

ANNUAL REPORT 2021



Saskatchewan
Brain Injury
Association

EXECUTIVE DIRECTOR'S REPORT

The year began with a major change to society caused by the global COVID-19 pandemic.

Unable to gather for SBIA Retreats, programs or support groups, we had to get creative and find new ways to support each other. The challenge was how to stay connected with brain injury survivors who rely on the group gatherings and activities that SBIA normally offers each week.

SBIA began by consulting its members by phone to ask what they needed. We discovered that less than a third of our members could participate in online gatherings. Phone and in person visits were the best way to connect with most people. So upon receiving grants to address these new challenges, SBIA initiated the Doorstep Delivery Program.

Beginning in April 2020, and continuing through April 2021, each week volunteers and staff delivered to the doorsteps of participating members information. In addition to information, items like masks, games, food treats like soup, hot chocolate, activities like drum sessions, coloring contests, dance sessions, crafts etc. were brought to members' doorsteps.

Masks were worn and six foot distances between people were maintained during the deliveries. SBIA tried to choose "treats" that relate to the regular calendar of activities to maintain some consistency with the normal calendar.

Photos and video were taken at visits, with permission, so that they could be shared with other members. Most SBIA members do not have access to the internet so the staff/volunteers could show them photos of their friends and through these visits, they were able to stay connected.

In addition, we delivered a modified version of SBIA services & programs using phone calls, Zoom meetings with the small number of people who are able to use it.

A Talent Show, Virtual Retreat/Joyscape and Drumming/Found Sound programs were held on Zoom. During the summer, we were able to hold activities like drumming and the Brain Boogie dances and concerts outside individual homes, often on the lawn or sidewalk, and sometimes at a nearby park.



Glenda James,
Executive Director

VIDEO LINKS - YOUTUBE



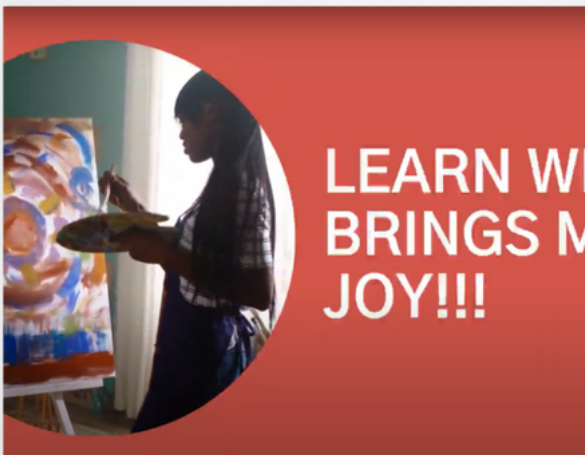
Physical Distance Brain Boogie

<https://www.youtube.com/watch?v=l8prKEpRJXM>



Doorstep Program Delivery

<https://www.youtube.com/watch?v=St9wRJLkCfl>



Virtual Retreat/JoyScape

<https://www.youtube.com/watch?v=XCjLSg4Bz2g>



Virtual Talent Show

<https://www.youtube.com/watch?v=evyUJaDvFVw>

MEMBER & VOLUNTEER COMMENTS

Although members often asked when the regular programs will resume, these distanced versions of the program were appreciated.

One of the volunteers who makes deliveries commented:

"It has been great working alongside Barb. We've been delivering things to all the individual people. I like seeing all the smiles on people's faces as we surprise them each week with something different, like poems, treats, colouring contests, and soup. We are taking the hot chocolate and mugs soon and are coming up with a plan for a great Christmas gift. Each month we try and do a different theme. It has been rewarding for me to be able to help out in these times."

Some of the member responses to the Doorstep Delivery program were:

"It is nice to stay in touch with Barb and Karen. It sort of keeps me feeling a sense of belonging and connection to the group, even though I am just seeing two of you...It is definitely a small little weekly break from Covid lockdown!"

"Hanna, the summer student, was great. Had goodies, interesting stuff, and a song."

"Barb and Karen are great to go in the fall. Got one cheeseburger. Karen has to go at 20 things One week. It is good to go every week or every 2 weeks because don't have a Thursday morning. I miss so much even for 5 minutes or 10 minutes..."

"It's good to see somebody every week just to visit 5 minutes. Thank you very much for this pandemic but it's good because we'll go visit a social distance but it still good. Thanks."

"It is nice to get the weekly care packages & get to see you guys in person. The biggest barrier that people with A.B.I face is loneliness & ever since the pandemic hit in March it has been more than ever. I have felt the most lonely during this pandemic."

MEMBER & VOLUNTEER COMMENTS

[My son] has really appreciated each and every delivery that Karon and Barb brought for him. Every Monday he waited expectantly for the surprise gift. Thank you for making the lockdown a little less stressful.

I really like the deliveries that we are getting during the pandemic. They even thought of me being gluten-free. It is a really nice thought to have this in place instead of having the group. I miss the group so it helps to see a few of the members every week.

Having the S.B.I.A. deliveries mean so much to me in the simple fact that it gives me something to look forward to each week and having that connection... Especially During a Pandemic is So Very -Much Needed and Valued as u still feel a part of the community!



2020-21 FINANCIAL STATEMENT



The Saskatchewan Brain Injury Association Inc

Financial Statements

March 31, 2021

The Saskatchewan Brain Injury Association Inc

March 31, 2021

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Independent Audit Report

To the Directors
The Saskatchewan Brain Injury Association Inc

Qualified Opinion

I have audited the financial statements of Saskatchewan Brain Injury Association Inc. (the Organization), which comprise the statement of financial position as at March 31, 2021, 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 my opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion section of my report, the accompanying financial statements present fairly, in all material respects, the statements of the Organization as at March 31, 2021, and the results of its operations and cash flows for the year then ended in accordance with Canadian Accounting Standards for Not-for-profit Organizations (ASNPO).

Basis for Qualified Opinion

In common with many not-for-profit organizations, the Organization derives revenue from fundraising activities, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, verification of these revenues was limited to the amounts recorded in the records of the Organization. Therefore, I was unable to determine whether any adjustments might be necessary to fundraising revenue, excess of revenues over expenses, and cash flows from operations for the years ended March 31, 2021 and March 31, 2020, current assets and net assets as at March 31, 2021 and March 31, 2020. My audit opinion on the financial statements for the year ended March 31, 2020 was modified accordingly because of the possible effects of this limitation in scope.

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

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

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

In preparing the financial statements, management is responsible for assessing the Organization'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 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.

Auditor's Responsibilities for the Audit of the Financial Statements

My 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 my opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with Canadian generally accepted audit 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, I exercise professional judgment and maintain professional skepticism throughout the audit. I 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 I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My 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.

I 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 I identify during my audit.

A handwritten signature in blue ink, appearing to read 'Amy Jane', is positioned above the printed name.

Amy Jane Chartered Professional Accountant
Chartered Professional Accountant

Moose Jaw, Saskatchewan
September 29, 2021

The Saskatchewan Brain Injury Association Inc

Statement of Financial Position

March 31, 2021

	Note	2021	2020
Assets			
Current Assets			
Cash	2.a.	\$ 158,896	\$ 85,663
Short term investments	2.b.	141,561	142,041
Accounts receivable, net of allowances		12,129	4,625
Prepaid expenses	3.	13,464	14,043
		326,050	246,372
Equipment	4.	2,664	3,767
		\$ 328,714	\$ 250,139
Liabilities			
Current Liabilities			
Short term debt	6.a.	\$ -	\$ 1,041
Accounts payable and accrued liabilities	5.	7,772	7,379
Unearned revenue	8.	1,000	58,388
Due to chapters	9.	8,690	7,138
		17,462	73,946
Net Assets			
Unrestricted net assets		311,252	176,193
		\$ 328,714	\$ 250,139

Approved on Behalf of the Board:

Tyrene Solvason

The accompanying notes are an integral part of these financial statements.

The Saskatchewan Brain Injury Association Inc

Statement of Operations

For the Year Ended March 31, 2021

	2021	2020
Revenue		
Grants (see Schedule 1)	\$ 192,864	\$ 139,973
Canada Emergency Wage Subsidy	63,909	-
Fundraising (see Schedule 2)	58,937	101,784
Donations	39,691	149,922
Interest and other income	7,396	4,744
Canada Emergency Rent Subsidy	1,360	-
Camp and retreat registrations and memberships	-	5,270
Total revenue	364,157	401,693
Expenditures		
Salaries and wages	113,952	149,125
COVID Projects	36,979	-
Other programs and projects	18,996	18,304
Professional fees	10,930	10,186
Rental	10,070	10,709
Advertising and promotion	7,495	38,419
Brain Boogie	6,049	12,077
Telephone, internet and fax	4,628	5,448
Chapter Support	4,618	13,389
Office expenses	4,114	7,164
Insurance	3,428	3,439
Interest and bank charges	2,743	2,562
Travel expenses	1,350	8,512
Camp	1,290	14,894
Amortization	1,103	1,077
Board and conference meetings	366	2,655
Bad debt expense	-	14,580
Retreats	-	7,286
Contract services for programs, support and advocacy	-	6,545
Brain Blitz	-	794
Total expenditures	228,111	327,165
Unrealized loss on investment	987	-
Excess (deficiency) of revenues over expenditures	\$ 135,059	\$ 74,528

The accompanying notes are an integral part of these financial statements.

The Saskatchewan Brain Injury Association Inc

Statement of Changes in Net Assets

For the Year Ended March 31, 2021

	2021	2020
Unrestricted net assets, beginning of year	\$ 176,193	\$ 101,665
Excess (deficiency) of revenues over expenditures	135,059	74,528
Unrestricted net assets, end of year	\$ 311,252	\$ 176,193

The accompanying notes are an integral part of these financial statements.

The Saskatchewan Brain Injury Association Inc

Statement of Cash Flows

For the Year Ended March 31, 2021

	Note	2021	2020
CASH FLOWS FROM OPERATING ACTIVITIES:			
Excess (deficiency) in revenues over expenditures		\$ 135,060	\$ 74,529
Amortization		1,103	1,077
Short term investments		480	(100,355)
Accounts receivables, net of allowances		(7,504)	22,775
Prepaid expenses		579	(552)
Short term debt		(1,041)	1,041
Accounts payable and accrued liabilities		391	(1,193)
Unearned revenue		(57,388)	33,388
Accounts payable and accrued expenses		1,552	1,794
TOTAL CASH FLOWS FROM OPERATING ACTIVITIES		73,232	32,504
CASH FLOWS FROM INVESTING ACTIVITIES:			
Payments to acquire equipment		-	(2,285)
CASH FLOWS FROM FINANCING ACTIVITIES:			
OTHER ACTIVITIES:			
Net cash increase (decreases) in cash and cash equivalents		73,232	30,219
Cash and cash equivalents at beginning of period		85,664	55,444
Cash and cash equivalents at end of period		\$ 158,896	\$ 85,663

Cash and cash equivalents consist of the following:

Cash		\$ 158,896	\$ 85,663
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The accompanying notes are an integral part of these financial statements.

The Saskatchewan Brain Injury Association Inc

Notes to the Financial Statements

For the Year Ended March 31, 2021

1. Nature of Operations

Saskatchewan Brain Injury Association Inc. (the "Organization") was incorporated on August 6, 1985 under the Not for Profit Corporations Act of Saskatchewan as a non-profit organization. The Organization is a registered charity and is restricted to charitable and fundraising activities, the main purpose of which is to prevent brain injuries and support brain injury survivors and their families. The Organization has one class of membership and members have no rights to transfer to a membership interest. As a registered charity, the Organization is not subject to income tax.

2. Significant Accounting Policies

These financial statements are prepared in accordance with Canadian accounting standards for not for profit organizations ("ASNFPO"). The significant accounting policies are detailed as follows:

a. Cash and cash equivalents

Cash and cash equivalents consists of balances with financial institutions.

b. Short-term investments

Short term investments consist of Guaranteed Investment Certificates with a one year maturity of with 0.4% interest maturing on August 1, 2021 and mutual funds.

c. Equipment

Equipment is recorded at cost, less accumulated amortization. The Organization provides amortization using the declining balance method at rates designed to amortize the cost over its estimated useful life. The annual amortization rates are as follows:

Computer equipment	30%
Equipment and furnishings	20%

d. Revenue recognition

The Organization follows the deferral method of accounting for contributions. Restricted contributions are recognized as revenue in the year in which the related expenses are incurred. 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. Income from fundraising activities and camp and retreat registrations are deferred until the event has taken place. Interest income is recognized as the income is earned. Other income consists of contract income and is recognized when billed.

The Saskatchewan Brain Injury Association Inc

Notes to the Financial Statements

For the Year Ended March 31, 2021

2. Significant Accounting Policies

e. Use of estimates

The preparation of financial statements in accordance with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates and may have impact on future periods.

f. Financial instruments

The Organization initially records a financial instrument at its fair value, except for a related party transaction, which is recorded at the carrying or exchange amount depending on the circumstances.

Transaction costs are recognized in excess of revenues over expenses in the period incurred. However, transaction costs associated with financial instruments carried at cost or amortized cost are recorded as adjustments to the initial fair value recognized and amortized over the expected life of the instrument.

Financial assets and financial liabilities subsequently measured at amortized cost include cash, accounts receivable, accounts payable and accrued liabilities and due to chapters.

Short-term investments consisting of Guranteed Investment Certificates are recorded at cost, which approximates fair market value. Mutual funds are recognized at realizable value the amount that would be received by selling the asset.

When there is an indication of impairment and such impairment is determined to have occurred the carrying amount of financial assets measured at amortized cost is reduced to the greater of the discounted future cash flows expected, the proceeds that could be realized from the sale of the financial asset, or the amount that could be realized by exercising the right to any collateral held to secure repayment of the asset. Such impairments can be subsequently reversed to the extent that the improvement can be related to an event occurring after the impairment was recognized.

3. Prepaid expenses

a. Accounts by period

Prepaid expenses consist of the following:

	2021	2020
Rent	\$ 510	\$ 713
Insurance	2,095	2,025
Rent deposit	445	445
Prepaid event	10,414	10,860
Total	\$ 13,464	\$ 14,043

The Saskatchewan Brain Injury Association Inc

Notes to the Financial Statements

For the Year Ended March 31, 2021

4. Equipment

Equipment consist of the following:

	2021		2020	
	Cost	Accumulated Depreciation	Net Book Value	Net Book Value
Computer equipment	\$ 16,686	\$ (14,239)	\$ 2,447	\$ 3,495
Equipment and furnishings	4,801	(4,584)	217	272
Total	\$ 21,487	\$ (18,823)	\$ 2,664	\$ 3,767

5. Accounts payable and accrued liabilities

Included in accounts payable and accrued liabilities are government remittances of \$ NIL (2020 - \$ NIL).

6. Details of credit facilities

a. Credit card and interest rate

Short term debt consists of a credit card with a \$ 3,000 limit bearing annual interest at 19.90%.

7. Financial instruments

a. Credit risk

The Organization does have credit risk in accounts receivable of \$12,129 (2020 - \$4,625). Credit risk is the risk that one party to a transaction will fail to discharge an obligation and cause the other party to incur a financial loss. In the opinion of management, the credit risk exposure to the Organization is low.

b. Market risk

Market risk is the risk that the value of a financial instrument will fluctuate as a result of changes in market prices, whether the factors are specific to the instrument or all instruments traded in the market. The Organization is exposed to market risk on their short-term investments.

c. Liquidity risk

The Organization does have a liquidity risk in the accounts payable and accrued liabilities of \$ 7,772 (2020 - \$7,379). Liquidity risk is the risk that the Organization cannot repay its obligations when they become due to its creditors. The Organization reduces its exposure to liquidity risk by ensuring that it documents when authorized payments become due. In the opinion of management, the liquidity risk exposure to the Organization is low.

The Saskatchewan Brain Injury Association Inc

Notes to the Financial Statements

For the Year Ended March 31, 2021

8. Unearned revenue

Unearned revenue consists of grants, donations and fundraising revenue that was received prior to year end, for activities occurring subsequent to year end. The amounts will be recognized in the subsequent fiscal year.

9. Due to chapters

The amount due to chapters represents funds held on behalf of the Prince Albert membership group. The amounts will be recognized when the activities occur and consists of fundraising amounts retained on their behalf, less expenses directly incurred in respect of the members. The amount owing is non-interest bearing and does not have specific terms of repayment.

10. Subsequent events

The COVID-19 outbreak in Saskatchewan has resulted in increased social distancing, at the time of financial statement preparation the Organization continues to operate however has had to make adjustments to the delivery of planned events and interaction with membership. These recent developments are expected to result in lower fundraising revenues and decreased costs from travel.

11. Economic dependence

The Organization has a significant funding agreement with the Ministry of Health and Saskatchewan Government insurance. The agreement is designed to enhance the services and support available to Saskatchewan people with acquired brain injury. As a result, the Association is dependent on the continuation of this agreement to maintain their operations at their current level.

12. Contributions by major source

Donations and fundraising revenues are contributions that depending on the nature of contributions during the year may have major sources. In the current year donations were \$39,691 of this \$25,000 was from a private single donation from a private donor. In the current year fundraising contributions were \$ 58,937 of this \$25,000 was from The Worker's Compensation Board for fundraising events identified with specific outcomes; the remainder was for fundraising events details in the Fundraising Revenue schedule.

13. Investments

	2021	2020
Term Deposit	\$ 42,567	\$ 42,061
Mutual Funds	98,994	99,980
Total	\$ 141,561	\$ 142,041

The Saskatchewan Brain Injury Association Inc

Grant Revenue

For the Year Ended March 31, 2021

	2021	2020
Saskatchewan Government Insurance - Core Fund	\$ 112,774	\$ 112,774
Minister of Employment and Social Development - Summer Student Grant	8,490	10,599
City of Regina Grants	16,600	16,600
United Way - Regina	25,000	-
Saskatoon Community Foundation	30,000	-
Total	\$ 192,864	\$ 139,973

The accompanying notes are an integral part of these financial statements.

The Saskatchewan Brain Injury Association Inc

Fundraising Revenue

For the Year Ended March 31, 2021

	2021	2020
Brain Blitz	\$ -	\$ 340
Brain Boogie	23,849	46,354
Brain Love	10,088	23,239
Partnerships	25,000	25,000
Raffle income	-	6,851
Total	\$ 58,937	\$ 101,784

The accompanying notes are an integral part of these financial statements.

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