



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.**

our VISION

“Healthy People for Healthy Communities”

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



Jason Dickson, CEO

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.



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,

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 |
|---|------------------|---------------------|
| REVENUE | | |
| Memberships | \$ 2,038,937 | \$ 1,865,673 |
| Childcare | 1,187,246 | 1,075,586 |
| Grants (Note 12) | 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 |
| | 4,709,299 | 4,464,568 |
| EXPENSES | | |
| 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 |
| | 4,277,470 | 4,345,717 |
| EXCESS OF REVENUE OVER EXPENSES FROM OPERATIONS | 431,829 | 118,851 |
| OTHER INCOME (EXPENSES) | | |
| Amortization of deferred contributions - capital assets | 458,121 | 454,881 |
| Amortization of capital assets | (746,362) | (752,184) |
| Impairment of assets (Note 16) | (134,601) | - |
| | (422,842) | (297,303) |
| EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES | \$ 8,987 | \$ (178,452) |

teed saunders | accountants
doyle & advisors

YMCA OF FREDERICTON 2018-2019 BOARD OF DIRECTORS

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

IMPACT



YMCA of
Fredericton

274 Families had a sense of security knowing that their child was in a safe and nurturing environment at the YMCA of Fredericton early learning after school child care center.



Cultures Boutique has been offering quality fair trade products for **26** years.



Our first annual spin-a-thon raised **\$10,400** for YMCA Strong Kids



YMCA Strong Kids Fundraising Breakfast served a record breaking

414 members of our community!



The YMCA of Fredericton childcare programs have provided over **6356** hours of physical activity to the children in our community in 2018 during gym, swim and outdoor time.



CARING

ACCOUNTABILITY

FUN

INCLUSIVENESS

RESPECT



Healthy People for Healthy Communities

1199 Participants, who could not otherwise afford YMCA of Fredericton programs, saw their lives change thanks to financial assistance.



161 years of serving of our community.



CARING

ACCOUNTABILITY

FUN

INCLUSIVENESS

RESPECT

We welcomed **900** members of our community to "Try the Y" at our 2nd Annual Family Day Event.



5283 Children and families serviced through membership in 2018



YMCA of Fredericton Global & Community Development 2018 Impact

Newcomers Employment
Counselling Services

served **263**
clients and placed
175 of them



Family Friends program saw

20 single parents
and **28**
children enrolled



Work Services served:

145 clients
and helped
67 find
employment



Our Amazing Donors....



FRIEND

Glen & Sandra Abbot
Susan Adair
John & Valerie Adams
David Agnew
Karen Akerley
Anne Allen
Jeff & Emilee Alpaugh
Lori Andrews
Anonymous (9)
Phillip Arbeau
Doreen Armstrong
Ian Arseneault
Paul Atkinson
Nick Baldwin
Lilianne Bamabe
Linda Banks
Florence Bartlett
Fred Barton
Bert Bates
Wayne Beckett
Robert Black
Ellen & Greg Blake
Judy Blake
John Bleumortier
Carmel Borland
Dale Bray
Doug Bridgeman
Sharon Brodbeck
Louise Brooks
Carolyn Brown
Sandra Bulmer
Jean Brutt
Jon & Gina Burt

Christian Caron
Lynn Chenard
Catherine Clark
Pam & Bill Corby
Sue Couturier
Celinda & Graham Crandall
Christine Cross
George & Barbara Cross
Daniel & Carol Crowther
John Cullinan
Sean & Cher Daley
Trudy Dalton
Brennen de Carufel
Jack Delano
Christie Dennison
Guy Desaulniers
Ann Marie Desjardins
Roseline Desroches
Doak's Plumbing & Heating
Lisa Doucette
Margot Dower-Vincent
Paula Eimertenbrink
James Elgee
Bev English
Eric Estabrooks
Eldon & Beverly Everleigh
Corey Estey
Lorenzo Fabro
Susan Facey
John & Delberta Flood
Vaughn & Joyce Foster
Barb Fullerton
Nancy Gibbs

Greg Gillis
Alex Good
Brian Griffiths
Stephanie Haines-Lacey
Roger Harley
Jennifer Hausman
Gary Hawkins
Mark & Leanne Hazlett
Allyson Heustis
Francine Holland
Ruth & Steve Holmes
Michelle Ingraham
Dawn Jack
Floyd Jackson
Murray Jamer
John Jurcina
Tom Keating
Michael Keays
Scott Kennah
Jolanta Kutz
Laurie Landry
Frank & Lyla Lawrence
Michelle LePage
Claire LePage
Donna LePage
Lisa LePage
Tiger Li
Joan & Andy MacDonald
Allyson MacDonald
Eileen MacDougall
Sharon MacFarlane
Margie MacKenzie
Barbara MacKinnon

Jean MacKinnon
Anne MacMullin
Kevin & Susan Malone
Amy Manning
Gordon Mason
Dax Mason
Ross Mathers
Lee Ann McCarthy
John & Beth McGinnis
Joan McKay
Warren McLaughlin
Carl & Rose McLeod
Mary McMullin
Gwen McMullin
Rick & Mary McMullin
Ruth McQuinn
Angela & Douglas McQuin
Shirley & George Merrithew
Sadie Miller
Susan Montague
Sharon Morrison
Janet Moss
Carol Mulholland
Dan & Maggie Murray
Frank O'Donnell
Mary O'Keefe Robak
Mike Oliver
Jane O'Rourke
Orthopedics Plus
Pepper Creek Developments
Sandy Perley
Elaine Peters
Mike & Mary Jane Phillips

Trudy Pond
Dick Quigg
Ruth Quinn
Bruce & Cathy Read
Larissa Reinders
Elizabeth Richard
Ruth Rogers
Chantal Sabourin
Jane Ann Sears
Scott Seymour
Ted & Brenda Seymour
Kim & Diane Sharpe
Reg & Ellen Sherren
Danya Sinclair
Winston Slipp
Monique Smith
Mike Smith
Steven St. Pierre
Arlene Stoczek
Taylor Thackray
Patty Thomas
Diane Tommy
Shannon Toulman
Janet & Arden Trenhol
Rodney Tripp
Vanessa Vail
Erin VanDuzee
Jian Wang
Mark & Shawna White
Wade Wilson
Zumbathon

MEMBER

| | | | |
|--------------------------------|---------------------------|---------------------------------|---------------------------|
| Anonymous (2) | Dawn DeCoursey | Heather MacDonald-Bosse | Running Room Canada Inc. |
| Greg Beers | Dr. LV Nofall Prof. Corp. | Joan McCready | Frank & Jeannette Sauntry |
| Bird-Stairs | Kendall Dunham | McInnes Cooper | Lori Schriver |
| Arnold Budovitch | Ronald & Sherrie Evans | Mary McKean | Jenn Seguin |
| Jeff Callaghan | FHS Bottle Drive | Dr. John McMullen | Heather Smallman |
| Frank Camm | Jim & Rosemary Gairns | Harriett McNeill | Erin Smith |
| Duncan & Fay Campbell | Linda & Cedric Haines | James Nicholson | United Way Hamilton |
| Canada Helps.org | John Hanson | Ken Oliver | Kathy Xaralampides |
| Andrew Clark & Shelley Quinlan | Dr. John & Margaret Keddy | Jamie & Gisele Petrie | YMCA Jr. Kindergarten |
| Nancy Cook | Ron & Donna LeBlanc | Riverview Ford Lincoln Sales Lt | |
| Jane & Lee Corey | Ian & Cindy MacDonald | Georgette Roy | |

PATRON

| | | |
|--|------------------------------------|-----------------------------------|
| Tim Andrew | Tim Clark & Lesley Thomas | Men's Health Club Christmas Party |
| Cecil & June Aucoin | Ben & Rachel Coles | Maureen Michaud & John Bagnall |
| Richard & Arlene Audas | Corey Insurance Services Inc. | Regional Service Commission 11 |
| Allen Bentley & Jeanne Geldart Bentley | Dalton & Mary Dickinson | Scott Ricketts |
| Navin Bhutani | John Dixon & Dianne Brittany-Dixon | Rogers |
| Larry & Rhonda Broad | Phillip & Colleen Gilks | Jason & Shawna Vandertoorn |
| I. J. Burgess Consulting | John F. T. Hildebrand | West Hills Golf Club |
| 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 | |

SPONSOR

| | | | |
|--------------------------------|--------------------------------------|-------------------------------|--------------------------------------|
| Arthritis & Injury Care Centre | D M White Architecture | Al & Helen Kingston | Patkai & Son Financial Services |
| Avalon Salon Spa | David Clark Law | KPMG | Recreation & Parks Association of NB |
| Linda & Brian Barnes | Delta Hotels by Marriott Fredericton | L W Investment Inc. | Royal LePage Gardiner Reality |
| Joseph & Helen Berube | Epsilon Y Service Club Women | Margaret Loughrey | John & Wendy Sinclair |
| Dr. Phillip Burton | Allie Gilks & Richard Chan | LYR Fabro Holdings Ltd. | Catherine Sutherland |
| Coastal Graphics | John & Marina Gorrill | Craig Maguire | Teed Saunders Doyle & Company |
| CIBC | Sarita Gujar | McMillan Dentistry | Trius Inc. |
| Peter & Kari Clark | David & Janice Hashey | Morton Mooers | Urquhart MacDonald |
| Brian & Elaine Connell | Byron James | New Brunswick Medical Society | |

BENEFACTOR

| | | |
|------------------------------|---|------------------------------|
| Ralph & Mary Jane Bartlett | Fredericton Community Foundation – Ottis Logue | David & Margot Russell |
| Bevevity Community Impact | Fredericton Community Foundation – Reg Wheaton | Linda Speedy |
| J.W. Bud Bird | Lily Fraser | Etienne & Vickie Theriault |
| John Bliss & Dorothy McDade | Fredericton Community Foundation – Community Fund | Lincoln & Donna Thompson |
| Kelly Cain & Darren Craswell | Mais Family Foundation | David & Elizabeth Wilson |
| Chandler | Richard McGuigan / MECCA Corp | Wolastoqiyik Family Services |
| John & Pam Clark | Jerry & Carolyn Mulder | |
| Richard & Margie Clark | R J Bartlett Engineering | |

CHAMPION

| | | | |
|---------------------------------------|---------------------------------|----------------------------|-----------------------|
| 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 9th 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* |
|------------------|---------------|--------------|--------------|--------------|
| Actual | -1.65% | 2.70% | 4.68% | 6.30% |
| Benchmark | -1.34% | 3.93% | 5.10% | 6.20% |

** 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% |
| Total | 100% | 100% | 0% |

** 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
David Clark & Barb Ramsay
Elaine Colter

Meridee Craft
Dr. Don Feeney & Nancy Ross
John Hanson
Margaret & Bill Jones
Joan Kenny
Dr. Ramaiyer & Sita Krishnaswamy
Margaret Loughrey
Robert & Maria Matthews
Doug & Sheila Morgan
Heather Neilson

Jamie & Gisele Petrie
Jane & David Rioux
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

fredericton.ymca.ca



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