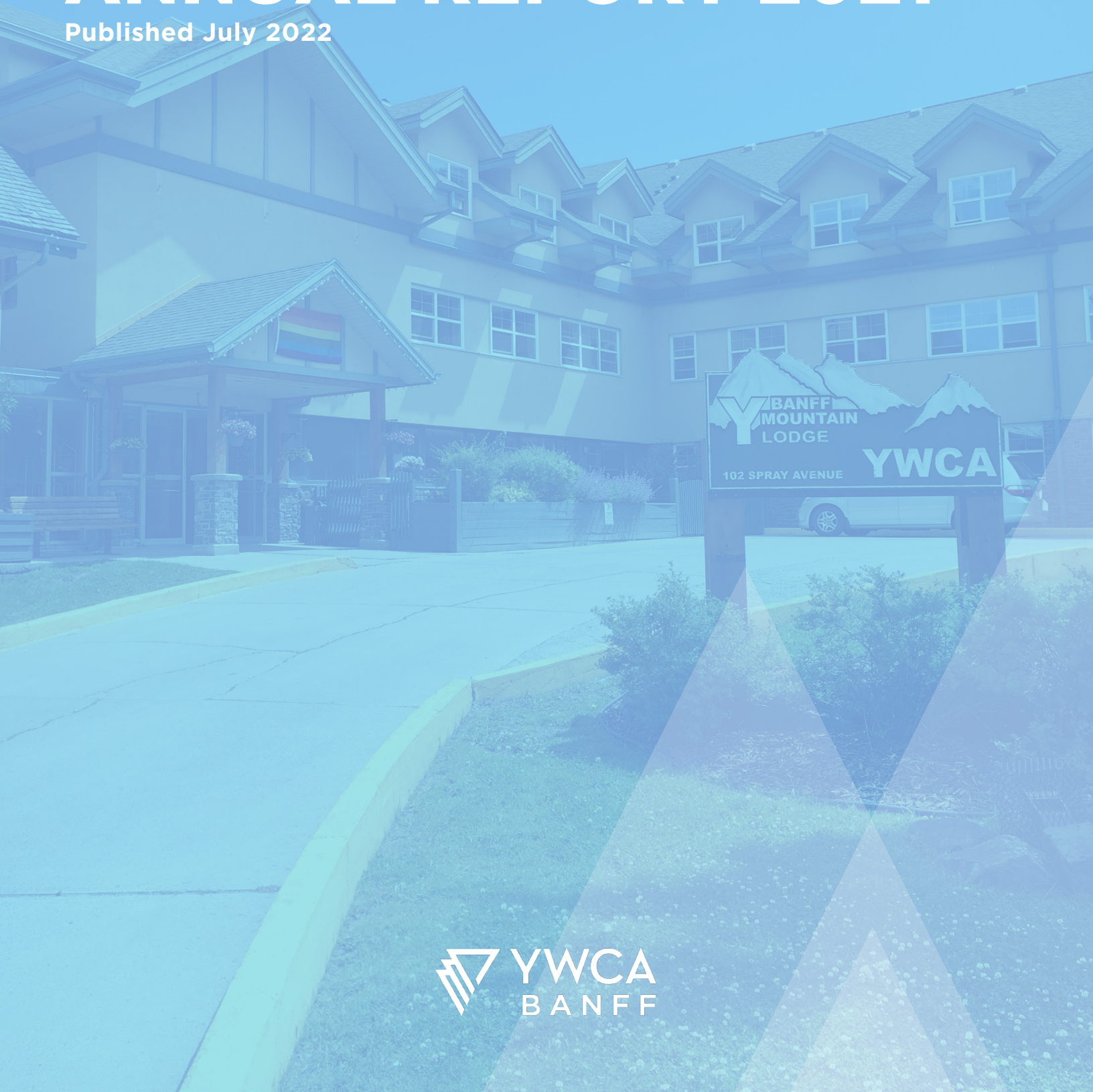
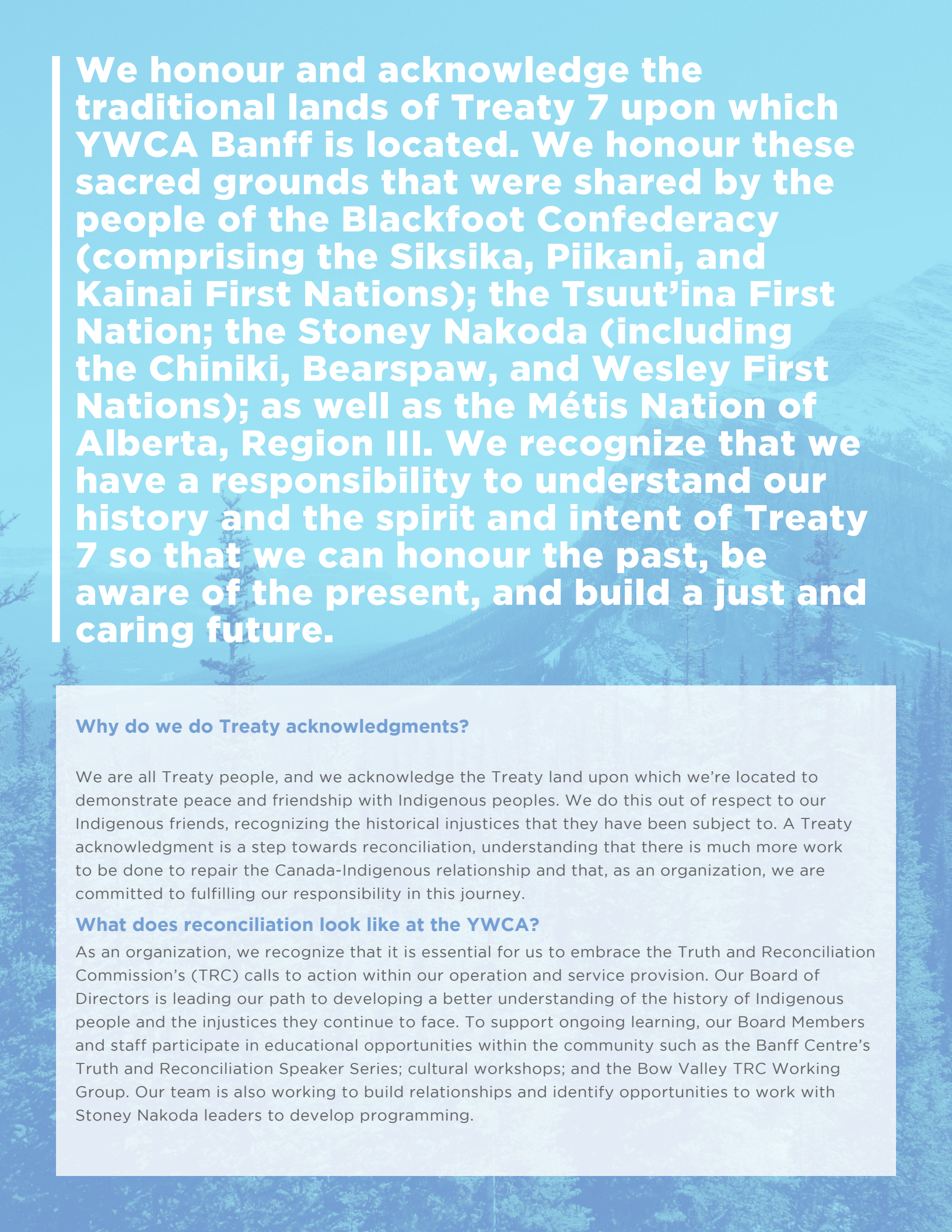


# YWCA BANFF ANNUAL REPORT 2021

Published July 2022







**We honour and acknowledge the traditional lands of Treaty 7 upon which YWCA Banff is located. We honour these sacred grounds that were shared by the people of the Blackfoot Confederacy (comprising the Siksika, Piikani, and Kainai First Nations); the Tsuut'ina First Nation; the Stoney Nakoda (including the Chiniki, Bearspaw, and Wesley First Nations); as well as the Métis Nation of Alberta, Region III. We recognize that we have a responsibility to understand our history and the spirit and intent of Treaty 7 so that we can honour the past, be aware of the present, and build a just and caring future.**

### **Why do we do Treaty acknowledgments?**

We are all Treaty people, and we acknowledge the Treaty land upon which we're located to demonstrate peace and friendship with Indigenous peoples. We do this out of respect to our Indigenous friends, recognizing the historical injustices that they have been subject to. A Treaty acknowledgment is a step towards reconciliation, understanding that there is much more work to be done to repair the Canada-Indigenous relationship and that, as an organization, we are committed to fulfilling our responsibility in this journey.

### **What does reconciliation look like at the YWCA?**

As an organization, we recognize that it is essential for us to embrace the Truth and Reconciliation Commission's (TRC) calls to action within our operation and service provision. Our Board of Directors is leading our path to developing a better understanding of the history of Indigenous people and the injustices they continue to face. To support ongoing learning, our Board Members and staff participate in educational opportunities within the community such as the Banff Centre's Truth and Reconciliation Speaker Series; cultural workshops; and the Bow Valley TRC Working Group. Our team is also working to build relationships and identify opportunities to work with Stoney Nakoda leaders to develop programming.

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# INTRODUCTION

**Our vision is a thriving, equitable society.**

In support of our mission to **shape a safe and inclusive Bow Valley that empowers women and their community for a better future**, our work is focused on four strategic priorities.

## Advocay & Leadership

Lead our community to prevent and respond to gender-based violence.

## Culture & People

Strengthen our culture to attract, retain and develop the best people.

## Housing & Shelter

Develop facilities and services to better meet the spectrum of emergency and supportive housing needs.

## Resource Development

Expand our resource framework to enhance the sustainability of our programs and services.

---

# BOARD OF DIRECTORS

Salina McNamara, President  
Yvonne Machuk, Vice President, Governance  
Kate Boyd, Vice President, Operations  
Andrea Stuart, Treasurer  
Danielle Roussy, Secretary  
Bianca Beal, Director  
Dominique Lagloire-Galipeau, Director  
Ella-Jean Schatzmann, Director  
Heather Sturm, Director  
Jessica Wheatley, Director  
Karen Shelton, Director  
Melanie Kwong, Director





# A MESSAGE FROM THE CEO & BOARD PRESIDENT

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As we reflect on this last year, we remember many learnings, opportunities, and successes. Our organization continues to be resilient as we move through our recovery and continue to focus on our efforts to be more inclusive and welcoming for all.

In 2021, our Board and Senior Leadership Team dedicated much of our learning to Truth and Reconciliation, inclusion, diversity, and equity. Thanks to many partners, we have already implemented new strategies into many areas of our work including recruitment of staff and Board members.

Last year, we shared that there was an increase in folks accessing our programs and services and 2021 was no different, except that we were better prepared. As one of the few direct service providers in the Bow Valley, we knew that people would be reaching out for help. Our priority to focus on our core programs and services throughout this last year was a good decision as we had more people than ever access crisis and counselling support and shelter.

We recognize that we do a lot of great work here at the YWCA Banff and that our services are extensive and diverse. As we think about our growth and the value we have in this community, we are eager to work with everyone from the Bow Valley to help us define this and share our story. We welcome everyone from the community to join us on September 20th for a Stakeholder engagement session to help us define our story for the future and share our impact.

We know that the housing crisis in the Bow Valley is dire, and we have big aspirations about our future which includes growth into Canmore through our Higher Ground initiative. As one of the leading Affordable Housing providers in the Bow Valley we are excited to welcome 33 new families and individuals into our new Housing Building in Banff. Join us for the Grand Opening on September 15th and stay tuned to our online presence where we will be sharing stories about this incredible NetZero Affordable Housing building.

While we are thrilled to reopen our Social Enterprise Hotel this summer to provide revenue to help fund our programs and services, we are certain that we would never have made it through this pandemic without the continuous generosity from our donors and funders. We will continue to learn from the pandemic and focus on opportunities for resource development so that we will remain prepared for the future.



**Ebony Rempel**  
Chief Executive Officer



**Salina Riemer**  
Board President

# ADVOCACY & LEADERSHIP

Lead our community to prevent and respond to gender-based violence.





---

# SEXUAL VIOLENCE PREVENTION & RESPONSE

Community concerns, media attention and awareness around this important issue are on the rise. In 2021, our team saw an increase in requests for support, training and intervention from community groups. This resulted in increased outreach, as well as employer and youth engagement. Anecdotally, we saw increased evidence of sexual violence in our community. We have been working closely with key partners in the Bow Valley to address this issue in a collaborative way and work towards long-term solutions.

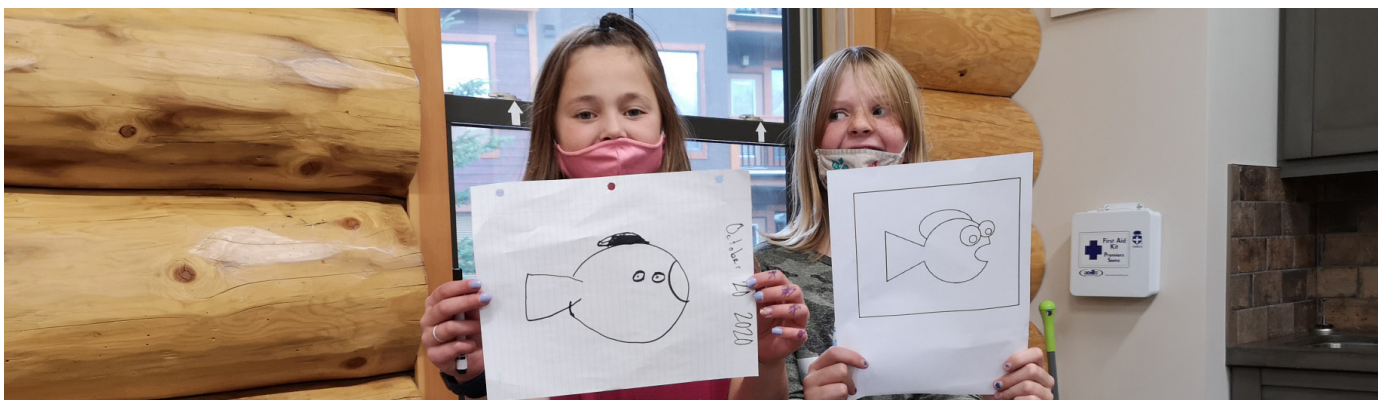
The statistics below from the past year reflect more than just numbers – they are a reflection of the impact our team, along with key partners, is having in the Bow Valley as we support individuals experiencing violence.

- Outreach Support Counselling Services
- Number of admissions: 21
- Total active outreach clients – includes new & existing clients: 110
- Number of counselling appointments: 137
- Number of referrals provided: 82



*“You discussing self-compassion with me has really resonated with me and I’ve already started unconsciously practising it...I’ve worked with counsellors in the past and it hasn’t really worked for me...the perspective on trauma you’ve given me has been really helpful and given me a new way of seeing myself and my journey”*

*Client testimonial*



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## HARMONY PROJECT

The Harmony Project is a coming together of service providers to end sexual assault and sexual harassment in the Bow Valley.

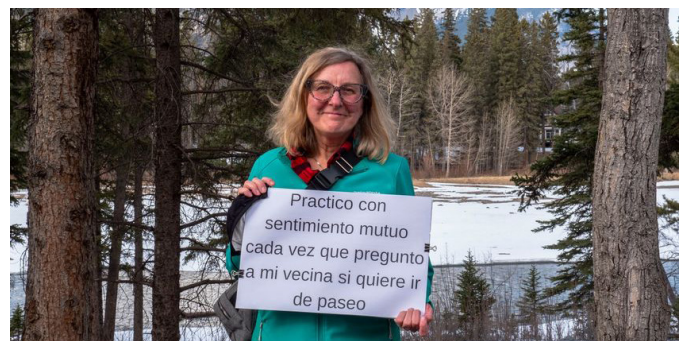
The key focus of the Harmony Project is sexual violence prevention and awareness, training for service providers and community members, and enhancing direct services for survivors and their support people. The project is supported by the Government of Alberta and the Association of Alberta Sexual Assault Services. In 2021 The Harmony Project delivered 30 presentations and workshops to 524 participants.

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## SEXUAL VIOLENCE AWARENESS MONTH

May was Sexual Violence Awareness Month in Alberta.

Throughout the month, we shared online resources and hosted Facebook Live conversations to raise awareness on the impacts of sexual assault and harassment, and shared tips on how we can all play a role, both individually and collectively, in eradicating this issue from our communities. This year's chosen theme of "Consent Through the Ages" was well received and resonated with families and youth across the Bow Valley.





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## DOMESTIC VIOLENCE PREVENTION & RESPONSE

In June, with funding from Alberta Health Services, we piloted Domestic Abuse Response Team (DART) services in collaboration with our two local hospitals. DART is a program where YWCA Banff staff provide a timely response, either in person or by phone when patients disclose in the emergency room or maternity ward that they are experiencing domestic violence. This response includes support and referrals provided directly to the person identifying violence or consultation with the health care provider involved.



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## COMMUNITY EDUCATION PROGRAMS

Community education programs help to raise awareness, build connections and are an important aspect of the work we do around prevention. While some of these programs had to be modified in response to the pandemic, our team adapted where we could and continued to focus on building healthy relationships and increased understanding around gender-based violence.

### Women's Circle

Women's Circle is a group for women to connect, share, empower, build skills, and encourage one another to live authentically in mind, body, heart and spirit. Women's Circle offers participants the chance to engage in meaningful discussions, creative arts and skill-building activities that focus on topics and issues relevant to their lives.

The 2021 spring series invited participants from the Bow Valley to meet outdoors, slow down, and explore tools to resist adversity using the power of "in-person" human connection. It was also an opportunity to extend community education around identifying signs of unhealthy relationships and share simple tools to support survivors from abusive relationships.

*“I felt that we were all comfortably connected in the circle. The sunshine was gorgeous and being in the moment and doing/thinking/ sharing with lovely ladies was amazing! Thank you!”*

### *Women’s Circle Participant*



## Healthy Youth Relationships

The Healthy Youth Relationships programs look at both healthy and unhealthy peer romantic relationships. This program helps young people identify healthy dating relationships; shows them how to recognize abuse in dating relationships; and teaches participants about procedures surrounding abuse, consent, protection and reporting, as well as where to find support. Participants learn how to identify warning signs such as emotional harassment through written scenarios, group work and educational video content.

In partnership with Bow Valley Victim Services Association, YWCA delivered this program to a total of 238 grade 10 students at the Outdoor Learning Centre Campus in July and August.

## Healthy Relationships

The Healthy Relationships program was delivered to grade 7 and 8 students at Banff High School. The overarching goal of this program is to promote connection, empowerment and skills for healthy relationships and self-care.



## Community Conversations

Community Conversations is a collaborative program which brings community members together for an informal discussion and connection. Community Conversations take place online monthly and staff from FCSS Canmore, Right from the Start, and YWCA Banff alternate facilitating. Topics such as 'Thankfulness' in September, 'Hygge' which is best described as a Danish quality of 'coziness and comfortable conviviality' in October, and 'Curiosity: What are you talking about in your community' in November were implemented in 2021.

## Community Survey for Future Youth Programming

YWCA Banff conducted a community survey regarding youth programs from December 2021 to Jan 2022. The purpose of this survey was to elicit feedback from Bow Valley residents and community partners regarding future youth programming facilitated by the YWCA Banff. Input was sought on types and themes of programming, what past participants enjoyed or disliked, and gender specific programming. This feedback will be used to inform program planning and offerings into the future.

Survey response themes emerged as follows:

- The importance of offering both gender specific programming and gender inclusive programming
- Focus on preventative programming regarding consent, healthy relationships, mental health, and self-care
- Focus on social development programming such as social skills and intrapersonal skills



# HOUSING & SHELTER

Develop facilities and services to better meet the spectrum of emergency and supportive housing needs.





# HOUSING

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The housing crisis in the Bow Valley is leading to a significant increase in demand for services offered at the YWCA Banff and putting a strain on individuals and families who are already struggling with the high cost of living in our community. It is also putting a strain on local businesses seeking to hire staff.

Options for affordable housing and shelter are limited and those who are experiencing homelessness or who are precariously housed are connecting with the YWCA Banff seeking support.

Our impact:

- The number of clients served by Project Home has continued to grow, we served 129 people (as compared to 105 in 2020/2021).
- The demand for the Emergency Accommodation program continues to grow at a rate that is of increasing concern. The number of intakes has increased 164% compared to previous fiscal years (2021/22- 110, 2020/21- 67).
- The total bed nights were 735 and average length of stay is 6.68 nights per intake.
- Encouragingly, the number of housing placements has increased 208% (2021/22- 25, 2020/21-12). This is due in part to the ability to refer, and smoothly transition folks accessing Project Home, into other YWCA Banff programs, including permanent affordable housing.



# PROJECT HOME

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Project Home is designed to support local Bow Valley people who are experiencing precarious housing or homelessness with overnight accommodation and support services. The goal of the program is to support individuals and families move from a place of precarious housing to long term suitable stable housing.

# SHELTER

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In 2021-2022 we served:

- 71 unique individuals fleeing domestic or sexual violence (as compared to 33 in 2020/2021), of which 9 identified as men and 12 were children. These individuals accessed our services through our emergency shelter program for a total of 669 bed nights. This number includes 19 individuals served through our one safe night program when all our shelter rooms were full.
- 129 unique individuals experiencing precarious housing/homelessness, 111 of those individuals were provided with emergency housing for 735 bed nights through our Project Home program.
- 40 unique individuals for 150 appointments through our domestic and sexual violence outreach programs.
- We provided 100% of the individuals listed above with case management, emotional support and safety planning.

*"In a time of need and desperation, when you just don't know where to go the YWCA has given me support, emotionally and personally to get back up on my feet."*

*Client testimonial*





# DR. PRISCILLA WILSON'S PLACE

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Dr. Priscilla Wilson's Place, previously known as The YWCA Sustainable Housing Project, will create secure, stable homes for women, families, people with disabilities, and other people who face barriers to finding suitable housing in Banff. During the first round of the application process, we received 110 applications for the 33 units (over 3 times the number of units available).

Dr. Priscilla Wilson's Place is aimed at creating a positive, supportive community where people can connect and develop a sense of belonging, and have access to supports and resources to help retain their housing.

Dr. Priscilla Wilson's Place is scheduled to be ready for move-in by August 2022, and we look forward to welcoming more individuals and families into secure, suitable, affordable housing.

Many thanks to our residents and neighbors for their patience during construction!



## Funders

YWCA Banff is grateful for the support of numerous nonprofit agencies and the Town of Banff, the Government of Alberta, and the Government of Canada funding agencies. Without this support and the investment in our commitment to bring more affordable housing to our community, this project would not be possible\*:

- Alberta Social Housing Corporation, Government of Alberta
- Canada Mortgage and Housing Corporation Co-Investment Fund
- Canadian Mortgage and Housing Corporation Innovation Fund
- Canada Mortgage and Housing Corporation Seed Funding
- Energy Efficiency Alberta
- Federation of Canadian Municipalities – Green Municipal Fund
- Homeless Partnering Strategy, Rural Development Network
- Town of Banff
- YWCA of Banff

\* A full list of the project's funding partners will be posted upon completion of the conditions in the funding agreements.



# CULTURE & PEOPLE

Strengthen our culture to attract, retain  
and develop the best people.



# OUR TEAM

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The YWCA Banff team works hard to care for our community. As we emerge from the pandemic, we continue to ensure we are working equally hard to care for ourselves & each other.

As part of our commitment to employee wellness, we re-established policies rooted in life-work balance. We ensured all employees can access every YWCA benefit including the new wellness time policy, which offers autonomy to employees on how to manage their health needs with a proactive approach to overall wellness. We feel we are moving in the right direction - 74% of YWCA employees identify they are feeling well and healthy (up from 66% in 2020). We will continue to focus on supporting our team.

Through a democratized process, we engaged employees' unique perspectives and voices to evaluate the YWCA Comprehensive Benefits Program. We want to ensure that all employees, their partners, and families can access the benefits program in meaningful ways for them. YWCA Banff has committed additional funding into this program to ensure we continue to care for ourselves in the same wonderful way we care for the community.

We also increased funding into our professional development program to ensure employees are able to build on their skills personally and professionally in meaningful ways. This was identified as a key priority for YWCA employees, who overwhelmingly feel valued when investments are made towards their unique development needs.





# NAVIGATING WORK FROM HOME

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We knew we needed to be intentional to foster collaboration and sense of belonging for our team through the pandemic, including our colleagues working virtually – through virtual coffee chats, new ways of meeting online and even virtual parties, we continued to prioritize collaboration and belonging across our organization.

This year, we implemented a Hybrid working model. The WFH program is tailored to individual departments and colleagues. We took a unique individualized approach rather than a one size fits all model. We recognize the importance of supporting diverse needs for colleagues and the organization in our approach to programs and policies.



# IDEA COMMITTEE

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In 2021, YWCA Banff launched a formal Inclusion, Diversity, Equity and Anti-Oppression (IDEA) Committee. With strong support from across the organization, YWCA Banff recognized the first National Day for Truth and Reconciliation as a statutory holiday and provided resources for staff to reflect, learn and take action. We encourage our team to engage in learning not only on this important day, but also throughout the rest of the year. This year, our team took a Cross-Cultural Learning Session provided by Bow Valley Settlement Services, and we have committed to regular and ongoing staff training around equity, inclusion and anti-oppression. The Board of Directors focused on learning more about the past and present of Indigenous relations in the Bow Valley and in Canada this year, undergoing a learning session on intergenerational trauma and laying the groundwork to build meaningful relationships with local First Nations community members. YWCA Banff will continue learning, unlearning and growing in this important and necessary space.





# SHOUT OUT TO THE JOINT HEALTH & SAFETY COMMITTEE!

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The health and safety of our team is a priority. YWCA Banff's Joint Health and Safety committee (JHSC) uses employee feedback and engagement to develop all levels of the Health and Safety program and ensure we are looking after our team.

Thank you to the committee for supporting the creation and on-going review of COVID-19 protocols over the past two years. You've done an incredible job of keeping YWCA Banff safe for everyone, particularly in our unique context and landscape.





# RESOURCE DEVELOPMENT

Expand our resource framework to enhance the sustainability of our programs and services.





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## FUND DEVELOPMENT

### Investing in Gender Equity & Women's Leadership for Years to Come.

In May 2021, YWCA Banff launched the Dr. Priscilla Wilson Change Maker Endowment Fund, created by the Wilson family to honour Dr. Wilson and advance women's leadership and gender equity in the Bow Valley. The endowment is held and managed by the Banff Canmore Community Foundation (BCCF).

Dr. Priscilla Wilson left a unique legacy in Banff; she was the first female doctor in town as well as an inspirational mentor, role model and friend to so many people. "Queen of the Rockies" is a fitting title for a woman whose magnetic character and appetite for fun was a big part of why she was so loved.

In 2016, Dr. Wilson was recognized by YWCA Banff as a Bow Valley Woman of Distinction for her significant contributions to the community. Priscilla's ability to balance her trail-blazing career with a commitment to the well-being of her community and close-knit family life has set an example for other aspiring leaders in the Bow Valley.

The Dr. Priscilla Wilson Change Maker Endowment Fund will support sustainable future investment in leadership development and gender equity initiatives for women in the Bow Valley. YWCA Banff is incredibly grateful to the Wilson family and all who have contributed to this remarkable investment that will grow and support our organization into the future.



## HOPE FOR THE HOLIDAYS

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From March 2020 onwards, The YWCA Banff's social enterprise hotel, our main source of revenue, was closed due to the COVID-19 pandemic to allow us to focus on our core services and for the safety of everyone we serve. Amidst this challenging time, we saw the demand for our critical programs and services rise significantly. Our front-line team was consistently busy. To keep providing these important programs and services, we reached out to the community with our Hope for the Holidays Campaign. We were overwhelmed by the support we received from our community! Thanks to sponsors, community partners, and generous donors, we reached our goal of raising \$50,000.



## VINEART

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This year, YWCA Banff made the difficult decision to postpone our VINEart gala for 2022. We are very excited to announce that VINEart will be back in person next year! We know how much everyone enjoys being able to connect with friends and enjoy delicious food and wine while supporting a great cause. We look forward to welcoming you to VINEart at the Fairmont Banff Springs on Saturday March 18, 2023. Please save the date.





## SHOUT OUT TO OUR MONTHLY DONORS!

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YWCA Banff is grateful for our generous monthly donors who provide a reliable and consistent funding source for our work - every bit counts! Monthly donations help to keep YWCA's essential programs and services afloat, and position us for the ongoing advancement of the community supports we offer. Thank you to all our donors and supporters for helping us shape a safe and inclusive Bow Valley that empowers women and their community for a better future.

If you would like to become a monthly donor, please visit our website at [ywcabanff.ca](http://ywcabanff.ca) and click the 'Donate' button.

*"The funds donated here are put to changing lives. I personally am going home... with my mind, spirit, and body at peace and even enlightened. Thank you very much."*

*Client testimonial*







# FINANCIAL REPORT



# DONORS & FUNDERS

## \$500,000+

Canadian Mortgage and Housing Corporation  
Government of Alberta  
The Green Municipal Fund, a Fund financed by the Government of Canada and administered by the Federation of Canadian Municipalities

## \$200,000+

Estate of Helen P.S. Wilson

## \$100,000+

Government of Canada  
Wim & Nancy Pauw Foundation

## \$50,000+

Calgary Foundation  
Rural Development Network

## \$25,000+

Alberta Health Services  
Crossway Community Church & Thrift Store

## \$10,000+

Banff Marathon Inc.  
Canmore Rotary Club Charitable Foundation  
DWCR Family Fund at Calgary Foundation  
Richard Gummer  
The Mactaggart Third Fund  
Tim & Marianne Walsh

## \$5,000+

Baymag Inc.  
David Morrison  
Elizabeth Hall-Findlay  
Margaret J. Reid Legacy Fund at Calgary Foundation  
Robert Bear  
The Margaret and Andrew Stephens Family Foundation  
The Wagemakers Foundation  
Tony & Jennifer Teare

## \$1,000+

Banff Caribou Properties  
Bow Valley Credit Union  
Calgary & District Labour Council  
Carla & Hans Helder  
Charlene Trepanier  
Christopher Vincent  
Crazyweed Kitchen  
CUPE Calgary District Council  
Dianne and H.R. Wheeler  
Dr. Natali Schindler  
Fairmont Banff RiiSE Committee  
Glen Richardson  
Gregory Donnelly  
Helena Perkins  
High Rollers  
J. Angus Watt  
Jeffrey Bezanson  
Joan Taylor  
Karen Keech

Kerry Brown  
Kim & Wendy Johnson  
Lillian Sawyers Estate  
Lucille Stambaugh  
Mary Robbins  
Michael Mezei & Andrea Hopps  
Nan & Peter Poole  
Nancy & Dave Foreman  
Ron & Norma Westcott  
Royal LePage Shelter Foundation  
Silvia Stettler  
Stewart Creek Golf & Country Club  
Susan & Anastasios Palidis  
Terrance O'Neill  
Town of Banff  
Town of Canmore

## \$500+

Andrew Jones  
Banff Ave Brewing Co.  
Barb Pelham  
Blondies Café  
Canmore Home Hardware  
CUPE Local 3911  
Eleanor Benham  
Erin Hutchinson  
Jamie Darroch  
Joe-Anne D'avignon  
Keith Reynolds  
Kirsten Anderson  
Lawrence Hill  
Lesley Lequelenec  
Melanie Kwong  
Patricia Johnston  
Robert Todd  
Shela Westrate  
Suzanne Toal  
Unifor Local 4050  
United Way East Ontario  
Valerie Kriston  
Yvonne Machuk

## \$100+

Albert and Femmeke Holthuis  
Alecia Rush  
Alexander Shevalier  
Andrea Stuart  
Barbara King  
Bianca Beal  
Bow River Veterinary Centre  
Brenda Stanton  
Brian & Joanne Joanne Clark  
Chris Farness  
Chuck Gauthier  
Colleen Catley  
CUPE Local 1846 - Employees of Canadian Blood Services  
CUPE Local 40  
Darcey-Lynn Macarthur  
Donald Cole  
Donna Sorestad  
Erica Roth  
Georg R McKay  
Gerry Bliss  
Greg Oniu  
Harv Emter  
Heather Bolt  
Heather Dempsey

Heather Henley  
Heather Sturm  
Janyce McLaren  
Jennifer Heim  
Jessica Leslie  
Jillian Danielson  
Jim Baker  
John Frederick  
Karen Shelton  
Kate Boyd  
Katherine Matear  
Kevin Govender  
Kevin Noonan  
Lake Louise Medical Clinic  
Larry Lehr  
Lauren Bruce Robertson  
Laurie Dunk & Donald Labelle  
Laurie Bowdway  
Laurie Edward  
Leslie Macdonald  
Leslie Pasloski  
Linda Hayes  
Linda Korsbrek  
Lisabeth Stuart  
Local 115 United Nurses of Alberta  
Lorraine Widmer-Carson  
Lynn Calvert  
Mark Schmidt  
Marsha Drozdak  
Matthew Zhou  
Michelle Rhode  
Mike Cowie  
Milton Woodard  
Monica Lillico  
Nancy Blaney  
Patricia H McHugh  
Paul Smith  
Rae Roberts  
Rhonda Lacroix  
Robert & Patricia Haney  
Robert Heighington  
Salina McNamara  
Sarah Soltys  
Shelly Hubert  
Sheryl McCoy  
Susan Baker  
Susan Kennard  
United Utility Workers' Association  
Victor Telfer  
Wendy Edge  
Wendy Farquhar  
William & Lucy English

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## **APPENDIX 1: FINANCIAL STATEMENTS**

### **The Young Women's Christian Association of Banff**

**Financial Statements**

**March 31, 2022**



## Independent Auditors' Report

To: The Directors of **The Young Women's Christian Association of Banff**

### Qualified Opinion

We have audited the financial statements of The Young Women's Christian Association of Banff (the "Association"), which comprise the statement of financial position as at March 31, 2022 and the statements of operations and changes in fund balances, and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion section of our report, the accompanying financial statements present fairly, in all material respects, the financial position of the Association as at March 31, 2022, and its results of operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

### Basis for Qualified Opinion

In common with many not-for-profit organizations, the Association derives revenue from fundraising activities the completeness of which is not susceptible to satisfactory audit verification. Accordingly, verification of these revenues was limited to the amounts recorded in the records of the Association. Therefore, we were not able to determine whether any adjustments might be necessary to fundraising revenue, excess of revenues over expenses, and cash flows from operations for the years ended March 31, 2022 and 2021, current assets as at March 31, 2022 and 2021, and fund balances as at March 31 for both the 2022 and 2021 years. Our audit opinion on the financial statements for the year ended March 31, 2022 was modified accordingly because of the possible effects of this limitation in scope.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Association in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

### Information Other than the Financial Statements and Auditors' Report Thereon

Management is responsible for the other information. The other information comprises the information, other than the financial statements and our auditors' report thereon, in the Annual Report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

We obtained the Annual Report prior to the date of this auditors' report. If, based on the work we have performed on this other information, we conclude that there is a material misstatement of this other information, we are required to report that fact in this auditors' report. We have nothing to report in this regard.

### Responsibilities of Management and Those Charged With Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

## Independent Auditors' Report (continued)

In preparing the financial statements, management is responsible for assessing the Association's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Association or to cease operations, or has no realistic alternative but to do so.


Those charged with governance are responsible for overseeing the Association's financial reporting process.

### Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Association's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Association's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Association to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance, regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



Chartered Professional Accountants

June 22, 2022  
Calgary, Alberta



**The Young Women's Christian Association of Banff**  
**Statement of Financial Position**

As at March 31,				2022	2021
	Operating fund	Sustainability fund	Capital fund	Total	Total
<b>Assets</b>					
<b>Current assets</b>					
Cash and cash equivalents (note 5)	\$ 1,229,168	\$ -	\$ -	\$ 1,229,168	\$ 372,669
Restricted cash and cash equivalents (note 5)	1,963,815	262,397	905	2,227,117	2,770,623
Accounts receivable (note 3)	160,418	-	-	160,418	166,513
Inventory	98	-	-	98	611
Prepaid expenses	48,166	-	-	48,166	30,327
	3,401,665	262,397	905	3,664,967	3,340,743
<b>Capital assets (note 6)</b>	-	-	13,149,507	13,149,507	6,910,434
	\$ 3,401,665	\$ 262,397	\$ 13,150,412	\$ 16,814,474	\$ 10,251,177
<b>Liabilities and net assets</b>					
<b>Current liabilities</b>					
Accounts payable and accrued liabilities	\$ 153,898	\$ -	\$ 1,487,439	\$ 1,641,337	\$ 323,323
Damage deposits	19,231	-	-	19,231	14,120
Customer deposits	36,707	-	-	36,707	39,810
Deferred contributions (note 9)	1,963,815	-	-	1,963,815	1,928,225
Demand loans (note 8)	-	-	1,127,029	1,127,029	1,299,855
	2,173,651	-	2,614,468	4,788,119	3,605,333
<b>Mortgage loans (note 10)</b>	-	-	3,245,758	3,245,758	-
	2,173,651	-	5,860,226	8,033,877	3,605,333
<b>Net Assets</b>					
Internally restricted (note 5)	-	262,397	905	263,302	842,398
Invested in capital assets	-	-	7,289,281	7,289,281	5,610,579
Unrestricted	1,228,014	-	-	1,228,014	192,867
	1,228,014	262,397	7,290,186	8,780,597	6,645,844
	\$ 3,401,665	\$ 262,397	\$ 13,150,412	\$ 16,814,474	\$ 10,251,177

Approved by the Board

 Director

 Director

See accompanying notes to the financial statements

**The Young Women's Christian Association of Banff**  
**Statement of Operations and Changes in Fund Balances**

<b>Year ended March 31,</b>				<b>2022</b>	<b>2021</b>
	<b>Operating fund</b>	<b>Sustainability fund</b>	<b>Capital fund</b>	<b>Total</b>	<b>Total</b>
<b>Revenue</b>					
Grants	\$ 1,398,937	\$ -	\$ 1,482,765	\$ <b>2,881,702</b>	\$ 3,075,998
Permanent residence	533,471	-	-	<b>533,471</b>	480,472
Social enterprise	138,421	-	-	<b>138,421</b>	80,928
Conferences and groups	41,600	-	-	<b>41,600</b>	21,281
Other	38,162	-	-	<b>38,162</b>	48,231
Donations and fundraising, unrestricted	9,339	-	-	<b>9,339</b>	8,476
Donations and fundraising, restricted	3,527	-	-	<b>3,527</b>	41,403
Food, beverage and merchandise	1,438	-	-	<b>1,438</b>	1,641
Programs and services	200	-	-	<b>200</b>	11,925
	<u>2,165,095</u>	<u>-</u>	<u>1,482,765</u>	<u><b>3,647,860</b></u>	<u>3,770,355</u>
<b>Expenses</b>					
Salaries and benefits	1,450,900	-	-	<b>1,450,900</b>	1,367,330
Building occupancy	350,786	-	-	<b>350,786</b>	331,219
Amortization	-	-	208,027	<b>208,027</b>	211,243
General and administrative	147,260	-	-	<b>147,260</b>	158,088
Programs and services	129,198	-	-	<b>129,198</b>	288,601
Fundraising (note 12)	73,674	-	-	<b>73,674</b>	156,815
Interest on demand mortgage loans	-	-	39,103	<b>39,103</b>	33,503
Other social enterprise, permanent residence and group	17,439	-	-	<b>17,439</b>	24,779
Accretion of interest benefit (note 10)	-	-	8,025	<b>8,025</b>	-
Food, beverage and merchandise	252	-	-	<b>252</b>	958
	<u>2,169,509</u>	<u>-</u>	<u>255,155</u>	<u><b>2,424,664</b></u>	<u>2,572,536</u>
<b>Other income</b>					
Government wage subsidies (note 3)	751,066	-	-	<b>751,066</b>	953,238
Non-market loan interest benefit (note 10)	-	-	160,491	<b>160,491</b>	-
	<u>751,066</u>	<u>-</u>	<u>160,491</u>	<u><b>911,557</b></u>	<u>953,238</u>
<b>Excess of revenues over expenses</b>	<b>746,652</b>	<b>-</b>	<b>1,388,101</b>	<b>2,134,753</b>	<b>2,151,057</b>
<b>Net assets, beginning of the year</b>	<b>192,867</b>	<b>426,966</b>	<b>6,026,011</b>	<b>6,645,844</b>	<b>4,494,787</b>
Transfer to Operating fund from Capital fund	123,926	-	(123,926)	-	-
Transfer to Operating fund from Sustainability fund	164,569	(164,569)	-	-	-
<b>Net assets, end of the year</b>	<u><b>\$ 1,228,014</b></u>	<u><b>\$ 262,397</b></u>	<u><b>\$ 7,290,186</b></u>	<u><b>\$ 8,780,597</b></u>	<u><b>\$ 6,645,844</b></u>



**The Young Women's Christian Association of Banff**  
**Statement of Cash Flows**

<b>Year ended March 31,</b>	<b>2022</b>	<b>2021</b>
<b>Operating activities:</b>		
Excess of revenues over expenses	\$ 2,134,753	\$ 2,151,057
Items not affecting cash:		
Amortization	208,027	211,243
Non-market loan interest benefit	(160,491)	-
Accretion of interest benefit	8,025	-
	<u>2,190,314</u>	<u>2,362,300</u>
 Changes in non cash working capital items:		
Accounts receivable	6,095	161,978
Inventory	513	1,131
Prepaid expenses	(17,839)	(29,959)
Accounts payable and accrued liabilities	(169,425)	(9,304)
Damage deposits	5,111	(907)
Customer deposits	(3,103)	(25,760)
Deferred contributions	35,590	(1,106,454)
	<u>2,047,256</u>	<u>1,353,025</u>
 <b>Investing activities</b>		
Purchase of capital assets	<u>(4,959,660)</u>	<u>(2,118,853)</u>
	(4,959,660)	(2,118,853)
 <b>Financing activities</b>		
Proceeds from mortgage loans	3,388,827	-
Repayment of demand and mortgage loans	<u>(163,430)</u>	<u>(173,640)</u>
	3,225,397	(173,640)
 <b>Increase (decrease) in cash and cash equivalents</b>	312,993	(939,468)
 <b>Cash and cash equivalents, beginning of year</b>	<u>3,143,292</u>	<u>4,082,760</u>
 <b>Cash and cash equivalents, end of year</b>	<u>\$ 3,456,285</u>	<u>\$ 3,143,292</u>
 <b>Cash and cash equivalents consists of:</b>		
Cash	\$ 2,681,519	\$ 1,858,611
Guaranteed investment certificates	774,766	1,284,681
	<u>\$ 3,456,285</u>	<u>\$ 3,143,292</u>

# The Young Women's Christian Association of Banff

## Notes to Financial Statements

March 31, 2022

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### 1. Nature of operations

The Young Women's Christian Association of Banff (the "Association") is a voluntary charitable organization directed by women dedicated to improving the quality of life in Banff through the provision of high quality services and programs for the community. The Association was incorporated in 1995 under the Alberta Societies Act as a registered charity and non-profit organization, and as such is not subject to corporate income taxes. The Association is dependent on its contributors to continue as a going concern.

### 2. Basis of presentation

These financial statements have been prepared in accordance with Canadian generally accepted accounting principles, specifically Canadian accounting standards for not-for-profit organizations ("ASNPO").

### 3. Novel coronavirus ("COVID-19")

The outbreak of the novel strain of coronavirus, specifically identified as "COVID-19" was declared a global pandemic by the World Health Organization on March 11, 2020. Governments worldwide enacted emergency measures to combat the spread of the virus. The pandemic and enacted measures caused material disruption to businesses globally. Certain of the enacted measures have subsequently been lifted. The Association continues to monitor and adapt its operations in response to the ongoing outbreak and guidance of public health authorities.

As a result of the pandemic and government measures, the Association ceased its social enterprise operations resulting in a reduction in revenues and directly related costs. A full re-opening of social enterprise operations will not occur until end of May 2022. The Association has received or accrued \$751,066 (2021 - \$953,238) of the Canada Emergency Wage Subsidies, Temporary Wage Subsidy and Tourism and Hospitality Recovery Program subsidies. The amount has been recorded as other income. Included in accounts receivable at year end is government assistance of \$98,677 (2021 - \$86,732).

The duration of the COVID-19 outbreak and the extent of the impact on the Association's future operations is unknown at this time.



# The Young Women's Christian Association of Banff

## Notes to Financial Statements

March 31, 2022

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### 4. Significant accounting policies

#### (a) Fund accounting

The Association accounts for its activities using the following funds:

##### *Operating fund*

This general fund reports assets, liabilities, revenues, and expenses related to the operations of the Association.

##### *Sustainability fund*

The Sustainability fund accounts for unrestricted resources. The fund was established to sustain the existence and ensure the continuing activities of the Association. The funds will be utilized to fund operating deficits and future projects at the Board's discretion.

##### *Capital fund*

This restricted fund reports the assets, liabilities, revenues, and expenses related to the capital activities of the Association.

#### (b) Measurement of financial instruments

The Association initially measures its financial assets and liabilities at fair value, except for certain non-arm's length transactions.

The Association subsequently measures all its financial assets and financial liabilities at amortized cost.

Financial assets measured at amortized cost include cash and cash equivalents, restricted cash and cash equivalents and accounts receivable.

Financial liabilities measured at amortized cost include accounts payable and accrued liabilities, demand loans and mortgage loans.

Financial assets measured at amortized cost are tested for impairment when there are indicators of impairment. The amount of the write-down is recognized in the statement of operations. The previously recognized impairment loss may be reversed to the extent of the improvement, directly or by adjusting the allowance account, provided it is no greater than the amount that would have been reported at the date of the reversal had the impairment not been recognized previously. The amount of the reversal is recognized in the statement of operations.

# The Young Women's Christian Association of Banff

## Notes to Financial Statements

March 31, 2022

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### 4. Significant accounting policies (continued)

#### (c) Cash and cash equivalents

The Association considers all bank accounts and bank loans that are utilized periodically for day-to-day operations, and all investments with maturities of three months or less or guaranteed investment certificates that are redeemable to be cash equivalents.

#### (d) Inventory

Inventory is recorded at the lower of cost and net realizable value. Cost is determined using a first-in-first-out basis. Previous write-downs to net realizable value are reversed to the extent there is a subsequent increase in the net realizable value of the inventories.

#### (e) Capital assets

Capital assets are recorded at cost. Contributed capital assets are recorded at fair value unless the fair value cannot be reasonably determined, in which case the assets are recorded at nominal value. The Association provides for amortization using the following declining balance rates, designed to amortize the cost of the property and equipment over their estimated useful lives. Amortization on additions to capital assets has been calculated using one-half of the normal rates. The annual amortization rates are as follows:

Buildings	5%
Furniture and fixtures	20%
Computer hardware	25%
Computer software	50%

The Association records a write-down when the capital assets no longer have any long-term service potential to the Association and its net carrying amount exceeds the residual value. The excess net carrying amount over residual value is recognized as an expense in the statement of operations. Previous write-downs are not reversed.

#### (f) Revenue recognition

The Association follows the restricted fund method of accounting for contributions. Restricted contributions related to capital activities are recognized as revenue in the Capital fund when received.

Restricted contributions received related to operations for expenses to be incurred in the future are initially recorded as deferred contributions and recognized in revenue of the Operating Fund as the related expenses are incurred. Unrestricted contributions are recognized in the Operating Fund as revenue when received or receivable if the amount can be reasonably estimated and collection is reasonably assured.



# The Young Women's Christian Association of Banff

## Notes to Financial Statements

March 31, 2022

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### 4. Significant accounting policies (continued)

#### (f) Revenue recognition (continued)

Operating revenues are recognized when goods or services are provided and collection is reasonably assured.

Interest income is recognized in the period in which it is earned.

#### (g) Contributed materials and services

The Association records the value of contributed materials and services when the fair value can be reasonably estimated and when the materials and services would otherwise have been purchased.

Due to the difficulty of determining their fair value, volunteer services are not recognized in the financial statements.

### 5. Cash and cash equivalents

Cash and cash equivalents include guaranteed investment certificates redeemable on demand with interest rate of 0.30% (2021 – 1.15%).

Restricted cash and cash equivalents have been designated for the following purposes:

	<b>2022</b>	<b>2021</b>
Internally restricted Capital fund	\$ 905	\$ 415,432
Internally restricted Sustainability fund	262,397	426,966
Externally restricted Operating fund	1,963,815	1,928,225
	<b>\$ 2,227,117</b>	<b>\$ 2,770,623</b>

# The Young Women's Christian Association of Banff

## Notes to Financial Statements

March 31, 2022

### 6. Capital assets

			<b>2022</b>		<b>2021</b>	
	<b>Cost</b>	<b>Accumulated Amortization</b>	<b>Net Book Value</b>	<b>Net Book Value</b>		
Buildings	\$ 7,979,089	\$ 4,176,133	\$ 3,802,956	\$ 3,590,387		
Buildings under construction	9,263,290	-	9,263,290	3,228,143		
Furniture and fixtures	530,993	470,370	60,623	76,112		
Computer hardware	98,817	78,507	20,310	15,775		
Computer software	57,289	54,961	2,328	17		
	<b>\$ 17,929,478</b>	<b>\$ 4,779,971</b>	<b>\$ 13,149,507</b>	<b>\$ 6,910,434</b>		

Salaries and benefits of \$115,073 (2021 - \$88,614) directly related to project development for building construction have been capitalized in the year.

### 7. Credit facility

The Association has an operating line of credit available up to a maximum of \$150,000 (2021 - \$150,000) that bears interest at the bank's prime lending rate. At March 31, 2022, the balance drawn on this line of credit was \$nil (2021 - \$nil). The line of credit is secured by a first and second charge on the Association's real property and a general security agreement covering all assets of the Association.

The Association has obtained a standby letter of credit in relation to a capital project, available up to a maximum of \$150,000 (2021 - \$150,000) that bears a standby fee at 2.00% (2021 - 2.00%) per annum. At March 31, 2022, the balance drawn on this standby letter of credit was \$135,000 (2021 - \$135,000).

# The Young Women's Christian Association of Banff

## Notes to Financial Statements

March 31, 2022

### 8. Demand loans

	2022	2021
CIBC demand instalment loan, bearing interest at the bank's prime lending rate of 2.70% (2021 - 2.45%) per annum, repayable in blended monthly payments of \$16,092 (2021 - \$16,092), maturing August 2029.	\$ 1,127,029	\$ 1,290,280
CIBC demand instalment loan, bearing interest at the bank's prime lending rate, repayable in blended monthly payments of \$1,275 (2021 - \$1,275), amount paid off in full in fiscal 2022.	-	9,575
	\$ 1,127,029	\$ 1,299,855

The loans are secured by a first mortgage on the Association's property at 102 Spray Avenue, Banff, Alberta and a general security agreement covering all of the assets owned now and in the future.

Estimated principal payments of the demand loans over the next five years are as follows:

2022	\$ 167,366
2023	171,513
2024	175,763
2025	180,117
2026	184,580
Subsequent	247,690
	<u>\$ 1,127,029</u>

### 9. Deferred contributions

Deferred contributions represent externally restricted amounts received that have not been spent. These amounts are restricted for various programs of the Association. The contributions will be recognized as revenue when the related expenditures are incurred.

	2022	2021
Balance, beginning of year	\$ 1,928,225	\$ 3,034,679
Contributions received	2,010,011	1,768,443
Less amounts recognized as revenue in the year	(1,974,421)	(2,874,897)
Balance, end of year	<u>\$ 1,963,815</u>	<u>\$ 1,928,225</u>



# The Young Women's Christian Association of Banff

## Notes to Financial Statements

March 31, 2022

### 10. Mortgage loans

	2022	2021
CMHC mortgage loan, bearing interest at a rate of 1.87% per annum, currently interest only payments are required until Stabilization, maturing December 2031. Stabilization has not yet been met as at March 31, 2022.	\$ 2,660,398	\$ -
CMHC repayable loan, non-interest bearing, repayable in full at maturity, maturing July 2029.	737,825	-
	3,398,223	
Add: Accretion of interest on non-market loan	8,025	-
Less: Interest benefit on non-market loan	(160,490)	-
	\$ 3,245,758	\$ -

The non-interest bearing CMHC loan is a non-market loan. It has an associated interest benefit in the amount of \$160,490 calculated at a market rate of 2% per annum. This interest benefit has been recognized in the Capital fund in the current year. In the current year \$8,025 of the associated interest expense has been recognized.

### 11. Endowment

During the year, the Dr. Priscilla Wilson YWCA Change Maker Endowment Fund was established with the Banff Canmore Community Foundation ("BCCF") with an initial contribution of \$270,000. Any allocations to the Association from BCCF will be recorded as contribution revenue as received.

### 12. Expenses incurred for fundraising

Expenses incurred for soliciting contributions were \$73,674 (2021 - \$156,815) including \$65,585 (2021 - \$145,317) paid to employees involved in fundraising.

### 13. Contractual obligations

The Association's total obligations, under an operating lease and a property lease agreement, exclusive of occupancy costs, are as follows:

2023	\$ 22,416
2024	8,556
2025	8,556
2026	2,139
2027	-
Subsequent	-
	\$ 41,667

# The Young Women's Christian Association of Banff

## Notes to Financial Statements

March 31, 2022

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### 14. Financial instruments

The Association's use of financial instruments and its exposure to risks associated with such instruments arises out of its normal course of operations and investing activities. Operations are located in Banff.

#### Liquidity risk

The Association is exposed to the risk that it will encounter difficulty in meeting obligations associated with financial liabilities if the bank demands full repayment of the demand mortgage loans. The Association has assessed the risk as low.

#### Interest rate risk

The Association is exposed to the risk that future cash flows will fluctuate as there is a floating interest rate on its bank loans and the demand mortgage loans.

#### Market risk

The Association is exposed to the risk that the fair value of its restricted short-term investments that bear interest at a fixed rate will fluctuate because of changes in the market rate of interest.

All the Association's financial assets are measured at amortized cost.



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**Registered Charity Number: 896331485RR0001**