



GROWING TOGETHER

Ranch Ehrlo Society 2024-2025 Annual Report





ABOUT US

Ranch Ehrlo Society is a charitable organization dedicated to providing a range of quality assessment, treatment, education, support, and community services that improve the lives of children, youth, adults, and families.

Ranch Ehrlo is proud to work with families representing some of the many diverse First Nations, Inuit, and Métis communities from across Canada. We are located on Treaty 4 and Treaty 6 territories, home of the Cree, Dene, Ojibwe, Saulteaux, Dakota, Nakota, Lakota, and homeland of the Métis – Michif Nation.

OUR MISSION

Ranch Ehrlo Society has developed unique and innovative programs to assist children, youth, families, and communities.

The mission of Ranch Ehrlo Society is to provide quality preventative and restorative services to, and advocacy for, individuals and families through highly engaged and professional employees.

OUR VISION

We envision a future where all individuals and families achieve their full potential.

WHO WE SERVE

Our services include assessment and psychotherapy for members of the broader community, family treatment and reunification, early learning, counselling, emergency receiving, specialized foster care, affordable housing, group care treatment and education for children and youth with mental health, behavioural, and addictions needs, and group care and vocational services for older adolescents and adults experiencing disability, and community recreation and sports programs for at-risk youth. Our participants are referred from across the country.

OUR MODEL OF CARE

As a CARE certified agency, we are guided by the CARE model, which is a multi-level program aimed at improving services for children and youth in care based on six guiding principles (developmentally focused, family involved, relationship based, trauma informed, competence centred, and ecologically oriented). In 2023, Ranch Ehrlo joined over 600 youth organizations in adding Ukeru, an innovative crisis prevention program to our model of care. Ukeru will provide a new tool alongside our CARE principles and Therapeutic Crisis Intervention techniques to improve the quality of life for our participants.



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Natalie Huber,
CEO and president



Blair Swystun
board chair

Leadership message

We are pleased to present the 2024 – 25 Ranch Ehrlo Society board chair/CEO report. Below are some of the highlights from the past year.

Our 7th annual powwow in August 2024 brought together a record-breaking number of dancers, drummers, and community members. It has become one of the highlights of our year — celebrating and honouring Indigenous culture and ceremony.

We continue to partner with Indigenous communities and elders to strengthen opportunities for our participants through elder visits, feasts, sweats, and other ceremonies, as well as activities like powwow club, drum making, and beading workshops. In the spring, we also unveiled our Indigenous Engagement Guide — not simply a document, but a call to action. This guide was developed to deepen our collective understanding, respect, and meaningful engagement with Indigenous culture. Rooted in our longstanding recognition of the importance of culture in all we do, the guide invites staff, participants, and community members alike to extend our understanding of Indigenous worldviews and lived experiences into our daily work and relationships.

We were also excited to unveil our new five-year

strategic plan in January. Shaped by input from staff, leadership, agencies, and our board, the plan features a refreshed vision and mission. We also updated our values and key themes to emphasize inclusion, innovation, and growth — ensuring we continue to evolve and strengthen the relationships that allow us to best serve our communities.

In our community service area, Ehrlo Housing established a plan to renovate and upgrade the aging Lakeshore Village apartments in Regina in response to changes in the local rental market. Ehrlo Sport Venture was again the recipient of the Tim Hortons Holiday Smile Cookie campaign, receiving \$42,397 to help support and sustain its free organized sport leagues. In the spring, Ehrlo Counselling facilitated a nine-week pilot group for Dialectical Behaviour Therapy, designed for individuals struggling to manage emotional responses and facing long waitlists for support. Ehrlo Early Learning Centre prepared to relocate its Imperial location to the new joint-use educational building tawâw during 2024-25. The move itself will take place next fiscal year, expanding childcare options for Ranch Ehrlo staff and the broader community.

We continue to receive community financial support for many of our initiatives, including

\$65,000 from the National Music Centre to continue to expand our therapeutic music program, as well as ongoing grant support from Jumpstart for Sport Venture programs. For the 13th consecutive year, Ehrlo Counselling Services received \$50,000 from the Anonymous Donors' Fund at the South Saskatchewan Community Foundation to provide pro bono counselling for vulnerable people in the community. We also received funding again from the Children's Aid Foundation of Canada through two initiatives — the Scotiabank Stay in School Program and the Ted and Loretta Rogers Foster Care Comfort Kit Program.

In February 2025, Ranch Ehrlo was named a Top Employer in Saskatchewan for the 14th consecutive year. We are proud of this designation and continue to work hard to ensure we provide a workplace that supports employees in building brighter futures for our participants and themselves.

The Supported Employment Program and the Vocational Training Employment Program — two of five vocational programs offered by Ranch Ehrlo to provide meaningful education and work experience to individuals experiencing disability—relocated to a new location. The building, equipped with a commercial kitchen, became home to our in-house caterer, Sweet Grass Café.

In December, we celebrated 20 years of showcasing youth art with our Art from the Heart calendar unveiling.

In the north, Fraser House Emergency Receiving Program collaborated with Ehrlo Early Learning

Centre to bring a more child-centred focus into the home.

There continues to be strong interest in our family programs. In the 2024 – 25 budget, the board approved a significant expansion of the Family Centred Addictions Program in Moose Jaw which will more than double the program's current capacity. The program's success is also drawing increased interest from First Nations and community partners seeking to replicate the model.

Our internal systems saw many improvements over the year, including contract centralization, enhancements to staff scheduling, a continued focus on safety, and better use of staff training, intake procedure, and case management software. We extend our heartfelt appreciation to the board of directors for their unwavering commitment and support this past year. We are sad to say goodbye to Frank Regel, Amy Groothuis, and Deb Pacholka, who are rotating off the board. Their contributions will be greatly missed. We welcome new board members Anne-Marie Ursan, Yaya Wang, and Lindsay Oliver.

We also thank the executive team for their continued excellent work, and finally, a special thank you to all our employees and volunteers who go above and beyond to provide excellent care to those we serve. Your dedication is truly appreciated and valued.



Group living

Our integrated treatment programs enrich the lives of youth and young adults experiencing disability by providing comprehensive support and services across group living, clinical care, education and vocational training, and recreational activities.



Group living programs

Youth Group Living Treatment Services

Every opportunity offered through our group living treatment services is thoughtfully designed to support the healthy growth and development of youth. Programming is tailored to their individual needs, promoting meaningful progress and the best possible outcomes.

Services are designed to first stabilize and assess the youth who come to Ranch Ehrlo. After the initial intake period, we focus on providing opportunities that promote personal development, build confidence, and foster independence. While they are with us, youth learn to build life skills such as healthy hygiene habits, meal preparation, accessing support services, and more.

When youth are ready to leave the Ranch, we support their successful transition from care to the community by helping them connect with family, community resources, healthcare, and vocational or educational opportunities.

Supported Living Programs

Ranch Ehrlo provides care to individuals with multiple, complex developmental needs. These programs have a person-centred support and strength-based service focus that contribute to the health and well-being of the individual.

A multi-disciplinary team of clinical consultants who are trained in speech and language pathology, occupational therapy, music therapy, social work, psychiatric nursing, and psychology are engaged to meet the needs of these participants. The target areas of development include fine motor skills, functional language, social-emotional abilities, sensory processing ability, and daily living skills.

Emergency Receiving Programs

Ranch Ehrlo provides a temporary home to children and youth who are in need of urgent care while the Ministry of Social Services works to establish a long-term care plan.



4

Emergency receiving homes

22

Supported living homes in Regina and Pilot Butte

18

Youth group living homes in Regina, Pilot Butte, Corman Park, and Prince Albert

Family

Ranch Ehrlo operates four family programs designed to provide intensive support and deliver services to help keep families together or reunite them after having children in care.





Family programs

We are a family-focused agency that wants to see families remain together whenever it is safe. The agency operates four-focused programs that prevent the placement of children out of their homes, assists families in reunification after having a child in care, or provides family-based care for children.

Family Treatment Program offers support to help families stay together safely. It provides parents with resources to strengthen family functioning, enhance coping and communication skills, address addiction, and manage trauma responses. The program aims to improve overall family well-being and to prevent the placement of children outside of their homes, or to support reunification after having a child in care. The length of time spent in the program is dependent on the needs of the family.

Intensive Family Preservation Services is a six-week, in-home treatment program designed to support families referred by the Ministry of Social Services in southern Saskatchewan. Families receive 24/7 care and support from Ranch Ehrlo staff. The primary goal of the program is to stabilize and strengthen families, helping to prevent the out-of-home placement of children.

Treatment Foster Care Program provides a nurturing environment where children can live and thrive in a family setting. Foster families support the development of children in their care while helping to strengthen healthy relationships between the child and their birth family. The typical length of stay is between six and 12 months.

Family Centred Addiction Program offers addictions treatment for individuals struggling with substance use, along with support and resources for their immediate family members. This Moose Jaw-based program is designed to help the entire family heal from the effects of addiction.



34

Family treatment homes in Regina and Moose Jaw.

1

Family-centred addiction apartment building in Moose Jaw with room for eight families.

14

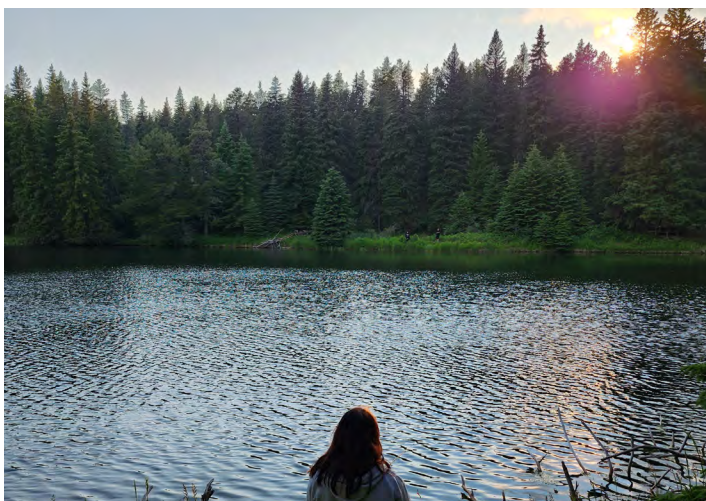
Treatment foster families in Regina and in and around Saskatoon and Prince Albert.

39

Families who were served in their homes in the Intensive Family Preservation Services last year.

Clinical

A clinical team of multidisciplinary professionals including social workers, psychologists, and counsellors work with participants to help them better understand themselves and their lived experiences.



Clinical programs



Program caseworkers, clinical consultants, and the Clinical Assessment and Resource Services team meet regularly with the youth and young adults to provide personalized services that focus on their unique needs and overall well-being. This clinical team serves as a critical link between Ranch Ehrlo and the participants' families and referral agencies.

Our clinical services

Diverse resources are provided by Ranch Ehrlo to help participants address mental health concerns and contribute to key developmental areas.

Assessments – Psychological assessments are critical in providing insights into the cognitive, emotional, and behavioural patterns of an individual. This information forms the basis for targeted interventions and personalized strategies. At Ranch Ehrlo, we have a team of professionals in our Clinical Assessment Resources and Services that provide this service.

Individualized treatment plans – Crafting individualized treatment plans is a meticulous process that considers the unique strengths, challenges, and goals of a participant. These plans serve as dynamic roadmaps, empowering individuals and fostering long-term success and emotional well-being. The incorporation of cultural elements, spirituality, and family collaboration is integral to this process ensuring that treatment is effective and honours the participant's individuality.

Individual and group counselling – Individual and group counselling is led by dedicated professionals with master's level training. Individual counselling uses evidence-based techniques, and involves collaboration with family members and caregiver teams, creating a supportive environment for personal exploration and growth.

Group counselling sessions create a supportive and enriching therapeutic environment, addressing diverse treatment needs.

Safety planning – Personalized safety plans and crisis management strategies are developed in partnership with participants, empowering them to actively contribute to their safety and restoration.

Psychiatric assessment and support services – If required, we can provide participants with access to a timely and comprehensive psychiatric assessment.

Holistic therapies – We provide a range of holistic therapies including horsemanship, expressive arts programming, pet therapy, music therapy, land-based learning and therapeutic recreational activities that offer transformative healing experiences.

Speech-language services – Our speech-language services support individuals with communication challenges and swallowing disorders. These services are critical to helping participants improve their ability to communicate effectively and/or safely eat and drink.

Occupational therapy - This therapy provides insight into an individual's unique challenges and strengths and is designed to support emotional and behavioural regulation, providing tools and strategies to navigate daily life more effectively.



Education

Our diverse education programs offer resources to students who have not had success in a traditional classroom, and vocational programs for participants with developmental and cognitive needs.





Education programs

Many of the youth who come to Ranch Ehrlo have struggled to succeed in traditional school environments. To meet their needs, we offer a range of specialized education programs as well as vocational training for those with differing developmental and cognitive abilities.

The Ranch operates three schools: Schaller Education Centre on the Pilot Butte campus, Hansen Education Centre on the Buckland campus, and Ellen Gunn Education Centre on the Corman Park campus. We also have two Transition Centres in Regina which prepare youth to move from a Ranch classroom toward mainstream placement. Each of these education programs is approved and accredited by the Saskatchewan Ministry of Education.

Ranch Ehrlo's education programs provide students with the opportunity to stabilize and adjust to the structure and expectations of a classroom. We provide academic assessment, modified curriculum, and a high educator-to-student ratio.

These supportive accommodations foster stability, build confidence, and prepare students for a traditional school environment. When students begin to thrive, they are moved to classrooms within city schools but still have the support of an on-site teacher and educational assistant employed by Ranch Ehrlo. This continuum of care ensures a smooth and supported transition.

Vocational and alternative programs

Ranch Ehrlo offers educational opportunities and vocational programs to participants experiencing disability. These programs empower and support participants within a thoughtfully designed, nurturing environment that meets the needs of

each participant while respecting their autonomy.

The Learning Centre is a special education program designed to meet the needs of young adults with severe developmental and sensory needs.

Ranch Ehrlo's four vocational and life skills programs provide a variety of work training experience and skills development designed to assist those with developmental and cognitive needs. The programs are:

- Life Skills Education Program (LSEP)
- Vocational Training Employment Program (VTEP)
- Supported Employment Program (SEP)
- Alternative Vocational Education Program (AVEP)

5

**Vocational and
alternative
education
programs**



3

**Accredited
education
centres on our
campuses**



Community

Ranch Ehrlo supports stronger communities by improving the spaces where people live, work, and play.





Community programs

Healthy communities are grounded in equal opportunities to live, learn, and play in safe and nurturing environments. Ranch Ehrlo's programs and services are designed to give equal opportunity to diverse populations so that together we can realize stronger, healthier, and more integrated communities.

Our community services, based in the city of Regina, are available to individuals and families free of charge or at the lowest fee possible to help foster safe spaces that promote the well-being and inclusion of all people.

Programs we offer

- Ehrlo Housing provides affordable, dignified housing to low-income families, individuals with enduring mental health conditions, and young people transitioning from care. Ehrlo Housing is reputable and well-respected in the industry – developing and delivering affordable housing in Regina for more than 25 years.
- Ehrlo Counselling Services (Thundering Buffalo Lodge) believes everyone should have equal access to mental health care. They work with clients to identify treatment needs and provides a range of counselling, assessment, training, and consultative services that aim to improve the lives of individuals and families.
- Ehrlo Sport Venture operates five free sport leagues and an equipment lending library that fulfills its mission to provide access to sport and recreation by reducing socio-economic barriers that sometimes prevent children from playing organized sport.
- Ehrlo Early Learning Centres offer high-quality childcare and nurturing learning environments for infants and children in Regina. Their early childhood education programs are rooted in a philosophy that emphasizes experiential, or real-life, learning.





Our achievements

This past year at Ranch Ehrlo was filled with achievements and meaningful moments that highlight our commitment to growth, resilience, and building brighter futures.

Agency presents five-year strategic plan

We unveiled our updated strategic plan, developed collaboratively with our staff and senior leadership, with input from our stakeholders and our board of directors. The agency's four core themes – program excellence, quality workforce, effective governance, and strong stakeholder relationships – remain central. However, the agency's vision, mission, values, and objectives were updated to reflect our focus on innovation, growth, and building healthy relationships. This plan is our roadmap for the next five years.

Art from the Heart celebrates 20 years

The 20th annual Art from the Heart reception was held in December 2024 as an opportunity to celebrate the talent, creativity, and resilience of the young artists and to reflect on the lasting impact that Art from the Heart continues to have within the agency and the community. A special anniversary coffee table book was unveiled, containing a collection of artworks spanning 20 years of the calendar's history. The keepsake will serve as a special gift for staff, stakeholders, and members of the community.

4 Seasons of Reconciliation

Ranch Ehrlo expanded the online "4 Seasons of Reconciliation" mandatory training course to include all staff throughout the agency. The initiative is reflective of Ranch Ehrlo's commitment to furthering the action points laid out in the Truth and Reconciliation Commission of Canada: Calls to Action. The training course is intended to build cultural competency among staff, fostering a more therapeutic and enhanced environment for participants.

7th annual powwow

Hundreds of people converged on our Pilot Butte campus this past summer to take part in the seventh annual powwow. A record number of dancers and attendees enjoyed an afternoon of drumming and dancing, providing opportunity for the community and Ranch staff and participants to engage with Indigenous culture and ceremony.

Unveiling Fieger House

Former board chair Greg Fieger was honoured with a Ranch Ehrlo home named after him in recognition of his lasting impact on the agency. At a ribbon-cutting ceremony on May 27, 2025, staff, dignitaries, and guests celebrated Greg's leadership, advocacy, and continued involvement in programs like Ehrlo Sport Venture. Fieger House will continue supporting adults with disabilities in a warm, skill-building environment.





Ehrlo Early Learning Centre educators explore bicultural curriculum

Educators with Ehrlo Early Learning Centre (EELC) travelled to New Zealand to explore new ways of creating culturally inclusive and engaging learning environments. Staff explored how the country's early learning centres are using the bicultural curriculum, Te Whāriki, to support the learning and development of young children. Educators hope to borrow elements from this bicultural framework and incorporate them into EELC's own programming, aligning with the centre's existing Play and Exploration curriculum and the mission and values of Ranch Ehrlo Society.



Sport Venture sees record participation

Ehrlo Sport Venture continues to operate its five free sports leagues year-round, engaging hundreds of children and youth from across Regina. This past year, Sport Venture experienced record participation in nearly all its leagues, with the Outdoor Hockey League leading the way, reaching a peak of 466 registered players in the 2024 – 25 season. This sustained growth is made possible by the incredible support of our sponsors, community partners, and dedicated volunteers, who generously contribute their time, funding, and resources. Their commitment ensures that under-served youth in our communities have the opportunity to participate in organized sports – building confidence, belonging, and lifelong skills through play.



Family programs collaborate with Kasohkowew Child Wellness Society

Ranch Ehrlo's Family Treatment Programs (FTP) and the Kasohkowew Child Wellness Society have partnered to support and empower families in need. In August 2024, Kasohkowew representatives visited FTP to learn about its comprehensive services as they developed a new program focused on family healing and reunification. The visit laid the groundwork for a deeper collaboration and led to a signed agreement for services, solidifying the partnership.

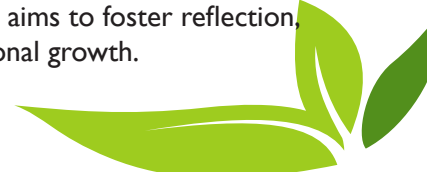


Fourth and final renaming feast for Thundering Buffalo Lodge

The fourth and final naming feast for Thundering Buffalo Lodge was held in January. Ehrlo Counselling Services (ECS) was bestowed the Indigenous spirit name, Thundering Buffalo Lodge, in 2021 as part of the Ranch Ehrlo's journey toward truth and reconciliation. As part of First Nations' tradition, four feasts were held in observance of the naming – further demonstrating the organization's ongoing commitment to reconciliation and providing honour to the Cree, Saulteaux, Lakota, Nakota, Dakota, Ojibway, and Métis people.

“mâmawi-pimohtêtân” pathway completed

Ranch Ehrlo completed the mâmawi-pimohtêtân pathway on its Pilot Butte campus, a one-kilometre loop trail created as part of its response to the Truth and Reconciliation Commission's Calls to Action. The trail includes eight interactive learning stations, a tipi, fire pit, rock paintings, benches, and a rock medicine wheel. The pathway, whose name means “walking all together,” aims to foster reflection, connection, and dialogue about reconciliation and personal growth.





Music therapy program expands

The agency has successfully expanded its therapeutic music program, doubling capacity and substantially increasing its reach to include more programs, participants, and session time. In 2024, Ranch Ehrlo was the recipient of a \$65,000 grant from the National Music Centre (NMC), enabling and sustaining the program's growth.

One year of Ukeru

Ranch Ehrlo marked one year of using Ukeru, an innovative crisis management tool that helps improve the safety at the Ranch. Through our data and staff feedback, we know that many are now viewing Ukeru as an essential tool for improving safety and reducing harm. This crisis management approach prioritizes comfort over control and complements the agency's CARE principles and Therapeutic Crisis Intervention techniques, further enhancing the quality of life for participants and the safety of our staff.



Ranch Ehrlo introduces Indigenous Engagement Guide

Ranch Ehrlo has launched a new Indigenous Engagement Guide as part of its reconciliation efforts. This guide is a practical and symbolic resource aimed at enhancing cultural understanding, strengthening relationships, and integrating Indigenous knowledge throughout the organization. It calls on all staff to actively participate in cultural collaboration, aiming to build cultural competency across four key areas: participants, staff, relationships, and communities. The guide supports Ranch Ehrlo's five-year strategic plan and underlines its commitment to Indigenous communities.

Indigenous Engagement Guide

Society believes in the need to understand the past, and through the development of relationships, commits to understand, honour Indigenous cultures and traditions.



PARTICIPANTS: "the ones we serve" (Empowering)

What does this mean?
• Cultural identity and belonging
• Opportunities for family voices to be heard
What does that look like?
• Involvement in cultural practices (i.e., elder visits, ceremonies)
• Community Committee involvement

STAFF: "the ones we work with" (Empowering)

What does this mean?
• Professional development
• Personalized Truth and Reconciliation Action plans
What does that look like?
• Promote inclusivity and reduce unconscious biases
• Improve cultural sensitivity, communication, and trauma informed care

COMMUNITIES: "who we engage with" (Nurturing)

What does this mean?
• Work with First Nation Child and Family Service Agencies
• Economic reconciliation
What does that look like?
• Referral agencies
• Indigenous-owned businesses

RELATIONSHIPS: "where all voices are respected" (Nurturing)

What does this mean?
• Board and staff reflect community diversity
• Foster safe spaces for open dialogue and understanding
What does that look like?
• Broad perspectives to build trust and enhance decision making
• Encourage learning, reflection, and action on equity and inclusion

Ranch Ehrlo unveils new website

In 2024, Ranch Ehrlo embarked on an ambitious project to redesign the agency's external website, ehrlo.com. The rebranding reflects a fresh and modern approach to digital engagement. The new site is designed to better serve our community and will remain a key touchpoint for youth, families, referring agencies, community partners, and governing bodies. The revamped website offers improved security, navigation, enhanced accessibility and a more user-friendly interface making it easier for visitors to explore Ranch Ehrlo's programs and services.

Aid foundation helping participants

Hundreds of Ranch Ehrlo youth and young adults have benefited from the Children's Aid Foundation of Canada, including this year through two key initiatives: the Scotiabank Stay in School Program and the Ted and Loretta Rogers Foster Care Comfort Kit Program. This year, Ranch Ehrlo received \$30,000 to support students overcoming personal and academic challenges, while the returning comfort kits provided essential items and a sense of security during times of transition.





Renovations move ahead at Ehrlo Housing

Early in 2024, Ehrlo Housing established a plan to renovate and upgrade the aging Lakeshore Village apartments in response to changes in the local rental market. The team spent several months inspecting and documenting the condition of the apartment units, surveyed tenants, and was awarded funding from the Canadian Mortgage and Housing Corporation to conduct a building condition assessment and energy audit. Following the collection of data, staff set to work on renovating the first unit and completed the space in June 2024. The refurbished apartment will serve as a prototype for the renovation of all units at the property.



Vocational program relocates

The Supported Employment Program (SEP) and Vocational Training Employment Program (VTEP) moved to a new location at 2112 Turvey Road in Regina, reuniting all 26 participants and staff. These programs, part of Ranch Ehrlo's five vocational initiatives, support individuals with differing developmental and cognitive abilities by offering education and work experience in a supportive setting. The relocation provides a larger space and helps streamline daily routines by housing everyone in one location. The goal of these programs is to help participants develop skills for greater independence and community success.



Ranch Ehrlo joined Home Depot's Orange Door Project

In spring 2025, Ranch Ehrlo partnered with the Saskatoon Home Depot for the Orange Door Project, a national campaign to help end youth homelessness. From May 27 to June 22, customers donated \$3, \$5, or \$10 at checkout, with all funds staying local to support our northern group living programs. The donations, totally over \$8,000, helped enhance youth services and will contribute to future recreational and therapeutic spaces, creating lasting impact for young people in Saskatchewan.



Music and generosity meet

Ranch Ehrlo youth from Buckland, Prince Albert, and Corman Park enjoyed an inspiring afternoon at JAM STREET, where Mercy Glover and Josh Stumpf, with his band, The Boys Downtown, performed a special concert and gifted brand-new musical instruments. The instruments were purchased with over \$5,000 raised at the third annual Sunset Music Festival, organized by Josh and Mercy, with all proceeds supporting musical programming for Ranch Ehrlo youth. The event wrapped up with the youth trying out the new gear — drum kits, guitars, keyboards, and more — generously supplied by Mosaic Music in Prince Albert.

Top Employer

Ranch Ehrlo was named one of Saskatchewan Top Employers for the 14th consecutive year, recognizing the agency as an exceptional place to work.



Focus on outcomes

Continual improvement has always been a top priority for us. We take great strides to better understand how our programs impact our youth, adults, and family participants, and we work diligently to ensure the delivery of our services are effective in meeting their needs. We have a system in place for analyzing and reporting our service recipients' success. We use the data to evaluate services, identify opportunities for improvement, and develop plans. If you want to see more outcomes, look for the Outcomes Report on ehrlo.com.



70%

families reunified in
the Family Treatment
Program

91%

parents/guardians who feel the
Ranch is a safe place for their
child

91%

overall occupancy rate in all of
our Ehrlo Housing suites

51%

of former youth have positive
or very positive relationships
with parents or peers six
months after leaving the Ranch

69%

of youth are Indigenous

90%

of youth attained all or
part of their goals

95%

of participants who said they
learned new skills in our
vocational programs

68%

families who were
satisfied or very
satisfied with
our educational/
vocational services

72

number of children that
remained with their families
in the Family Centred
Addictions Program

Our executive



Natalie Huber, CEO



Natalie joined Ranch Ehrlo in January 2021. She has worked in child and family services for close to 30 years.

Shelley Reddekopp, vice-president of support services



Shelley became part of Ranch Ehrlo in June 2021, bringing with her extensive experience in corporate leadership and financial management.

Corinna Hayden-Fidler, vice-president of education



Corinna has been with Ranch Ehrlo for many years, becoming a VP in 2013 and has spent the majority of her career as a school-based

administrartor.

Pam Dmytriw, vice-president of group living treatment services



Pam joined Ranch Ehrlo in 2016 and became vice-president in 2020, after roles with Social Services and Regina Qu'Appelle Health.

David Rivers, vice-president of clinical, quality improvement, and family services



David has over 25 years of experience in the agency. He filled many roles in several programs before becoming the vice-president of clinical services in 2020.

Carole Bryant, director of governance and corporate services



Carole joined the Ranch executive in 2003, as a vice-president of admin. In 2016, she assumed a new role as director and remains a member of the executive team.

Malcolm Neill, vice-president of strategy and organizational effectiveness



Malcolm joined the Ranch in 1988 and held various positions before being appointed a vice-president. He retired in Oct. 2024.



Members of Ranch's executive team walking the Ranch's reconciliation path on the Pilot Butte campus

Board of directors

2024-2025

- **Blair Swystun, (chair) retired CIC president and CEO**
- **Hirsch Greenberg, (vice-chair/secretary) retired justice studies professor**
- **Dr. Louise Greenberg, (past chair) former executive in residence, Johnson Shoyama, U of R**
- **Frank Regel, retired human services professional**
- **Amy Groothuis, registrar, Court of Appeal**
- **Deb Pacholka, retired general counsel**
- **Darren McKee, CEO/executive director, Sask. School Boards Association**
- **Benjamin Findlay, vice-president, Connor, Clark, and Lunn Private Capital Ltd.**
- **Lana Gray, owner, Lana Gray Leadership Services**
- **Robin Clarke, director of surveillance at Saskatchewan Indian Gaming Authority**
- **Reagan Lowe, superintendent of human resources, Regina Public Schools**
- **Jon Stricker, vice-president, Fries Tallman Lumber**
- **Jim Fallows, retired Ministry of Finance treasury employee**
- **Anne-Marie Ursan, community consultant and Sask Polytechnic instructor**
- **Yaya Wang, vice-president of human resources, Peter Ballantyne Group of Companies**
- **Lindsay Oliver, partner, OWZW law firm**



Board and executive members



Board members Robin Clarke and Darren McKee at the board retreat



Board committee

Audit and finance committee

Members: Ben Findlay (chair), Blair Swystun, Darren McKee, Jim Fallows

The audit and finance committee reviewed the audited financial statements with the agency's external auditor Deloitte, as well as reviewing the external auditor's performance. The committee reviewed the agency's long-term lease commitments including equipment, vehicles, and real estate. It recommended the board pass a banking resolution to increase the agency's capital line-of-credit from \$2M to \$5M. It reviewed and presented to the board the agency's quarterly financial results and agency score card. The committee reviewed and recommended to the board rate increases for youth group living, supported living, family treatment, emergency receiving, and the education programs. The committee reviewed and recommended to the board the development of an integrated supportive living service for adults experiencing intellectual and developmental disabilities as well as the development of respite programs for individuals experiencing intellectual and developmental disabilities. In conjunction with the human resources and compensation committee, it reviewed and recommended to the board approval of the 2025-2026 business and sustainability plan. It reviewed the Enterprise Risk Management annual report, heat map, and mitigation initiatives, noting no changes to the risk registry or framework in 2024. It also reviewed in detail the risks dealing with financial sustainability. The committee annually reviews the agency's insurance coverage, investment reserves, and restricted funds policies as well as the effectiveness of its internal controls. The committee met with representatives from Marsh Canada Ltd. who provided an overview of the agency's insurance program. Marsh was successful in becoming the agency's insurance broker through a request for proposal (RFP) in 2024. The committee recommended changes to the investment policy to allow management to invest up to \$1M per annum without board approval, but with the requirement to report back to the audit and finance committee.

Governance and nominations committee

Members: Deb Pacholka (chair), Amy Groothuis, Robin Clarke, Jon Stricker, Hirsch Greenberg

The governance and nominations committee continued its work in strengthening the board governance structure. The committee conducted its biennial review and recommended changes to the Board of Directors Code of Conduct Policy, Board of Directors Conflict of Interest Policy, and Board of Directors Alert System. The committee has

ongoing responsibility for board renewal and recruitment. This past year, the committee undertook a review of the agency's board recruitment process. Based on a review of the research on best practices in board recruitment, the committee confirmed the merits of the agency's current approach. The committee oversaw the development and recommended approval for the agency's new five-year Strategy Map, including the agency's vision, mission statements, values, strategic themes, goal statements, and objectives. It continued its work on board training and orientation and facilitated the annual board and committee self-evaluation process. The committee reviewed the risks from the Enterprise Risk Management annual report dealing with stakeholder confidence and regulatory and licensing requirements.

Human resources and compensation committee

Members: Lana Gray (chair), Frank Regel, Reagan Lowe, Louise Greenberg, Anne-Marie Ursan

The human resources and compensation committee continued to provide oversight for the agency's total rewards program, performance management framework, and health and safety program. It met with representatives of People Corporation, the agency's benefit consultant, to review the performance of the agency's self-directed pension plan and received recommendations on addressing the issues raised. The committee reviewed proposed changes to the agency's pension plan, including a market/tender review to determine the agency's options for a fund holder. The committee reviewed and approved a budget planning assumption for the potential compensation lift to the agency pay bands. In conjunction with the audit and finance committee, it reviewed and recommended board approval of the 2025-2026 business and sustainability plan. It provided oversight for the succession plan for key leadership roles in the agency, including the president and CEO. The committee reviewed the risks from the Enterprise Risk Management annual report dealing with attracting a competent workforce, engaging, supporting, and managing the workforce, staff safety and congruence of Ranch Ehrlo philosophy, approach, and direction throughout the agency. The committee reviewed and received regular updates on the agency's talent acquisition strategy, which included marketing initiatives to increase awareness of the agency, labour market reviews, incentives for hard-to-recruit candidates, and relationships with post-secondary institutions. It oversees the process for the annual performance review and evaluation of the CEO, including contract renewal and CEO compensation review.

Staff associations



The staff association of Ranch Ehrlo Society organizes staff functions, promotes employee involvement within the agency, and operates as committees on behalf of their membership. Regionally, each campus operates its own staff association through the direction of a staff council. All members are encouraged to get involved to help organize and promote events such as holiday parties and sporting events. Although the activities in each association differ, common activities include school year meet and greets, movie nights, holiday parties, barbecues, and golf events.

INDEPENDENT auditor's report



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To the Board of Directors of
Ranch Ehrlo Society

Opinion

We have audited the financial statements of Ranch Ehrlo Society (the "Society"), which comprise the statement of financial position as at May 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 (collectively referred to as the "financial statements").

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Society as at May 31, 2025, 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 Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards ("Canadian GAAS"). 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 Society 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 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 Society'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 Society or to cease operations, or has no realistic alternative but to do so.

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



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 GAAS 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 GAAS, 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 Society'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 Society'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 Society 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.

Deloitte LLP

Chartered Professional Accountants
Regina, Saskatchewan
September 2, 2025



STATEMENT of financial position

Ranch Ehrlo Society
Statement of Financial Position
May 31, 2025

	2025	2024
ASSETS		
Current		
Cash	\$ 9,450,228	\$ 10,977,163
Restricted investments (Note 6 and Note 7)	900,000	991,807
Goods and services tax recoverable	105,418	144,049
Prepaid expenses	375,165	397,546
Accounts receivable	14,056,449	10,440,578
Trust assets (Note 5)	74,743	57,222
	<u>24,962,003</u>	<u>23,008,365</u>
Restricted cash (Note 6)	306,257	204,804
Restricted investments (Note 6 and Note 7)	7,058,913	5,344,178
Unrestricted investments (Note 7)	471,833	441,635
Capital assets (Note 3)	24,499,521	24,455,301
Intangible assets (Note 4)	-	20,234
	<u>\$ 57,298,527</u>	<u>\$ 53,474,517</u>
LIABILITIES AND NET ASSETS		
Current		
Accounts payable and accrued liabilities	\$ 4,184,395	\$ 2,672,417
Government remittances payable	978,915	815,593
Deferred revenue (Note 9)	302,031	568,013
Trust liabilities (Note 5)	74,743	57,222
Current portion of forgivable loans/ capital funding (Note 10)	485,500	479,100
	<u>6,025,584</u>	<u>4,592,345</u>
Forgivable loans/capital funding (Note 10)	564,552	1,050,051
	<u>6,590,136</u>	<u>5,642,396</u>
NET ASSETS		
General fund	42,443,221	41,291,333
Restricted fund (Note 6)	8,265,170	6,540,788
	<u>50,708,391</u>	<u>47,832,121</u>
	<u>\$ 57,298,527</u>	<u>\$ 53,474,517</u>

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

ON BEHALF OF THE BOARD

Director Benjamin Findlay

Director [Signature]



STATEMENT of operations

	2025	2024
REVENUES		
Group living	\$ 65,661,552	\$ 61,661,703
Education	12,324,672	12,072,640
Community	5,426,126	5,073,468
Family	13,135,225	12,232,528
Other	996,794	676,427
Forgiven/amortized capital funding (Note 10)	479,100	416,032
	<u>98,023,469</u>	<u>92,132,798</u>
EXPENSES		
Salaries and benefits	72,884,310	67,245,320
Occupancy costs	7,204,082	7,126,107
Operational requirements	2,880,976	2,580,457
Interest and bank charges	54,693	46,224
Programming	9,220,410	8,783,472
Miscellaneous	801,989	963,031
Amortization of capital assets	2,080,505	1,788,723
Amortization of intangible assets	20,234	78,568
	<u>95,147,199</u>	<u>88,611,902</u>
EXCESS OF REVENUES OVER EXPENSES	<u>\$ 2,876,270</u>	<u>\$ 3,520,896</u>



STATEMENT of changes

	General Fund		Restricted Fund		2025	2024
Net Assets - Beginning of Year	\$	41,291,333	\$	6,540,788	\$ 47,832,121	\$ 44,311,225
Excess of revenues over expenses		2,876,270		-	2,876,270	3,520,896
Internal transfers (Note 11)		(1,724,382)		1,724,382	-	-
Net Assets - End of Year	\$	<u>42,443,221</u>	\$	<u>8,265,170</u>	<u>\$ 50,708,391</u>	<u>\$ 47,832,121</u>



STATEMENT of cash flows

	2025	2024
OPERATING ACTIVITIES		
Excess of revenues over expenses	\$ 2,876,270	\$ 3,520,896
Items not affecting cash		
Amortization of capital assets	2,080,505	1,788,723
Amortization of intangible assets	20,234	78,568
Forgiven/amortized capital funding	(479,100)	(416,032)
Realized/unrealized gain/loss on investments	(503,124)	(227,434)
Gain/loss on disposal of capital assets	4,342	(3,927)
	<u>3,999,126</u>	<u>4,740,794</u>
Changes in non-cash working capital		
Net change in non-cash current assets (Note 14)	(3,572,380)	(72,615)
Net change in non-cash current liabilities (Note 15)	<u>1,426,839</u>	<u>(1,209,354)</u>
Cash from operating activities	<u>1,853,585</u>	<u>3,458,825</u>
INVESTING ACTIVITIES		
Purchase of capital assets	(2,145,167)	(3,987,299)
Proceeds on disposal of capital assets	16,100	32,400
Purchase of Investments	<u>(1,150,000)</u>	<u>-</u>
Cash used by investing activities	<u>(3,279,067)</u>	<u>(3,954,899)</u>
NET DECREASE IN CASH	<u>(1,425,482)</u>	<u>(496,074)</u>
Cash, beginning of year	<u>11,181,967</u>	<u>11,678,041</u>
Cash, end of year	<u>\$ 9,756,485</u>	<u>\$ 11,181,967</u>
CASH CONSISTS OF		
Cash	9,450,228	10,977,163
Restricted cash (Note 6)	<u>306,257</u>	<u>204,804</u>
	<u>\$ 9,756,485</u>	<u>\$ 11,181,967</u>



NOTES to the financial

1. NATURE OF ORGANIZATION

Ranch Ehrlo Society (the “Society”) is a non-profit, registered charitable organization dedicated to providing quality preventive and restorative services to, and advocacy for individuals and families. This mission is carried out through the provision of programming in the following areas:

- Early Learning
- Affordable Housing
- Therapeutic Counselling
- Family Services
- Group Living Treatment and Education Services
- Community Recreation

The Society operates from a number of locations in Saskatchewan, providing services to communities across Canada on a referral basis.

The Society is exempt from income taxes under section 149 of the Income Tax Act.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basic Presentation

These financial statements are presented in accordance with Canadian accounting standards for not-for-profit organizations and reflect the following significant accounting policies:

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 reported amounts of assets and liabilities at the reporting date, and the reported amounts of revenues and expenses for the reporting period. Actual results could differ from these estimates. Significant financial statement items that require the use of estimates include useful lives of capital assets, impairment of capital assets, valuation of investments, and amortization of forgivable loans/capital funding. These estimates are reviewed periodically, and adjustments made as appropriate in the statement of operations in the year they become known.

Financial Instruments

The Society initially measures its financial assets and financial liabilities at fair value. The Society subsequently measures all its financial assets and financial liabilities at amortized cost, except for investments in equity and fixed income instruments that are quoted in an active market, which are measured at fair value. Changes in fair value are recognized in the statement of operations.

Transaction costs are added to the carrying value of the asset or netted against the carrying value of the liability and are then recognized using the effective interest method. Any premium or discount related to an instrument measured at amortized cost is amortized over the expected life using the effective interest method and recognized in net earnings as interest income or expense.



NOTES to the financial

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Financial Instruments (continued)

With respect to financial assets measured at cost or amortized cost, the Society recognizes in net earnings an impairment loss, if any, when it determines that a significant adverse change has occurred during the period in the expected timing or amount of future cash flows. When the extent of 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 shall be reversed in net earnings in the period the reversal occurs.

Revenue Recognition

The Society follows the deferral method of accounting for contributions, where externally 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 reasonably assured.

Capital funding is deferred and recognized at the same rate that the related assets are being amortized.

Group living, education, community, family and other revenue are recognized on an accrual basis when the good or service has been rendered.

Fund Accounting

The Society uses fund accounting to report the assets, liabilities, and net assets of the general, internally, and externally restricted funds. The Board of Directors may allocate a portion of accumulated net assets to restricted cash to provide for sound financial management and planning for future capital and operating requirements consistent with the agency's Restricted Funds and Reserve Policies. In a similar manner, previously apportioned restricted cash may be returned to the general fund in periods where qualifying investment has been made. The funds in use at the year end include the following:

The General Fund reports revenues and expenses related to program delivery and administrative services.

The Restricted Fund reports amounts set aside (net any withdrawals) for specific purposes (Note 6 and 11). These funds may be ongoing in nature or resources for specific future activities and include:

Geoff Pawson Scholarship – the bursary is internally restricted and is intended to provide funding for former students to further their education in a post-secondary institution.

Mary Miller Fund – the fund is internally restricted and is intended to provide financial assistance to former participants with a demonstrated urgent financial need.

Capital Reserve – is internally restricted for multi-year plans to improve existing infrastructure, as well as, to invest in future capital projects.

Operating Reserve – is internally restricted to address emergent situations that arise between budget cycles and provide funding for new programs and services required to meet emergent needs identified by referring agencies.



NOTES to the financial

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Fund Accounting (continued)

McEwen Manor Maintenance Reserve – is restricted under the forgivable loan agreement with Saskatchewan Housing Corporation. The Society is obliged to fund a reserve that is intended to support ongoing maintenance at McEwen Manor.

Intangible Assets

Software license rights and trademarks are being amortized on a straight-line basis over their estimated useful life of ten years.

Capital Assets

Capital assets are stated at cost less accumulated amortization and are amortized over their estimated useful lives at the following rates and methods.

Building	4% - 10% declining balance/25 years straight-line
Equipment	20% declining balance/5 years straight-line
Motor Vehicles	30% declining balance/5 years straight-line
Computer Equipment	50% declining balance/3 years straight-line
Leasehold Improvements	30% declining balance/10 years straight-line

Impairment of Long-lived Assets

When conditions indicate that a tangible capital asset is impaired, the net carrying amount of the tangible capital asset is written down to the asset's fair value or replacement cost. Writedowns of tangible capital assets are recognized as an expense in the statement of operations.

Employee Future Benefits

The Society has a defined contribution pension plan where the Society and its employees contribute an identified amount to the plan annually. Amounts due to the plan are settled as they come due and there is no further obligation to report.

3. CAPITAL ASSETS

	Cost	Accumulated Amortization	2025 Net Book Value	2024 Net Book Value
Land	\$ 2,687,499	\$ -	\$ 2,687,499	\$ 2,687,499
Buildings	33,394,731	13,474,091	19,920,640	19,818,834
Equipment	3,208,958	2,964,478	244,480	363,974
Motor Vehicles	3,377,673	2,336,192	1,041,481	986,044
Computer Equipment	1,419,813	1,114,242	305,571	337,255
Leasehold Improvements	1,722,243	1,422,393	299,850	261,695
	<u>\$ 45,810,917</u>	<u>\$ 21,311,396</u>	<u>\$ 24,499,521</u>	<u>\$ 24,455,301</u>



NOTES to the financial

4. INTANGIBLE ASSETS

	2025	2024
Software	\$ 881,676	\$ 881,676
Accumulated Amortization	(881,676)	(861,442)
	\$ -	\$ 20,234

5. TRUST ASSETS/LIABILITIES

Participants may raise funds to be used for recreational or other activities and at the discretion of the Society. While the Society holds these monies in an administrative capacity, these funds are held for participants. As a result, there are no revenues or expenses reported in these financial statements.

6. RESTRICTED FUND

A portion of the Society's assets have been restricted for specific purposes as follows:

	2025	2024
Geoff Pawson Scholarship (Internally Restricted)	\$ 290,285	\$ 271,706
Capital Reserve (Internally Restricted)	6,187,385	4,677,839
Operating Reserve (Internally Restricted)	1,204,142	1,127,074
McEwen Manor Maintenance Reserve	583,358	464,169
	<u>\$ 8,265,170</u>	<u>\$ 6,540,788</u>
Restricted Cash	306,257	204,804
Restricted Investments - Current	900,000	991,807
Restricted Investments	7,058,913	5,344,177
	<u>\$ 8,265,170</u>	<u>\$ 6,540,788</u>

The McEwen Manor Maintenance Reserve is for repairs to the building and repairs and/or replacement of equipment as established by the forgivable loan agreement with Saskatchewan Housing Corporations referenced in Note 10.



NOTES to the financial

7. INVESTMENTS

Investments in RBC Wealth Management Dominion Securities are in a balanced portfolio. The portfolio is flexible and can accommodate withdrawals necessary for ongoing operations, capital requirements, and strategic initiatives. Fixed income investments have terms up to five years with maturity dates ranging from FY2025-2026 to FY2029-2030.

	Market Value 2025	Current Yield	Asset % of Portfolio	Asset Mix Target	Asset Mix Min / Max	Market Value 2024
Cash or Cash Equivalent	\$ 92,105	1.50%	1.09%	0%	0% / 15%	73,078
Fixed Income	6,300,102	4.29%	74.73%	70%	50% / 80%	4,855,158
Canadian Equities	1,901,186	4.80%	22.55%	30%	10% / 45%	1,728,032
US Equities (in CAD)	137,353	0.74%	1.63%	0%	0% / 0%	121,351
International Equities	-	0.00%	0.00%	0%	0% / 0%	-
	<u>\$ 8,430,746</u>	<u>4.32%</u>	<u>100.00%</u>	<u>100.00%</u>		<u>6,777,619</u>

Restricted Investments - Current	\$ 900,000
Restricted Investments	7,058,913
Unrestricted Investments	471,833
	<u>\$ 8,430,746</u>

Investment purchases totalling \$1,150,000 were made during the current year (2024 - \$Nil). Associated investment risks are outlined in Note 16.

8. LINE OF CREDIT

The Society has an operating line with Royal Bank of Canada totaling \$2,000,000 of which \$Nil (2024 - \$Nil) has been advanced at year end. In addition, the Society has a capital line with Royal Bank of Canada totaling \$5,000,000 of which \$Nil (2024 - \$Nil) has been advanced at year end. Both lines of credit bears interest at prime plus 0.3% and is secured by a general security agreement and collateral mortgage registration held on a group of residential properties.

9. DEFERRED REVENUE

	2025	2024
Annual Pow Wow	\$ 20,550	\$ 36,850
Early Learning Grant	172,804	422,486
Regina Bypass Road Access	108,677	108,677
	<u>\$ 302,031</u>	<u>\$ 568,013</u>



NOTES to the financial

10. FORGIVABLE LOANS/CAPITAL FUNDING

The annual forgiven/amortized portion of the forgivable loans/capital funding recorded as revenue in the statement of operations is \$479,100 (2024 - \$416,032).

	2025	2024
Saskatchewan Housing Corporation forgivable loan with monthly instalments of \$31,692 (McEwen Manor). Maturity Date: August 31, 2026	\$ 481,712	\$ 862,011
Federal grant funding amortized with monthly instalments of \$2,367 (McEwen Manor). Maturity Date: March 31, 2033	222,736	251,136
Saskatchewan Housing Corporation forgivable loan amortized as the sum of all digits with monthly instalments of \$5,867 (Chaz Court), Maturity Date: May 31, 2029	345,604	416,004
	1,050,052	1,529,151
	(485,500)	(479,100)
Current portion	\$ 564,552	\$ 1,050,051

The Saskatchewan Housing Corporation forgivable loan and the Federal/Municipal grant funding were used to develop a supportive housing complex for homeless and at-risk adults with chronic, persistent mental health conditions (McEwen Manor). Under the agreement with Saskatchewan Housing Corporation, the Society must provide affordable units to eligible households, at rents priced at or below the average market rates for comparable housing in the community. The longest of the remaining two agreements with the project will be met in 2033. In the event the Society does not meet the conditions of the Saskatchewan Housing Corporation forgivable loan, interest of 5.19% will be calculated on the principal amount outstanding at the time of default and monthly repayments would be required.

Funding for the Chaz Court was provided for the development of 8 affordable housing units. The forgivable loans associated with this project are recorded as revenue over the life of each of the agreements (Saskatchewan Housing Corporation – 180 months; City of Regina – 60 months (has been fulfilled)). Under the agreement with Saskatchewan Housing Corporation, Chaz Court units may only be rented to eligible households at rents priced at or below the average market housing rent for comparable housing in the community. The commitment under this agreement will be met in 2029. In the event the Society does not meet the conditions of the Saskatchewan Housing Corporation forgivable loan related to Chaz Court, interest is due on the remaining balance not forgiven at a rate of 5.24%.



NOTES to the financial

10. FORGIVABLE LOANS/CAPITAL FUNDING (continued)

In the event of default on Saskatchewan Housing Corporation loans, principal and interest is due on demand. The loans are secured by a collateral mortgage charging the lands with the principal amount of the project loan and such other security as the Saskatchewan Housing Corporation may from time to time reasonably require to confirm or clarify its charge, mortgage, and security interest in the Project

11. INTERNAL TRANSFERS

In the current year, the following transfers were made from the General Fund to the Restricted Fund:

The Geoff Pawson Scholarship fund increased by \$18,579 (2024 increase - \$8,755) due to a gain in investment value.

The Society systematically sets aside monies to fund upcoming capital improvements. The transfer in the current year is \$1,509,547 (2024 - \$159,771).

The Society systematically sets aside monies as an operational reserve. The operational reserve in the current year increased by \$77,068 (2024 increase - \$36,319) due to a gain in investment value.

The Society's agreement with Saskatchewan Housing Corporation obliges it to fund a maintenance reserve for McEwen Manor. The transfer in the current year is \$119,188 (2024 - \$14,126).

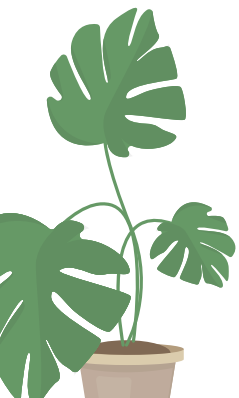
12. DEFINED CONTRIBUTION PENSION PLAN

The Society sponsors and funds a defined contribution pension plan on behalf of its employees. During the year, the employer's contribution to the plan was \$1,770,355 (2024 - \$1,693,617).

13. COMMITMENTS

The Society has long term agreements with respect to property, equipment and software licenses. Future minimum payments as of May 31, 2025 are as follows:

	Property	Software Licenses	Total
2026	\$ 1,531,536	\$ 457,039	\$ 1,988,575
2027	1,030,683	335,621	1,366,304
2028	752,730	15,215	767,945
2029	654,459	-	654,459
2030 and thereafter	1,823,295	-	1,823,295
	<u>\$ 5,792,703</u>	<u>\$ 807,875</u>	<u>\$ 6,600,578</u>



NOTES to the financial

14. NET CHANGE IN NON-CASH CURRENT ASSETS

	2025	2024
Goods and Services Tax Recoverable	\$ (38,631)	\$ 49,260
Prepaid Expenses	(22,381)	178,464
Accounts Receivable	3,615,871	(163,848)
Trust Assets	17,521	8,739
	<u>\$ 3,572,380</u>	<u>\$ 72,615</u>

15. NET CHANGE IN NON-CASH CURRENT LIABILITIES

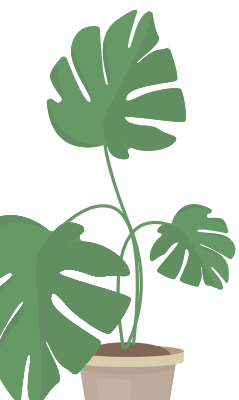
	2025	2024
Accounts Payable and Accrued Liabilities	\$ 1,511,978	\$ (1,924,007)
Government Remittances Payable	163,322	712,584
Deferred Revenue	(265,982)	(6,670)
Trust Liabilities	17,521	8,739
	<u>\$ 1,426,839</u>	<u>\$ (1,209,354)</u>

16. FINANCIAL INSTRUMENTS

The Society is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate, and manage these risks. The following analysis provides information about the Society's risk exposure and concentration as of May 31, 2025.

Credit Risk

Credit risk arises from the potential that a counterparty will fail to perform its obligations. The Society is exposed to credit risk from customers, and in order to reduce its credit risk, the Society reviews outstanding receivables on a monthly basis and reviews the allowance for doubtful accounts based on risk of specific accounts, historical trends, and other information. The allowance for doubtful accounts for 2025 is \$Nil (2024 - \$Nil). Also, the concentration of the risk is minimized as most of the transactions are with government agencies or large institutions where the likelihood of default is considered low.



NOTES to the financial

16. FINANCIAL INSTRUMENTS (continued)

Liquidity Risk

Liquidity risk is the risk that the Society will not be able to meet a demand for cash to fund its obligations as they come due. Liquidity risk also includes the risk of the Society not being able to liquidate assets in a timely manner at a reasonable price.

The Society meets its liquidity requirements by preparing and monitoring detailed forecasts of cash flow from operations, anticipating investing and financing activities, and holding assets that can be readily converted into cash.

As part of its strategic capital plan, the Society sets aside monies in internally restricted funds outlined in Note 6 and Note 11. The Society has also made arrangements with its financial institution to provide a credit facility which will meet any anticipated shortfalls.

Interest Rate Risk

The Society is exposed to interest rate risk on its fixed and floating interest rate financial instruments. Fixed-rate instruments subject the Society to a fair value risk, while the floating rate instruments subject it to a cash flow risk. The Society is exposed to this type of risk as a result of its fixed income investments.

Investment Risk

The following is a summary of risks associated with investing. This list is not exhaustive, but provides an indication of the factors that can affect the value of the Society's investment.

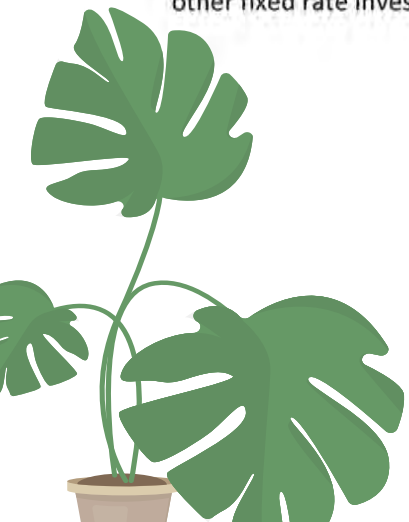
Equity Risk: Investments in equity securities may be exposed to a high level of risk because the price of equity securities can rise and fall significantly in a short period of time. This risk is mitigated through sector investment diversification.

Credit Risk: Fixed income investments may be exposed to risk if the issuer of the fixed income security fails to honour the investment and repay with interest at the time of maturity. This risk is mitigated by investing in securities that have a credit rating of A- or higher.

Foreign Currency Risk: Investing in securities that are priced in foreign currencies can lose value when the Canadian dollar rises against the foreign currency. This risk is mitigated by restricting the overall portfolio percentage allowed for in foreign investment.

Liquidity Risk: Refers to the speed and ease with which an investment can be sold and converted into cash. The Society mitigates this risk through a diversified portfolio that consists of both short-term and long-term investments.

Interest Rate Risk: Refers to the potential that a change in overall interest rates will reduce the value of a bond or other fixed rate investment. This risk is reduced through diversification of bond maturities.





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