



# 2016-2017 ANNUAL REPORT



# President's Message

A key aim of MJMC is to further the development and promotion of a pluralistic society where multiculturalism can flourish so as to enrich our Canadian heritage. Recognizing its founding people, Canada adopted multiculturalism as an official policy in 1971. The first country in the world to do so.

Regardless of ethnic and racial origins, language or religious affiliation, we recognize the potential

of all and support them towards integration into Canadian society. This symbolizes a progressive and positive future where everyone has the same rights, opportunities, and freedoms to participate in social, economic and political affairs. Because of this framework, many immigrants choose Canada to start a new home. They have found a country which upholds the rule of law, provides assurances of social justice and promotes a collective feeling of belonging.

The Canadian policies on multiculturalism which are underpinned by the Charter of Rights and Freedoms has led to an 85% naturalization rate. In a voluntary act, immigrants freely choose their new citizenship because they want to be Canadians. They simply have a desire to share and uphold the beliefs that have shaped this country with those that were here originally and beyond.

At MJMC we strive to preserve this heritage and character of Canada. From this perspective I want to recognize the contributions of the business community in assisting immigrants find meaningful employment and the provision of skills training. But there is still much to do. We have made great strides in workplace diversity but now we need to move forward and show the world the workplace is more effective because of this.

Diversity cannot be a tick-box indicator, it's about creating a culture that is enjoyable and provides a sense of belonging. Yes this requires a lot of proactive work to understand and appreciate how



it contributes to building community and defining what it means to be a Canadian. The outcome has to be tangible benefits for both the individual and the business and the ability to demonstrate such.

Maybe a good place to start is to focus on our similarities as people and stop letting our differences get in the way. When people talk about how they are similar a connection develops and people become more willing to work on common goals.

Conversely, when differences are the topic people disconnect and barriers go up. Being cognizant of similarities helps us limit our penchant to label people. To put it bluntly, people don't get up in the morning excited about immigration. People do get excited about feeling like winners, being appreciated and valued by others, contributing something positive and by improving their personal circumstances. Labeling people is a self- fulfilling prophecy which does negatively affect our culture and we should reduce these distinctions and resulting barriers. We need to appreciate different belief systems noting it's the consistent application of the societal principles and the rule of law that builds trust. This is vital because a sense of belonging helps us all to commit to due diligence and professional care in the workplace and in building a civil society.

Our future depends on how we accommodate newcomers. After all this is what our mission at MJMC is all about. I offer an extended invitation to all to come and join us as we offer our services to the people of many nations who have chosen to make our community home.



## Our Objectives

- (1) To provide direct settlement, adaptation and integration services to newcomers in Moose Jaw and area
- (2) To discourage racial and cultural discrimination by encouraging an understanding of and an appreciation of our cultural diversity
- (3) To act as a forum from which newcomers' issues and concerns can be collectively raised
- (4) To promote awareness and understanding between the newcomer to Canada and the community
- (5) To promote and to encourage the retention of language and culture as essential components of Multiculturalism
- (6) To act as a consultant for cultural and ethnic groups or any other groups with an interest in ethnic and cultural matters
- (7) To promote co-operation and mutual understanding amongst Canadians

## Board of Directors

- President**  
Mark Schnell
- Vice President**  
David Wood
- Treasurer**  
Gerald Hicks
- Secretary**  
Albulena Morina
- Directors**  
Mary Tkach Vangsnes  
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Lyudmila Tomas

# Executive Director's Message

As I write this message I have reflected on not only this past year but year's previous and it became very apparent to me that each year that I have written this message the overarching theme has really been our community. How we are involved in it and how they are involved with us. I believe strongly in that being a major part of why Moose Jaw is dubbed "The Friendly City". The ability to build partnerships and work towards common goals comes naturally. Sure, there are bumps along the road, but for the most part we do great at working collaboratively. You will see to the right of this message our community partners and community involvement and as annual reports go on in years the font keeps getting smaller because the list keeps expanding. This is a good thing, and that tells me that we are growing, our services for newcomers have expanded, not only at our organization but within the community, the tables we sit at and provide voice for newcomers is more diverse, and the relationships that have been established provide a platform to discuss major issues in a respectful and professional manner; through that we make progress!

As I present to you our 2016/2017 annual report we have chosen many important things to highlight, mostly surrounding our core services but the amount of work that our amazing team of staff and volunteers do on a daily basis far exceeds what can be presented here. I am truly appreciative of their hard work and dedication and we are a better organization because of them; their commitment to our clients is first class and I cannot thank them enough.

As we come off of an exceptionally busy year last year, the momentum has not subsided. In all honesty, the real work has truly begun as we assist an increased amount of newcomers navigate through their longer term settlement goals. Through our services and programs, as well as the services available within the community, the long-term success of newcomer integration gets better and better every year. And while we recognize that there is still work to do, it's our ability as an agency and as a community to be able to respond to the needs as they change that really contributes to the collective success in becoming a welcoming and inclusive community.

Of course what we do would not be possible without the financial support and guidance of our many funders and donors and I would like to take this quick opportunity to thank them all, especially Immigration, Refugees, and Citizenship Canada, The Saskatchewan Ministry of Economy, as well as the Ministries of Education and Social Services. You are an integral piece of what we do! Thank you Again.

I now welcome you to enjoy the 2016/2017 annual report and celebrate with us our many successes. Please enjoy!!

Sincerely,



Stefanie Palmer

	Community Partners & Community Involvement
<p><b>Mission Statement</b></p> <p>The Moose Jaw Multicultural Council welcomes and integrates newcomers to Canada, and develops harmonious relations among Canadians, through programs and activities that recognize, respect and promote the positive aspects of cultural diversity, and that seek to discover, encourage and develop commonalities among people.</p> <p><b>Core Services</b></p> <p>Needs Assessment and Referral Language Assessments English Language Training Information &amp; Orientation Career &amp; Employment Services Resettlement Assistance Settlement Workers in Schools MJ Newcomer Welcome Centre Community Connections Licensed Daycare Children’s Programming Men and Women’s Programming Cultural Diversity Awareness and Training Nobody’s Perfect Parenting Program Active Parenting Program</p>	<p>Prairie South School Division Holy Trinity Catholic School Division Kliniek on Main Five Hills Health Region Moose Jaw Police Services SK Ministry of Justice MJ Transition House SK Polytechnic Moose Jaw Housing Authority Moose Jaw Public Library Moose Jaw Museum &amp; Art Gallery Hillcrest Apostolic Church Hunger in Moose Jaw Kids First Canadian Red Cross Canadian Mental Health Association Growing Up Strong (GUS) Bus The Good Food Box Program St. Andrew’s United Church Mosaic Community Food Farm RBC Foundation Conexus Credit Union Scotiabank Moose Jaw Pride MJ Festival of Words Newcomer Services Steering Committee MJ Cultural Diversity Advisory Committee Partners Against Violence Community - VTRA Team Saskatchewan Multiculturalism Week Art Contest Anti-Racism Training for Youth Diversity and Awareness Training Southwest District for Culture, Recreation, and Sport Help Portrait</p>

## Pick It Up Month 2016

For the fourth consecutive year, the Moose Jaw Multicultural Council and the Newcomer Welcome Center partnered with the community to participate in the Community Pick It Up Month event. The project, which started in 2011 as Beautif-I Moose Jaw, has aimed to encourage business owners, community organizations, and citizens to spend some time each May cleaning garbage from city streets, parks, and property. On May 18th, 2016, staff, students, and clients of MJMC worked to pick up garbage around our offices located in St. Andrew's Church (60 Athabasca Street East); as well as around Crescent Park and nearby businesses and residential areas.



## World Refugee Day 2016

On June 26, 2016, MJMC recognized World Refugee Day by organizing a full afternoon of activities in Crescent Park that ran from 2:00 to 4:30 PM. Staff and volunteers recreated a make-shift refugee camp, complete with a tarp shelter, stone campfire, and even a meal of rice and beans. The event provided locals with an opportunity to learn about the experiences of refugees living in camps through interactive exhibits, games & crafts, followed by a film screening of *The Good Lie* from director Philippe Falardeau at 6:00 PM in the Moose Jaw Art Gallery Theater. The film follows a group of children fleeing their village during the Second Sudanese War, who then traverse the plains of Kenya until reaching a refugee camp. Years later, they are selected to resettle in America where they struggle as newcomers seeking to start their lives anew.



## Re-Settlement and Settlement Services

### Needs Assessment, Referrals and Information and Orientation

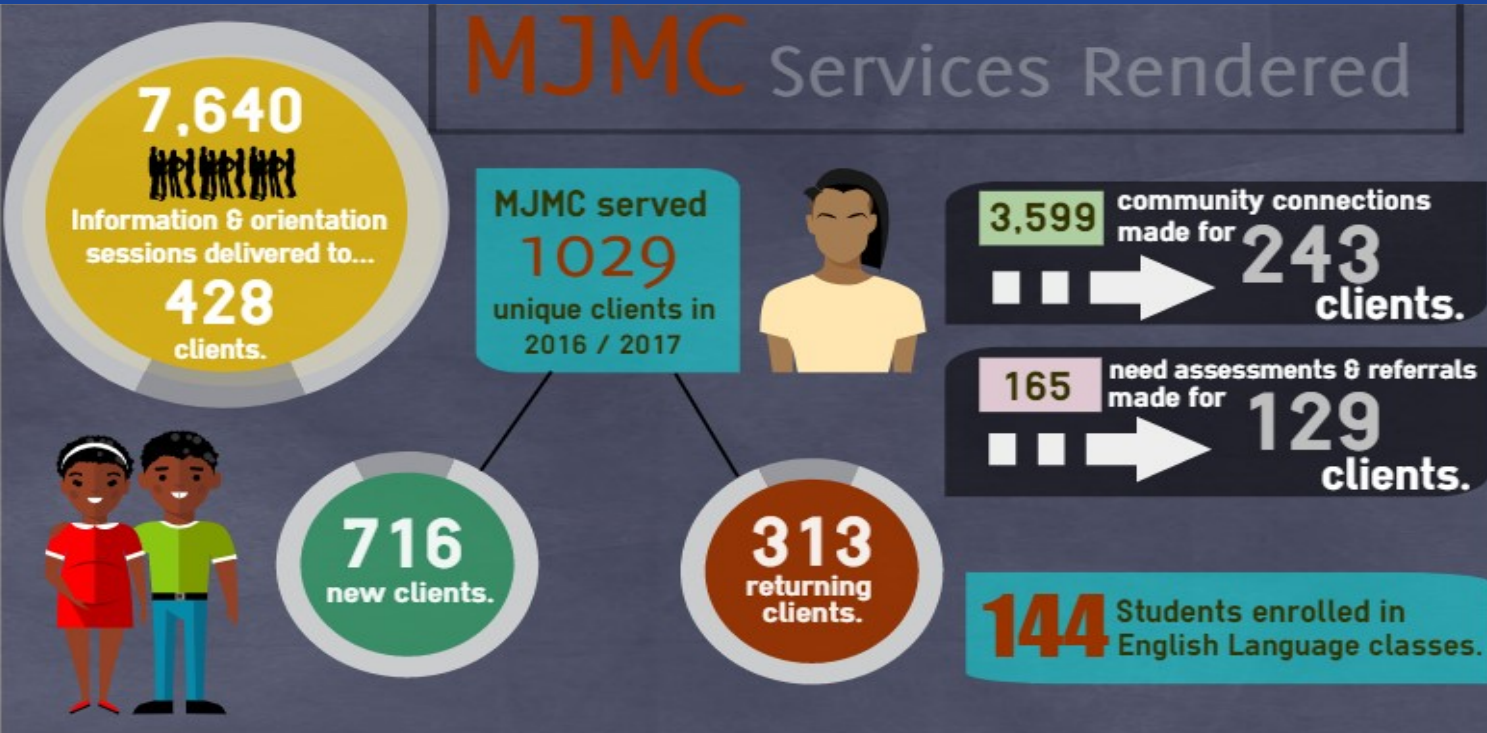
The settlement program was able to help many newcomers understand their settlement options and gain a better understanding of Canada's systems and culture. Assisting newcomers in understanding how certain community services/programs work has given our clientele the proper tools to become independent and gain the skills and knowledge to do things on their own. By guiding clients through these different processes, they become successful in making their own decisions with confidence, and they begin to contribute their skills and abilities to their community, province, and country. Topics often include (but are not limited to): healthcare system, banking, legal system, taxes, educational programs, mandatory and voluntary government programs, basic life-skills, healthy life choices, cooking in Canada, and parenting in Canada, among much more.

Some of the specific group orientation topic for clients included kids supports, activities for youth, yard care, primary health, accessing healthcare services, Canadian cultural norms, signing up for appointments, community recycling, the Good Food Box program, feeding infants, using emergency health services, basic financial budgeting, health & nutrition, winter safety, and filing your income tax.

This year MJMC continued to both strengthen and fosters strong partnerships with other local organizations, service providers, and businesses. This includes a number of partnerships with public health who provide nutritional education opportunities for our clients, as well as a team of public health nurses who comes to the MJMC every Wednesday afternoon to provide immunizations for newcomer individuals and families.

In addition to this, MJMC's settlement team has also developed bonds with the Moose Jaw Police Service, Kliniek on Main, Ominica Dental, the Canadian Mental Health Association, the Canadian Red Cross, the Five Hills Health Region, and the Integrated Community of Health Programs.

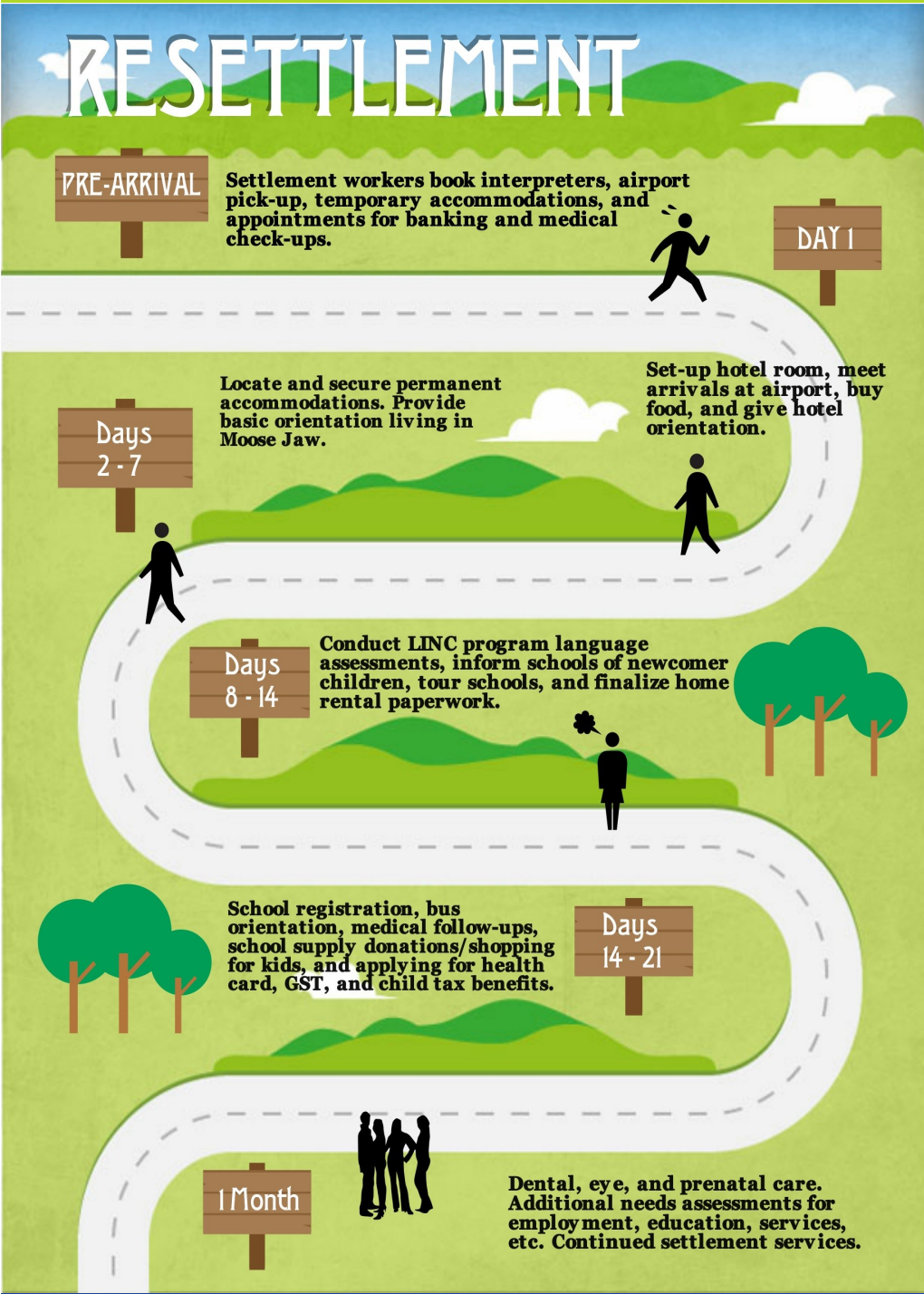
## Settlement and Language Program Stats



## Return of the “We All Belong” Series

Following the success of our We All Belong diversity training events throughout 2015 and 2016, we developed a new series called “Understanding Barriers Facing Newcomers” which was offered to both service providers, during noon hour Lunch & Learn events, as well as the public, during a free evening session. The series was split into 3-parts. The April 25th, 2016, presentation focused on “Immigrants: Processes & Challenges”. This was followed by presentation on May 9th, 2016, for “Refugees: Processes & Challenges”. The series ended on June 6th, 2016, with “Creating: A Welcoming Community”.

# Re-Settlement Assistance Program



The Resettlement Assistance Program is designed for Government Assisted Refugees and is a program that offers direct and immediate services that assist in the resettlement process. Services in the RAP program include: airport reception, basic & financial orientation, providing temporary accommodations, locating permanent accommodations, conducting needs assessments and settlement planning, life skills sessions, re-orientation, interpretation services, and home visits.

## 70 GAR Arrivals

### Countries of Origin

- Congo (23)
- Syria (22)
- Eritrea (10)
- Somalia (9)
- Myanmar (3)
- Iraq (2)
- Ethiopia (1)

## Show Racism the Door

### Show Racism the Door!

USAR  
Racist  
Refugee (Toshy)  
Red  
Savage  
Concubine  
Supremacy  
Islamophobia  
Segregation  
Confusion  
Privilege  
Liar  
Adolescent  
Greasy  
Racism  
Dirty  
Sensitive  
Terrorists  
Misunderstand  
Discrimination  
Untrustworthy  
Ethnocentrism  
Assumptions  
Stereotype  
Prejudice  
Costume Thief  
Denial  
Power  
Rough  
Dangerous  
Heaven  
Thug  
Victim  
Leaky  
Uneducated  
Irresponsible  
Freelander  
Rigid

#MarchOutRacism

Download **FREE**  
Activity Kit  
**mcos.ca**

March 21: International Day for the  
Elimination of Racial Discrimination



### MJMC Anti-Racism Training

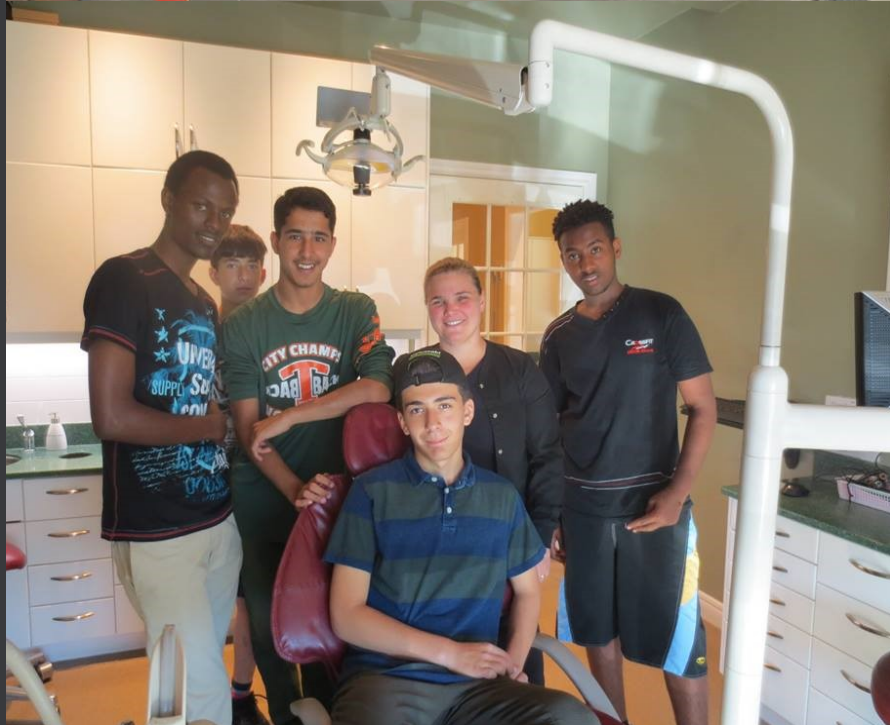
As part of MJMC's Community Connections as well as SWIS program, we offer a comprehensive anti-racism training to businesses, organizations, service providers, school classrooms, and local groups upon request. These presentations seek to engage participants about the harm of racism through awareness of power dynamics, privilege, and intercultural relations.

## MJMC's Summer Employment Camp

This past July, 9 newcomer teenagers aged 15-19 participated in MJMC's Second Annual Summer Employment Camp. This program aims to aid newcomer youth in building their resumes, making career plans, conducting job searches, learning about Labour Market services, developing their communication skills, and instilling them with knowledge of workplace safety as well as confidence in their abilities. It also provides them with hands on, practical experience in a variety of workplace environments through local job shadowing opportunities and guided site visits.

Aside from the employment training done at the MJMC, participants toured the Sask Polytechnic Palliser Campus and the University of Regina. They also volunteered with the Saskatchewan Festival of Words and completed job shadows at Aspen Dental, Real Canadian Superstore, Walmart, RONA, and the Elite Training center. Finally, each individual involved in the camp was able to take their CPR and First Aid training at the Kinsmen Sportsplex.

This year, our Employment Coordinator, Robyn Watson-Flegel, was joined by MJMC's High School SWIS worker Kam Favel, who helped with job shadowing and worked with the kids on developing their interview skills. Kam also lead an Interests & Employability presentation.



## Mosaic Community Food Farms

Staff, students, and volunteers once again participated in the Mosaic Community Food Farm's planting days. Newcomers headed out to Wakamow Valley where they helped till the land and plant seed for harvest later during the early Fall season. On September 8th, 2016, members of MJMC's staff, as well as clients and English Language Students, returned to the valley for Harvest Day. Alongside other locals, they helped harvest approximately 3,690 LBS of carrots and potatoes from the ground. Other community organizations who participated in the group included the Moose Jaw & District Food Bank, Hunger in Moose Jaw, and Riverside Mission. All vegetables harvested went to individuals, families, and communities in need.



## \$10,000 Grant from RBC Foundation

On Friday, March 24, 2017, MJMC was presented with a \$10,000 from the RBC Foundation. The donation will be allocated to MJMC's Career and Employment Preparation Program in order to enhance services already being provided to clients. MJMC envisions using the funds received from RBC Foundation to pay for skills training in areas such as: WHMIS, fork lift operator training, air brakes, safe food handling, leadership training, fall protection training, computer training, and more. Overall, this will greatly help newcomers to learn and understand the importance of a safe work place as well as better their chance of gaining employment in various industries through filling advancement limiting gaps in their individual skill sets. Here to present the cheque on behalf of RBC Foundation was Regional Vice President, Ed Kaulbach, and Town 'N' Country Mall Branch Manager, Scott Paquin. Accepting on behalf of MJMC were Mokhtar Haroun, Neamat Halool, and Employment Coordinator, Robyn Watson-Flegel.



# Settlement Workers in Schools

Throughout 2016/2017, MJMC's SWIS team aided families around Moose Jaw and the surrounding area with a number of needs including assessing English language levels, learning about the school system, registering for school, learning about public and rural bus transit, understanding school dress codes and behavioral rules, knowing when classes start and end, purchasing school supplies, how to take care of class textbooks, signing up for extracurricular activities, and what to do if you are sick and cannot attend school.



690  
Referrals



2,606  
Info & Orientation



126  
Home Visits

## SWIS SERVICES

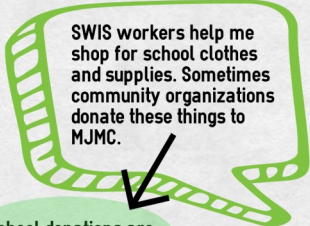
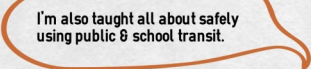
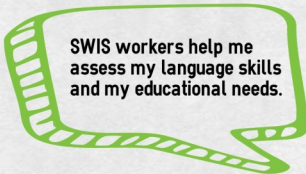


73  
Public Awareness  
Works

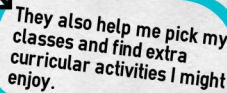
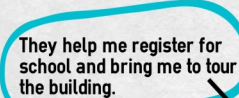


150  
Outside  
Interpretation

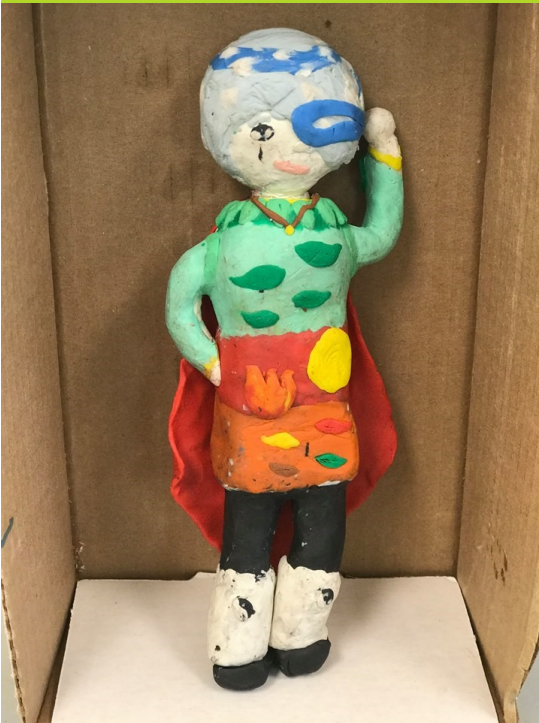
## How SWIS workers help newcomer children.



School donations are important!



## MJMC's 2016 Art Contest



For the third consecutive year, MJMC celebrated Multiculturalism Week in Saskatchewan (November 19th to 27th) with an art contest. This year's theme was "My Multicultural Superhero Is...", which encouraged artists to celebrate how they find inspiration and empowerment in cultural diversity. The contest was judged in age categories for 5 to 8 years old, 9 to 12 years old, 13 to 17 years old, and 18 years of age and older. Practically all creative mediums were considered including, but not limited to, drawings, paintings, posters, mosaics, photography, videos, music, sculpting, origami, pottery, poetry, glasswork, quilts, and more. A total of 9 pieces were submitted, with each receiving a prize of some kind. All of the submissions were also put on display at the Newcomer Welcome Centre for Multiculturalism Week.






## Van Donation

On April 1, 2016, Moose Jaw Multicultural Council (MJMC) received an outstanding donation of a van from the Moose Jaw Salvation Army.

Having this vehicle at our disposal has provided the staff, students, and clients at MJMC with a great deal of opportunity to address some of the transportation issues that come along with being in a smaller centre. Some use of the van have included field trips and group orientations, and travel to appointments for groups.

We give our sincerest thanks to the Salvation Army for this very generous donation!!



Thank you...

## Language Instruction for Newcomers (LINC)

# 144 Students Enrolled 2016/2017

Doug Cassidy's LINC 1 & 2 class spent substantial time at the beginning of this past fiscal year learning about Canadian history and government, as well as all about the Canadian election process. They then moved into fire safety, clothing, shopping, the basics on money, sports, activities, hobbies, healthy eating housing, and jobs. Then the winter months prioritizes learning about family, the body, health, illness, injuries, school and education. For the remainder of the year, from February through to the end of March, students were taught about transportation, entertainment, and energy conservation.

Laura Butt's LINC level 3—5 class covered a lot of the same lessons, though also attended presentations on car seats and seatbelt safety, the steps to getting a driver's license, bike safety, winter driving safety, the laws on drunk driving, yard care, gardening, how to build a credit rating, and much more.

Joie MacDonald's LINC Pre-Literacy class spent the spring and summer months studying numbers, learning how to read time, learning about opposite words, and practicing how to relay their personal information (date of birth, address, phone number, SIN number, etc.). Come Fall, their focus shifted onto the human body, understanding symptoms of sickness, learning about over-the-counter medication, and even had the opportunity to tour a drug store. They finished the fiscal year learning about house problems, contacting their landlord, and navigating the Canadian school system.

Stephanie Mitchel's newly formed LINC pre-literacy class covered similar these along with introductory topics such as the classroom, the alphabet, the weather, telling time, home-ownership in Canada, housing problems, and family.



## Physical Activity

Learning about and participating in various sports, as well as regular physical activity of any kind, remains a focus surrounding general health & wellness for LINC classes. Some field trips and day outings include some form of physical activity be it playing curling at Mosaic Place or tossing a ball around in Crescent Park all the while learning the English language around the activity.



## Language Assessments

A requirement to access English language training is to complete the Canadian Language Benchmark (CLB) Placement Test. MJMC employed 3 language assessors who are specially trained to assess newcomers language and recommend placement into appropriate CLB level language classes. A portion of the year MJMC was contracted to carry out federal assessment at the Regina Newcomer Welcome Centre along with MJMC and the MJ Newcomer Welcome Centre. 655 English Language Assessment were carried out (639 federal and 16 Provincial).

## Adding A Fourth Classroom

Due to the increased demand for English Language instruction in Moose Jaw, MJMC worked to secure additional funding to open a fourth classroom at our main offices. Beginning in August of 2016, Stephanie Mitchell was hired as our newest LINC pre-literacy teacher. St. Andrew's church allowed us to rent additional space in what was previously their Harmony Room. With some minor renovations, a few coats of paint, and some brand new furniture, the space was quickly transformed into a suitable classroom environment complete with desks, ample supply storage and even an interactive whiteboard [SMART board]. Having another teacher on staff allowed us to enroll an additional twenty newcomers in need of English as a Second Language classes.

## LINC Field Trips



Mosaic Community Gardens  
Moose Jaw Police Station  
Moose Jaw Fire Hall  
Tunnels of Moose Jaw  
Mosaic Community Farm  
Buffalo Pound Provincial Park  
Mosaic Place  
Yara Centre

## Night Class (Stage 1 and 2)

Night Class at the MJMC runs Monday through Thursday, from 7:00 PM to 9:00 PM and is taught by Jary Bingham.

Throughout the year, those enrolled in night class were taught about family vocabulary, employment, job hunting, workplace safety, hazardous materials, telling time, basics on ecology, recycling habits, recreational activities, national parks, the provinces of Canada, Canadian weather, social networking, computers and technology, self-reflecting, goal setting, statutory holidays, social networking, shopping, giving directions, winter preparedness, crime and personal safety, how to place a 9-1-1 call, and government structure in Canada, among many other themes.

In addition to this work students were also instructed on a wide variety of grammatical topics such as irregular verbs, using correct subject-verb agreements, speaking in past/present/future tense, idioms, sentence writing, complex paragraph writing, writing various letters of greeting, and navigating “small talk”.

Outings included visiting the Moose Jaw Museum and Art Gallery, going to Sidewalk Days, watching the Hometown Fair Parade, learning about public amenities by exploring Crescent Park, visiting the Moose Jaw Police Station and learning some local and provincial history through an evening tour of the Murals of Moose Jaw.



### Volunteer Spotlight

Andy and Sharon Brewer have been volunteering with MJMC since 2011. They have both been invaluable to the organization, as well as newcomers, through volunteering with our Language Instruction for Newcomers Classes, helping out with donation intake, aiding with field trip transportation, and providing other forms of aid to individuals and families as they settle into the community. Beginning in 2012, Andy has served as a substitute teacher for LINC instructors. Thank you to the Brewers for their years of dedication to MJMC and our clients!

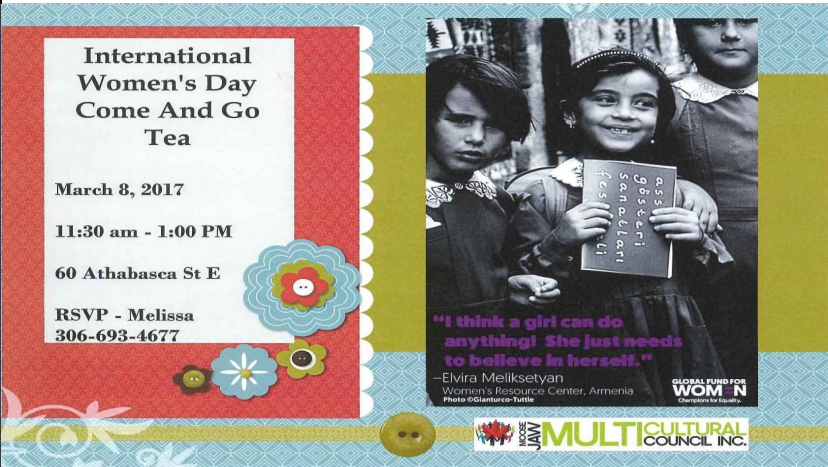
## Women's and Men's Groups



With Melissa Mitchel beginning work as MJMC's Community Connections Coordinator at the end of the last fiscal year (2015-2016), one of her first initiatives was to create more social opportunities for newcomers to practice their English speaking skills, share things about themselves and their interests, as well as make new friends, and connect better to the community. This led to the creation of a Women's Group and a Men's Group that each meet for a couple of hours on a weekly basis. Participants in the Women's Group tend to enjoy a lot of conversational based gatherings, focusing on practicing their English and sharing stories. Participants in the Men's Group enjoy more activity based meetings such as playing soccer, pool, and card games. Both groups are also open to participation from locals as well. Those who have attended say they really enjoy meeting with newcomers and getting to know them on a relaxed social level.

### International Women's Day

In recognition of International Women's Day on March 8, 2017, MJMC hosted a drop-in tea social from 11:30 AM to 1:00 PM in St. Andrew's Church. The event was open to locals as well as clients and students at MJMC. This provided the newcomer women with a valuable opportunity to bond with other women around the community of Moose Jaw!



# A Rightful Place: The Face of Saskatchewan Newcomers

## COMMON WEAL COMMUNITY ARTS



### A RIGHTFUL PLACE THE FACE OF SASKATCHEWAN'S NEWCOMERS

FEBRUARY 9 - MARCH 10, 2017    OPENING RECEPTION FEBRUARY 17, 5:30PM-7:30 PM  
ART GALLERY OF REGINA, NEIL BALKWILL CIVIC ARTS CENTRE, 2420 ELPHINSTONE STREET



### Newcomer Speaking Opportunities

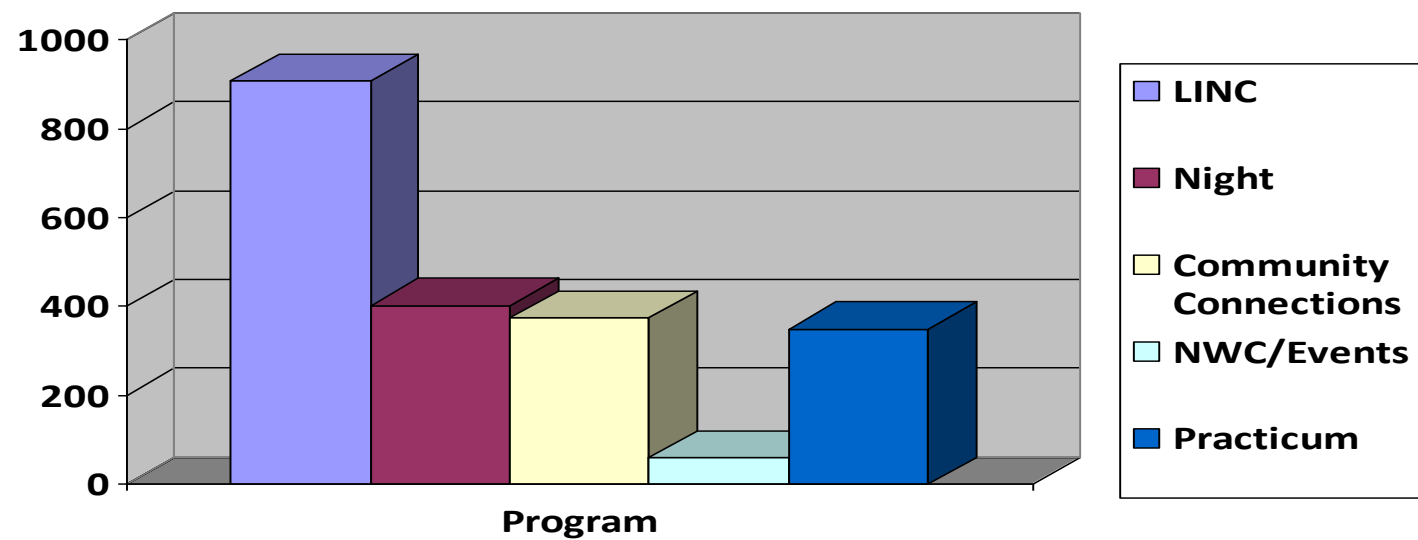
Events such as this, which center the experiences and voices of newcomers, are rare. However, the exchange of stories, perspectives, cultures, and histories, which happens at them often proves to be a profoundly positive experience for both newcomers to Canada and Canadian citizens alike.

MJMC Partnered with Creator and photographer Michael Bell, the *A Rightful Place* gallery features the portraits of Saskatchewan newcomers in an effort to shift public opinion of immigration and develop opportunities of connection and understanding between people. Two years in the making, Bell spent months contacting settlement agencies throughout the province to find participants. This included immigration and refugee service organizations in North Battleford, Prince Albert, Swift Current, Yorkton, Moose Jaw, Estevan, Regina, and Saskatoon, each of which helped Bell connect with newcomers for the project to photograph and share they settlement stories.

A total of 24 participants were chosen, including Shakir Ullah, Paulin Apipila, and Dwayne Williams of Moose Jaw.

The exhibit was also made in partnership with SaskCulture, the Sask Arts Board, the Canadian Council of Arts, and the Multicultural Council of Saskatchewan. It was first hosted at the Art Gallery of Regina from February 17th through March 20th, 2017. Next it will travel to North Battleford in May, Saskatoon in June, and Swift Current in July, eventually making its way to Moose Jaw sometime in 2017.

# Volunteer Hour Totals



Program	LINC	Practicum	Night	Community Connections	Newcomer Welcome Centre
Volunteer Hours	907.5	349.75	402.5	374.25	76.5


Volunteers continue to be a tremendous source of support for newcomers and their families through all of the programs, events, and services that we offer at the MJMC. This year 31 program volunteers generously gave 1760.75 combined hours of their time to mentoring, tutoring, encouraging, and supporting newcomers and staff at the Moose Jaw Multicultural Council and Newcomer Welcome Centre.

In addition to our many generous community volunteers who frequently give their time to helping clients on a weekly basis, MJMC also maintains great cooperation with a few educational institutions to supervise and oversee practicum students. Throughout the year, various individuals from Briercrest College, Sask Polytechnic, and the University of Regina have travelled to Moose Jaw to complete their practicum within our organization. We have had great success with students from various programs such as: TESL, Social Work, Child and Youth care Worker Program(s). This year practicum students completed nearly 350 hours.

# Newcomer Driver Education Funding Program (NDEF)

## Newcomer Driver Education Funding

New to the region?  
Originally from outside Canada?  
Have a valid Learner's licence?  
Ready to get your Driver's licence?  
Need a little help with finances?  
Apply today. Program starts in June.




**MOOSE JAW  
NEWCOMER  
WELCOME CENTRE**

432 Main Street N  
P: 306.692.6892  
F: 306.692.6894  
mjmcgateway@mjmcinc.ca

Please contact us for an application form.  
Eligibility requirements apply.  
This is a cost-shared program.

We gratefully acknowledge support from  
Government of Saskatchewan



Reliable transportation, a sense of personal freedom, developing self-sustainability, and the ability to traverse Moose Jaw with ease are just a few of the noteworthy benefits that come with having a valid drivers license and owning a vehicle. Pursuant in our work with welcoming and integrating newcomers to Canada, MJMC was very pleased to offer clients the opportunity to attain these benefits through their participation in the Newcomer Driver Education Funding Program (NDEF). The ultimate goal of the NDEF program is to improve settlement and employment outcomes for the newcomer individuals, or family units, by aiding them in attaining their class 5 license.

A total of 70 newcomers received assistance through the NDEF program during this past fiscal year. 23 of these individuals received full funding to complete all 6 hours of in-class and 6 hours of in-car training required before they are able to take their driver's test for a license. Of the remaining participants, 20 received partial funding that covered just their in-car training while 27 individuals received partial funding that covered their in-class lessons only. Some participants have now obtained their driver's license, however, most are still completing that process so they will not receive their licenses until later in 2017.



## All About Driving

The “All About Driving” program is provided to newcomers in partnership with SGI (Saskatchewan Government Insurance), the Moose Jaw Police Services, and the Saskatchewan Association of Chiefs of Police. The goal of this is to help newcomers to Canada ensure that they have the skills and knowledge to safely drive our province’s roads and highways. Another important goal of this program is to create positive relationships between newcomers and the police service in Moose Jaw.

The 2016-2017 series included six sessions hosted at the Newcomer Welcome Center. The themes covered in sessions were:

- Safety, Seatbelts, and Car Seats
- Bike travel and Safety
- Insurance, Accidents, and Claims
- Establishing Credit & Buying a Car
- Accidents & Claims
- The Moose Jaw Police Service

## Police Station & Fire Station Visit



On October 25, 2016, newcomers were also able to participate in an interactive tour of the Moose Jaw Fire Department, where they learned the basics of firefighting and home fire safety. Specific topics included what to do if your clothes catch on fire, how to escape a residence on fire, how to protect yourself from smoke inhalation, what information you will need to give when you call 9-1-1. Part of the tour included the opportunity to explore an official City of Moose Jaw fire truck, try on uniforms, see what wearing a gas mask feels like, as well as learn about the equipment that professional firefighters use for fire and medical rescue. The visit to both services was a unique opportunity to build more trust between newcomers with police officers and firefighters.

Then on January 17, 2017, newcomers participating in MJMC's LINC program visited the Moose Jaw Police Station, where they learned about local law enforcement. Officers brought everyone around the building, explained booking and incarceration procedures, and allowed participants the chance to explore a fully operational police cruiser. This visit also complimented the All About Driving program by showing newcomers the possible legal consequences of impaired driving.



## Employment Services

Throughout the year, MJMC’s Employment Coordinator has worked hard to ensure that clients have access to the resources, guidance, referrals and training that they require to find work in Moose Jaw. Those who seek out MJMC’s employment services are able to participate in our Employment Preparation Program, as well as to receive career counselling, job search assistance, employer referrals, labour market information, volunteer opportunities, advice on resume and cover letter creation, campus tours, and help with pursuing any relevant post secondary education they desire. In addition to serving clients, the employment Coordinator at MJMC also works closely with other service providers, such as Moose Jaw Public Health and St. John’s Ambulance, to provide newcomer clients with access to certification in Safe Food Handling, First Aid/CPR, WHMIS, when the training is necessary for their career goals. Strong partnerships are also developed with numerous local businesses and organizations seeking employees and volunteers.



### Elevate Entrepreneurs

Beginning in March of 2017, instructors Fred and Pearl Anderson visited the MJMC and worked with employment program clients for 8-weeks to help them refine their career planning and consider becoming entrepreneurial business leaders themselves. These sessions proved to be very successful for the clients who experienced benefits specifically with helping them discover what they truly wanted to pursue as a career, aiding them in networking with the business community of Moose Jaw, and helping them realize their full potential as contributing members of society. Additionally, participants were able to greatly expand their English speaking vocabulary, practice their conversational skills, expand on their understanding of technology, and develop essential skills such as developing business plans, budgeting and finances, start-up costs etc.

## Community Connections Program

Limited social networks continue to be a barrier to integration by both newcomers and the general public. Newcomers need support to understand their adopted community, form social connections and contribute to their new community. Through regular federal funding we were able to re-establish the Community Connections program at MJMC. The program will seek to provide the community with information that will allow them to understand the importance of integration and their role in the process in hope that they gain a better understanding of our clients, background and culture, it will connect clients to the broader community and seek to provide positive community interactions and form social networks. Activities that the program coordinator has focused on throughout 2016/2017 included establishing and implementing a mentorship program between newcomers and host community volunteers, recruiting and orientating community volunteers, provide training opportunities/workshops for volunteers, planning and executing community based events and activities, organizing and implementing opportunities for newcomers to practice language skills, promoting MJMC's settlement programs through public speaking engagements, awareness campaigns and promotional resource development, and providing intercultural communication and integration training for the community.



*MJMC Invites you to Our*  
**HOST Program Introduction Night**

**September 12th**  
**6:00Pm**  
@ The Newcomer Welcome Center

**Find Out :**  
**What is the HOST Program ?**  
**Why is it important ?**  
**How do you get involved ?**  
**Register for the HOST Program ?**

432 Main St N, Moose Jaw  
Contact : Melissa @  
306-693-4677 to Register



**VANIER COLLEGIATE  
&  
THE MOOSE JAW  
MULTICULTURAL COUNCIL**  
ARE PROUD TO ORGANIZE THE

**Winter  
Warmth**  
CLOTHING  
DRIVE  
DECEMBER 5+6, 2016

**BRING ALL CLEAN, GENTLY USED  
ARTICLES OF WINTER CLOTHING  
TO VANIER COLLEGIATE FROM  
9:00AM TO 5:00PM**

*HELP MAKE A DIFFERENCE THIS WINTER*

**Women's Group**  
**Come Join Us!**  
Everyone Welcome  
Places for Children to Play

**When: Every Tuesday Morning**  
**Time: 10:00- 11:30 AM**  
**Church of God Basement**  
**50 Hochelaga Street East**

**\*Practice English**  
**\*Coffee & Snacks**  
**\*Build New Friendships**

**\*Clothing Swaps**  
**\*Activities**  
**\*Support**

Contact Melissa for more info @ 306-693-4677



## Children's Summer Program

Moose Jaw Multicultural Council once again offered a Children's Summer Camp Program for newcomer youth throughout the months of July and August, 2016. A total of 44 children enrolled. They were provided with the opportunity to learn English, make friends, practice their social skills and increase their understanding of their community on a local, provincial, and country-wide scale through culturally sensitive programming. Field trips for those enrolled in the program included visiting places such as the Burrowing Owl Centre, Wakamow Valley Kids Day, the Moose Jaw North Fire Hall, the Moose Jaw Public Library, Western Development Museum, Yara Centre, and the Sukanen Ship Museum. Activities included daily crafts, reading, and playing team sports.

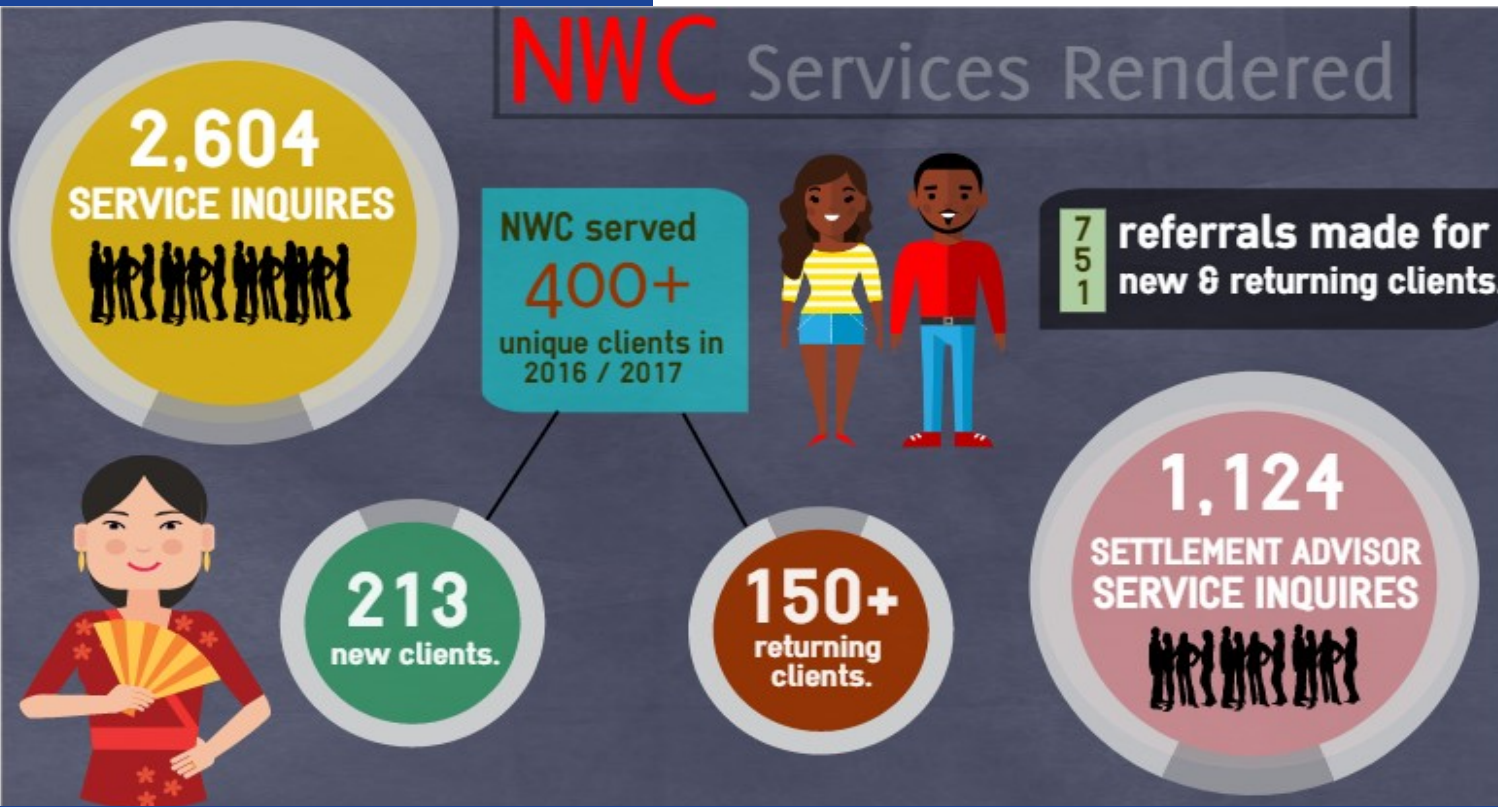
MJMC would like to thank our funding partners at Canadian Red Cross, Community Initiative Fund, Conexus Credit Union, Moffatt Family Fund, and Student Summer Works, for helping us make this a sustainable program in Moose Jaw.



## Moose Jaw Newcomer Welcome Centre



This past fiscal year the Newcomer Welcome Center (MJNWC) continued to strengthen its presence in the business sector of downtown Moose Jaw through participating in local community events and hosting a large amount of local committee meetings, workshops, seminars, presentations, and fairs. The NWC's Community Café has also continued to be a rousing success in connecting newcomers with locals on a biweekly basis. A total of 21 café sessions were hosted with over 480 participants attending throughout the year. Topics included hobbies, bike travel & safety, festivals, cultural foods, camping, sports travel, and many others.



## NWC Programming & Events

- All About Driving Presentations
- Community Café Program
- NDEF In-Class Sessions
- “Rightful Place” exhibit photo shoot
- Youth Summer Employment Camp
- International Women’s Society meetings
- Cultural Diversity Advisory Committee Meetings
- Employer Fair
- Community Services Expo
- Community Volunteer Income Tax Clinic
- Human Rights Commission meetings
- Diversity Luncheon
- Canadian Council of Rehabilitation and Work Business Awards
- Regional Intersectoral Committee meetings
- SAISA meetings
- ***Among many others...***



## Childcare Services



This past year has been a year of challenges and victories. The children have all grown and improved so much with their social skills and behaviours. We can successfully go on outings and excursions with all of our children, with proper staffing.

The pre-k children have been very involved with the community and attended, with a formal invite again, the Peacock High School Music Festival, Timothy Eaton's Garden Halloween party, and the Providence Place Halloween Party. They also have gone to Safeway to visit with the Snowbird pilots, and watched hockey at Mosaic Place.

They continue to regularly visit and attend the library programs, go on neighbourhood walks, and go to the Coop grocery store, Burger King Play land, the Mall, Roswell Park, and Crescent Park. Everyday the children do art work, participate in story time, and do sensory activities. They foster their gross motor skills growth with gym/play yard time daily.

The Pre-K children again held a Mother's Day Tea which everyone enjoyed. We held celebrations/parties at Halloween, Easter, Christmas and for the children's birthdays. The toddlers have been a busy and full group also. They too foster their gross motor development with gym and play yard time everyday. They also do art work, painting, sensory activities, story times, puzzles and free play. When the weather permits they go on neighbourhood walks and have gone to visit the Coop grocery store and the library.

This year was exciting as we were approved for the first time for 2 summer students which allowed for the educators to take and enjoy their much deserved vacation time. We also were approved and chosen as Lil'Green Thumbs recipients. We were given planters, dirt, seeds, everything you would need to grow a garden; we were not very successful last summer but will try again this year. Also very exciting, we purchased very much needed furniture, rugs, toys, and teaching supplies for the daycare.

Fees (Effective as of September 1, 2016)

AGE	FULL TIME	PART TIME
Toddlers	\$520	\$390
Pre-School	\$480	\$365
Kindergarten	\$445	N/A
School Age (Sep-Jun)	\$325	N/A
School Age (Jul-Aug)	\$480	\$365
Daily Rate (7.5 hours)	\$36	N/A



## Staff Development & Thanks

## 2016/ 2017 Staff Professional Development

SAISIA Strategic Planning Retreat

Pathways to Prosperity Conference

### Settlement Online Pre-Arrival (SOPA)

## Canadian Council of Refugees Workshops

# Applied Suicide Awareness & Prevention Training

## Working w/ Children & Youth with Complex Needs

## Organizational Leadership Training

## Cultural Competence Training

## Trauma Informed Training

## Interfaith Bridging: Building Connections

## Child Maltreatment: Recognition & Response

## Online Syrian Mental Health Courses

## Anti-Racism Facilitator Training

## The Metropolis Conference

## First Aid & CPR Training

## Empowering Newcomer Youth: Best Practices

Across Cultures &amp; Contexts Conference

## Intercultural Facilitator Training

## Domestic Violence Training

National RAP Conference

Conf. on Gender, Immigration, and Integration

## Funding Partners & Donors

Immigration, Refugees, and Citizenship Canada

The Saskatchewan Ministry of Economy

Ministry of Education

Ministry of Social Services

Community Initiatives Fund

Canadian Red Cross

Canada Summer Jobs

South Saskatchewan Community Foundation

RBC Foundation

Conexus Credit Union

## Student Summer Works

Saskatchewan Prevention Institute

Multicultural Council of Saskatchewan

Saskatchewan Gaming Corporation

Saskatchewan Association of Chiefs of Police

PNA Partnership

James Daschuk

Patrick Armstrong &amp; Emily Crowder

Numerous Anonymous Donors



[illegible]

## Member Groups & Individual Members

Caribbean Association of Moose Jaw	Chinese Benevolent Society
Filipino Ethnic Community	International Women's Society of Moose Jaw
Irish Club of Moose Jaw	Hispanic Cultures of Moose Jaw
Moose Jaw Jamaican Association	Moose Jaw Scandinavian Club
Moose Jaw Scottish Society Inc.	Mother of Africa Organization Inc.
Russian Association	Liberian Community of Moose Jaw
Wakamow Aboriginal Community Assoc.	Albulena Morina
David Wood	

## Member Groups & Individual Members

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Russian Association	Liberian Community of Moose Jaw
Wakamow Aboriginal Community Assoc.	Albulena Morina
David Wood	

# S.N.ROY & ASSOCIATES

## INDEPENDENT AUDITOR'S REPORT

To the Members of Moose Jaw Multicultural Council Inc.

We have audited the accompanying financial statements of Moose Jaw Multicultural Council Inc., which comprise the statement of financial position as at March 31, 2017 and the statements of revenues and expenditures, changes in net assets and cash flow 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

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we 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.

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

Basis for Qualified Opinion

In common with many charitable organizations, the company derives revenue from grants, donations, daycare fees and expense reimbursements the completeness of which is not susceptible of satisfactory audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of the company and we were not able to determine whether any adjustments might be necessary to contributions, excess of revenues over expenses, current assets and net assets.

Qualified Opinion

In our opinion, except for the effect of adjustments, if any, which we might have determined to be necessary had we been able to satisfy ourselves concerning the completeness of the contributions referred to in the preceding paragraph, the financial statements present fairly, in all material respects, the financial position of Moose Jaw Multicultural Council Inc. as at March 31, 2017 and the results of its operations and its cash flow for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Moose Jaw, Saskatchewan  
June 13, 2017

  
S.N.Roy & Associates

610 1ST AVENUE NW • MOOSE JAW, SASKATCHEWAN • S6H 3M6  
PHONE: (306) 694-1066 • FAX: (306) 694-1766

MOOSE JAW MULTICULTURAL COUNCIL INC.

Statement of Financial Position

March 31, 2017

	2017	2016
<b>ASSETS</b>		
<b>CURRENT</b>		
Cash	\$ 204,979	\$ 122,525
Term deposits	90,268	89,018
Accounts receivable	297,619	332,327
Interest receivable	21	21
Goods and services tax recoverable	2,900	5,701
Prepaid expenses	3,427	6,437
	<u>\$ 599,214</u>	<u>\$ 556,029</u>
<b>LIABILITIES AND NET ASSETS</b>		
<b>CURRENT</b>		
Accounts payable	\$ 17,529	\$ 29,297
Employee deductions payable	26,293	26,437
Deferred income	119,619	95,433
	<u>163,441</u>	<u>151,167</u>
<b>NET ASSETS</b>		
General fund	424,323	391,173
Restricted fund	11,450	13,689
	<u>435,773</u>	<u>404,862</u>
	<u>\$ 599,214</u>	<u>\$ 556,029</u>

ON BEHALF OF THE BOARD

 Director  
 Director

See notes to financial statements

MOOSE JAW MULTICULTURAL COUNCIL INC.  
Statement of Changes in Net Assets  
Year Ended March 31, 2017

	General Fund	Restricted Fund	2017	2016
NET ASSETS - BEGINNING OF YEAR	\$ 391,173	\$ 13,689	\$ 404,862	\$ 387,499
EXCESS OF REVENUES OVER EXPENSES	33,150	(2,239)	30,911	17,363
NET ASSETS - END OF YEAR	\$ 424,323	\$ 11,450	\$ 435,773	\$ 404,862

See notes to financial statements

MOOSE JAW MULTICULTURAL COUNCIL INC.

Statement of Revenues and Expenditures

Year Ended March 31, 2017

	2017	2016
<b>REVENUES</b>		
Schedule of Revenues and Expenditures	\$ 1,858,714	\$ 1,598,791
Schedule of Revenues and Expenditures - Happy Valley Park	2,096	12,545
	<u>1,860,810</u>	<u>1,611,336</u>
<b>EXPENSES</b>		
Schedule of Revenues and Expenditures	1,825,564	1,579,403
Schedule of Revenues and Expenditures - Happy Valley Park	4,335	14,570
	<u>1,829,899</u>	<u>1,593,973</u>
<b>EXCESS OF REVENUES OVER EXPENSES</b>	<u>\$ 30,911</u>	<u>\$ 17,363</u>

See notes to financial statements

**MOOSE JAW MULTICULTURAL COUNCIL INC.**

**Schedule of Revenues and Expenditures**

**Year Ended March 31, 2017**

	2017	2016
<b>REVENUE</b>		
Program revenues	\$ 1,666,897	\$ 1,414,575
Daycare revenues	166,601	168,120
Expense recovery	9,901	11,156
Donations	2,852	3,023
Interest income	1,635	1,657
Memberships	220	260
Expense recoveries	10,608	-
	<u>1,858,714</u>	<u>1,598,791</u>
<b>EXPENSES</b>		
Advertising and promotion	1,826	1,738
General and administrative expenses	181,878	130,122
Rental	100,943	103,152
Salaries and wages	1,475,069	1,288,982
Supplies	16,489	15,581
Telephone	29,933	23,283
Travel	19,426	16,545
	<u>1,825,564</u>	<u>1,579,403</u>
<b>INCOME FROM OPERATIONS</b>	<u>\$ 33,150</u>	<u>\$ 19,388</u>

See notes to financial statements

MOOSE JAW MULTICULTURAL COUNCIL INC.  
Schedule of Revenues and Expenditures - Happy Valley Park  
Year Ended March 31, 2017

	2017	2016
<b>REVENUE</b>		
Grants	\$ -	\$ 11,839
Park Rental	-	595
Interest income	96	111
Expense recoveries	2,000	-
	2,096	12,545
<b>EXPENSES</b>		
Capital expenditures	-	1,254
Honoraria	1,012	3,559
Office	33	314
Salaries and wages	3,110	5,220
Utilities	180	4,223
	4,335	14,570
<b>LOSS FROM OPERATIONS</b>	<b>\$ (2,239)</b>	<b>\$ (2,025)</b>

See notes to financial statements

MOOSE JAW MULTICULTURAL COUNCIL INC.

Statement of Cash Flow

Year Ended March 31, 2017

	2017	2016
<b>OPERATING ACTIVITIES</b>		
Excess of revenues over expenses	\$ 30,911	\$ 17,363
Changes in non-cash working capital:		
Accounts receivable	34,708	(77,796)
Accounts receivable from employees	-	300
Interest receivable	-	(1)
Accounts payable	(11,768)	14,100
Deferred income	24,186	(59,400)
Prepaid expenses	3,010	(292)
Goods and services tax payable	2,801	(638)
Employee deductions payable	(144)	3,659
	52,793	(120,068)
<b>INCREASE (DECREASE) IN CASH FLOW</b>	83,704	(102,705)
Cash - beginning of year	211,543	314,248
<b>CASH - END OF YEAR</b>	\$ 295,247	\$ 211,543
<b>CASH CONSISTS OF:</b>		
Cash	\$ 204,979	\$ 122,525
Term deposits	90,268	89,018
	\$ 295,247	\$ 211,543

See notes to financial statements

**MOOSE JAW MULTICULTURAL COUNCIL INC.**

**Notes to Financial Statements**

**Year Ended March 31, 2017**

**1. COMPARATIVE FIGURES**

Some of the comparative figures have been reclassified to conform to the current year's presentation.

**2. PURPOSE OF ORGANIZATION**

The Moose Jaw Multicultural Council Inc. is a local organization that welcomes and integrates newcomers to Canada and develops harmonious relations among Canadians through various programs and activities. Moose Jaw Multicultural Council Inc. is incorporated as a non-profit organization.

**3. DISCONTINUED OPERATIONS**

The organization has decided to discontinue operating Happy Valley Park in 2016 on behalf of the City of Moose Jaw as it is no longer a part of the core operations of Moose Jaw Multicultural Council Inc. The Board is currently considering ways to use the residual funds to commemorate the work that was put into the park. The Schedule of Revenues and Expenditures - Happy Valley Park is presented to record the remaining activities of the park.

**4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

Contributed services

The operations of the organization depend on both the contribution of time by volunteers and donated materials from various sources. The fair value of donated materials and services cannot be reasonably determined and are therefore not reflected in these financial statements.

Donated goods

Donated goods are recorded at their fair market value at the time of the donation if the fair value of the donated goods can be reasonably determined. In 2016, a 2000 Dodge Ram 15 Passenger Van was donated to the organization by the Salvation Army. Fair value cannot be reasonably determined and is therefore not reflected in these financial statements.

Impairment of Long Lived Assets

The company tests for impairment whenever events or changes in circumstances indicate that the carrying amount of the assets may not be recoverable. Recoverability is assessed by comparing the carrying amount to the projected future net cash flows the long-lived assets are expected to generate through their direct use and eventual disposition. When a test for impairment indicates that the carrying amount of an asset is not recoverable, an impairment loss is recognized to the extent the carrying value exceeds its fair value.

Cash and cash equivalents

Cash includes cash and cash equivalents. Cash equivalents are investments and are valued at cost. The carrying amounts approximate fair value because they have maturities at the date of purchase of less than ninety days.

Capital assets

Capital asset acquisitions and disposals are not recorded on the statement of financial position but, are recorded on the statement of revenues and expenditures in the year of acquisition or disposal.

*(continues)*

MOOSE JAW MULTICULTURAL COUNCIL INC.

Notes to Financial Statements

Year Ended March 31, 2017

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES *(continued)*

Goods and Services Tax

Contributed materials and services are recoverable at 50% as a rebate. The unrecoverable portion is recorded as an expense with the rebate treated as a receivable.

Net assets

1. Unrestricted net assets comprise the excess of revenue over expenses accumulated by the organization each year and are available for general purposes.

Revenue recognition

Moose Jaw Multicultural Council Inc. follows the deferral method of accounting for contributions.

Restricted contributions are recognized as revenue in the year in which the related expenses are incurred. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured. Endowment contributions are recognized as direct increases in net assets.

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

Government grants

Government grants are recorded when there is a reasonable assurance that the company has complied with and will continue to comply with, all the necessary conditions to obtain the grants.

Income taxes

The organization is a registered charity with tax exempt status under the Income Tax Act.

5. FINANCIAL INSTRUMENTS

The company 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 company's risk exposure and concentration as of March 31, 2017.

*(a) Liquidity risk*

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities. The company is exposed to this risk mainly in respect of its receipt of funds from its funders and other related sources, long-term debt, obligations under capital leases, contributions to the pension plan, and accounts payable.

*(b) Market risk*

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency rate risk, interest rate risk and other price risk. The company is mainly exposed to interest rate risk.

*(continues)*

MOOSE JAW MULTICULTURAL COUNCIL INC.

Notes to Financial Statements

Year Ended March 31, 2017

5. FINANCIAL INSTRUMENTS (continued)

(c) Interest rate risk

Interest rate risk is the risk that the value of a financial instrument might be adversely affected by a change in the interest rates. In seeking to minimize the risks from interest rate fluctuations, the company manages exposure through its normal operating activities by investing in guaranteed investment certificates.

Unless otherwise noted, it is management's opinion that the company is not exposed to significant other price risks arising from these financial instruments.

6. TERM DEPOSITS

	2017	2016
3-5 Year Redeemable Term Deposit maturing June 8, 2017. The interest rate is 1.40%.	\$ 9,260	\$ 9,132
2 Year Non-redeemable Term Deposit maturing October 21, 2017. The interest rate is 1.05%	74,257	73,229
3-5 Year Term Deposit maturing January 10, 2018. The interest rate is 1.40%. ***	6,751	6,657
	<u>\$ 90,268</u>	<u>\$ 89,018</u>

\*\*\* Happy Valley Park maintains a term deposit in the amount of \$6,657.

7. DEFERRED INCOME

Contributions are recognized as revenues in the year in which the related expense occurred. Deferred contributions are as follows:

	2017	2016
Donations	\$ -	\$ 23,525
Organizational Development Fund	2,331	2,809
SISAG	13,543	17,587
Stage 1 English	3,511	4,807
Newcomer Welcome	28,842	34,418
Daycare	10,000	5,000
Notary	993	648
Miscellaneous	27,572	6,639
RBC Foundation	10,000	-
Community Connections	14,820	-
LINC	3,036	-
Saskatchewan Cares	4,971	-
	<u>\$ 119,619</u>	<u>\$ 95,433</u>

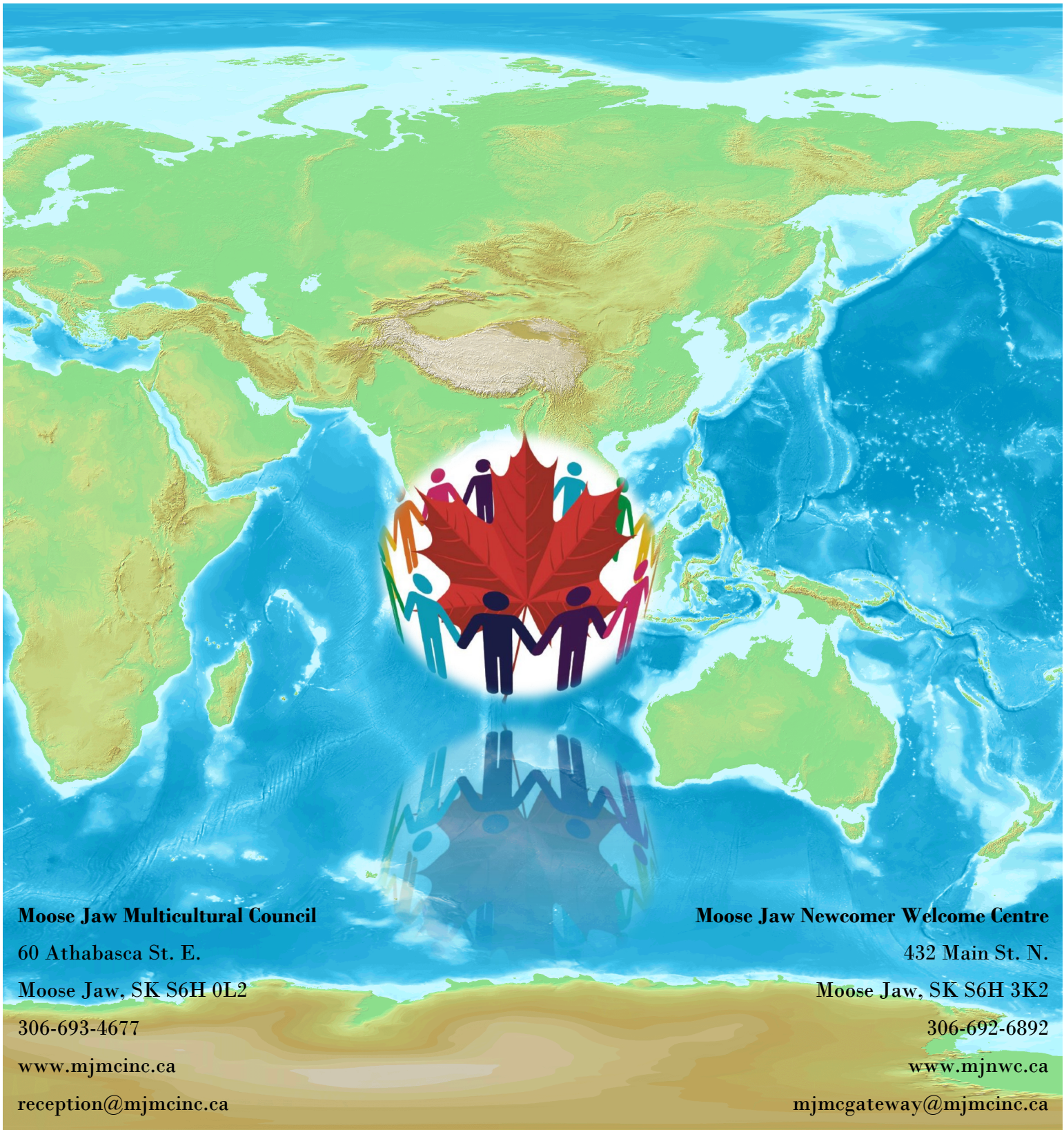
Moose Jaw Multicultural Council Inc. calculates the deferred income amount of funding from projects based on the estimated cost of completion.

Notes



Notes





**Moose Jaw Multicultural Council**

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Moose Jaw, SK S6H 0L2  
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**Moose Jaw Newcomer Welcome Centre**

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