



**Canadian Mental
Health Association**
New Brunswick
Mental health for all

**Association canadienne
pour la santé mentale**
Nouveau-Brunswick
La santé mentale pour tous



Annual Report

2024/25



At the Canadian Mental Health Association of New Brunswick, we live, learn, work, and care on the traditional, unceded homelands of the Wolastoqey, Mi'kmaq and Peskotomuhkati Peoples. These Nations are the original caretakers of this land, and the Peace and Friendship Treaties they signed in the 1700s were intended to build mutual respect, not to surrender territory or rights. We are all Treaty People, and we carry a shared responsibility to uphold that spirit today. We are grateful for the Indigenous knowledge that continues to be shared with us and commit to listening with humility. In solidarity, we choose to be part of a future where Indigenous rights, voices, and cultures are acknowledged, valued, and strengthened within our communities and across Turtle Island.

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Governance

Our Vision

A Canada where mental health is a universal human right.

Our Mission

To ensure that all people in New Brunswick experience good mental health and well-being.

Our Values

INCLUSIVE

We want all people in New Brunswick to see themselves represented and served by CMHANB. We value the voice of those who have experienced mental illness. We recognize a diverse range of mental health approaches.

STEADFAST

We have long fought to improve the state of mental health in New Brunswick, but our work is not done. We are champions of social justice. We remain as committed as ever to our task.

COLLABORATIVE

We mobilize and marshal resources, partners and people to come together to realize necessary changes in our communities and in the mental health system in New Brunswick.

COMPASSIONATE

We lead with the heart. We are compassionate, empathetic and caring. We approach our mission with love and kindness.

PROACTIVE

We are leaders. We value action over talk. We will innovate and think ahead to continue to address and improve mental health in New Brunswick.

Board of Directors 2024-25

Amanda O'Sullivan
President

Angela Ellis
Treasurer

Sean Kinney
Director

Sean Hewitt
Director

Gail Asbell
Vice-President

Christa Baldwin, *Ex-Officio*
Chief Executive Officer

Marie Jo Thibault
Director

Paulette Levesque
Director

Dr. Rice Fuller
Secretary

Susanna DeWolfe
Director

Ken Critchley
Director

A Message from the CEO



This past year marked another step forward in CMHANB's unwavering commitment to mental wellness for all New Brunswickers. Guided by our core values of compassion, collaboration, inclusion, and proactive leadership, we continued to grow our reach and impact in communities across the province.

Across the province, our community-based programs remained the heart of our service delivery. From grief and wellness groups to school-based education and anti-stigma campaigns, our Community Program Coordinators brought vital, localized supports to thousands of individuals. These grassroots efforts continue to create safe spaces for connection, recovery, and resilience in urban, rural, and Indigenous communities alike.

Our specialized initiatives also saw remarkable progress. The Working: Stronger Together program exceeded employment targets, empowering individuals with diverse abilities to pursue meaningful work. BounceBack expanded its reach with multilingual support, equipping participants with practical tools to manage anxiety and low mood. The launch of six Integrated Youth Services hubs marked a transformative shift in how young people access mental health and social supports, bringing multiple services together in youth-friendly, inclusive environments.

This year also marked foundational steps in embedding peer support across our service model. Grounded in the strength of lived experience, this emerging program brings authenticity and trust to recovery-oriented care, complementing our professional services with real-life insight.

Underpinning all of this was important work to modernize our operations. We introduced new tools to enhance data governance, privacy, and workplace psychological safety, ensuring our staff and clients alike are supported in healthy, informed environments.

This year's success was made possible by the tireless work of our staff, the wisdom of those with lived and living experience, and the trust and generosity of our partners and supporters. Together, we are reshaping mental health care in New Brunswick with compassion, collaboration, and purpose.

With gratitude,

A handwritten signature in black ink that reads "Christa Baldwin".

Christa Baldwin
Chief Executive Officer

Community Programs

"The presenter was very good, engaging, knowledgeable and flexible responding to questions."

- Participant

"I was impressed with all of the new information that was taught."

- Participant

15,475

**New Brunswickers
attended presentations,
workshops, education or
therapeutic groups**

105

**Anti-Stigma and
mental health
awareness events**

94%

**of participants would
recommend**

This program was made possible by a grant from the New Brunswick Department of Health



Community Mental Health in Action

CMHANB's Community Program Coordinators continue to deliver impactful, community-based mental health education and support throughout New Brunswick. With a deep commitment to inclusion and long-standing local relationships, Coordinators bring life-enhancing programs to individuals of all ages, backgrounds, and experiences.

In 2024–2025, grief and wellness groups stood out for their profound effect. Participants shared stories of rediscovery, building friendships, and reconnecting with purpose. One attendee expressed that CMHANB workshops gave her the courage to emerge from years of isolation following the loss of her spouse. These safe, supportive spaces have become anchors of healing in many communities.

Signature events like the Beacon in the Night series and the Resilience Dinner & Show brought people together to honour lived experience and celebrate strength. The success and emotional resonance of these events have led to their expansion into Edmundston and the Acadian Peninsula, demonstrating their value in fostering connection and hope, especially in rural areas.

Youth-focused programming also remained a priority. Coordinators collaborated closely with schools, delivering lessons in resilience, emotional expression, and empathy. These early interventions are having lasting effects, with some young adults reflecting years later on how a single message received in elementary school helped shape their self-worth and mental well-being.

Strong partnerships further strengthened CMHANB's outreach. Coordinators deepened collaborations with Tobique First Nation, Charlotte County Hospital, and other regional partners, extending mental health education and recovery services to areas of high need. Initiatives such as Amy's Anti-Stigma Video Project and the Day in Yellow campaign, run in partnership with the Suicide Prevention Committee, opened new pathways for public dialogue and awareness around mental health and suicide prevention.

Community feedback continues to affirm the impact of this work. Whether through a paint night that strengthened a parent–child bond, a grief group that rekindled a zest for life, or a school visit that left a lifelong impression, CMHANB's community presence is not only visible, it is deeply transformational.

Peer Support Program

Lived Experience Driving Meaningful Support

In 2024–2025, CMHANB deepened its commitment to recovery-oriented mental health and addiction care through the expansion of its Peer Support Program. Rooted in the power of lived experience, the program connects individuals navigating mental illness or substance use with trained Peer Support Workers who offer emotional and practical support grounded in shared understanding.

The Peer Support Team operates across two core service streams. The first focuses on Peer Support Consultants, who deliver the Certified Peer Support Training of New Brunswick, offer consultation services, and lead professional development for Peer Support Workers. The second stream, a growing pilot, includes Community Peer Support Workers who offer direct support in communities through outreach, non-clinical interventions, and advocacy.

This year marked key developments in both streams. A new office in Campbellton opened, now home to the department’s manager, a Peer Support Consultant, a Community Peer Support Worker, and an Administrative Assistant. To support growth and coordination, a Community Peer Support Worker Team Lead role was also introduced.

CMHANB expanded training delivery in both official languages and in Indigenous communities. A private training cohort was delivered in partnership with the New Brunswick Department of Health for participants from Negotkuk and Elsipogtog First Nations. In addition, nine graduates completed training in Fredericton (English), and seven in Bathurst (French), helping to grow a diverse, province-wide peer workforce.

Professional development was a continued focus. A provincial Peer Support Conference offered workshops in harm reduction, naloxone training, and motivational interviewing, equipping peers with tools tailored to today’s service environment.

The team also launched a reporting and client management system using CaseWORKS, enabling improved tracking, service coordination, and privacy compliance across all peer support activities.

Community Peer Support Workers continued to expand reach and impact, providing trusted, person-centred support across the province particularly in underserved and rural areas. As the program grows, CMHANB remains committed to putting lived experience at the heart of its services, helping individuals not only navigate recovery, but believe in it.

“Having us each share ideas helped us learn tools that work for us and relate to each other.”
-Participant

428

Individual sessions provided

82

Active participants

This program was made possible by a grant from the New Brunswick Department of Health



Working: Stronger Together

Spotlight on Innovation: Workplace Mental Health Services

In 2024–2025, CMHANB made significant progress in developing a new suite of workplace mental health services, set to launch in 2025–2026. These forthcoming offerings aim to advance inclusive employment and support psychologically safe workplaces across New Brunswick.

Key development milestones included the design of a structured four-session service model addressing coping strategies, job readiness, and employment retention. A standardized intake and referral process was also created, alongside a practical resource toolkit for clients, employment counselors, and employers. All initiatives have been aligned with the National Standards for Psychological Health and Safety, ensuring a strong foundation for effective, evidence-based implementation.

Advancing Inclusive Employment Across New Brunswick

The Working: Stronger Together (W:ST) program remains a key initiative within CMHANB's service offerings and promotes equitable employment access and inclusion for individuals living with diverse disabilities. Rooted in principles of equity, resilience, and meaningful work, the program empowers participants through tailored employment services, community engagement, and advocacy.

In 2024–2025, W:ST significantly surpassed its performance targets. A total of 324 individuals received Employment Action Plans (target: 60), 57 participants secured successful employment (target: 50), and 36 individuals accessed skill-building supports through the Workplace Connections stream (target: 20). Services included résumé development, interview preparation, job search coaching, and direct workplace integration support.

The program maintained strong community visibility, participating in events such as the Seniors Expo, Disability Awareness BBQ, Youth Opportunities Expo, and the “Light it Up for DEAM” campaign. Outreach efforts included presentations to employers, schools, and community agencies to promote awareness and advocacy for disability inclusion in the workforce. W:ST also partnered with over 25 community and employment organizations across the province, strengthening referral networks and enhancing impact.

In response to evolving labour market trends, such as the rise of hybrid work and increased demand for digital skills, W:ST supported clients with WHMIS and CPR certification, digital literacy resources, and access to programs like TESS and Workplace Connections. While barriers such as transportation, education gaps, and mental health stigma persist, the program continues to address these challenges through collaborative partnerships and targeted interventions.

Looking ahead, CMHANB remains committed to advancing inclusive employment practices and dismantling systemic barriers—ensuring that individuals of all abilities have access to meaningful opportunities and can thrive in today's workforce.

Made possible with the generous support of:

COOPÉRATIVE
avenueNB
COOPERATIVE

BounceBack Program

Building Resilience Through Guided Self-Help

BounceBack is a free, evidence-based self-help program grounded in Cognitive Behavioral Therapy. Designed for individuals aged 15 and older, it supports those experiencing low mood, stress, or anxiety through practical coping strategies and personalized guidance. Participants receive one-on-one support from trained coaches, who offer client-centered care that fosters healing, growth, and resilience.

This past year saw continued progress in engagement and program completion, evidence of the program's accessibility and effectiveness. In addition to services in English and French, BounceBack expanded to include Arabic-language coaching, welcoming newcomer participants and strengthening its commitment to culturally responsive care. Outreach efforts also increased through event participation, new partnerships, and representation on the Capital Region Integration Network's Newcomer Partnership Council, deepening ties with underserved communities.

Each coaching session is delivered with care and respect, meeting participants where they are. The impact is often reflected in their personal stories where individuals who begin the program feeling overwhelmed and leave with new clarity and confidence. As one participant shared, *"For the first time in a long time, I feel like myself again."* Another participant shared that the skills they learned gave them a *"way to understand what I was feeling and tools to take back control."* These testimonials underscore the life-changing value of timely, empathetic support.

What distinguishes BounceBack is not just symptom improvement, but the lasting change it promotes. Participants gain lifelong tools to manage challenges with resilience and self-awareness. Beyond coaching, the team remains active in public education, presenting to groups and collaborating with service providers to foster a supportive mental health culture.

This work is made possible through funding from the government of New Brunswick which ensures the program remains free to all New Brunswickers. As BounceBack looks ahead, the team remains committed to accessible, compassionate care and helping people reconnect with their strengths and move forward with confidence.

"For the first time in a long time, I feel like myself again..."

-Participant

661

Individual sessions provided

52%

Improvement in reducing anxiety

48%

Improvement in reducing low mood

This program was made possible by a grant from the New Brunswick Department of Health



Integrated Youth Services

A Milestone Year for Youth Mental Health in New Brunswick

The 2024–2025 fiscal year marked a major step forward for youth mental health and wellness with the launch of New Brunswick Integrated Youth Services (NB-IYS). As a province-wide initiative, NB-IYS is transforming how youth aged 12 to 25 access support—bringing together mental health, substance use, primary care, social services, education, employment, housing, and peer support under one coordinated model. More than co-location, it's a truly collaborative system focused on meeting youth where they are.

NB-IYS is grounded in the belief that young people and families are experts in their own lives. Co-created with local voices and guided by provincial partnerships, the initiative is rooted in inclusion, equity, and youth empowerment. This first year focused on foundational work: community engagement, service planning, pilot hub development, and early implementation. At its core, NB-IYS is a co-designed model where local service providers, youth, and families work together to shape services that reflect community needs. It offers a seamless, wraparound approach that helps youth access timely support and build trusted relationships. Based on 10 core principles including accessibility, cultural safety, collaboration, and responsiveness, NB-IYS follows a shared national model, adapted to New Brunswick's unique regional and cultural context.

Reflecting a year of learning, building, and setting the foundation for an integrated care system, NB-IYS emerged from a shared vision: a province where all youth can access timely, holistic support to thrive mentally, physically, socially, and emotionally.

We've worked side by side with youth, families, and service providers to shape a model that listens deeply and adapts to real needs. We are especially thankful to the youth and families who contributed their lived experience, informing everything from service design and hub environments to governance. While much work remains, the momentum is clear. NB-IYS is helping to dismantle silos and build a supportive, youth-focused system with lasting impact. This evidence-based model is growing across Canada, with each region adapting it to local needs. New Brunswick is proud to be part of that national movement.

In this first year, NB-IYS has supported the launch of six regional hubs in two phases. Phase 1 included Acadian Peninsula, Moncton, and Saint John, and phase 2 included Neqotkuk, Elsipogtog, and Fredericton. Within just months of launching the first three hubs, 261 unique youth accessed services through 513 visits, a strong start in creating lasting, community-driven impact.

"Integrated Youth Services (IYS) are leading the way in providing Canadian youth with easily accessible, culturally relevant mental health services. With our partners... we are delighted to support the IYS-Net initiative, which is aimed at ensuring that IYS achieves its full potential for equitable access and outcomes for young people and their families."

— Ian Boeckh, President,
Graham Boeckh Foundation

Regional Hub Highlights

Acadian Peninsula (SIJ–ASJPA)

The Accès santé jeunesse de la Péninsule acadienne (ASJPA) transitioned in 2024 from ACCESS Esprits ouverts to a sustainable model of Integrated Youth Services. Maintaining a strong mobile, community-based approach, ASJPA ensures timely, responsive support for youth experiencing mental health challenges.

- The team consists of four community integration workers, three social workers providing coordination and clinical supervision, and two co-managers.
- Services include individual therapy, community referrals, youth engagement, and programming in music, arts, wellness, and physical activity.
- ASJPA actively contributes to the provincial CaseWORKS platform, enhancing data management capabilities across NB-IYS hubs.
- In 2024, youth hubs were established in Caraquet and Tracadie, co-designed with youth and featuring music corners, recreational spaces, and quiet areas.
- To date, 114 youth have actively engaged, with over 50 accessing services monthly.
- Strong partnerships with Vitalité Health Network and the Department of Health are supporting further integration and innovation.

Saint John

The Saint John IYS initiative continues to prioritize youth engagement and collaborative planning:

- In December 2024, three youth focus groups gathered feedback from 23 youth aged 16–25, representing diverse backgrounds.
- A New Year celebration in January 2025 brought together 34 youth, allowing them to learn about IYS and contribute ideas via surveys.
- Core services are delivered in collaboration with the Teen Resource Centre (TRC), including:
 - Peer support services
 - Assistance for unhoused youth (via the Oasis program)
 - One-on-one advising for youth with complex needs
- A staff survey provided valuable insight into service gaps, informing alignment with IYS goals.

Moncton

The Moncton IYS hub has focused on collaborative service design and meaningful youth participation.

- A Core Services Committee of regional agencies has met three times to guide planning and implementation. Subcommittees include: a Mental Health Working Group (including Horizon and Vitalité), a Family-Focused Services Group, and an Indigenous Advisory Committee.
- A Youth Advisory Committee is actively shaping the space—choosing décor, furniture, and programming.
- Recent programming highlights include grad photo sessions for youth experiencing financial barriers (in partnership with Youth Impact Jeunesse and You Turns), and a Prom Pretty formal wear initiative, which provided attire for 33 students in January 2025.
- A dental care access initiative has been launched that supports youth and families in applying for the Canada Dental Care Plan (CDCP) and partners with Colleen Dental Hygiene Care for mobile clinic visits
- Collaborations with Service New Brunswick are streamlining access to government ID and documentation.
- A Family Wellness Series has been launched with the first session focusing on supporting gender-diverse youth, featuring the New Brunswick Trans Health Network.

NB-IYS Program Highlights

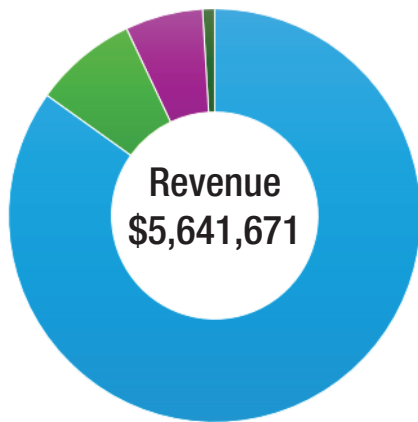
- NB-IYS is currently conducting a privacy audit and impact assessment in collaboration with the Department of Health and other privacy experts. These efforts are directly tied to the implementation of a province-wide case record management system for service delivery and data collection as well as the development of an integrated data governance structure for safe, consistent information sharing.
- In partnership with Université de Moncton, NB-IYS is participating in the Research Coordinating Committee and collaborating with the scientific lead to establish a Minimum Data Set (MDS), which will be embedded in the new case management software.
- NB-IYS continues to engage youth and families meaningfully across the province through regular consultation with the Partners for Youth and the Provincial Youth Advisory Council and growing youth engagement strategies at regional hubs including advisory groups, public consultations, and informal feedback opportunities.
- NB-IYS is working with M5 Marketing and Consulting to establish a new brand identity after inclusive research and consultations. The new branding will be launched in fall of 2025.

NB-IYS is made possible due to the generosity of the following funders

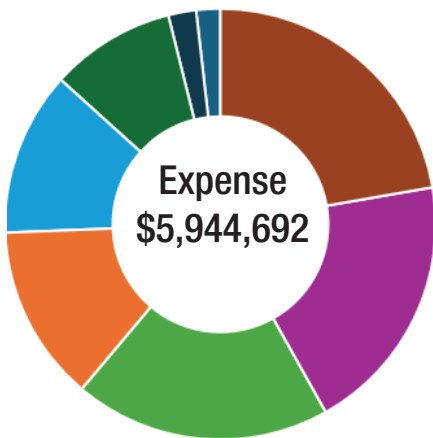




Financial Overview



■ Administration Fees	\$456,496
■ Fundraising and Donations	\$343,910
■ Grants	\$4,788,035
■ Lease and Rent Reimbursement	\$53,230



■ Research	\$107,670
■ Community Services	\$787,268
■ Education and Training Services	\$558,883
■ Support Services	\$732,552
■ NB Integrated Youth Services	\$1,165,339
■ Peer Support Services	\$1,145,687
■ Suicide Prevention	\$124,300
■ Administration	\$1,322,993

Fund Development

With Gratitude: Fueling Impact Through Generosity

We extend our heartfelt thanks to all donors and corporate partners for their generous support. Your contributions directly fund CMHANB programs that promote mental wellness, deliver vital services, and reduce stigma across New Brunswick. Your partnership strengthens our impact and helps build healthier, more resilient communities province-wide. Your generosity is inspiring!



Pushing for Better Mental Health

In its second year as part of the national Push-Up Challenge, the New Brunswick campaign raised an impressive \$75,000 in support of CMHANB. This province-wide initiative engaged individuals, schools, and workplaces in completing thousands of push-ups to raise awareness of mental health and the daily struggles many people face. The funds will directly support CMHANB’s mental health programs, including education, outreach, and support services. Building on last year’s success, this year’s challenge reflected New Brunswickers’ growing commitment to mental wellness and demonstrated the powerful impact of community-driven action.

CANADIAN MENTAL HEALTH ASSOCIATION
OF NEW BRUNSWICK INC.
FINANCIAL STATEMENTS
MARCH 31, 2025

CANADIAN MENTAL HEALTH ASSOCIATION OF NEW BRUNSWICK INC.

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Shannon & Buffett, LLP

Chartered Professional Accountants

GARRY L. ARMSTRONG, CPA, CA RON W. SAUNTRY, CPA, CA

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of Canadian Mental Health Association of New Brunswick Inc.:

Report on the Audit of the Financial Statements

Qualified Opinion

We have audited the financial statements of Canadian Mental Health Association of New Brunswick Inc. (the Association), which comprise the statement of financial position as at March 31, 2025, and the statements of operations, changes in net assets 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, 2025, and its financial performance 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 those 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 expenses over revenue and cash flows from operations for the years ended March 31, 2025 and 2024, current assets as at March 31, 2025 and 2024, and net assets as at April 1 and March 31 for both the 2025 and 2024 years.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's 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 opinion.

Other Information (Annual Report)

It is understood that the audited financial statements may be used in the Association's annual report. Managements responsibility is to ensure that if the financial statements are used in the annual report that the full and complete set of financial statements are included, this includes the independent auditor's report, statement of financial position, statement of operations, statement of changes in net assets, statement of cash flows and the notes to the financial statements.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the 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.

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.

INDEPENDENT AUDITOR'S REPORT (continued)

Auditor's 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 auditor's 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 judgment 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 auditor's 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 auditor's 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.
- Obtain sufficient appropriate audit evidence regarding the financial information of the Association's activities to express an opinion on the financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion. 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.

Shannon & Buffett LLP

Shannon & Buffett, LLP
Chartered Professional Accountants
Fredericton, New Brunswick
July 22, 2025

CANADIAN MENTAL HEALTH ASSOCIATION OF NEW BRUNSWICK INC.

STATEMENT OF FINANCIAL POSITION

MARCH 31, 2025

	<u>2025</u>	<u>2024</u>
<u>ASSETS</u>		
Current assets:		
Cash	\$ 1,572,103	\$ 553,249
Accounts receivable	154,588	57,865
HST receivable	75,165	78,227
Prepaid expenses	<u>33,499</u>	<u>37,193</u>
	<u>1,835,355</u>	<u>726,534</u>
Long-term assets:		
Investment (note 2)	-	502,892
Capital assets (note 4)	1,535,997	1,618,000
Intangible assets (note 5)	<u>8,359</u>	<u>11,959</u>
	<u>1,544,356</u>	<u>2,132,851</u>
	<u>\$ 3,379,711</u>	<u>\$ 2,859,385</u>
<u>LIABILITIES AND NET ASSETS</u>		
Current liabilities:		
Accounts payable and accrued liabilities (note 3)	\$ 172,080	\$ 143,811
Deferred revenue (note 6)	2,186,728	1,367,175
Current portion of long-term debt (note 9)	<u>1,113,449</u>	<u>1,137,924</u>
	<u>3,472,257</u>	<u>2,648,910</u>
total liabilities		
Net assets:		
Invested in capital assets	430,907	492,035
Unrestricted	<u>(523,453)</u>	<u>(281,560)</u>
	<u>(92,546)</u>	<u>210,475</u>
	<u>\$ 3,379,711</u>	<u>\$ 2,859,385</u>

See accompanying notes to financial statements.

On Behalf of the Board:

CANADIAN MENTAL HEALTH ASSOCIATION OF NEW BRUNSWICK INC.

STATEMENT OF OPERATIONS

YEAR ENDED MARCH 31, 2025

	<u>2025</u>	<u>2024</u>
Revenue:		
Provincial grants and programs	\$ 4,657,153	\$ 3,028,230
Administration fees	456,496	420,049
Capacity funding	62,500	97,500
Grants and programs	68,382	281,656
Donations and fundraising	343,910	399,221
Unrealized gain (loss) on investments	-	15,725
Investment income	-	7,329
Rental income	<u>53,230</u>	<u>49,652</u>
	<u>5,641,671</u>	<u>4,299,362</u>
Expenses:		
Amortization	89,700	91,800
Administration fee	-	17,473
Salaries and benefits	3,426,149	3,181,147
Programs	69,686	68,491
Integrated Youth Services	860,883	-
Advertising and promotion, donations	148,532	181,245
Educational materials	288	1,445
Equipment/web service maintenance	111,543	99,441
HST paid on purchases	5,039	5,158
Insurance	41,590	38,427
Interest on long-term debt	64,314	63,629
Anti-stigma awareness	40,304	95,659
Meetings and conferences	19,173	53,117
National allocation	9,701	9,701
Office expenses	166,409	167,054
Bank interest and service charges	23,220	24,972
Program supplies	12,340	11,989
Professional services	28,816	20,756
Translation	3,581	8,700
Rent and occupancy	131,225	93,360
Suicide prevention month	6,247	12,379
Telephone	37,956	42,294
Travel	166,722	173,167
Utilities	7,780	7,413
Volunteers and training	361,277	312,868
Wellness day	4,918	8,506
Workshops	9,200	8,371
Strategic planning	-	9,406
Miscellaneous	<u>98,099</u>	<u>87,691</u>
	<u>5,944,692</u>	<u>4,895,659</u>
Deficiency of revenue over expenses	<u>\$ (303,021)</u>	<u>\$ (596,297)</u>

See accompanying notes to financial statements.

CANADIAN MENTAL HEALTH ASSOCIATION OF NEW BRUNSWICK INC.

STATEMENT OF CHANGES IN NET ASSETS

YEAR ENDED MARCH 31, 2025

	<u>Invested in Capital assets</u>	<u>Restricted Funds</u>	<u>Unrestricted Net assets</u>	<u>Total 2025</u>	<u>Total 2024</u>
Balance, beginning of year	\$ 492,035	\$ -	\$ (281,560)	\$ 210,475	\$ 806,772
Deficiency of revenue over expenses	(89,700)	-	(213,321)	(303,021)	(596,297)
Additions to capital assets	4,097	-	(4,097)	-	-
Repayments of long-term debt	<u>24,475</u>	<u>-</u>	<u>(24,475)</u>	<u>-</u>	<u>-</u>
Balance, end of year	<u>\$ 430,907</u>	<u>\$ -</u>	<u>\$ (523,453)</u>	<u>\$ (92,546)</u>	<u>\$ 210,475</u>

See accompanying notes to financial statements.

CANADIAN MENTAL HEALTH ASSOCIATION OF NEW BRUNSWICK INC.

STATEMENT OF CASH FLOWS

YEAR ENDED MARCH 31, 2025

	<u>2025</u>	<u>2024</u>
CASH GENERATED FROM (USED IN):		
Operating activities:		
Deficiency of expenses over revenue	\$ (303.021)	\$ (596.297)
Items not requiring a cash outlay:		
- Amortization	89.700	91.800
- Unrealized loss (gain) on investments	<u>-</u>	<u>(15.725)</u>
	<u>(213.321)</u>	<u>(520.222)</u>
 Net change in current assets and liabilities other than cash:		
- Accounts receivable	(96.723)	13.594
- HST receivable	3.062	466
- Prepaid expenses	3.694	(14.793)
- Accounts payable and accrued liabilities	28.269	14.959
- Deferred revenue	<u>819.553</u>	<u>608.350</u>
	<u>757.855</u>	<u>622.576</u>
	<u>544.534</u>	<u>102.354</u>
 Investing activities:		
Additions to capital assets	(4.097)	(48.628)
Additions to intangible assets	-	(14.059)
Increase (decrease) in investments	<u>502.892</u>	<u>(7.329)</u>
	<u>498.795</u>	<u>(70.016)</u>
 Financing activities:		
Repayment of long-term debt	<u>(24.475)</u>	<u>(21.248)</u>
 Increase in cash, in the year	1.018.854	11.090
Cash, beginning of year	<u>553.249</u>	<u>542.159</u>
Cash, end of year	<u>\$ 1,572,103</u>	<u>\$ 553,249</u>

See accompanying notes to financial statements.

CANADIAN MENTAL HEALTH ASSOCIATION OF NEW BRUNSWICK INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2025

General:

The Canadian Mental Health Association of New Brunswick Inc. (CMHA of NB) is part of a nationwide, voluntary organization that envisions a country where mental health is a universal human right. CMHA of NB work is guided by the mission of ensuring that all people in New Brunswick experience good mental health and well-being. CMHA of NB is STEADFAST and has long fought to improve the state of mental health in New Brunswick yet acknowledges that the work is ongoing and remains committed to this important task. CMHA of NB is INCLUSIVE and strives for all people in New Brunswick to see themselves represented and served by CMHA of NB. The organization values the voice of those who have experienced mental illness and recognize a diverse range of mental health approaches. CMHA of NB is PROACTIVE, with leaders who value action over mere talk, and is committed to innovation and forward-thinking to continually address and improve mental health in New Brunswick. Furthermore, CMHA of NB is COMPASSIONATE, approaching its mission with empathy, care, love, and kindness. CMHA of NB, being COLLABORATIVE, mobilizes and marshals resources, partners, and people to come together to realize necessary changes in our communities and in the mental health system in New Brunswick. CMHA of NB provides a wide range of services and supports to people who are experiencing mental illness, their families, friends, and the public. One of the core goals of these services is to help people with mental illness develop the personal tools to lead meaningful and productive lives.

1. Significant accounting policies:

These financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO) and include the following significant accounting policies:

(a) Revenue recognition -

The Association follows the deferral method of accounting for contributions.

Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Restricted contributions are recognized as deferred contributions and recognized into revenue in the year in which the related expenses are incurred or the specified milestones have been achieved. Contributions restricted for the purchase of capital assets, if any, are deferred and amortized into revenue at rates corresponding to the rates used to amortize the related capital assets.

Tenant rental income is recognized on a monthly basis as earned.

(b) Cash -

Cash is defined as cash held at financial institutions and petty cash at branch offices.

CANADIAN MENTAL HEALTH ASSOCIATION OF NEW BRUNSWICK INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2025

1. Significant accounting policies (continued):

(c) Capital and intangible assets -

Capital assets are stated at cost. Provision for amortization is made utilizing the declining balance method and the following annual rates:

Building	4%
Furniture and equipment	20%
Computer equipment	30%
Intangible assets - Computer software	30%

One half of the annual rates are applied in the year capital assets are acquired.

(d) Contributed services -

Volunteers contribute numerous hours per year to assist the Association in carrying out its service delivery activities. Because of the difficulty of determining their fair value, contributed services are not recognized in these financial statements.

(e) Management estimates -

The preparation of these financial statements in conformity with Canadian generally accepted accounting principles for not-for-profit organizations requires management to make estimates and assumptions that affect the amounts reported in the financial statements and the accompanying notes. Actual results could differ from those estimates.

(f) Financial instruments -

(i) Measurement of financial instruments

The Association initially measures its financial assets and financial liabilities at fair value adjusted by, in the case of a financial instrument that will not be measured subsequently at fair value, the amount of transaction costs directly attributable to the instrument.

The Association subsequently measures all of its financial assets and financial liabilities at amortized cost, except cash and investments in equity instruments, which are measured at market value. Changes in market value are recognized in the statement of operations in the period incurred.

Financial assets measured at amortized cost include accounts receivable and HST receivable.

Financial liabilities measured at amortized cost include accounts payable, accrued liabilities, deferred revenue and long-term debt.

CANADIAN MENTAL HEALTH ASSOCIATION OF NEW BRUNSWICK INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2025

1. Significant accounting policies (continued):

(f) Financial instruments (continued) -

(ii) Impairment

At the end of each reporting period the Association assesses whether there are any indications that a financial asset may be impaired. When there is an indication of impairment, the Association determines whether a significant adverse change has occurred during the period in the expected timing or amount of future in cash flows from the financial asset.

When the Association identifies that a significant adverse change in the expected timing of the amount of future cash flows from a financial asset, it reduces the carrying amount of the asset. The carrying amount of the asset is reduced directly or through the use of an allowance account. The amount of the reduction is recognized as an impairment loss in the statement of operations.

When the extent of an impairment of a previously written down asset decreases and the decrease can be related to an event occurring after the impairment was recognized, the previously recognized impairment loss is reversed to the extent of the improvement directly or by adjusting the allowance account. The amount of the reversal is recognized in the statement of operations in the period the reversal occurs.

(iii) Transaction costs

Transaction costs are recognized in the statement of operations in the period incurred, except for financial instruments that will be subsequently measured at amortized costs.

2. Investment:

	<u>2025</u>	<u>2024</u>
Canada Life Canadian Fixed Income Balanced Fund, Cost (2025 - \$Nil) (2024 - \$521,903)	\$ <u> </u> -	\$ <u>502,892</u>

The investment is recorded at market value.

CANADIAN MENTAL HEALTH ASSOCIATION OF NEW BRUNSWICK INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2025

3. Accounts payable and accrued liabilities:

As at March 31, the Association's accounts payable and accrued liabilities consist of:

	<u>2025</u>	<u>2024</u>
Trade accounts payable	\$ 79,063	\$ 75,114
Accrued liabilities	90,100	65,780
Security deposit	<u>2,917</u>	<u>2,917</u>
	<u>\$ 172,080</u>	<u>\$ 143,811</u>

4. Capital assets:

	<u>Cost</u>	<u>Accumulated Amortization</u>	<u>2025 Net Book Value</u>	<u>2024 Net Book Value</u>
Land	\$ 150,000	\$ -	\$ 150,000	\$ 150,000
Buildings	1,421,393	137,600	1,283,793	1,337,293
Furniture and equipment	102,623	44,600	58,023	72,523
Computer equipment	<u>91,681</u>	<u>47,500</u>	<u>44,181</u>	<u>58,184</u>
	<u>\$ 1,765,697</u>	<u>\$ 229,700</u>	<u>\$ 1,535,997</u>	<u>\$ 1,618,000</u>

5. Intangible assets:

	<u>Cost</u>	<u>Accumulated Amortization</u>	<u>2025 Net Book Value</u>	<u>2024 Net Book Value</u>
Computer software	<u>\$ 10,459</u>	<u>\$ 2,100</u>	<u>\$ 8,359</u>	<u>\$ 11,959</u>

CANADIAN MENTAL HEALTH ASSOCIATION OF NEW BRUNSWICK INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2025

6. Deferred revenue:

The deferred revenue is comprised of the following externally restricted contributions:

	Opening Balance	Contributions	Recognized to Revenue	Closing Balance
Department of Health	\$ 520,401	\$ 4,021,451	\$ 2,988,795	\$ 1,553,057
Avenue NB	88,200	88,001	149,821	26,380
United Way	90,400	-	90,400	-
Youth Services Initiative	<u>668,174</u>	<u>800,000</u>	<u>860,883</u>	<u>607,291</u>
	<u>\$ 1,367,175</u>	<u>\$ 4,909,452</u>	<u>\$ 4,089,899</u>	<u>\$ 2,186,728</u>

7. Contingent liabilities:

A portion of deferred revenue or net asset balances may include funds contributed by government or other funding agencies. These amounts may be subject to partial or full repayment to the contributing agencies, depending on the terms and conditions of the relevant agreements.

8. Commitments:

The Association leases office premises and equipment under operating lease agreements which expire at various dates between April 2026 and March 2030. Future minimum payments for the next four years are as follows:

2026	\$ 65,900
2027	66,000
2028	64,100
2029	17,900

CANADIAN MENTAL HEALTH ASSOCIATION OF NEW BRUNSWICK INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2025

9. Long-term debt:

	<u>2025</u>	<u>2024</u>
5.56% TD Bank mortgage repayable in monthly installments of \$7,236 including principal and interest, secured by land and building, with carrying value of \$1,433,793 as at March 31, 2025 and a GSA representing a first charge security over all present and after acquired personal property. The mortgage matures October 2027.	\$ <u>1,113,449</u>	\$ <u>1,137,924</u>
	1,113,449	1,137,924
Current portion of long-term debt	<u>1,113,449</u>	<u>1,137,924</u>
	<u>\$ -</u>	<u>\$ -</u>

As at March 31, 2025, and prior years, the Association did not meet bank covenants as required per the agreement with its financial institution. Accordingly, the loan balance as at March 31, 2025 is presented as a current liability.

Otherwise estimated scheduled principal repayments based on the agreement over the next five years are as follows:

2026	\$ 27,600
2027	29,200
2028	30,900
2029	32,600
2030	34,500

10. Economic dependence:

The Association is economically dependent on the Province of New Brunswick for approximately 92% of its total revenue in the year ended March 31, 2025 (2024 - 82%).

CANADIAN MENTAL HEALTH ASSOCIATION OF NEW BRUNSWICK INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2025

11. Financial instruments:

The Association is exposed to the following various risks through its financial instruments:

Credit risk -

Credit risk is the risk that a party may default on their financial obligations to the Association, or if there is a concentration of transactions carried out with the same party or a concentration of financial obligations which have similar economic characteristics that could be similarly affected by changes in economic conditions, such that the Association could incur a financial loss.

The Association's credit risk as at March 31 is as follows:

	<u>2025</u>	<u>2024</u>
Cash	\$ 1,572,103	\$ 553,249
Accounts receivable, HST	229,753	136,092
Investments	<u>-</u>	<u>502,892</u>
	<u>\$ 1,801,856</u>	<u>\$ 1,192,233</u>

The Association minimizes credit risk by holding its cash balances and investments in large Canadian financial institutions and close monitoring of accounts receivable balances.

Liquidity risk -

Liquidity risk is the risk that the Association will not be able to meet a demand for cash or fund its obligations as they come due.

The Association meets its liquidity requirements by preparing an annual budget for operations, anticipating investing and financing activities and holding assets that can be readily converted into cash. As at March 31, 2025, the Association has significant cash and investment reserves available.

Market risk -

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk is comprised of currency risk, interest rate risk and other price risk. The Association's market risk is primarily limited to its investment in a Fixed Income Balanced Fund. In the opinion of the Association, long term market risk is minimal although the investment may be impacted in short-term market fluctuations.

CANADIAN MENTAL HEALTH ASSOCIATION OF NEW BRUNSWICK INC.

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2025

11. Financial instruments (continued):

Currency risk -

Currency risk refers to the risk that the fair value of financial instruments or future cash flows associated with the instruments will fluctuate relative to the Canadian dollar due to changes in foreign exchange rates. The Association does not normally transact a significant portion of its business in non-Canadian dollars and is not exposed to any significant currency risks. The Association presently does not hold any financial instruments denominated in foreign currencies.

Interest rate risk -

Interest rate risk refers to the risk that the fair value of financial instruments or future cash flows associated with instruments will fluctuate due to changes in market interest rates.

The exposure of the Association to interest rate risk arises from its interest-bearing assets and liabilities. In the past several years there have been significant increases in interest rates.

Fluctuations in the market rates of interest on cash do not have a significant impact on the Association's results of operations.

Also, as per note 9, the Association has a fixed-rate term mortgage which will mature in October 2027. The Association may be negatively impacted by a significant increase in rates at that time.

Other price risk -

Other price risk refers to the risk that the fair value of financial instruments or future cash flows associated with the instruments will fluctuate because of changes in market prices (other than those arising from currency risks or interest risk), whether those changes are caused by factors specific to the individual instrument or its issuer or factors affecting similar instruments traded in the market. Late in 2021, and continuing in 2022 through to 2024, there have been significant volatility in the financial markets as well as increases in inflationary pressures.

Changes in risk -

The Association's is exposed to other risks on its financial instruments as discussed in this note. Management is of the opinion that the risks are low.





**Canadian Mental
Health Association**
New Brunswick
Mental health for all

**Association canadienne
pour la santé mentale**
Nouveau-Brunswick
La santé mentale pour tous

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