

**CANADIAN MENTAL HEALTH
ASSOCIATION-SOUTH CARIBOO BRANCH**

FINANCIAL STATEMENTS

MARCH 31, 2015

CANADIAN MENTAL HEALTH ASSOCIATION-SOUTH CARIBOO BRANCH

MARCH 31, 2015

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INDEPENDENT AUDITOR'S REPORT

To the Members of:
Canadian Mental Health Association-South Cariboo Branch

I have audited the accompanying financial statements of Canadian Mental Health Association-South Cariboo Branch, which comprise the statement of financial position as at March 31, 2015 and the statements of operations and changes in fund balances and of cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility 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.

Auditor's Responsibility

My responsibility is to express an opinion on these financial statements based on my audit. I conducted my audit in accordance with Canadian generally accepted auditing standards. Those standards require that I comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements 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 entity's internal control.

An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In my opinion, these financial statements present fairly, in all material respects, the financial position of Canadian Mental Health Association-South Cariboo Branch as at March 31, 2015, and its financial performance and its cash flows for the year ended, in accordance with Canadian Accounting Standards for Not-for-Profit Organizations.

108 Mile Ranch, BC
June 23, 2015



CHARTERED PROFESSIONAL ACCOUNTANT

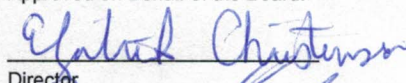
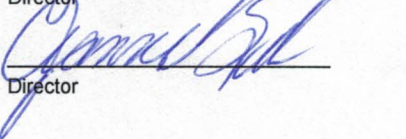
CANADIAN MENTAL HEALTH ASSOCIATION-SOUTH CARIBOO BRANCH

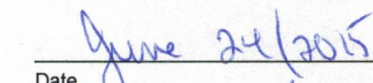
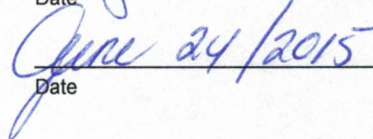
STATEMENT OF FINANCIAL POSITION

AS AT MARCH 31, 2015

	Society	Housing Fund	Capital Asset	Replacement	Total	Total
	2015	2015	Fund	Reserve Fund	2015	2014
			2015	2015		
Current Assets						
Cash	\$ 69,100	\$ 18,411	\$ -	\$ -	\$ 87,511	\$ 103,603
Short term investment	123,084	25	-	-	123,109	121,933
Prepaid expenses	574	2,587	-	-	3,161	3,068
Government taxes receivable	1,285	1,003	-	-	2,288	3,106
Due from replacement reserve fund	-	-	-	-	-	5,860
Due from BC Housing	-	3,909	-	-	3,909	-
Due from society fund	-	-	-	-	-	966
Due from housing fund	6,161	-	-	390	6,551	-
Accounts receivable	8,393	2,817	-	-	11,210	21,034
	<u>208,597</u>	<u>28,752</u>	<u>-</u>	<u>390</u>	<u>237,739</u>	<u>259,570</u>
Restricted cash and deposits (note 3)	-	10,100	-	123,067	133,167	140,316
Capital assets (note 4)	-	-	1,463,253	-	1,463,253	1,532,705
	<u>\$ 208,597</u>	<u>\$ 38,852</u>	<u>\$ 1,463,253</u>	<u>\$ 123,457</u>	<u>\$ 1,834,159</u>	<u>\$ 1,932,591</u>
Current liabilities						
Accounts payable	\$ 12,185	\$ 19,784	\$ -	\$ -	\$ 31,969	\$ 39,721
Wages and employee benefits payable	23,286	2,121	-	-	25,407	31,529
Due to society fund	-	6,161	-	-	6,161	-
Due to replacement reserve	-	390	-	-	390	-
Security deposits	-	10,100	-	-	10,100	9,427
Deferred revenue (note 5)	9,339	10,945	-	-	20,284	23,132
Due to Housing Fund	-	-	-	-	-	6,826
Due to BC Housing	-	-	-	-	-	607
Current portion of long term debt (note 6)	-	-	75,653	-	75,653	73,356
	<u>44,810</u>	<u>49,501</u>	<u>75,653</u>	<u>-</u>	<u>169,964</u>	<u>184,598</u>
Long term liabilities						
Mortgage payable (note 6)	-	-	1,688,165	-	1,688,165	1,763,795
Fund Balances						
Invested in capital	-	-	(300,565)	-	(300,565)	(304,446)
Externally restricted (note 7)	-	(10,649)	-	123,457	112,808	127,293
Internally restricted (note 8)	106,637	-	-	-	106,637	106,637
Unrestricted	57,150	-	-	-	57,150	54,714
	<u>163,787</u>	<u>(10,649)</u>	<u>(300,565)</u>	<u>123,457</u>	<u>(23,970)</u>	<u>(15,802)</u>
	<u>\$ 208,597</u>	<u>\$ 38,852</u>	<u>\$ 1,463,253</u>	<u>\$ 123,457</u>	<u>\$ 1,834,159</u>	<u>\$ 1,932,591</u>

Approved on Behalf of the Board:


Director

Director


Date

Date

CANADIAN MENTAL HEALTH ASSOCIATION-SOUTH CARIBOO BRANCH

STATEMENT OF OPERATIONS AND CHANGES IN FUND BALANCES

FOR THE YEAR ENDED MARCH 31, 2015

	Society	Housing Fund	Capital Asset	Replacement	Total	Total
	2015	2015	Fund	Reserve Fund	2015	2014
			2015	2015		
Revenues						
Contract Income -Interior Health	\$ 201,429	\$ -	\$ -	\$ -	\$ 201,429	\$ 171,194
CMHA - Other Division	-	-	-	-	-	60,000
Grants	2,000	-	-	-	2,000	125,735
Donations and fundraising	14,695	-	-	-	14,695	37,594
Tenant Rent Contributions	-	111,330	-	-	111,330	105,937
BC Housing Rent Subsidies	95,748	165,295	-	-	261,043	262,593
Interest Income	1,124	-	-	1,064	2,188	2,624
Sundry	5,640	1,258	-	-	6,898	4,653
	<u>320,636</u>	<u>277,883</u>	<u>-</u>	<u>1,064</u>	<u>599,583</u>	<u>770,330</u>
Expenses						
Advertising	2,083	-	-	-	2,083	2,416
Automotive	7,640	-	-	-	7,640	6,171
Bad Debts	-	1,865	-	-	1,865	206
Board expenses	549	-	-	-	549	1,770
Client Costs	18,594	-	-	-	18,594	15,133
Fundraising expenses	98	-	-	-	98	1,782
Insurance	868	10,158	-	-	11,026	10,214
Library and Resource Materials	56	-	-	-	56	114
Program delivery wages and benefits	144,750	-	-	-	144,750	192,276
Program supplies	18,273	-	-	-	18,273	15,573
Property tax	-	25,682	-	-	25,682	25,701
Rent	11,739	-	-	-	11,739	6,876
Stipends	3,210	-	-	-	3,210	3,565
Telephone	4,418	-	-	-	4,418	5,192
Training	1,521	-	-	-	1,521	8,528
Travel	1,629	-	-	-	1,629	5,902
Utilities						
heating and hot water	-	3,439	-	-	3,439	3,298
electricity	-	1,066	-	-	1,066	1,276
water and sewer	-	12,190	-	-	12,190	11,322
garbage removal	-	1,877	-	-	1,877	1,611
Maintenance						
salaries, wages and benefits	-	29,982	-	-	29,982	36,471
building maintenance	2,798	10,497	-	19,579	32,874	47,262
grounds	-	105	-	-	105	2,407
service contracts	-	2,484	-	-	2,484	123,741
Administration						
salaries, wages and benefits	61,596	19,581	-	-	81,177	88,684
office overhead	4,523	2,906	-	4	7,433	9,578
accounting fees	22,192	12,009	-	-	34,201	10,236
Audit and legal fees	6,150	5,170	-	-	11,320	20,280
Mortgage interest	-	55,885	-	-	55,885	58,134
Amortization of capital assets	-	-	72,661	-	72,661	76,069
Miscellaneous	332	33	-	4,707	5,072	5,402
Memberships, dues and fees	2,852	-	-	-	2,852	2,007
	<u>315,871</u>	<u>194,929</u>	<u>72,661</u>	<u>24,290</u>	<u>607,751</u>	<u>799,197</u>
Excess (deficiency) of revenue	4,765	82,954	(72,661)	(23,226)	(8,168)	(28,867)
Subsidy Adjustments (note 9)	-	-	-	-	-	47,201
Fund Balance, beginning of year	161,351	2,264	(304,446)	125,029	(15,802)	(34,136)
Interfund transfers						
Mortgage principal repayments	-	(73,352)	73,352	-	-	-
Replacements reserve provision	-	(21,654)	-	21,654	-	-
Capital assets acquired	(2,329)	(861)	3,190	-	-	-
Fund balances, ending	\$ 163,787	\$ (10,649)	\$ (300,565)	\$ 123,457	\$ (23,970)	\$ (15,802)

CANADIAN MENTAL HEALTH ASSOCIATION-SOUTH CARIBOO BRANCH

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED MARCH 31, 2015

	Society 2015	Housing Fund 2015	Capital Asset Fund 2015	Replacement Reserve Fund 2015	Total 2015	Total 2014
Operating Activities						
Sources of cash						
Contract Income and grants	\$ 211,551	\$ -	\$ -	\$ -	211,551	\$ 357,331
Donations and fundraising	14,695	-	-	-	14,695	37,594
Tenant Rent Contributions	-	111,713	-	-	111,713	105,937
BC Housing Rent Subsidies	95,748	157,250	-	-	252,998	263,200
Interest Income	1,124	-	-	1,064	2,188	2,624
Sundry	5,640	1,258	-	-	6,898	4,653
Uses of Cash						
Payments for operating expenses						
Wages and benefits	(222,273)	(59,451)	-	-	(281,724)	(308,922)
Material and services	(96,225)	(87,442)	-	(24,290)	(207,957)	(335,006)
Mortgage interest	-	(55,885)	-	-	(55,885)	(58,134)
						-
						-
						-
Financing Activities						-
Mortgage principal repaid	-	-	(73,352)	-	(73,352)	(71,114)
						-
Investing Activities						-
Capital assets acquired	-	-	(3,190)	-	(3,190)	(1,542)
Interfund transfers						
Replacement reserve provision	-	(21,654)	-	21,654	-	-
Mortgage principal	-	(73,352)	73,352	-	-	-
Transfers to/from housing fund	(7,127)	13,377	-	(6,250)	-	-
Transfers to/from capital asset fund	(2,329)	(861)	3,190	-	-	-
Net increase in cash and term Deposits	804	(15,047)	-	(7,822)	(22,065)	(3,379)
Cash and term deposits, beginning of year	191,380	43,583	-	130,889	365,852	369,231
Cash and term deposits, end of year	<u>\$ 192,184</u>	<u>\$ 28,536</u>	<u>\$ -</u>	<u>\$ 123,067</u>	<u>\$ 343,787</u>	<u>\$ 365,852</u>
Consists of:						
Cash	\$ 69,100	\$ 18,411	\$ -	\$ -	87,511	103,603
Short term investment	123,084	25	-	-	123,109	121,933
Restricted cash and term deposits (note 3)	-	10,100	-	123,067	133,167	140,316
	<u>\$ 192,184</u>	<u>\$ 28,536</u>	<u>\$ -</u>	<u>\$ 123,067</u>	<u>\$ 343,787</u>	<u>\$ 365,852</u>

The accompanying notes are an integral part of this statement.

CANADIAN MENTAL HEALTH ASSOCIATION-SOUTH CARIBOO BRANCH

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2015

1. PURPOSE OF THE SOCIETY

The Canadian Mental Health Association - South Cariboo Branch is incorporated under the laws of the Society Act of British Columbia as a not-for-profit organization and is a registered charity under the Income Tax Act. The Association promotes the mental health of individuals living within the South Cariboo region and supports the resilience and recovery of people experiencing mental illness. The programs offered by the Association are Emergency Home Support, Activity and Drop in Program, Semi Independent Living, Work Incentive Program, Homeless Outreach Program, Extreme Weather Shelter, Acquired Brain Injury and Emergency Transportation Program. The Association also provides low cost and market housing to low income individuals and families in 100 Mile House, BC which is subsidized through BC Housing Management Commission ("BC Housing").

2. SIGNIFICANT ACCOUNTING POLICIES

Significant accounting policies observed in the preparation of these financial statements are summarized below. These policies are in accordance with Canadian accounting standards for Not-for Profit Organizations.

(a) Fund Accounting

The Association's follows the restricted fund method of accounting for contributions.

Society Fund accounts for the Society's funding from various agencies, fundraising and membership activities.

The Housing Fund reports restricted operating grants, revenues and expenses related to the society's housing activities.

The Capital Asset Fund reports the ownership and equity related to the Society's property, building and equipment.

The Replacement Reserve Fund reports the assets, liabilities, revenues and expenses related to replacing property, building and equipment.

(b) Revenue Recognition

Other Contributions

Contributions are recognized in the period received or receivable except when the contribution agreements clearly indicate the funds are for future expenditures. Contributions received for future expenditures are recorded as deferred revenue.

CANADIAN MENTAL HEALTH ASSOCIATION-SOUTH CARIBOO BRANCH

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2015

2. SIGNIFICANT ACCOUNTING POLICIES CONT'D

(b) Revenue Recognition cont'd

Contributions from BC Housing

Contributions received from BC Housing for the replacement reserve fund have been reported as interfund transfers from the Housing fund to the Replacement Reserve Fund.

Contributions received from BC Housing for the acquisition of capital assets have been recognized as revenue in the Capital Asset Fund.

Investment Income

Interest income earned on replacement reserve fund is recognized as revenue in the Replacement Reserve Fund in the period the investment income is earned.

Other interest income earned is recognized in the appropriate fund that it relates.

(c) Amortization of Capital Assets

Capital assets are recorded at cost. Amortization is provided on a straight-line basis over the assets estimated useful lives as follows:

Land - Lease	- 60 years
Building	- 40 years
Furniture and fixtures	- 10 years
Paving	- 20 years
Equipment	- 10 years
Automotive	- 5 years
Fencing	- 10 years
Computer	- 3 years

d) Investments

Investments are recorded at the lower of cost and market value.

(e) Contributed services

Volunteers contribute significant hours annually to assist the Association in carrying out its activities. Because of the difficulty of determining their fair value, contributed services are not recognized in the financial statements.

CANADIAN MENTAL HEALTH ASSOCIATION-SOUTH CARIBOO BRANCH

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2015

3. RESTRICTED CASH AND TERM DEPOSITS

Cash designated for specific purposes is segregated as follows:

	2015	2014
Security deposits and accrued interest owing to tenants	\$ 10,100	\$ 9,427
Replacement Reserve	123,067	130,889
	\$ 133,167	\$ 140,316

4. CAPITAL ASSETS

	Cost	Accumulated Amortization	Net 2015	Net 2014
Land-Lease	\$ 186,850	\$ 53,977	\$ 132,873	\$ 135,987
Building	2,288,359	991,511	1,296,848	1,354,056
Furniture and fixtures	2,330	213	2,117	-
Paving	35,500	30,767	4,733	6,508
Equipment	37,593	23,976	13,617	16,515
Automotive	22,570	20,313	2,257	6,772
Fencing	14,676	4,895	9,781	11,248
Computer	7,691	6,664	1,027	1,619
	\$ 2,595,569	\$ 1,132,316	\$ 1,463,253	\$ 1,532,705

CANADIAN MENTAL HEALTH ASSOCIATION-SOUTH CARIBOO BRANCH

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2015

5. DEFERRED REVENUE

Society fund

The deferred revenue reported in the Society Fund represents contract income received which is related to the subsequent period.

Housing fund

The deferred revenue reported in the Housing Fund represents restricted operating funds received in the current year that are related to the subsequent period.

	2015	2014
Homeless Outreach	\$ 5,211	\$ 5,418
Rent Supplement	1,408	1,200
Prepaid Rent	-	2,040
BC Housing Subsidy	10,945	14,474
Extreme Weather Response	2,720	-
	<u>\$ 20,284</u>	<u>\$ 23,132</u>

CANADIAN MENTAL HEALTH ASSOCIATION-SOUTH CARIBOO BRANCH

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2015

6. MORTGAGE PAYABLE

	2015	2014
Mortgage-Royal Bank bearing interest at 3.129% compounded semi-annually, repayable in monthly blended instalments of \$10,785. The mortgage matures on December 1, 2024.	\$ -	\$ 1,837,151
Mortgage-Peoples Trust bearing interest at 3.13% compounded semi-annually, repayable in monthly blended instalments of \$10,785. The mortgage matures on December 1, 2024.	\$ 1,763,818	\$ -
	\$ 1,763,818	\$ 1,837,151
Principle amounts included in current liabilities	75,653	73,356
	\$ 1,688,165	\$ 1,763,795

The mortgage is secured by a registered first charge and an assignment of rents and fire insurance proceeds on the property located at 910 Cariboo Trail, 100 Mile House, BC.

Principle payments due on the long term debt over the next five years are as follows:

2015	\$ 75,653
2016	78,039
2017	80,501
2018	83,040
2019	85,660
Subsequent to 2019	<u>1,360,925</u>
	<u>\$ 1,763,818</u>

CANADIAN MENTAL HEALTH ASSOCIATION-SOUTH CARIBOO BRANCH

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2015

7. EXTERNALLY RESTRICTED NET ASSETS

Major categories of externally imposed restrictions on net assets are as follows:

	2015	2014
Restricted for replacing capital items	\$ 123,457	\$ 125,029
Contributions, restricted for housing operations, as approved by BC Housing	(10,649)	2,264
	\$ 112,808	\$ 127,293

8. INTERNALLY RESTRICTED NET ASSETS

In prior years, the association's board of directors internally restricted \$51,128 for a future building fund and \$55,509 as a contingency fund.

9. SUBSIDY ADJUSTMENTS

BC Housing conducts an annual review of the financial statements and may adjust for any operating surplus or deficit or over (under) payment of subsidy. Prior years funding adjustments are recognized in the fiscal year they are determined. In 2015, \$0 (2014 - \$47,201) subsidy adjustments were made.

10. ECONOMIC DEPENDENCE

The Association is the holder of a non-profit society operating agreement granted by BC Housing under the Homes BC Program whereby it has the right to act as an authorized manager of an assisted housing development located in 100 Mile House, BC. The operating agreement can be cancelled by BC Housing if the Association fails to observe established guidelines. The Association's housing operations and assets would revert back to BC Housing should this agreement end.

The Association's main sources of income are derived from various government agencies. Should any of these funders substantially change its dealings with the Association, its ability to continue as a viable operations would be doubtful.

CANADIAN MENTAL HEALTH ASSOCIATION-SOUTH CARIBOO BRANCH

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2015

11. FINANCIAL INSTRUMENTS

The Association's financial instruments consist of cash, accounts receivable, account payables, and mortgage payable. Unless otherwise noted, it is management's opinion that the company is not exposed to significant interest, currency, or credit risks arising from these financial instruments.

Fair Value

The Association's cash and cash equivalents, short term investments, accounts receivable, and accounts payable are short term financial instruments whose fair value approximates their carrying value.

The fair value of long term debt is not readily obtainable.

12. REPLACEMENT RESERVE

Under the terms of the agreement with BC Housing, the replacement reserve fund is to be credited in the amount determined by the budget provision per annum plus interest earned. These funds along with the accumulated interest must be held in a separate bank account and/or invested only in accounts or instruments insured by the Canada Deposit Insurance Corporation or the Credit Union Deposit Insurance Corporation; in investments guaranteed by a Canadian government; or in other investment instruments as agreed upon with BC Housing.

The reserve funds may only be used for capital repairs and replacements in accordance with the operating agreement.

13. MUNICIPAL PLAN

The Association and its employees contribute to the Municipal Pension Plan which is a jointly trusted pension plan. The Municipal Pension Plan is a defined benefit plan, where your pension is based on your age, years of pensionable service and the average of your highest five years of salary.

On April 5, 2001, the Municipal Pension Plan moved to joint trusteeship with a Municipal Pension Board of Trustees consisting of eight people appointed by the Plan Member Partners and eight people appointed by the Plan Employer Partners. The Board's duties include establishing investment policy, recommending changes in benefits and funding policy and directing the application of Pension Plan Rules. The Board appoints an independent actuary to assess the Plan's financial health every three years through an actuarial valuation. The Municipal Pension Plan is the sixth-largest defined benefit pension plan in Canada.

Every three years an actuarial valuation is performed to assess the financial position of the plan and based on certain assumption the adequacy of the plan funding. The most recent evaluation was performed in December 31, 2012. The unfunded liability was \$1.37 million which are not attributed to the individual employers. The next valuation will be as at December 31, 2015 with results available in 2016.

CANADIAN MENTAL HEALTH ASSOCIATION-SOUTH CARIBOO BRANCH

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2015

14.CONTINGENT LIABILITY

Sick Time and Special Leave

The unionized employees under the HEABC Collective Agreement earn sick and special leave benefits based upon a percentage of wages paid. These benefits are only paid out under certain circumstances. As at the financial statement date, the amount of potential benefits that could be paid out is \$37,161. This amount has not been reflected in the financial statements as an event must occur first in order to be paid out.

15.COMPARATIVE FIGURES

The 2014 figures, presented in these financial statements for comparative purposes have been restated to conform to the current year's presentation.

CANADIAN MENTAL HEALTH ASSOCIATION-SOUTH CARIBOO BRANCH

NOTES TO FINANCIAL STATEMENTS

MARCH 31, 2015

AUDITOR'S REPORT ON COMPLIANCE WITH AGREEMENT WITH BC HOUSING

To: BC Housing

I have audited Canadian Mental Health Association-South Cariboo Branch compliance as at March 31, 2015 with the criteria established in Sections 5.3, 5.12, 5.13 and 5.10 of the Society's Operating Agreement with BC Housing dated March 17, 1997, in respect of:

- (i) Section 5.3 - Tenant Rent Contributions being charged to Rent-Geared-to-Income Tenants,
- (ii) Section 5.12 and 5.13 - Funding and maintenance of the Replacement Reserve, and the interest income related thereto, and
- (iii) Section 5.10 - Spending and accounting for the Accumulated Operating Surplus of the Homes BC development.

Compliance with the criteria established by the provisions of the Operating Agreement is the responsibility of the management of Canadian Mental Health Association-South Cariboo Branch. My responsibility is to express an opinion on this compliance based on my audit.

I conducted my audit in accordance with Canadian auditing standards. Those standards require that I plan and perform an audit to obtain reasonable assurance whether Canadian Mental Health Association-South Cariboo Branch complied with the criteria established by the provisions of the Operating Agreement referred to above. Such an audit includes examining, on a test basis, evidence supporting compliance, evaluating the overall compliance with the agreement, and where applicable, assessing the accounting principles used and significant estimates made by management.

In my opinion, Canadian Mental Health Association-South Cariboo Branch is in compliance, in all material respects, with the criteria set out in Sections 5.3, 5.12, 5.13, and 5.10 of the Society's Operating Agreement with BC Housing dated March 17, 1997.

108 Mile Ranch, BC
June 23, 2015



CHARTERED PROFESSIONAL ACCOUNTANT