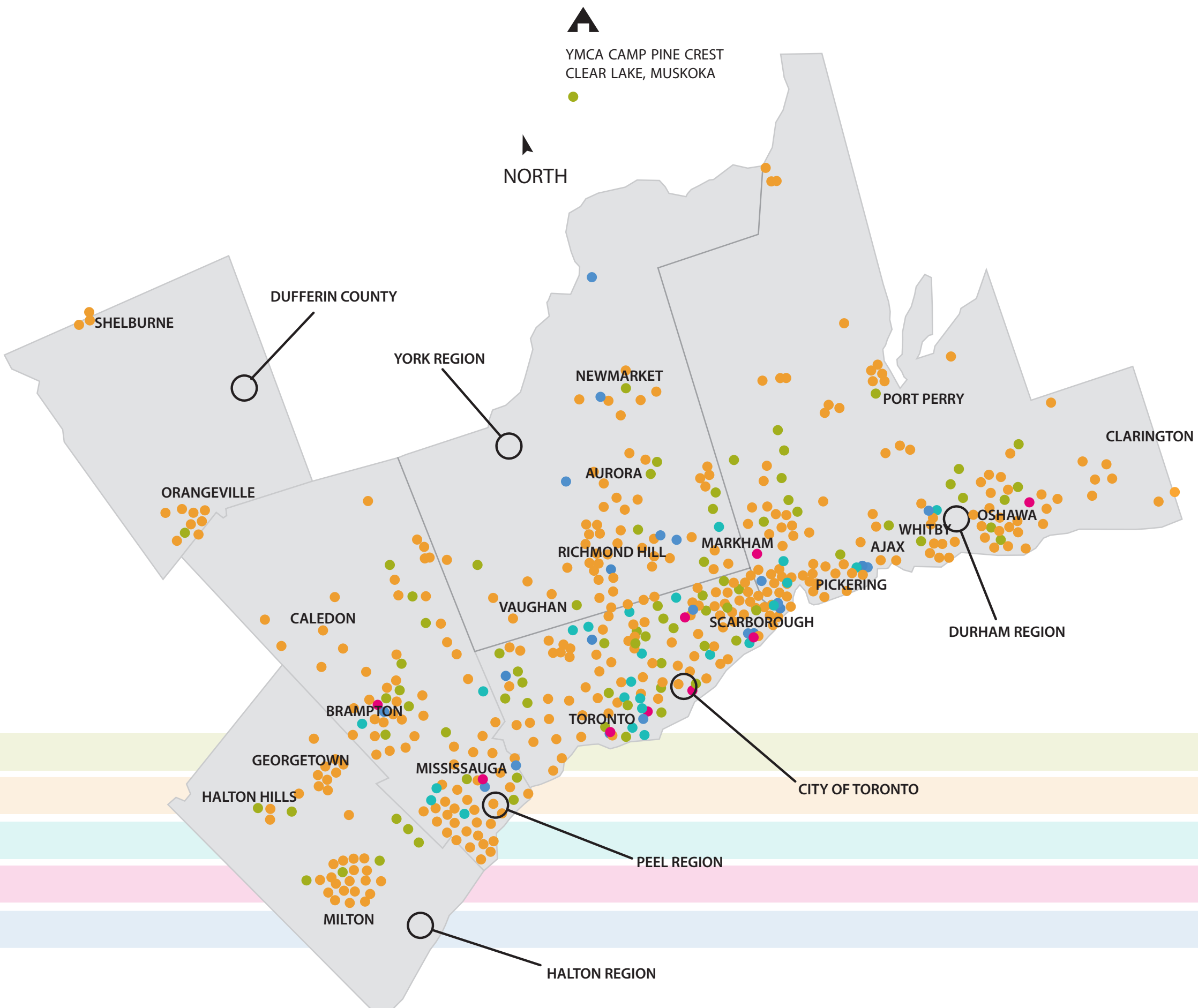




BUILDING A SENSE OF WELL-BEING

At the YMCA of Greater Toronto, we deliver diverse programs and services that help those young and young-at-heart improve their well-being. From Milton to Clarington and Toronto to Shelburne, the Y is where people connect, get active, take notice, keep learning and give. Read on to hear from five YMCA program participants featured on our cover, as they share how the Y is helping to improve well-being.





▲
YMCA CAMP PINE CREST
CLEAR LAKE, MUSKOKA

NORTH

Impact at a glance

440 locations across the Greater Toronto Area

59,287 people received \$6.309 million in financial assistance

582,256 community connections

- 58,698 Camping & Outdoor Education
- 148,682 Child Care & Family Services
- 1,897 Education & Training
- 31,375 Employment Services
- 155,774 Health & Fitness
- 17,653 Global Initiatives
- 70,976 Immigrant Services
- 88,771 Youth Services
- 1,391 Youth Leadership
- 7,039 Teen Night™ Members

Made possible by:
15,412 donors
5,455 volunteers
5,944 employees

Community letter from our Board Chair and President & CEO

The YMCA of Greater Toronto has been privileged to meet the needs of people across our region for more than 160 years.

While our focus remains on supporting individuals physically, mentally, and socially, how we do that has evolved and grown tremendously. Today, our programs are as rich and diverse as the communities we serve. They also have a common thread: each supports the well-being of individuals throughout their lives.

Well-being is typically described as both feeling good and functioning well. While it closely relates to the Social Determinants of Health, which include 12 factors both inside and outside the health care system that affect our health, well-being reflects how an individual describes their own health. About a decade ago, research by the United Kingdom-based New Economics Foundation (NEF) found there are five critical things we can each do to support our own lifelong well-being: stay connected, be active, take notice, keep learning and give. In the intervening years, this concept has taken on increasing prominence and gained traction as easy-to-communicate steps that individuals can follow to improve their well-being and thrive.

As you'll read in the upcoming pages, the YMCA of Greater Toronto helps people—in many ways—find these levers of well-being. Through our programs, we are delivering on our vision to make our communities home to the healthiest children, teens, and young adults.

Of course, we don't work alone. Partners in the community and government play very important roles. Last year, for example, we established a partnership with the Wellesley Institute to begin to monitor well-being and health in the Greater Toronto Area (GTA). This work will help us better

understand the needs of the communities we serve and track changes in well-being over time to maximize the effectiveness and impact of our work. The Institute's expertise in research and policy work to improve health and health equity makes it a natural fit for this initiative, and will help us extend the reach and value of our research. It's just one example of how collaboration can move us towards common goals.

It is critical that we continue to build on our efforts; the social challenges faced by our communities are complex, and require thoughtful and collaborative actions that respond to rapidly shifting needs. As the world becomes increasingly fast-paced, we're preparing to address the needs of our community today, while also anticipating its needs tomorrow.

It's an exciting time at the Y. We know the task ahead of us is significant, but when things get tough the Y doesn't step back—it steps up. With support from members, donors and volunteers, we will continue to build a sense of well-being in our communities—something that is needed now more than ever before. By giving of yourself or making a donation, you can also improve your well-being at the YMCA of Greater Toronto while helping others improve theirs.



Martine Irman
Martine Irman, Chair, Board of Directors, YMCA of Greater Toronto



Medhat Mahdy
Medhat Mahdy, President & CEO, YMCA of Greater Toronto



It's where we connect.

It sounds simple: connect. You do it every day by email, text, and on social media. But as technological connection increases, we need places to connect in real life even more.

Our nine Centres of Community host diverse programs under one roof, making them places where people from all walks of life can find support, belonging, and connection. From a strong start as infants in our child care program or newcomers settling into life in Canada, to teens finding a safe space at our free Teen Nights and seniors improving their physical health, our Centres contribute to people's well-being.

We're excited that three new locations are taking shape: the Kingston Road, Vaughan Metropolitan Centre, and McDonald Family YMCAs. With support

from generous donors, each will meet the needs of new and growing communities.

Connections are also made at our Vanauley Street YMCA, which brings vital support to street-involved and at-risk youth. Through a 40-bed shelter, drop-in centre, harm-reduction programs for those with gambling or addiction challenges and assistance with housing, health and legal issues, we help vulnerable young people transition to a healthy adulthood.

Longer-term housing and programming is offered at YMCA Sprott House, which helps LGBTQ2S+ youth overcome the unique challenges they face. By tailoring programs and welcoming every dimension of people's diversity, we're creating a sense of well-being where it might not otherwise exist.

7,000+

Teen Night™ members

16,000+

newcomers connected at Newcomer Information Centres

15,000+

connections with at-risk youth through drop-in services at the Vanauley Street YMCA

Spencer Haynes, Youth Worker, Vanauley Street YMCA



Yaman Almousali, North York

A Syrian newcomer himself, Yaman is now helping other newcomers connect with people, jobs, and services in Canada as a Newcomer Information Specialist at the Y. In 2017, he delivered a new community outreach program designed to meet the needs of Syrian newcomers. It's one example in a long history of YMCA programs designed to meet emerging community needs. Others have included employment services for men returning from war and child care to meet the needs of an increasing number of women in the work force.

Read Yaman's well-being story at ymcagta.org/annualreport.

It's where we're active.

We launched Sweat For Good—a Health & Fitness brand philosophy with a simple premise. When you sweat with us, you Sweat For Good: you're throwing your strength, drive, and commitment behind all the social good the Y makes possible. Sweat is universal; everyone can relate to it. No matter your gender, ethnicity, age, race, sexual orientation, religion, income level, ability, or shape, everybody's sweat is the same. But when you break a sweat at the Y, it means more: it's for positive change, for belonging, for potential, for hope, for diversity, for dignity.

Hundreds of people from across the GTA broke a world record at our Central YMCA location in January. In doing so, they contributed to their own well-being by exercising while connecting with others. What's more, the previous record was beaten by one person, highlighting the importance of each and every individual!

The YMCA is a gym and so much more; through our Health & Fitness centres and programs, people find a sense of well-being. Many members start with a fitness class and eventually volunteer to teach others the classes they love. When people are active at the Y, they not only increase their endorphins and feel better—they learn new skills, build connections with others, and find opportunities to give back and increase their overall well-being.



Kim Dinh, Oshawa

When Kim became a member at the Oshawa YMCA, she

was a working mom with a long commute, two young boys, and little time for herself. "The YMCA was a safe environment where my kids could be in programs while I worked out," she said.

Her kids soon joined her at the Y to learn skills like swimming while she enjoyed connecting with others at fitness classes. Now, with her sons grown, Kim gives back as a volunteer and leads a weekly fitness class. "The YMCA is the cornerstone of my family," she said. "It's my second home."

Read Kim's well-being story at ymcagta.org/annualreport.

9

Health & Fitness locations, with three more under construction

150,000+

Health & Fitness members

1 in 4

members receive financial assistance from the Y

454 members came together to Sweat for Good and break a GUINNESS WORLD RECORDS™ title for Largest Exercise Ball Demonstration/Class.

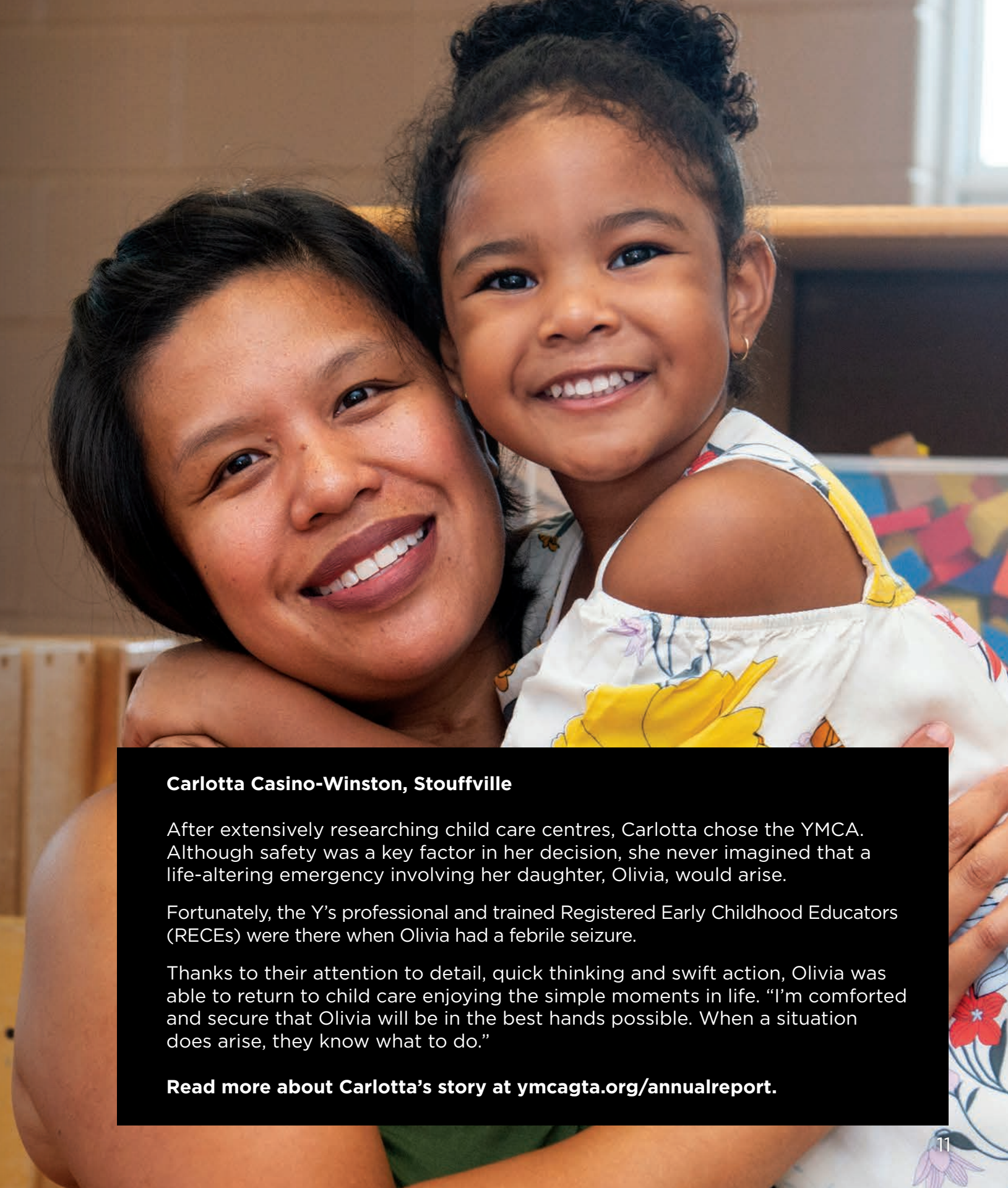
It's where we take notice.

In a busy world, it's easy to forgo life's simple pleasures—watching a bird, eating a meal with friends, or literally stopping to smell roses. But taking time to appreciate the beauty around us, and in others, is key to well-being.

It's something we try to instill in the thousands of children who make our Y the largest not-for-profit child care provider in Canada. From Milton to Oshawa, and north to Orangeville, our Registered Early Childhood Educators (RECEs) support the development needs of children as they grow. Since play is the primary way children learn, RECEs make learning come alive with activities that encourage curiosity. This can instill a basic practice of appreciation that can contribute to well-being throughout a child's life.

This same focus is seen in our day and overnight camps and outdoor education programs. Whether it's embarking on a multi-day canoe trip or visiting our bee hives, young people are encouraged to take notice of the wonders in the world around them, appreciate the planet and its people, and imagine what's possible.

An example can be found at our Cedar Glen Outdoor Centre's organic farm where a day camp teaches children to appreciate how food is grown. Last year, we also extended the delivery of the farm's produce to more Centres of Community, giving city-dwellers a chance to take notice of the seasons and savour healthy food with friends.



30,000+

**children in almost
300 child care
locations**

10,000+

**children
attended camps**

25,000+

**Outdoor Education
registrations at Camp
Pine Crest, Cedar
Glen Outdoor Centre
and Toronto Island**

Carlotta Casino-Winston, Stouffville

After extensively researching child care centres, Carlotta chose the YMCA. Although safety was a key factor in her decision, she never imagined that a life-altering emergency involving her daughter, Olivia, would arise.

Fortunately, the Y's professional and trained Registered Early Childhood Educators (RECEs) were there when Olivia had a febrile seizure.

Thanks to their attention to detail, quick thinking and swift action, Olivia was able to return to child care enjoying the simple moments in life. "I'm comforted and secure that Olivia will be in the best hands possible. When a situation does arise, they know what to do."

Read more about Carlotta's story at ymcagta.org/annualreport.

Carlotta Casino-Winston and her daughter Olivia

It's where we learn.

For generations, we've proudly been offering children and youth the opportunity to learn. Whether it's through our professional child care curricula, swimming lessons taught by qualified instructors, or archery lessons and ropes courses at our outdoor centres, young people are challenged and given the opportunity to learn while developing self-confidence, independence, responsibility, and well-being.

In addition to these well-known learning opportunities, many people are surprised to find out that we operate an independent high school. The YMCA Academy offers a supportive environment for students with learning disabilities, attention issues, anxiety, and/or mild diagnoses on the autism spectrum—as well as students seeking a more supportive school experience. With more teachers per student than found at a traditional school, and laptops fitted with technology that adapts to individual learning styles, students are given the tools to thrive.

Still other young people benefit from opportunities to become more resilient and independent through programs including summer work exchanges in other provinces. Each trip is an opportunity to gain work experience, make new friends, and even practice another official language.

We're proud that many young people who come to the Y as children and teens go on to teach the next generation as camp counsellors and lifeguards, often gaining their first work experience at our Y. In fact, we've been named one of Canada's Top Employers for Young People eight times.

Children, teens and young adults build confidence while learning skills at our Cedar Glen Outdoor Centre and Camp Pine Crest.

2,000+

youth exchange participants

64

YMCA Academy high school students

40%

of employees under the age of 30



Seth Bailey, Toronto

Seth has dyslexia and, after developing anxiety, he frequently missed class. His grades dropped and his parents' concern about his future increased, until a neighbour suggested they check out the YMCA Academy.

Since transferring to the Academy in Grade 11 last September, Seth's grades have risen with his attendance and are now in the 80s. "I find I learn best in small classrooms, and technology in the classroom is also a help for me, so that was a big advantage they offered here," he said.

Read more about Seth's story at ymcagta.org/annualreport.

It's where we give.

Giving is an individual act that has collective benefits. When individuals act on their belief that everyone deserves a chance to belong, entire communities can thrive. People give to the Y because they value inclusion. And whether large or small, each gift to the Y means that individuals and communities will have equal access to opportunities that can transform their lives and improve their well-being.

That's the driving force behind our *Strong Start, Great Future* Capital Campaign, a \$350-million capital investment in the future of our communities. By developing new Centres of Community across the Greater Toronto Area with support from generous donors and partners, we will continue to strengthen community health for years to come.

Margot Alward, Toronto



For almost 20 years, Margot's been coming to the Central YMCA, where she gets active and stays connected to the community. A self-proclaimed "soccer mom" of three, she believes all families deserve access to our vital programs—it's what motivates her to support the YMCA's Megathon, an annual event raising more than \$500,000. But she doesn't do it alone: Margot's part of a dedicated group of Y members who run to raise funds for the community. "There's a lot we can do—and a lot we can achieve—when we work together to make our community better, more inclusive, and healthier for everyone."

Read more about why Margot—along with our other amazing donors—supports the Y at ymcagta.org/gratitudereport.

It's where we volunteer.

When you give of yourself, you strengthen our community and build your own sense of well-being. In other words, volunteering is good for you! We're particularly proud of our more than 3,000 young volunteers making a difference in programming, fundraising and governance, because we see them develop the confidence and resilience that will make our communities stronger for decades to come.

They include the Mahmud triplets, who last year received Ted Rogers Scholarships for postsecondary education in recognition of all that they do for others, including two who volunteer as mentors to overseas youth in our Next Stop Canada program. Sanjae, Sajin, and Samin all have bright futures ahead of them as they study at university. Almost 60 of our volunteers were also honoured with Ontario Volunteer Service awards.

5,000+

volunteers
donated almost
250,000 hours

15,000+

donors

\$6M+

in financial
assistance
provided

Photo of triplets by Marta Iwanek originally appeared in Maclean's and is reprinted with permission.

Financial Statements

A complete set of financial statements are available online at ymcagta.org, or by contacting us at 1-800-223-8024. The Canada Revenue Agency also provides information on all registered charities in Canada at canada.ca/en/services/taxes/charities.



The YMCA of Greater Toronto is accredited by Imagine Canada's Standards Program for excellence in accountability, transparency, and good governance. The Standards Program Trustmark is a mark of Imagine Canada, used under licence by the YMCA of Greater Toronto.

Statement of Financial Position As of March 31, 2018 (in thousands of dollars)

ASSETS

Current assets	2018	2017
Cash and cash equivalents	13,074	17,568
Accounts receivable	14,903	11,116
Prepaid expenses	964	996
	28,941	29,680
Long-term accounts receivable	17,322	—
Investments	17,142	18,199
Capital assets	164,267	112,831
	227,672	160,710

LIABILITIES

Current liabilities	2018	2017
Accounts payable and accrued liabilities	27,125	18,818
Long-term debt	836	924
Deferred revenue	8,965	9,460
Deferred annual giving campaign contributions	324	441
	37,250	29,643
Long-term debt	35,988	14,617
Capital lease obligation	83	101
Deferred capital contributions	62,005	41,730
	135,326	86,091

FUND BALANCES

Unrestricted	6,899	(6,351)
Internally restricted	3,063	5,115
Invested in capital assets	65,338	57,702
Endowment	17,046	18,153
	92,346	74,619
	227,672	160,710

Statement of Operations For the year ended March 31, 2018 (in thousands of dollars)

Revenue	2018	2017
Government	113,747	110,225
Program fees	84,156	76,464
Membership fees	36,062	35,238
Other	3,835	3,778
Donations	2,810	2,406
United Way	1,534	1,588
Amortization of deferred capital contributions	4,796	3,192
Investment Income	587	488
	247,527	233,379

Expenses	2018	2017
Salaries and benefits	156,092	146,217
Program costs	52,897	52,979
Financing costs	600	427
Occupancy costs	21,946	21,642
Allocation to YMCA Canada	1,289	1,411
Amortization of capital assets	11,613	8,816
	244,437	231,497

Excess of revenue over expenses before undernoted item	3,090	1,887
Fair value changes in investments	600	2,337
Excess of revenue over expenses for the year	3,690	4,224

Statement of Changes in Fund Balances For the year ended March 31, 2018 (in thousands of dollars)

	2018					2017
	Unrestricted \$	Internally restricted \$	Endowment \$	Invested in capital assets \$	Total \$	Total \$
Fund balances - Beginning of year	(6,351)	5,115	18,153	57,702	74,619	67,305
Excess (deficiency) of revenue over expenses for the year	10,507	—	—	(6,817)	3,690	4,224
Interfund transfer - net investment income	(1,038)	—	1,038	—	—	—
Purchases of capital assets - net	(49,057)	—	—	49,057	—	—
Contributed land	—	—	—	13,993	13,993	3,000
Receipt of funding for capital assets	25,071	—	—	(25,071)	—	—
Payment of long-term debt	(941)	—	—	941	—	—
Proceeds from long-term debt	22,207	—	—	(22,207)	—	—
Interfund transfers	6,501	(2,052)	(2,189)	(2,260)	—	—
Endowment contributions	—	—	44	—	44	90
Fund balances - End of year	6,899	3,063	17,046	65,338	92,346	74,619

Audited Statement of Operations For the years 2014 to 2018 (in thousands of dollars)

Revenue	2013/14	2014/15	2015/16	2016/17	2017/18
Government	76,332	88,911	102,522	110,225	113,747
Program fees	53,190	61,223	68,625	76,464	84,156
Membership fees	35,753	34,965	35,041	35,238	36,062
Other	3,652	3,302	4,253	3,778	3,835
Donations	2,201	2,531	2,415	2,406	2,810
United Way	1,855	1,656	1,698	1,588	1,534
Amortization of deferred capital contributions	2,470	2,654	3,184	3,192	4,796
Investment Income	490	629	584	488	587
	175,943	195,871	218,322	233,379	247,527

Expenses	2013/14	2014/15	2015/16	2016/17	2017/18
Salaries and benefits	110,225	122,715	135,370	146,217	156,092
Program costs	41,104	47,806	48,592	52,979	52,897
Financing costs	—	—	—	427	600
Occupancy costs	18,554	19,580	20,056	21,642	21,946
Allocation to YMCA Canada	1,322	1,436	1,449	1,411	1,289
Amortization of capital assets	10,187	8,165	8,235	8,816	11,613
	181,392	199,702	213,702	231,492	244,437

	2013/14	2014/15	2015/16	2016/17	2017/18
Excess (deficiency) of revenue over expenses before below noted items	(5,449)	(3,831)	4,620	1,887	3,090
Fair value changes in investments	2,002	1,172	(1,181)	2,337	600
Gain on sale of capital assets	7,905	—	—	—	—
Excess (deficiency) of revenue over expenses for the year	4,458	(2,659)	3,439	4,224	3,690

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As of March 31, 2018

** We were saddened by David's passing in April 2018 following a battle with cancer. He was a valued colleague and friend who leaves a lasting legacy at the YMCA of Greater Toronto and will be missed by all those who knew him.*

All that the YMCA of Greater Toronto does to build a sense of well-being is made possible by the contributions of generous donors and funders, including the following:

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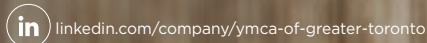
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