

**Kitchener-Waterloo Counselling Services Incorporated**  
**Financial Statements**  
**For the year ended December 31, 2018**

**Kitchener-Waterloo Counselling Services Incorporated**

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**For the year ended December 31, 2018**

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## INDEPENDENT AUDITOR'S REPORT

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To the Directors and Members of Kitchener-Waterloo Counselling Services Incorporated

### *Qualified Opinion*

We have audited the financial statements of Kitchener-Waterloo Counselling Services Incorporated (the Organization), which comprise the statement of financial position as at December 31, 2018, and the statements of changes in net assets, operations 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 Organization as at December 31, 2018, and the results of its 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 charitable organizations, the Organization derives revenue from client user services, general donations, memberships, and special events, the completeness of which is not susceptible of satisfactory audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of the Organization and we were not able to determine whether any adjustments might be necessary to contributions, excess of revenues over expenses, current assets and net assets. Our audit opinion on the financial statements for the years ended December 31, 2018 and December 31, 2017 were modified accordingly because of the possible effects of this limitation of scope.

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 Organization 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 those requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

### *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 Organization's ability to continue as a going concern, disclosing, as applicable, matters relating to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

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

Continues

*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 Organization'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 Organization'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 Organization 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.

Waterloo, Ontario  
[date of financial statement approval]

CHARTERED PROFESSIONAL ACCOUNTANTS  
LICENSED PUBLIC ACCOUNTANTS

**Kitchener-Waterloo Counselling Services Incorporated**

**Statement of Financial Position**

**As at December 31, 2018**

	Operating Fund	Capital Fund	Emergency Reserve Fund	Total 2018	Total 2017
<b>ASSETS</b>					
<b>CURRENT</b>					
Cash	\$ 950,435	\$ -	\$ -	\$ 950,435	\$ 873,559
Accounts receivable (Note 3)	75,185	18,708	7,501	101,394	139,811
Prepaid expenses	26,490	-	-	26,490	19,768
Interfund accounts (Note 4)	<u>(67,581)</u>	<u>67,581</u>	<u>-</u>	<u>-</u>	<u>-</u>
	984,529	86,289	7,501	1,078,319	1,033,138
LONG TERM INVESTMENTS (Note 5)	-	568,595	227,994	796,589	797,812
LAND, BUILDING AND EQUIPMENT (Note 6)	<u>-</u>	<u>2,452,396</u>	<u>-</u>	<u>2,452,396</u>	<u>2,541,953</u>
	<u>\$ 984,529</u>	<u>\$ 3,107,280</u>	<u>\$ 235,495</u>	<u>\$ 4,327,304</u>	<u>\$ 4,372,903</u>
<b>LIABILITIES</b>					
<b>CURRENT</b>					
Accounts payable and accrued liabilities (Note 7)	\$ 317,639	\$ -	\$ -	\$ 317,639	\$ 203,217
Deferred revenue (Note 8)	<u>610,941</u>	<u>-</u>	<u>-</u>	<u>610,941</u>	<u>775,322</u>
	928,580	-	-	928,580	978,539
DEFERRED CONTRIBUTIONS (Note 9)	<u>-</u>	<u>1,993,894</u>	<u>-</u>	<u>1,993,894</u>	<u>2,077,864</u>
	<u>928,580</u>	<u>1,993,894</u>	<u>-</u>	<u>2,922,474</u>	<u>3,056,403</u>
<b>NET ASSETS</b>					
Investment in tangible capital assets (Note 6)	-	458,502	-	458,502	464,089
Surplus to maintain stability and community programs	<u>55,949</u>	<u>654,884</u>	<u>235,495</u>	<u>946,328</u>	<u>852,411</u>
	<u>55,949</u>	<u>1,113,386</u>	<u>235,495</u>	<u>1,404,830</u>	<u>1,316,500</u>
	<u>\$ 984,529</u>	<u>\$ 3,107,280</u>	<u>\$ 235,495</u>	<u>\$ 4,327,304</u>	<u>\$ 4,372,903</u>

**ON BEHALF OF THE BOARD**

\_\_\_\_\_ Director

\_\_\_\_\_ Director

The accompanying notes form an integral part of these financial statements

**Kitchener-Waterloo Counselling Services Incorporated**

**Statement of Changes in Net Assets**

**For the year ended December 31, 2018**

	<b>Operating Fund</b>	<b>Capital Fund</b>	<b>Emergency Reserve Fund</b>	<b>Total 2018</b>	<b>Total 2017</b>
<b>NET ASSETS, BEGINNING OF THE YEAR</b>	\$ -	\$ 1,080,137	\$ 236,363	\$ 1,316,500	\$ 1,290,601
Excess (deficiency) of revenue over expenses	128,384	(39,186)	(868)	88,330	25,899
Transfer of assets purchased	(65,403)	65,403	-	-	-
Transfer of deferred contributions collected	33,968	(33,968)	-	-	-
Transfer from Capital Fund (Note 11)	<u>(41,000)</u>	<u>41,000</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>NET ASSETS, END OF THE YEAR</b>	<b><u>\$ 55,949</u></b>	<b><u>\$ 1,113,386</u></b>	<b><u>\$ 235,495</u></b>	<b><u>\$ 1,404,830</u></b>	<b><u>\$ 1,316,500</u></b>

The accompanying notes form an integral part of these financial statements

**Kitchener-Waterloo Counselling Services Incorporated**

**Statement of Operations**

**For the year ended December 31, 2018**

	Operating Fund	Capital Fund	Emergency Reserve Fund	Total 2018	Total 2017
<b>REVENUE</b>					
Fees for services:					
Health-Connect Counselling Partners	\$ 418,766	\$ -	\$ -	\$ 418,766	\$ 292,987
Employee assistance contracts	127,604	-	-	127,604	131,139
Other services	144,525	-	-	144,525	81,000
Client user fees	266,020	-	-	266,020	252,259
Foundation program designated:					
Program designated	472,200	-	-	472,200	519,474
Ontario Trillium Foundation	289,418	-	-	289,418	111,459
Ontario Trillium Foundation - Infrastructure Grant	-	-	-	-	117,157
Government contract services:					
Ministries of Community and Social Services and Children and Youth	517,091	-	-	517,091	498,994
Regional Municipality of Waterloo	208,313	-	-	208,313	218,941
Federal Ministries	3,658	-	-	3,658	-
United Way	287,066	-	-	287,066	389,736
Fundraising:					
General donations and memberships	191,510	-	-	191,510	163,681
Special events	97,556	-	-	97,556	55,923
Investment income	7,101	7,714	3,092	17,907	16,022
Amortization of deferred contributions related to building and equipment	-	117,939	-	117,939	109,446
	<u>3,030,828</u>	<u>125,653</u>	<u>3,092</u>	<u>3,159,573</u>	<u>2,958,218</u>
<b>EXPENSES</b>					
Salaries, wages and benefits	2,464,598	-	-	2,464,598	2,218,540
Occupancy costs	155,710	-	-	155,710	145,521
Travel expense, conference and dues	26,823	-	-	26,823	19,122
Special events	8,889	-	-	8,889	9,987
Program, office and other administrative costs	246,424	-	-	246,424	273,108
Amortization of building and equipment	-	154,961	-	154,961	148,884
Infrastructure improvements	-	-	-	-	117,157
	<u>2,902,444</u>	<u>154,961</u>	<u>-</u>	<u>3,057,405</u>	<u>2,932,319</u>
<b>OTHER INCOME (EXPENSES)</b>					
Unrealized gain(loss) on investments	<u>-</u>	<u>(9,878)</u>	<u>(3,960)</u>	<u>(13,838)</u>	<u>-</u>
<b>EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES</b>					
	<u>\$ 128,384</u>	<u>\$ (39,186)</u>	<u>\$ (868)</u>	<u>\$ 88,330</u>	<u>\$ 25,899</u>

The accompanying notes form an integral part of these financial statements

**Kitchener-Waterloo Counselling Services Incorporated**

**Statement of Cash Flows**

**For the year ended December 31, 2018**

	Operating Fund	Capital Fund	Emergency Reserve Fund	Total 2018	Total 2017
<b>OPERATING ACTIVITIES</b>					
Excess (deficiency) of revenue over expenses	\$ 128,384	\$ (39,186)	\$ (868)	\$ 88,330	\$ 25,899
Items not involving cash:					
Unrealized loss(gain) on investment	-	9,878	3,960	13,838	-
Amortization of capital assets	-	154,961	-	154,961	148,884
Amortization of deferred contributions	-	(117,939)	-	(117,939)	(109,446)
	<u>128,384</u>	<u>7,714</u>	<u>3,092</u>	<u>139,190</u>	<u>65,337</u>
Changes in non-cash working capital:					
Accounts receivable	40,226	(1,291)	(518)	38,417	(15,482)
Prepaid expenses	(6,722)	-	-	(6,722)	602
Accounts payable and accrued liabilities	114,420	-	-	114,420	(34,856)
Deferred revenue	(164,378)	-	-	(164,378)	567,770
	<u>111,930</u>	<u>6,423</u>	<u>2,574</u>	<u>120,927</u>	<u>583,371</u>
<b>FINANCING ACTIVITIES</b>					
Deferred contributions received related to building and equipment	<u>33,968</u>	<u>-</u>	<u>-</u>	<u>33,968</u>	<u>15,338</u>
	<u>33,968</u>	<u>-</u>	<u>-</u>	<u>33,968</u>	<u>15,338</u>
<b>INVESTING ACTIVITIES</b>					
Purchase of capital assets	(65,404)	-	-	(65,404)	(191,109)
Sale (purchase) of investments	<u>10,220</u>	<u>(6,423)</u>	<u>(2,574)</u>	<u>1,223</u>	<u>(20,389)</u>
	<u>(55,184)</u>	<u>(6,423)</u>	<u>(2,574)</u>	<u>(64,181)</u>	<u>(211,498)</u>
<b>INCREASE IN CASH</b>	90,714	-	-	90,714	387,211
<b>CASH AND CASH EQUIVALENTS, BEGINNING OF THE YEAR</b>	<u>873,559</u>	<u>-</u>	<u>-</u>	<u>873,559</u>	<u>486,348</u>
<b>CASH AND CASH EQUIVALENTS, END OF THE YEAR</b>	<u>\$ 964,273</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 964,273</u>	<u>\$ 873,559</u>

The accompanying notes form an integral part of these financial statements

# Kitchener-Waterloo Counselling Services Incorporated

## Notes to the Financial Statements

For the year ended December 31, 2018

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### 1. DESCRIPTION OF OPERATIONS

The Organization is a registered charitable organization incorporated without share capital under the laws of the Province of Ontario. The Organization, as a registered charity, is exempt from income taxes under Section 149(1) (f) of the Income Tax Act. The Organization is a multi-service agency providing individual, family, group, parenting and outreach support to the community.

### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

#### Basis of presentation

These financial statements have been prepared in accordance with the Canadian accounting standards for not-for-profit organizations (ASNPO).

#### Fund accounting

The Operating Fund reports revenues and expenses related to program delivery and administrative activities.

The Capital Fund reports activity related to ensuring adequate resources are available to maintain the organization's capital assets over the life of the assets. The Fund includes all accounting balances and transactions related to the capital assets. The cost of major repairs and replacements, annual amortization of capital assets, related deferred contributions and income from Fund investments are recorded in the Fund each year.

The Emergency Reserve Fund has been established to ensure adequate resources are available to maintain the organization's financial stability and community program continuity on a long term basis.

#### Revenue recognition

The organization follows the deferral method of accounting for contributions.

Accordingly, externally restricted contributions are recognized as revenue in the year in which the related expenses are incurred. Restricted contributions for the purchase of building and equipment are deferred and recognized as revenue on the same basis as the amortization expense related to the acquired building and equipment. Restricted contributions allocated to land are recognized as a direct increase to net assets. 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.

Deferred contributions related to building and equipment represent the unamortized and unspent amount of donations or grants received for the purchase of building and equipment.

Restricted investment income is recognized as revenue in the year in which the related expenses are incurred. Unrestricted investment income is recognized as revenue when earned.

Revenue from services is recognized on the accrual basis. Donations, memberships and special events revenue, which are voluntarily made, are recognized when the organization has reasonable assurance that they will be received.

**Kitchener-Waterloo Counselling Services Incorporated**

**Notes to Financial Statements**

**For the year ended December 31, 2018**

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2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Deferred revenue

Funding and program fees received before December 31 that relate to services and programs for the time periods after December 31, are deferred to future periods and presented as deferred revenue on the statement of financial position.

Donated materials and services

The Organization does not record the value of donated materials and services in the financial statements.

Land, building and equipment

Land, building and equipment are recorded at cost in the Capital Fund. Building and equipment are amortized over the following estimated useful lives using the following method and annual rates:

<u>Asset</u>	<u>Basis</u>	<u>Rates</u>
Building	Straightline	40 years
Shorter life property components	Straightline	15 years
Furniture and fixtures	Straightline	8 years
Electronic equipment and software	Straightline	4 years

Financial instrument policy

Financial instruments are recorded at fair value when acquired or issued. In subsequent periods, financial assets with actively traded markets are reported at fair value, with any unrealized gains and losses reported in income. Transaction costs are expensed when incurred. All other financial instruments are reported at amortized cost, and tested for impairment at each reporting date.

Cash and cash equivalents

The Organization considers cash deposited in financial institutions and term deposits with short-term maturities to be cash and cash equivalents.

Measurement uncertainty

Certain amounts in the financial statements are subject to measurement uncertainty and are based on the organization's best information and judgment. Actual results could differ from these estimates.

Examples of significant estimates include:

- providing for amortization of building and equipment;
- the estimated useful lives of assets;
- the allowance for doubtful accounts.

3. ACCOUNTS RECEIVABLE

Included in accounts receivable of the Operating Fund is \$16,306 with respect to Harmonized Sales Tax due from the government (2017 - \$38,402).

**Kitchener-Waterloo Counselling Services Incorporated**

**Notes to Financial Statements**

**For the year ended December 31, 2018**

4. INTERFUND ACCOUNTS

Interfund loans are non-interest bearing and have no specific terms for repayment.

5. LONG TERM INVESTMENTS

Investments consist of the following:

	<u>2018</u>	<u>2017</u>
Guaranteed investment certificates	\$ 265,326	\$ 352,326
Money market funds	396,066	445,486
Shares in equities	<u>135,197</u>	<u>-</u>
	<u>\$ 796,589</u>	<u>\$ 797,812</u>

Guaranteed investment certificates (GICs) having stepped maturities from less than one year to five years with rates of return between 2.05% and 2.60%. All investments certificates are secured by Canada Deposit Insurance Corporation coverage.

The mutual funds are all invested in money market type funds. The effective rate of return for 2018 is 2.0% (2017 - 0.90%).

The shares in equities consist of exchange traded funds. The book value as at December 31, 2018 is \$149,787.

6. LAND, BUILDING AND EQUIPMENT

	<u>Cost</u>	<u>Accumulated Amortization</u>	<u>2018 Net Book Value</u>	<u>2017 Net Book Value</u>
Land	\$ 248,250	\$ -	\$ 248,250	\$ 248,250
Building	3,066,191	1,026,692	2,039,499	2,116,154
Shorter life property components	571,876	500,298	71,578	99,467
Furniture and fixtures	199,356	167,702	31,654	39,366
Electronic equipment and software	<u>364,763</u>	<u>303,348</u>	<u>61,415</u>	<u>38,716</u>
	<u>\$ 4,450,436</u>	<u>\$ 1,998,040</u>	<u>\$ 2,452,396</u>	<u>\$ 2,541,953</u>

The Organization's net investment in tangible capital assets is as follows:

	<u>2018</u>	<u>2017</u>
Net book value of land, building and equipment	\$ 2,452,396	\$ 2,541,953
Less: Deferred contributions related to building and equipment net of unspent contributions	<u>(1,993,894)</u>	<u>(2,077,864)</u>
	<u>\$ 458,502</u>	<u>\$ 464,089</u>

7. ACCOUNTS PAYABLE AND ACCRUED LIABILITIES

Included in accounts payable and accrued liabilities of the Operating Fund is \$23,620 with respect to government remittances payable (2017 - \$25,651).

# Kitchener-Waterloo Counselling Services Incorporated

## Notes to Financial Statements

For the year ended December 31, 2018

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### 8. DEFERRED REVENUE

Deferred revenue represents revenue and contributions collected for services and programs occurring in a future period. The changes in deferred revenue during the year are as follows:

	<u>2018</u>	<u>2017</u>
Balance, beginning of year	\$ 775,322	\$ 207,553
Add: Contributions received relating to a future period	1,102,777	1,759,794
Less: Contributions recognized as revenue in the year	<u>(1,267,158)</u>	<u>(1,192,025)</u>
Balance, end of year	<u>\$ 610,941</u>	<u>\$ 775,322</u>

### 9. DEFERRED CONTRIBUTIONS

Deferred contributions represent the unamortized contributions received for the purchase of the building and equipment. The changes for the year in deferred contributions are as follows:

	<u>2018</u>	<u>2017</u>
Balance, beginning of year	\$ 2,077,864	\$ 2,171,972
Add: Contributions received relating to a future period	33,968	15,338
Less: Contributions recognized as revenue in the year	<u>(117,939)</u>	<u>(109,446)</u>
Balance, end of year	<u>\$ 1,993,893</u>	<u>\$ 2,077,864</u>

### 10. SERVICE CONTRACTS WITH THE ONTARIO MINISTRY OF COMMUNITY AND SOCIAL SERVICES AND THE MINISTRY OF CHILDREN AND YOUTH SERVICES

Kitchener-Waterloo Counselling Services Incorporated has service contracts with the Ontario Ministry of Community and Social Services and the Ministry of Children and Youth Services, which have a fiscal year end of March 31. Annually, the organization submits to the Ministries a reconciliation report, which summarizes by service, all revenue and expenditures and identifies any resulting surplus or deficit that relates to the service contracts.

A review of this report for the year ended March 31, 2018 showed no surplus or deficit for that period.

It is anticipated that no services will be in a material surplus position as at March 31, 2019. Accordingly, no amounts have been recorded as receivable (payable) related to the service contracts ending March 31, 2019.

# Kitchener-Waterloo Counselling Services Incorporated

## Notes to Financial Statements

For the year ended December 31, 2018

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### 11. CAPITAL DISCLOSURE

The Organization's objective when managing capital is to safeguard its ability to sustain itself as a going concern so that it can continue to provide the appropriate level of benefits and services to its community.

The Organization monitors and assesses its financial performance to ensure its capital structure is appropriately maintained. The capital structure is defined as the amount included in net assets of the Operating Fund, Capital Fund and the Emergency Reserve Fund. The Board will transfer amounts between funds as needed to ensure capital in each fund is adequate for its purposes. All transfers are approved by the Board of Directors.

During the year, \$41,000 was transferred from the Operating Fund to the Capital Fund as approved by the Board of Directors.

The Board of Directors and management carefully consider funding from United Way, government contract services, fees for services, fundraising and other receipts to ensure that sufficient funds will be available to meet the organization's short and long term objectives. The adequacy of the Capital Fund is assessed on an annual basis by monitoring the expected future major repairs and replacement cost for the Organization's capital assets.

### 12. FINANCIAL ASSETS AND FINANCIAL LIABILITIES

The Organization's financial instruments consist of cash and cash equivalents, accounts receivable, long term investments, and accounts payable and accrued liabilities. Unless otherwise noted, it is management's opinion that the organization is not exposed to significant currency or market risks arising from these financial instruments.

Interest rate risk is the risk that the fair value of a financial instrument might be adversely affected by a change in the interest rate. The organization is exposed to interest risk primarily through its investments as described in Note 5.

The Organization is subject to credit risk with respect to accounts receivable. It determines, on a continuing basis, the probable bad debts and as needed sets up a provision for losses based on net realizable value. The allowance for doubtful accounts at December 31, 2018 is \$50 (2017 - \$85).

Liquidity risk is the risk that the organization will encounter difficulty in meeting a demand for cash or funding its obligations as they come due. The Organization meets its liquidity requirements by monitoring the cash flow from operations, investment performance and the anticipated cash flows from investing and financing activities. The Organization is exposed to liquidity risk through its financial instruments, particularly those with stated maturities extending beyond 90 days.

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. The Organization is exposed to market rate risk with the purchase of investment in exchange traded funds in equities during the year, as described in Note 5.

The extent of the Organization's exposure to the above risks, did not change significantly during the year, with the exception of market risk noted above.

### 13. COMPARATIVE FIGURES

Certain comparative figures have been reclassified to conform with the current year's presentation.