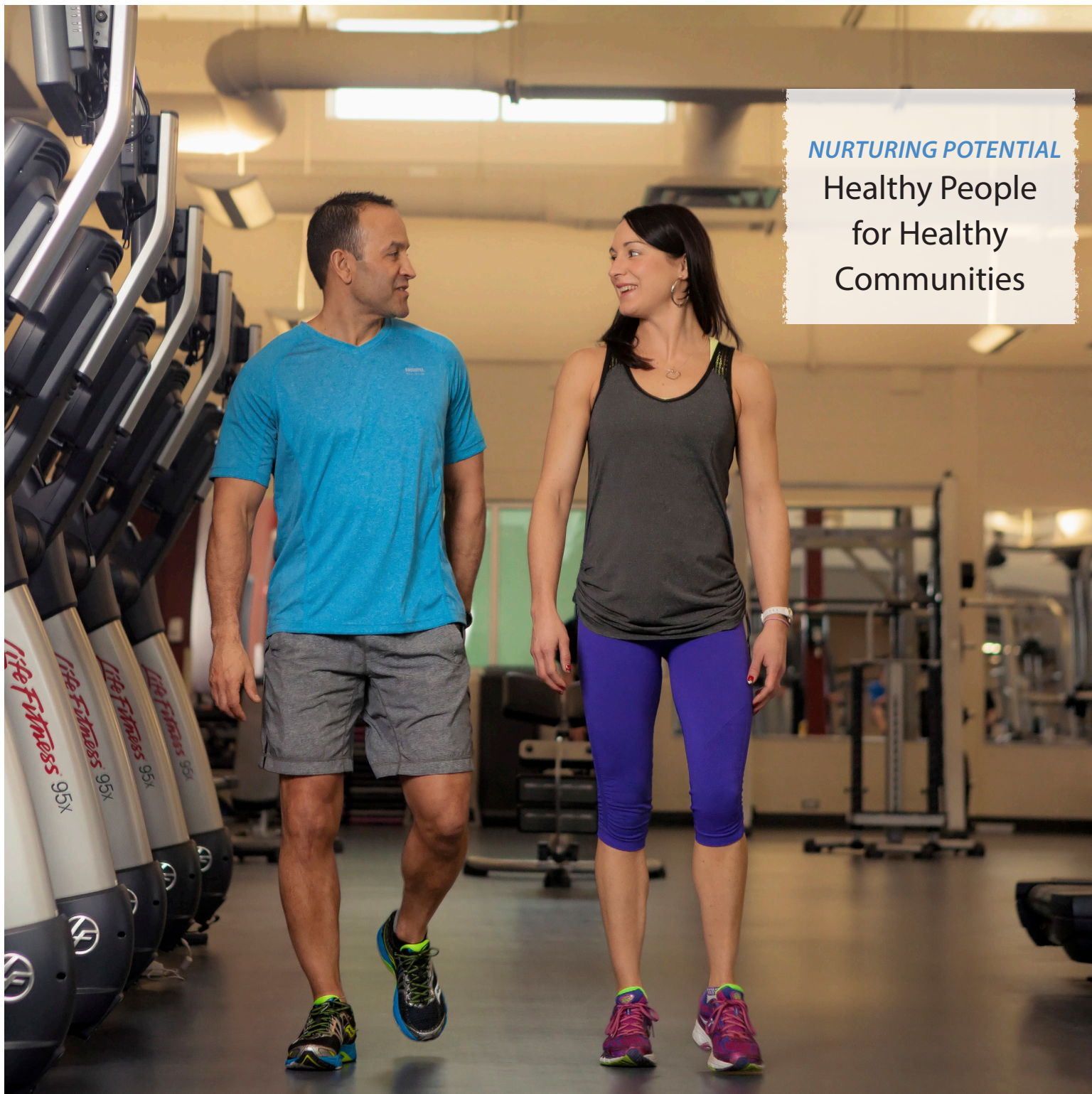




YMCA  
OF FREDERICTON



*NURTURING POTENTIAL*

Healthy People  
for Healthy  
Communities

2015 ANNUAL REPORT



# 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.



PRESIDENT & CEO

# MESSAGE TO THE COMMUNITY

**YMCA MISSION IN ACTION:** The mission of the YMCA of Fredericton is clear. Posting this mission statement on letterhead and websites is easy. The more inspiring challenge is making sure our mission statement takes on life, meaning and impact. We hope this annual report highlights the many ways that you have helped bring life to the mission of your Y.

**MY Y STORY:** In this year's annual report you'll read about Ken, Gwyn, Elaine, and Heather. The common thread in these stories is the impact the Y has on the quality of life of our members, volunteers and staff. Whether it be a healthy bond within a family, a center of inclusion for a young child, a social hub for a new retiree, or a vocation for staff, the Y truly does develop people in spirit, mind and body.

**MY Y HIGHLIGHTS:** This past year was another vibrant year for your Y. Details are in this report but we'd like to highlight the following:

**Your Y** membership base is stronger than ever with a community of 5800–6000 members participating in a wide range of programs throughout the year.

**Your Y** health, fitness and aquatics programming has grown and diversified, offering members an average of 163 programs a week to choose from. Our slogan that "Every body finds their fit at the Y!" has never been more relevant.

**Your Y** child care programs continue to deliver safe, affordable and licensed services to 417 children in our pre school, day care and after school programs.

**Your Y** employment counselling services continue to deliver free and accessible support to over 223 community members including 56 newcomers to our community.

**Your Y** provided financial support to 1308 kids, teens and families thanks to the generosity of our Strong Kids donors.

These My Y Stories and operational highlights would not be possible without our qualified and caring staff, our selfless volunteers and our dedicated members. Thanks to you, our Y remains the hub of community health and vitality that it has been since 1858. Now that's a legacy.

The YMCA of Fredericton thanks you for contributing to the mission of your Y!



**Lisa LePage**  
President



**Barb Ramsay**  
CEO

**OUR VISION** HEALTHY PEOPLE FOR HEALTHY COMMUNITIES



## LEADERSHIP &amp; GOVERNANCE

**2015 Operating Board  
of Directors****EXECUTIVE**

Lisa LePage – President

Deidre Green – Vice President

Lincoln Thompson – Past President

Joe Allen – Treasurer \*

Mark Wies – Member at Large

Barb Ramsay – CEO

**DIRECTORS**

J.W. Bud Bird – Honourary President

Christine Bourgoin

Silke Brabander

Kelly Cain

Ben Coles

Paul Lavoie

Jo-Anne Linton

Nigel Orfei

Jennifer Philips

Jan Rowinski

Stacey Russell

\*Resigned during term

**THE FREDERICTON YMCA INC.**

Statement of Operations

Year ended December 31, 2015, with comparative information for 2014

	2015	2014
<b>Revenues:</b>		
Memberships	\$ 1,850,065	\$ 1,937,504
Programs	1,605,257	1,644,928
Grants (note 10)	679,279	789,634
Cultures	222,784	214,930
Donations	57,890	74,593
Administration fees	47,353	56,311
Other	28,540	24,723
Membership services	27,840	33,973
Facility rental	23,210	23,736
	<u>4,542,218</u>	<u>4,800,332</u>
<b>Expenses:</b>		
Program and membership salaries and benefits	2,032,892	2,007,055
Administrative and maintenance salaries and benefits	602,582	737,715
Administration and maintenance	451,468	377,511
Utilities	360,055	346,417
Rent	227,184	216,343
Supplies	222,733	181,559
Cultures	191,857	179,160
Interest on long-term debt	163,104	207,285
Transportation	102,714	95,223
Advertising	46,516	55,844
Telephone	33,397	29,701
Staff and Volunteer Development	28,992	29,008
Other interest and bank charges	21,900	22,470
Overseas projects	1,800	1,800
Bad debts (recovered)	(7,458)	2,455
	<u>4,479,736</u>	<u>4,489,546</u>
Excess of revenues over expenses before the undernoted items	62,482	310,786
<b>Other revenue (expenses):</b>		
Amortization of deferred contributions related to capital assets	397,746	409,088
Amortization of capital assets	(821,685)	(812,774)
Loss on disposal of capital asset	-	(9,272)
	<u>(423,939)</u>	<u>(412,958)</u>
<b>Deficiency of revenues over expenses</b>	<b>\$ (361,457)</b>	<b>\$ (102,172)</b>

See accompanying notes to financial statements.



# KEN FORREST



BY DAY KEN FORREST IS DIRECTOR OF GROWTH AND COMMUNITY SERVICES AT THE CITY OF FREDERICTON. AT NIGHT YOU CAN FIND HIM, HIS WIFE AND HIS TWO KIDS AT THE YMCA OF FREDERICTON.

"Monday night we were here for karate. Tonight I'm here for basketball. Tomorrow there's more karate. Thursday's hip-hop dancing, Friday's basketball and Saturday's gymnastics," he says with a smile. Forrest and his children became Y members in 2013 when the family moved back to Fredericton from Saint John. "The great thing about the Y is that it lets kids experiment with sports and recreation activities they wouldn't try otherwise," says Forrest. "My son wanted to try karate and I said, 'Why not!' Because we have a membership he tried it and he loves it."

Trying out new things is an important value in the Forrest household. Every year, Ken and his son go on a trip around the world. So far, the duo has visited Iceland, New York, Jordan, Egypt and southeast Asia. "Each year, we go as local as we can to soak up the real deal. This year, we're going to drive across South Africa by flying into Cape Town and working our way up to Johannesburg over three weeks."

These travels let Forrest share his passion for discovering the world while spending quality time with his children. "You get a really interesting relationship with your kids when you spend that kind of time with them. Last summer, we were in rural Laos and we had to figure out how to get from the airport to the bus station to take a bus across the border to Thailand. My son's mind was wide open to it all."

For the Forrest family there are no boundaries, either between countries or between neighborhoods, which is where the YMCA comes in.

"My son comes here with a buddy, a friend he would have never met other than through the Y. They go to different schools and live on different sides of the river, but the friendship came from here."

The Y is so important in the family's life, his kids are currently looking at opportunities to get involved even more. His son wants to become a basketball referee and a lifeguard, says Forrest. "He sees it as an opportunity to work and to give back, because it's something he's passionate about."

While the family lives an active and busy lifestyle, it also gives Forrest, a busy professional with a demanding job, time to himself.

"It's a place where I can focus on my own health and my own wellbeing," he says. "The Y gives me a chance to hit the gym while my family does their thing."

From a professional point of view, he says he is able to witness the direct impact of the Y in the city's social fabric. "The Y's reach extends out to every corner of the city," he says. "It provides opportunities for kids and adults to get active while meeting new people. That's so important."



## FRIEND

Jennifer Agnew  
Alexalor  
Anne Allen  
Margaret Allen  
Mary Allwood  
Anonymous  
Doreen Armstrong  
Bernard Arseneau  
Ian Arseneault  
Sharon Astles  
Charles Ayles  
Linda Banks  
Fred Barton  
Bert Bates  
Patricia Beaney  
Greg & Michelle Beers  
Cathy & Dave Belmore  
Paul Blackmore  
Ellen Blake  
John & Roberta  
Bleumortier  
Carmel Borland  
Cindy Boyce  
Mary-Ann Boyle  
Silke Brabander  
Dale Bray  
Sharon & Patrick Brennan  
Louise Brooks  
Bob Brown  
Ralph & Carolyn Brown  
Elizabeth & Ken Burke  
Evan Campbell  
Josheph Campbell  
Canada Helps Inc.  
Catherine Clark  
Manon Bertin Couillard  
Sharon Cowan  
Mark Coy  
Eryn Craft  
Celinda & Graham  
Crandall  
George & Barbara Cross

Daniel & Carol Crowther  
John L. Cullinan  
Dave Daley  
Sean & Cher Daley  
Tania Davies  
Matt DeCoursey  
Guy Desaulniers  
Patricia desChamps  
Isabelle Dicare  
Abmer D'Niese  
Lisa Doucet  
Lorna Drew  
Jennifer Drost  
Rob & Daneen Dymond  
Becky Gallant  
Gary Gallant  
Marc Gathercole  
Mary Lou & Lawrence  
Grant  
Burton Green  
Danielle Green  
Deidre Green  
Gayle Greer  
Gordon & Carol Gregory  
Brian Griffiths  
Mark Haines-Lacey  
Lee Ann Hanlon  
Roger Harley  
Frank Harriott  
Anne & Gary Hawkins  
Geoff Holloway  
Robert & Nancy Howie  
Allison Hubbard  
Floyd Jackson  
Nicole & Ryan Jacobson  
James E. Gairns  
Professional Corp  
Michael Keays  
Chris Keenan  
Robert Kenyon  
Michelle LaFrance  
Maurive Lavigne

Jasmine LeBrun  
Doreen & Bill Leonard  
Lisa LePage  
Clair LePage  
Daryl Lisson  
Pam Love  
Jordan Lutes  
Gayle MacDonald  
Heather MacLennan-  
Cormier  
Jeff MacLeod  
Willima & Anne MacMullin  
Elizabeth Mancke  
Gordon  
Sandra Maynard  
Tim McCullum  
Mike McGee  
Mel McGuigan  
Francis McGuire & Beth  
Webster  
Joan McKay  
Julie McKean  
Sadie Miller  
Mitch Clarke Sports for  
Kids Memorial Fund  
Jim & Beverly Morell  
William & Judith Morrison  
Grogory A. Morton  
Albert & Margaret Murray  
Dan & Maggie Murray  
Lorraine Neill  
Donna Nolan  
Stuart Norton  
Michelle Nowlan  
Frank O'Donnell  
Nigel Orfei  
Jacqus Paynter  
Marc Peppin  
Sandy Perley  
Elaine Peters  
Edward A. Petrie  
George William Phillips

Jennifer Phillips  
Jim & Carol Pictot  
Stacey Pineau  
Nanette Lily Powers  
Angela Prime  
Kathy Pupek  
David Rayworth  
Bruce & Cathy Read  
Stephanie Richardson  
Cheryl Robertson  
Ruth Rogers  
Sandra Romo  
Ken & Cindy Ross  
Jan Rowinski  
Stacey Russell  
Chantal Sabourin  
Bijoy & Seema Saha  
Jane Ann Sears  
Bety Shore  
Ross & Janice Simmonds  
Dayna Sinclair  
Krista Steeves  
Arlene Stoczek  
Bob Stranch  
John Sturgeon  
Sean Sullivan  
Terry Teskey  
Catherine & George  
Thompson  
Jon Thompson  
Stacey Thornton  
Malcolm Trail  
United Way of Greater  
Burlington  
Ann Wagner  
John Waite  
Exeline West  
Chris Whalen  
Shawna & Mark White  
Brian Wilkins  
Donna Wilson  
Ben Wuest

## MEMBER

Anonymous  
Bird Stairs  
Christine Bourgoin  
Arnold Budovitch  
Ian Burgess  
City of Fredericton  
Andrew Clark & Dr.  
Shelley Quinlan  
Ruth & Mitch Claybourn  
Ben & Rachael Coles  
John Collins  
Dawn DeCoursey  
Joey Doucet  
Dr. L V Nofall Prof. Corp.  
Kendell Dunham  
James & Donna Dysart  
E.H.E. Holdings Ltd.  
Epsilon Y's Menettes  
Ronald & Sherrie Evans  
Robert & Anne Forbes  
Jeanne Geldart & Alan  
Bentley  
Phillip & Colleen Gilks  
Linda & Cedric Haines  
John M. Hanson  
Robert & Mary Hawkes  
Dale Horncastle  
John & Margaret Keddy  
Joseph Kelemen  
Paul Lavoie  
Frank Lawrence  
Ron & Donna LeBlanc  
Jo-Anne & George Linton  
Loblaw Companies  
Limited  
Heather MacDonald-  
Bosse  
Sheila McLeod  
Carl & Rose McLeod  
Dr. John McMullen



# 2015 Strong Kid Donors

Harriett McNeill  
Maureen Michaud  
Susan Montague  
William Morrison  
James Nicholson  
Ken Oliver  
Elizabeth Richard  
Nancy Ross & Don Feeney  
Georgette Roy  
S/S Tire & Auto Servcie Ltd.  
Lori Schriver  
Heather Smallman

## PATRON

Tim Andrew  
Anonymous  
Cecil & June Aucoin  
Richard & Arlene Audas  
Navin Bhutani  
Rene Blanchard  
Larry & Rhonda Broad  
Jennifer Brown  
Frank Camm  
Mike Casey  
Robin Chaplin  
Rick Chisholm  
Wladyslaw Cichocki  
Tim Clark & Leslie Thomas  
Cowan  
Hugh Croll  
Dalton & Mary Dickinson  
John Dixon & Dianne Brittany  
Lily Fraser  
Joyce Gagnon  
John Gorrill  
Dr. Ron Harding  
John Hildebrand  
Al & Helen Kingston  
Frank & Karina LeBlanc  
Ron & Carol Loughrey  
William & Martina Matthews  
Joan McCready  
Mary McKean  
Michele McKinley  
Paul Munroe  
Susan Nind  
Patty Ramsey  
Scott Ricketts  
Derek & Arlene Rose  
Neil & Leesa Russon  
Calvin Smith  
Ed & Ann Smith  
Stephen Smith  
Jason Sullivan  
Jan Thompson

Trius Inc  
Judy & Wavell Underhill / In  
Loving Memory of Evan Underhill  
Gerrit D. Van Raalte  
Jason & Shawna Vandertoorn  
J.M. Mark Wies  
Arnie Wilkins

## SPONSOR

Marjorie Atkinson  
Linda & Brian Barnes  
Josheph & Helen Berube  
Phil Burton  
Capital Y's Menettes  
Peter & Kari Clark  
Brian & Elaine Connell  
Jamie Eddy & Kelli Simmonds  
Federal Express Canada Ltd.  
David & Janice Hashey  
Les & Eva Hull  
Constance Mason  
Men's Health Club  
George & Audrey Peppin  
Ray Schriver  
John & Wendy Sinclair  
Gerald & Catherine Sutherland

## BENEFACTOR

Anonymous  
Ralph & MaryJane Bartlett  
J. W. Bud Bird  
John Bliss  
Kelly Cain  
Jim & Beth Clark  
John & Pam Clark  
Richard & Margaret Clark  
Robin & Joanne Clark  
Epsilon Y's Men  
Sarita Gujar  
Dorothy McDade  
Richard McGuigan  
Jerry & Caroline Mulder  
Nashwaakis Y Service Club  
Heather Neilson  
R J Bartlett Engineering Ltd.  
Vince & Bernice Ramsay  
Dan & Nancy Rearick  
David & Jane Rioux  
Running Room Canada Inc.  
David & Margot Russell  
Etienne & Vickie Theriault  
Lincoln & Donna Thompson  
David & Elizabeth Wilson

## CHAMPION

Canadian Tire Jump Start  
Connor, Clark & Lunn Foundation  
Fredericton Community  
Foundation  
Fredericton Direct Charge Co-Op  
Giftfunds Canada  
Margaret & Bill Jones  
Dr. Ramaiyer & Sita  
Krishnaswamy  
Rosemary McCain McMillin  
Barb Ramsay & David Clark  
Scotiabank



## ELAINE PETERS



### ONE OF FREDERICTON'S MOST POPULAR DOWNTOWN STORES STARTED BY ACCIDENT NEARLY 25 YEARS AGO.

It was Christmas time and the YMCA of Fredericton's international department put on a fundraiser selling beautiful and sustainable fair trade products from around the world.

"The rest is history," says Elaine Peters with a smile, standing next to a display of clothing at Cultures Boutique off York Street. From its humble beginnings, Cultures now sells a wide range of clothes, jewelry, crafts, coffee, tea, and musical instruments that bring the world to the city.

As store manager, Elaine takes care of day-to-day activities including buying inventory. "When we buy, it's mostly fair trade," she says.

Fair trade businesses aim to make a difference in the lives of artisans by ensuring they are paid fairly within their local economies, and that labor conditions are safe and non-exploitative. Products are also made from sustainably harvested materials and manufactured in an environmentally friendly way. When Cultures started, it was one of the first shops in the city to consider ethical buying practices to be important.

Last year, Elaine travelled to Mexico with Just Us Coffee, one of Cultures' suppliers and a supporter of fair trade. "I saw how we change our suppliers' lives, but they also changed mine, because I saw how they live. I'll never look at a cup of coffee in the same way again," she says. "When you buy coffee it goes

through 32 people's hands, from that little bean to your cup."

When Elaine doesn't buy directly from craftspeople she goes to a gift show in Toronto to buy from vendors who travel around the world to find fair trade goods. "The store is always fun, bright and welcoming, but I've got to keep it interesting so I look for new things all the time," she says.

While Cultures isn't housed in the YMCA's York Street location, it is a visible representation of the Y values of respect, inclusion, partnership and integrity. Cultures helps our community understand how consumer choices can make a difference in changing the world.

The YMCA has many ways of helping people whether it's by working out, daycare, employment services, or education. Cultures adds an international dimension to the Y by making available some of the beautiful crafts made in faraway places while aiding families in developing countries.

Elaine says, "A lot of people come in and tell me it's their favorite shop in Fredericton. When someone buys a product at Cultures, this means the artisan who made it can feed their family or buy bicycles for their children. Because I know where the items are from, I have stories to tell about the things we have and who made them. That's priceless!"



## GWYN DEALY



GWYN HAS GROWN INTO AN INDEPENDENT, FUN LITTLE GIRL WITH LOTS OF CONFIDENCE BEING A YMCA KID. SHE KNOWS SHE IS A PART OF SOMETHING SPECIAL AND SHE LOVES HER YMCA FAMILY.

Our daughter Gwyn first became a member of the Y when she was 6 months old. She enjoyed gym tots, the child minding room and the pool. Swimming has been an important part of Gwyn's life - it is a form of therapy for her. She is now in private swimming lessons and loving it. The YMCA has fantastic teachers that have been able to work with her disability. When Gwyn turned 2 we started in the YMCA daycare program and she also started therapy with Autism Intervention Services. Support services come to the YMCA every day to visit Gwyn for 4 hours to work with her. Having her therapy with her classmates has been such a positive part of Gwyn's treatment. She is learning how to mimic their behaviors and its helping us get her ready for school.

Gwyn enjoys how active she gets to be at the YMCA and she loves her amazing classmates. She swims once a week, visits the library twice a month, and gets lots of gym time

every day. Her favorite part of the day is the time spent outside running in the fresh air on the YMCA property. The childcare workers have been very accepting and understanding of her diagnosis and we feel we've always had lots of support each day from them.

Gwyn has grown into an independent, fun little girl with lots of confidence being a YMCA kid. She knows she is a part of something special and she loves her YMCA family. She proudly tells everyone where she goes to "school".

The YMCA has been a crucial part of our family's everyday life. There is not one day of the week that goes by where we are not there. Gwyn's younger brother is involved in his own Y kid classes and loves seeing his big sister watching him during gym time from the hall upstairs. I look forward to when he gets to experience the Y's daycare program too. He already loves visiting the Y every day!

A FUTURE THAT REMAINS BRIGHT

# HERITAGE CLUB

## WHAT IS PLANNED GIVING?

IT'S SIMPLE. A planned or legacy gift is a gift today that makes a difference tomorrow. Planning your legacy gift during your lifetime gives you the satisfaction and joy of seeing first hand how your support for the YMCA impacts the lives of local children, youth and families.

Our future remains bright!

## 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

## HERITAGE CLUB MEMBERS

Marjorie Atkinson

Ralph & Mary Jane Bartlett

John Bliss & Dorothy McDade

Ron\* & Dora\* Burgess

Duncan & Fay Campbell

Ron & Pat\* Campbell

Jim & Beth Clark

John & Pam Clark

John & Wilma Clark

Richard & Margaret Clark

David Clark & Barb Ramsay

Elaine Colter

Meridee Craft

Jim & Karon Croll

Don Feeney & Nancy Ross

Ed & Sandra Fox

John Hanson

Margaret & Bill Jones

Robert\* & Joan Kenny

Dr. Ramaiyer & Sita

Krishnaswamy

Harry\* & Edith Levine

Robert & Maria Matthews

Sheila McLeod

Lawrence & Miriam\* Menzies

Doug & Sheila Morgan

Heather & Murray Neilson

Jamie & Gisele Petrie

David Saad

David & Brenda Sansom

Grant\* & Stella Sansom

Richard & Brenda Tingley

Rebecca Watson

David & Elizabeth Wilson

*\*deceased*



HERITAGE CLUB

## RALPH & MARY JANE BARTLETT



**BUILDING TODAY  
FOR A STRONGER  
TOMORROW**

---

The YMCA has been a part of our lives for over 29 years. We donate to the Y because we have seen first hand the impact that our donations have on the lives of others. No one is ever turned away from YMCA programs and services due to their financial situation. We are members of Heritage Club because we believe in helping to build Strong Kids, Strong Families and a Healthy Community.

~Ralph and Mary Jane Bartlett

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A FUTURE THAT REMAINS BRIGHT

# 2015 ENDOWMENT FUND INC.

## EXECUTIVE

Jason Vandertoorn – President  
Peter Clark – Vice President  
Heather Neilson – Past President  
Bill Jones – Treasurer  
Barb Ramsay – CEO

## DIRECTORS

Ralph Bartlett  
Pam Clark  
Ron Harding  
Sandy Kitchen  
Rick Miles  
Dan Murray  
Derek Rose  
David Russell  
Etienne Theriault  
Lisa LePage  
Sita Krishnaswamy

## 2015 ENDOWMENT BOARD HIGHLIGHTS

In 2015, with the 30th anniversary of the Endowment Fund Inc. fast approaching (2017), the Endowment Board undertook a strategic review of its current funds, financial obligations and fundraising activities with the intent of improving clarity, choices for donors and impact within the YMCA community.

A key development in 2015 was the striking of a working group tasked with analyzing the Strong Kids Campaign, a shared responsibility of both the Endowment and Operating Boards of the YMCA. A recommendation was made, and jointly accepted by both boards, to transfer the annual Strong Kids Campaign to the Operating Board, wherein all donations would support the YMCA's commitment to access for all.

With this significant change in place, a strategic opportunity has presented itself for the Endowment Board to focus its attention on its core reason for being. To this end, a strategic plan is being finalized that is being informed by stakeholder engagement discussions. Our early deliberations are very encouraging with many YMCA friends strongly committed to the long term success of the YMCA of Fredericton and the impact it has on our community. We look forward to sharing the strategic plan with the YMCA community in 2016.

## 2015 INVESTMENT AND FINANCIAL PERFORMANCE COMMENTARY

The YMCA Endowment Fund Inc., ("the Fund"), achieved a significant milestone in 2015 as total assets crossed the \$2 million threshold amounting to \$2.1 million as of December 31, 2015. The growth of the Fund is directly attributable to the continued strong support of many friends and donors along with favourable investment returns and a prudent approach to financial management.

### INVESTMENT HIGHLIGHTS

Investment returns for the Fund were 5.74% in 2015 compared to the passive benchmark of 3.62%. These results reflect a continuation of actual returns being ahead of targets over recent years.

Table 1. Annualized Investment Returns After Fees as of December 31, 2015

	1 YEAR	2 YEARS	3 YEARS
<b>Actual</b>	<b>5.74%</b>	<b>8.02%</b>	<b>9.14%</b>
<b>Benchmark</b>	<b>3.62%</b>	<b>6.88%</b>	<b>7.72%</b>



A FUTURE THAT REMAINS BRIGHT

# 2015 ENDOWMENT FUND INC.

The Fund takes a long term, disciplined and diversified approach to investments. The investment environment continues to reflect low interest rates with equity markets subject to ongoing volatility. In collaboration with the external investment management firm of Connor Clark & Lunn, the Investment Committee implemented a new category of investments in 2015. This category, a diversified market neutral strategy, is aimed at further diversifying the portfolio, helping to dampen volatility while enhancing overall returns.

The allocation of investments of asset classes as of December 31, 2015 as compared to long term target allocations is outlined below:

	TACTICAL ALLOCATION DECEMBER 31, 2015	STRATEGIC ASSET ALLOCATION	DEVIATIONS TO STRATEGIC TARGET
<b>Fixed Income</b>	<b>41%</b>	<b>40%</b>	<b>+1%</b>
<b>Equities</b>			
Canadian	23%	25%	-2%
US	15%	12%	+3%
International	10%	8%	+2%
<b>Diversified Market Neutral Strategy</b>	<b>11%</b>	<b>10%</b>	<b>+1%</b>
<b>Cash</b>	<b>0%</b>	<b>5%</b>	<b>-5%</b>

## FINANCIAL HIGHLIGHTS

The Fund distributed a total of \$95,000 to the YMCA of Fredericton in 2015, the same total as the prior year. \$75,000 was applied towards the 10 year commitment of \$750,000 made to the YMCA of Fredericton Capital Campaign for the new Y facility. To date a total of \$450,000 has been contributed towards this pledge. A further \$20,000 in funds, the same amount as in 2014, were also contributed to the YMCA of Fredericton to support financial accessibility initiatives associated with the Strong Kids Campaign.

After reflecting revenues and expenses, as well as contributions made to the YMCA of Fredericton, the Fund finished the 2015 fiscal year with a net surplus of \$87,608. In keeping with past practices, surplus funds will be added to the investment portfolio and will support continued future contributions to the YMCA of Fredericton.

In 2015 the YMCA community lost a longtime friend with the passing of Bob Kenny, a past president of the YMCA and supporter of the Century Club, Strong Kids Campaign and Heritage Club. A generous life insurance policy was provided by Bob to the Fredericton YMCA Endowment Fund Inc.

The Fund is in full compliance with Canada Revenue Agency's annual disbursement requirements for charitable organizations.

# HEATHER NEILSON



HEATHER NEILSON MAY BE A 65-YEAR-OLD RETIRED PHYSICAL EDUCATION TEACHER, BUT SHE'S CERTAINLY NOT SLOWING DOWN.

Thanks to the YMCA of Fredericton, “Mrs. Neilson” maintains an active lifestyle — both physically and socially. She lifts weights in the morning three times a week, and enjoys a 9 a.m. Tabata interval-training class on Wednesdays. The Y is a “dynamite” place for seniors, says Neilson. She says she sees tons of seniors in the mornings at the gym, in the pool, and in the training classes. “I love to work out, and I love to work out because I love to play,” she says. Besides being able to exercise, Neilson goes to the YMCA because she loves the people and the welcoming community. “It’s a retired person’s dream. It’s a super way to meet people.”

Neilson, who loves meeting new people, says one of her favourite parts about the YMCA is the long lasting relationships she has made over the years. “I get to meet the best people ever here in Fredericton,” she says.

Her passion for the YMCA started when she first joined in 1981. An active woman who once played softball and ringette, she began going to a fitness class with her fellow “stay-at-home gals” when she had her son.

Six years later, she started teaching fitness classes, which she did for 10 years. She also got involved in fundraising by helping coordinate the YMCA’s annual fashion show.

In the 1990s, Heather became a member of the YMCA operating board for five years, and in 2000 she became the president of the operating board.

Over the years, Neilson has done a lot of volunteer work for the YMCA, and says her specialties include fundraising and “friend-raising.” Neilson is currently a member of the YMCA’s endowment board and volunteers with the fundraising for the Strong Kids Campaign — a program that helps children and their families who can’t afford to go to the YMCA.

While she worked as a teacher, a job she held for 32 years, Neilson saw firsthand how the Strong Kids campaign benefits children. Each year, some of her students were selected for the campaign. After they started going to the Y she noticed improvements from the children especially in their behaviour, all thanks to the program. “I love it here because I love to see children and families together, being physically and emotionally health always” she said.

In addition to working out and volunteering at the Y, Heather likes to play badminton and ski, both downhill and cross-country. On Sunday mornings, she plays hockey, and says her newest addiction is tennis. In the summer, she says you can find her on the golf course.



# DATA THAT INSPIRES



25

Number of years that Cultures Boutique has been offering fair and ethically traded products and education about the impact of alternative trade principals.

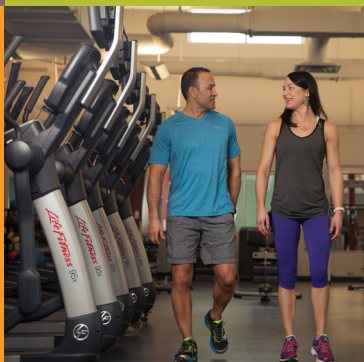


282

Number of children enrolled in licensed YMCA After School Programs who are receiving safe, affordable and quality after school care.

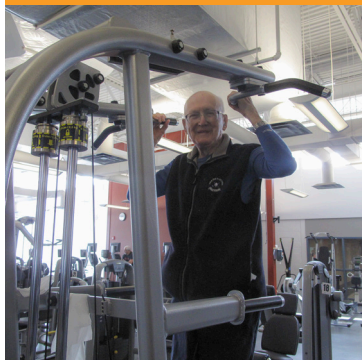
163

Number of fitness options available every week to members ensuring that "every body finds their fit at the YMCA."



80

Coaches and referees who are health role models to basketball players throughout the year.



95

years young. The most mature member of the YMCA of Fredericton.



159

Number of years the YMCA of Fredericton has been serving the needs of the Fredericton community.

3,529

Number of swimmers developing their skill and confidence in registered YMCA programs in 2015.



847

Number of clients benefiting from YMCA Work Services Support Program (2012-2016).






#MoreThanAGym

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Charitable Registration Number: 118931351RR0001