vision of "Healthy People for Healthy Communities" and values of Fun, Caring, Inclusiveness, Respect & Accountability.

We would not have success without the support of our loyal membership, donors, volunteers and hardworking and committed employees. We wish to acknowledge outgoing board members Nigel Orfei, Chris Carson and Jamie Eddy for their contribution and dedication to our organization.



**Mark Wies, President**

Sincerely,

A handwritten signature in cursive script that reads "Jason Dickson".

Jason Dickson  
CEO  
YMCA of Fredericton

# More than just a gym...



"Because of my routine at the Y, I was strong and had the will to keep going."

Nine years ago, Tania Giles' life took a turn for the worst, but thanks to her community and the YMCA, she is able to tell her story and inspire others during their dark days.

"Even on my worst days I came to the Y, I felt safe and needed the community," she said.

When Tania told her Y family that she had no money for food, staff and members took up a collection to help her. She became friends with members, and according to Tania they moved mountains for her.

"They got me a place to live so I could learn to think for myself and be independent," she explained. Tania's new independent home was within

walking distance to the Y.

"My Y family asked for nothing in return except for me to work out and take care of my mental health."

Thanks to the Fredericton YMCA's Strong Kids Campaign, Tania was able to participate in Y programs. Funds raised through Strong Kids support adults, families and children. The Y ensures that no one is turned away due to financial barriers.

"My Y membership has changed my life."

Jacquee Mills explains that because of the YMCA she had the tools she needed to cope.

"Because of autism and various medical issues with my children, the last 18 years have been a struggle. Confidence and self esteem are very important in parenting and they can take a hard hit when you are struggling financially. I am grateful to the Y for the membership assistance program and the opportunities it has provided my family".



One of our Inspiring staff...

Trudy Pond, 46, has been on a diet since she was 12 years old. She has struggled with balancing physical activity and eating well. But today, Trudy lives a healthy life and credits the YMCA for giving her the confidence to succeed.

Teaching classes is where Trudy found her passion.

Trudy now works at the YMCA Welcome Desk as well. She is expanding her Y Family network and connecting with her community in ways she never imagined.

"I have met some great friends and have heard many stories from members as they come in to the gym for their daily workouts," she said."

"I am proud to be part of such an amazing organization and I feel inspired, and hopefully inspire every member that I come in contact with."

# Financial Statement

**THE FREDERICTON YMCA INC.**  
**Statement of Revenues and Expenditures**  
**Year Ended December 31, 2018**

	2018	2017
<b>REVENUE</b>		
Memberships	\$ 2,038,937	\$ 1,865,673
Childcare	1,187,246	1,075,586
Grants <i>(Note 12)</i>	708,594	751,271
Program fees	290,826	264,926
Cultures retail sales	183,879	205,630
Donations and fundraising	183,841	172,604
Administration fees	72,021	80,829
Facility rental	41,284	38,173
Other	2,671	9,876
	<b>4,709,299</b>	<b>4,464,568</b>
<b>EXPENSES</b>		
Salaries and benefits	2,506,757	2,628,544
Building and maintenance	589,281	529,203
Programs and services	492,128	504,842
Administration	460,832	422,515
Interest on long term debt	112,498	119,606
Cultures purchases	92,392	121,650
Bad debts	21,782	17,557
International projects	1,800	1,800
	<b>4,277,470</b>	<b>4,345,717</b>
<b>EXCESS OF REVENUE OVER EXPENSES FROM OPERATIONS</b>	<b>431,829</b>	<b>118,851</b>
<b>OTHER INCOME (EXPENSES)</b>		
Amortization of deferred contributions - capital assets	458,121	454,881
Amortization of capital assets	(746,362)	(752,184)
Impairment of assets <i>(Note 16)</i>	(134,601)	-
	<b>(422,842)</b>	<b>(297,303)</b>
<b>EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES</b>	<b>\$ 8,987</b>	<b>\$ (178,452)</b>

teed saunders  
doyle | accountants  
& advisors

## YMCA OF FREDERICTON 2018-2019 BOARD OF DIRECTORS

<b>Mark Wies</b> President	<b>Lisa LePage</b> Past President	<b>Nigel Orfei</b> Director	<b>Chris Carson</b> Director	<b>Jamie Eddy</b> Director	<b>Erin Smith</b> Director	<b>Jason Dickson</b> CEO
<b>Ben Coles</b> Vice President	<b>Jan Rowinski</b> Treasurer	<b>Kelly Cain</b> Director	<b>Linda Speedy</b> Director	<b>Tony Vienneau</b> Director	<b>Phillip Burton</b> Director	





# Our Amazing Donors....



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Anonymous (2)	Dawn DeCoursey	Heather MacDonald-Bosse	Running Room Canada Inc.
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Capital Y's Menettes	Dale Horncastle	Arnie Wilkins
Robin Chaplin	Karina & Frank LeBlanc	Mark Wies
Dr. Rick Chisholm	Ron & Carol Loughrey	Yoga for Strong Kids
Wladyslaw Cichocki	William & Martina Matthews	

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# BENEFACTOR

Ralph & Mary Jane Bartlett	Fredericton Community Foundation – Ottis Logue	David & Margot Russell
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Canadian Tire Foundation for Families	Estate of Marjorie Atkinson	Margaret & Bill Jones	Jane & David Rioux
David Clark & Barb Ramsay	Fredericton Direct Charge Co-op	Nashwaaksis Y Service Club	The Brewer Foundation
Epsilon Y Service Club	Giftfunds Canada	Heather Neilson	Mike Webb

Every gift is important and appreciated, therefore every effort has been made to ensure the accuracy of our lists. We apologize in any instance of error or omission. Please contact us at (506) 462-3000 x 105 so that we can immediately correct any errors in our records. Thank you.

## FREDERICTON YMCA ENDOWMENT FUND INC.

It was 33 years ago that five visionary members of the Fredericton YMCA established the Fredericton YMCA Endowment Fund Inc. as a vehicle to provide for the future growth and stability of our Y. Thanks to hundreds of generous donors and volunteers over the years, the Endowment Fund has grown to \$2 million in net assets and contributed close to \$1.2 million to Fredericton YMCA programs, services and facilities.

The Endowment Fund invests its assets for the long term while the earnings of the Fund are used to support the Y each year. Donations to the Endowment Fund are truly the kind of gift that keeps on giving, creating a legacy that ensures the Fredericton YMCA will continue to thrive for generations to come.

Donors who contribute to the Endowment Fund through a planned gift (bequest, life insurance, etc.) or cumulative contributions above a select threshold are invited to join the Fredericton YMCA Heritage Club. We are pleased to welcome Jane & David Rioux, Margaret Loughrey and Kari & Peter Clark as the most recent members of the Heritage Club. Also, we would like to acknowledge the passing of Heritage Club members Marjorie Atkinson, Bob Forbes and Wilma Clark, and recognize their generous support.

## 2018 FINANCIAL REPORT

In 2018, the Endowment Fund Board of Directors was pleased to approve a \$75,000 distribution to the Fredericton YMCA which served as the 9<sup>th</sup> of 10 annual distributions to meet its capital campaign commitment.

At December 31, 2018, the amount of net assets was \$1,984,179. This represents a decline of \$97,585 compared to the previous year. The decline in assets for the year resulted from a net loss in operations which was mainly due to negative investment returns and the \$75,000 distribution to the Fredericton YMCA, and partially offset by endowment contributions from donors.

The Fund is in compliance with the Canada Revenue Agency's annual disbursement requirements for charitable organizations. The Endowment Fund's audited financial statements are available for review at the Fredericton YMCA website.

## 2018 INVESTMENT REPORT

The Endowment Fund's investment committee and its external investment management firm, Connor Clark & Lunn Financial Group, are focused on achieving the Fund's investment objectives over the longer term. Volatility in the financial markets returned in 2018 leading to the fourth quarter finishing up as the worst performing quarter for equity markets since 2011. The moderately positive news for the year is that the Endowment Fund's portfolio outperformed its benchmarks across all equity markets in 2018 and the Fund's balanced portfolio moderated the market's negative returns. The portfolio's underperformance for the year was primarily attributable to the Fund's alternative asset class holdings where its market neutral strategy seeks to profit from both increasing and decreasing prices in the markets.

Table 1. Annualized Investment Returns After Fees as of December 31, 2018

	1 YEAR	3 YEAR	5 YEAR	Inception*
<b>Actual</b>	<b>-1.65%</b>	<b>2.70%</b>	<b>4.68%</b>	<b>6.30%</b>
<b>Benchmark</b>	<b>-1.34%</b>	<b>3.93%</b>	<b>5.10%</b>	<b>6.20%</b>

\* Since Connor, Clark & Lunn began managing fund in November 28, 2011

Table 2. Allocation of investments of asset classes as of December 31, 2018 as compared to the Fund's Investment Policy Statement (IPS) long term target allocations

	ACTUAL ALLOCATION DECEMBER 31, 2018	IPS TARGET ASSET ALLOCATION	DEVIATION TO STRATEGIC TARGET*
Cash	0%	0%	0%
Fixed Income	45%	45%	0%
Alternative Asset - Market Neutral Strategy	11%	10%	1%
Equities			
Canadian	22%	25%	-4%
US	14%	12%	2%
International	9%	8%	1%
<b>Total</b>	<b>100%</b>	<b>100%</b>	<b>0%</b>

\* aggregate deviation may not add to 0 on report due to rounding

## ENDOWMENT BOARD

Jeff Callaghan, Secretary  
Peter Clark, President  
Ben Coles  
Jason Dickson, CEO  
Lily Fraser, Treasurer  
Jeanne Geldart-Bentley

Byron James, Vice President  
Bill Jones  
Frances Lipsett  
Margaret Loughrey  
Nick McCarthy  
Craig Maguire

Kate McMillan  
Susan Montague  
David Rioux  
Etienne Theriault  
Mike Webb  
Mark Wies

**YMCA Heritage Club** is a group of individuals who have chosen to leave a legacy gift to the Fredericton YMCA Endowment Fund through planned giving, or they have made a significant charitable gift to the fund.

## HERITAGE CLUB MEMBER PROFILE



**Margaret Loughrey**

My gift is homage to those memories and the hope that many more will experience the mind, body and spirit connection and the community support that the YMCA bring together.

**The Fredericton YMCA** has always been part of my life. My parents are active supporters and they sent me to Camp Sufu and swimming lessons. When I got older I took life guarding training and fitness instructor training. I taught aerobic classes and did cross training for volleyball and horseback riding with weights, and endurance training. In later years, it gave me a place that supported my goals to run a half marathon and then a marathon. I now enjoy the fellowship and activities as a member of the Epsilon Y Service Club. The YMCA and its wonderful members, volunteers and staff have nurtured, encouraged, supported and taught me a



### HERITAGE CLUB MEMBERS

Ralph & Mary Jane Bartlett  
John Bliss & Dorothy McDade  
Duncan & Fay Campbell  
Jim & Beth Clark  
John & Pam Clark  
John Clark Sr.  
Peter & Kari Clark  
Richard & Margaret Clark  
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David Saad  
David & Brenda Sansom  
Stella Sansom  
Richard & Brenda Tingley  
Lincoln & Donna Thompson  
David & Elizabeth Wilson

### HERITAGE CLUB MEMBERS WHOSE GIFTS ARE BUILDING TODAY FOR A STRONGER TOMORROW

A.J. Sandy LeBlanc Memorial Fund  
Marjorie Atkinson  
Ron & Dora Burgess  
Ron & Pat Campbell  
Wilma Clark  
Burton Colter  
Robert Forbes

Robert Kenny  
Harry & Edith Levine  
Ottis Logue  
Ellen MacGillivray  
Sheila McLeod  
Lawrence & Miriam  
Menzies

Gordon Neill  
Murray Neilson  
Grant Sansom  
Murray Sargeant  
Rebecca Watson  
Will Webb

*Community* starts here.



570 York Street  
Fredericton, NB E3B 3R2  
506-462-3000

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