



2013 Annual Report

YMCA of
Fredericton



A Message to the Community

Healthy People for Healthy Communities is a vision that the YMCA of Fredericton takes seriously. Five simple but powerful words that reinforce the leadership role the YMCA of Fredericton has played and will continue to play in creating and sustaining a healthier community.

2013 has been an eventful and important year for your organization. In alignment with Plan Y, the YMCA of Canada's new five year strategic plan, our organization embarked on its own strategic planning process. Over a seven month period, 193 stakeholders participated in discussions and dialogue on the future role and priorities for our organization.

The result? A five year strategic plan that will guide the organization in its commitment to building healthy communities. We realize we will not accomplish this in isolation. We look forward to strengthening relationships with our current members, donors and partners and look forward to developing relationships with new partners who share our vision and values.

Another key development in 2013 was the resignation of CEO Kathy Russell in November after a long and highly respected career with our organization. Kathy is currently the VP of Membership Marketing with the YMCAs of Calgary. Barb Ramsay stepped in as Interim

CEO and after participating in the selection process accepted our offer to become CEO in January of 2014.

We're often reminded of the expression "you're only as good as your people". With this in mind, we'd be remiss to not pay tribute to our committed and caring team of staff and volunteers who deliver high quality programs and impact our members' physical, emotional and social health every single day. We are also grateful for the contributions of our volunteer board members who capably guide our organization on many levels.

The YMCA of Fredericton has one of the richest and longest standing histories in our country among all YMCAs. As we enter our 156th year serving the people in the Greater Fredericton region, we look forward to reaching out to our current and future partners to ensure we collectively turn our *healthy people for healthy communities* vision into reality.

Lincoln Thompson
President YMCA of Fredericton

Barb Ramsay
CEO

2013 Board Leadership

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Jo-Anne Linton
Maureen Michaud
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Nancy Ross
Lincoln Thompson

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"I came to the Y to lift weights and to improve my balance because I have MS. It's very important to keep moving. We all know that if you don't use it, you lose it!"

A Ripple Effect of Life, Laughter & Health

What do you get when you combine a vivacious YMCA member, a committed volunteer and a caring staff person? You get a ripple effect of life, laughter and health.

Vicky Wilson has been a member of the Y for less than five months but in that short time the Y has made an impact on her and there is no doubt that Vicky has made an impact on the Y.

When she first started her program at the Y, even taking a few steps was a challenge, but now you'll see Vicky going up and down stairs and working hard on her overall strength and balance. Vicky is making progress every visit to the Y. And Team Vicky is supporting her every step of the way. Peggy Bradley is her volunteer personal trainer and Anthony Gallant, a Y maintenance employee, steps in and supports Vicky whenever he can. When Vicky, Peggy and Anthony are doing their thing, you sense there's extra spirit and energy in the Y.

"Her enthusiasm creates a ripple effect in the gym," says Peggy. "She has her own cheering squad out there. They see her progress and they're so happy for her."

"The camaraderie you find here, you don't get at other gyms. That's what makes the Y so special," Vicky is quick to point out.

And we say to Vicky, Peggy and Anthony ... it's members, volunteers and employees like you that make the Y so special!

"Being a Y member has been life changing for me."

Vicky Wilson, Member

"Everyone is treated the same at the Y."

Peggy Bradley, Volunteer

Families and the Y: A Perfect Fit!

This is the sentiment of many of the families bringing their little ones to a variety of Early Years Programs here at the Y. Since opening our doors in October 2011, our commitment has been to provide programs for everyone, from the very young to the very young at heart!



Mally LOVES to come to the Y! She is always happy and energetic and she has so much fun running and jumping in Gym Tots, and Literacy and Movement. Mally comes to the Y with her whole family which now includes her new little brother, her mom, dad, cousin, aunt, and sometimes Grammie! After Christmas, Mally put on her tutu and joined her first Mini Movers Dance Class with her cousin and she is loving every minute of it! While Mally is growing and developing in her classes, Mom and Dad take turns going to the Wellness Center to enhance their own personal growth and development!

The smiles on the faces and the twinkle in the eyes tell our Y story; it is one of happiness and health and it is a story we will tell for generations to come!

Violet and her mom come to the Y every day to participate in Gym Tots, Swimming, and Literacy and Movement. This year Violet registered in our preschool program giving her a chance to learn, play, and meet new friends and mom takes advantage of this time to attend a fitness class or work out in the wellness center! Violet will also be performing in the YMCA Dance Show with her Mini Movers Class the end of April with her tap shoes just a tappin' and her smile warming the hearts of everyone in the audience!

"I don't know what I would do if I didn't have the Y to come to!"

Putting the Y back into Family!



Y Work Services Support Program

Creating Employment Action Plans Together

My name is Jean Jean Tshimenga, I am married to Sarah Tshimenga, father of 7 kids, 3 boys and 4 girls. I came in Canada in 2003 as immigrant from Congo D.R and since arrival in Fredericton I have been living in Fredericton for more than 10 years.

When I came in Canada 2003 I worked as cook at diplomat for 5 years and I worked as settlement officer at Multicultural Association of Fredericton.

In 2008 I decided to go back to school to take Business Administration Level 1 and 2, after I finished I had an opportunity to meet Sir Sean at the YMCA. When I met Mr. Sean Daley, he asked me what I would like to do and he asked me to provide him 3 places

which I think I can work. After 3 days I went to his office and I gave him 3 different places. Together I and Sean we started posting and sending by emails my resume in different places but after 5 weeks I was called by the Federal Government / CPP where I have worked for almost 2 years. After the end of my two years in the Federal Government I went again to the YMCA and I met Madame Vick King. For almost 8 to 9 weeks we applied to the Provincial Government for different positions then I had an opportunity to pass the interview and I was accepted. I still work in the Provincial Government. For all of the jobs that I have found, it is by the help of two agents of YMCA Sean and Vicky King.



We like the idea of "building today for a stronger tomorrow".

John and Pam Clark
Heritage Club Members

Heritage Club - Leaving a Legacy

As committed donors to the YMCA, we wanted to find a way to ensure that our support would continue long after we were gone. That is when we joined the Heritage Club by leaving a bequest in our wills. We continue our annual donations, but this allows us to make a more significant impact down the road. We like the idea of "building today for a stronger tomorrow".

We know how important our YMCA is to the vibrancy of our community, and we have benefitted from those who have gone before us in building our YMCA. It was our

turn to do the same. You are never too young to make this kind of commitment, and there are many options for making a legacy gift possible. We would encourage anyone who would like to be a part of the future of our Y to explore the opportunities with a staff member or volunteer.

Don't put off thinking about planned giving until after you are retired - it is easier than you think.



Y's Men and Y's Menettes Celebrating 77 Years of Service to the Y Community

The YMCA of Fredericton is proud of the significant role that the Y service clubs have played over the past 77 years. What other Y in the country can boast of this level of support?

We're grateful for the contributions made by the members of these clubs not only to the YMCA of Fredericton, but to the greater Fredericton community and internationally as well.

- Capital Y's Men (chartered 1937)
- Capital Y's Menettes (chartered 1946)
- Epsilon 's Men (chartered 1947)
- Epsilon Y's Menettes (chartered 1958)
- Naashwaaksis Service Club (chartered 1960)-
- Nashwaaksis Y's Menettes (chartered 1961)
- Marysville Y's Men's and Women's Club (chartered 1985)

Data That Inspires!

The Options To Health Are Endless

74



LAND BASED

exercise programs to choose from

20



WATER BASED

programs to choose from

15



PERSONAL TRAINERS

to create a customized exercise program for you

Healthy People For Healthy Communities

21

Years that Cultures Boutique has been showcasing YMCA of Fredericton values through its efforts to build better futures locally and globally

156

Years the YMCA has served the people of the greater Fredericton community

200

Average number of Y staff employed and inspired to meet your needs

400

Average number of volunteers who care enough to donate their time and energy to the YMCA of Fredericton

1052

Number of kids and teens who grew in skill and spirit by playing Y basketball in 2013

3132

Number of people who registered and benefitted from Y aquatics programs in 2013

4000

Number of people who have accessed the Y staff at Employment Central and found full and part time work

6,300

Number of members at the YMCA of Fredericton developing in spirit, mind and body

10,000

Number of people who have benefitted from YMCA staff and resources of the Y's Work Services Program

The Fredericton YMCA Inc.

Statement of Operations - Year ended December 31, 2013, with comparative information for 2012

	2013	2012
REVENUES:		
Memberships	\$ 1,857,660	\$ 1,687,202
Programs	1,675,823	1,490,105
Provincial Grants	702,618	611,012
Cultures	204,115	224,874
Donations	157,053	111,203
Administration fees	92,796	94,696
Federal grants	87,161	237,499
Membership services	43,278	21,682
United Way	27,615	35,390
Facility Rental	24,469	10,292
Municipal grants	12,150	7,650
Fundraising	2,847	19,699
Accretion on non-interest bearing debt	-	102,245
	4,887,585	4,653,549
EXPENSES:		
Salaries and benefits	2,006,692	1,949,419
Administration	976,726	994,591
Utilities	314,729	314,399
Rent	242,246	233,750
Interest on long-term debt	236,642	268,329
Cultures	211,223	200,581
Supplies	198,147	163,554
Transportation	94,772	101,590
Administration fees	40,164	34,745
Advertising	37,477	25,065
Telephone	36,657	39,654
Other interest and bank charges	22,485	22,596
Staff and Volunteer Development	19,056	11,525
Overseas projects	1,800	1,800
Accretion of long-term debt	-	102,245
Bad debts (recovered)	(2,657)	11,458
	4,436,159	4,475,301
Excess of revenues over expenses before the undernoted items	451,426	178,248
Other revenue (expenses):		
Amortization of deferred contributions related to capital assets	417,344	408,014
Amortization of capital assets	(817,691)	(820,093)
Capital campaign	(291)	(33,986)
Gain on sale of assets held for sale (note 10)	1,847,865	-
	1,447,227	(446,065)
Excess(deficiency) of revenues over expenses	\$ 1,898,653	\$ (267,817)

This information has been extracted from the full audited statements which have been prepared by KPMG LLP and are available upon request.

2013 Endowment Fund Commentary

Disciplined Approach to Stewardship

This Endowment Fund Commentary to stakeholders and donors marks the first such report to be included in the YMCA of Fredericton's Annual Report. For the calendar year ended December 31, 2013 the return on the Fredericton YMCA Endowment was 11.4% net of fees and the Endowment fund was valued at \$1,789,425. The return exceeded our benchmark by a solid 2% net of fees. Adding value relative to our Benchmark Policy Portfolio – beating the markets – is not easily done and is not expected every year.

In the fall of 2012, a prudent decision was made to engage the services of a new portfolio management firm. As with any manager transition, we were concerned about the possibility of performance slippage and becoming accustomed to new relationships and philosophies.

We are extremely pleased to report that since the inception of working with our new portfolio manager we have cumulatively outperformed our benchmark policy portfolio by 3% net of fees. Our annualized net return since inception with our new manager, as at Dec 31st, is 9.9% compared to our benchmark policy portfolio return of 8.8% (see table below). We are pleased with the internal controls and external manager we have in place and the results that have been achieved.

	QTD	YTD	1YR	2YR	3YR	4YR	5YR	Since Inception
YMCA Fredericton - Combined	5.3	11.4	11.4	9.6	-	-	-	9.9
Benchmark (1)	4.4	9.4	9.4	8.0	-	-	-	8.8
DEX 91-Day T-Bill Index	0.2	1.0	1.0	1.0	1.0	0.9	0.8	1.0
DEX Universe Bond Index	0.4	-1.2	-1.2	-1.2	3.9	4.6	4.8	1.9
S&P/TSX Composite Index	7.3	13.0	13.0	10.0	3.4	6.8	11.9	11.2
S&P500 Index (CS)	14.2	41.3	41.3	26.5	18.8	16.3	14.4	27.8
MSCI EAFE Index (CS)	9.3	31.6	31.6	23.1	11.1	8.9	9.6	23.3

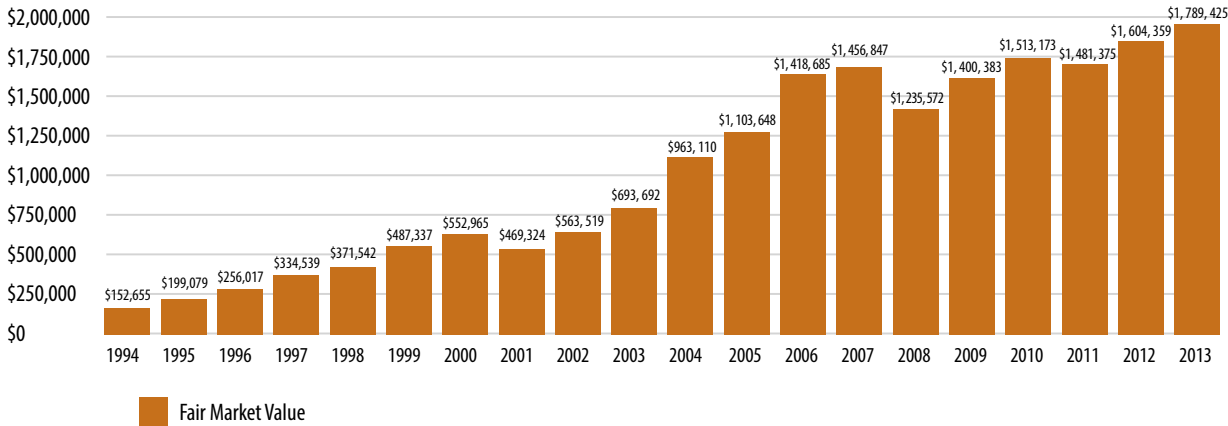
(1)	Startdate	Benchmark
	11-28-2011	8% MSCI EAFE Index (CS) & 5% DEX 91-Day T-Bill Index & 50% DEX Universe Bond Index & 12% S&P500 Index (CS) & 25% S&P/TSX Composite Index

Our portfolio continues to hit new high watermarks, a testament to our disciplined approach to stewardship and the strong support we receive from our membership and donors. Our Endowment Fund has made a strong recovery since the global economic downturn of 2008-2009, even in the face of continued economic and fiscal uncertainty. In addition, our Endowment Fund has continued to meet its goal of increased financial support to the YMCA as it embarked on its next phase of growth through the construction of its new facility. This accomplishment is something everyone on the Board takes great pride in.

Twenty Year Growth of Endowment Fund

Over a twenty year period, it's important to note that the endowment fund has increased significantly, from a fair market value of \$152,655 in 1994 to an impressive \$1,789,425 as of December 31st, 2013 (see chart below).

Endowment Fund 20 Year Growth 1984-2013



Two Endowment Fund Objectives

We continue to oversee the management of our YMCA Endowment Fund with two objectives that often compete with one another. We continue to require a higher than normal level of income to support our \$75,000 annual commitment to the Your New Y Capital Campaign that will be sustained over a 10 year period for a total commitment of \$750,000. Over the past four years, we have contributed \$300,000 of the \$750,000 commitment to the Your New Y Capital Campaign. In addition, there is an annual contribution to YMCA operations that amounts to a CRA stipulated 3.5% of our Endowment portfolio value.

Our second objective is to allow for the portfolio to grow and support the future growth of our YMCA into perpetuity. Being guided by a risk management framework that includes the diversification of our assets in appropriate weights, assists us in achieving these goals. During periods of market stress and performance variability, it will be important to continually challenge ourselves and our governance framework to strive to achieve exemplar long term investment returns in support of the strong community organization that is the Fredericton YMCA.

Investment Committee Update

We continue to look at the composition of our Investment Committee with the goal of having the Committee balanced with strong supporters of the YMCA of Fredericton and investment professionals that can help provide leadership and critical thinking to our investment approaches and philosophies. To that end, in 2013 we added 2 individuals to our committee. Lily Fraser, CFO, St. Thomas University brings with her Endowment Fund oversight experience and previous YMCA Operating Board experience. The second individual, Craig Maguire, branch manager at RBC Dominion Securities, joins our committee as a Community Member at large and has 10+ years of investment experience on the sales and distribution side of the investment management industry. Along with the Board members listed below, we feel our committee has a depth of experience and skills that would be the envy of many not-for-profit organizations.

Investment Committee Members

Jason Vandertoorn, Chair
Mark Coy
Lily Fraser
Craig Maguire

Heather Neilson
Bruce Read
Mike Casey
Barb Ramsay

Respectfully submitted by Jason VanderToorn, Chair of Investment Committee April 2014



YMCA
**STRONG
KIDS**
CAMPAIGN

Strong Kids Campaign

Building Strong Kids, Families and Communities

The annual Strong Kids Campaign is a vibrant reminder of what we value as an organization. Every year our caring team of volunteers raises much needed funds to support kids, teens and adults to reach their potential.

We are grateful to the 411 individuals who generously donated to the Strong Kids Campaign in 2013, making sure that people of all backgrounds, financial circumstances and abilities are welcome at the YMCA of Fredericton.



Your Strong Kids Gifts At Work

2013 Strong Kids Goals	2013 Strong Kids Accomplishments
To provide financial assistance to 1,500 children, teens, adults and seniors so they may participate in YMCA programs.	1,604 individuals of all ages received financial assistance so that they could become active and healthy
To provide 150 school scholarships to children so they can participate in YMCA programs that are safe, fun and model the values of honesty, respect, caring and responsibility!	156 school scholarships were provided to children so they could participate in YMCA programs such as swimming, dance and basketball.
To provide 30 Community Non Profit Group memberships, assisting individuals in their journey to develop positive life skills and connect with others in their community.	82 Community Non Profit Group memberships were provided to groups in the greater Fredericton area.
To assist 100 children with the opportunity to participate in Summer Camp Programs.	151 weeks of summer camp assistance were provided to children between the ages 4 and 12.
To raise \$115,000 for 2013 Strong Kids Campaign.	\$128,000 raised to support goals.

Our son Evan's first membership at the YMCA was his birthday present in grade 8 and then every year until we lost him in grade 12. He loved working out at the Y and made many friends, young and old there. We have given different scholarships in Evan's memory but the yearly teen membership at the YMCA is one that we will always continue. He felt strongly about physical fitness and always left the building with a smile. We feel he would want us to help other teens in this way.

Judy and Wavell Underhill

We have given different scholarships in Evan's memory but the yearly teen membership at the YMCA is one that we will always continue.





2013 Strong Kid Donors

Every year your generosity ensures 1600 kids, teens and adults access the programs and services of the Y. We thank you!

Friend

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Ruth & Mitch Claybourn
Geoff Colter
Dawn DeCoursey

Every effort is made to ensure the accuracy of our donor lists, however mistakes can occur. If your name is misspelled, incorrectly listed or omitted, please accept our apology and contact us at 506-462-3000, extension 105. We will be happy to correct our records.

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 Telus Communications Inc.

Our Mission

Our YMCA is a leading charity that works in partnership with our community to promote a healthy spirit, mind and body and the basic rights and needs of all.

Our Vision

Healthy People for
 Healthy Communities

Our Values

Inclusion: We cherish the strength that comes from diversity and support each other's growth and well-being. We continually evaluate our actions and policies to ensure inclusivity.

Respect: We recognize the potential and uniqueness of every person and ask that everyone use respect as their measure of the day.

Partnership: We work cooperatively in a socially responsible manner. We value each other's contributions, rights and needs.

Integrity: We are honest, transparent, accountable and fiscally responsible.

Thank You to Our Heritage Club Members

We THANK the following donors who have given or plan a legacy gift to the YMCA Endowment Fund. Your gift ensures the YMCA of Fredericton will build strong kids, families and communities for generations to come.

Heritage Club Members Whose Gifts Are Building Today For A Stronger Tomorrow

Burton Colter
A. J. Sandy LeBlanc Memorial Fund
Ottis Logue
Ellen MacGillivray
Murray Sargeant
Will Webb

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*deceased



YMCA
of Fredericton



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"We have never met a kid whose potential we couldn't see."

<http://ymcapotential.ca/>