



## FOR YOUTH DEVELOPMENT FOR HEALTHY LIVING FOR SOCIAL RESPONSIBILITY

As a Human Service organization, the mission of the Y is to put Christian principles into practice through programs that build healthy spirit, mind, & body for all. This mission is fulfilled through our three pillars of **Healthy Living, Youth Development, & Social Responsibility**. The Board of Directors, dedicated staff & volunteers work each day in our community to provide services our community needs. In 2012, it was our privilege to serve youth, adults, & families in our community through these three pillars of services. Through **Healthy Living** we continued the tradition of the Bernicks Family Fitness Series as well as the expansion of our Corporate Wellness experience. **Youth Development** thrives with growing youth programs like swim lessons, swim team, sports, & Day Camp where Children are Healthy and Active Daily. Our last pillar of **Social Responsibility** reflects our commitment to be an inclusive organization to all in Central Minnesota as well as our commitment to reunite families in transition. Our many partners allow us to provide free & reduced services to individuals & families to those in our community, which is critical to our mission. Being the front porch of our community is what makes this organization **Your Y**.

## CHANGING LIVES



### Social Responsibility

We wanted to send a heartfelt thank you to the Y for the scholarship. We are tremendously grateful. It came at a time when we were reeling from a job loss, needing summer child care for our twin 8 yr olds and struggling mightily with what was undiagnosed depression in our 13 yr old. The scholarship was a lifeline and much more. After having college students care for our kids for over a decade, Camp CHAD was our first full-day, out-of-home child care experience. Wow! Our girls, who occasionally fuss about other afterschool program, never once flagged in whole-hearted enthusiasm for Camp CHAD. They

had an absolute blast! It was the best thing we've ever done in St. Cloud. The staff was fantastic, and our girls are still dreamily talking about their favorite and eager to be in Camp CHAD again. Knowing how much fun they were having was a huge relief for us and let us put energy into work efforts and helping our teen.

### Youth Development

I have to commend the Y for a wonderful pool. We had a awful experience with other swim classes. It may have been the water temperature or just discomfort on the part of our daughter who struggles with anxiety and sensory integration issues. We aren't sure, but when she begged for Y swim classes, we were shocked and thrilled.

I'm not fully sure what makes the difference at the Y - perhaps the perfect water temperatures, enthusiastic staff or just the opportunity to ease into the environment. Whatever it was, we are grateful. We saw both our daughters absolutely blossom over the summer at the Y and gain a fresh confidence.

### Healthy Living

Almost half of our staff are Y members and about a quarter attend the Mahowald Fitness Hour each Monday at the Y. Everyone gets a great workout and they have a positive, shared experience outside of work. Our agency makes a financial contribution and a time contribution, but our people match that and more with their sweat contribution. Knowing that our families have a place to go and be active is what it means to be a family business.

- Bob Mahowald Jr,  
Mahowald Insurance Agency



# ST. CLOUD AREA FAMILY YMCA

## 2012 ANNUAL REPORT

### PUBLIC SUPPORT & REVENUE

#### PUBLIC SUPPORT

Contributions .....	\$129,031
United Way Allocation .....	131,616
Grants .....	76,284
In-Kind Contributions .....	3,000
<b>Total Public Support.....</b>	<b>339,931</b>

#### REVENUE

Membership Dues .....	1,235,996
Less Community Outreach .....	(81,912)
Less Membership Dues Financial Aid .....	(266,522)
Program Service Fees .....	373,262
Less Program Service Fees Financial Aid .....	(82,018)
<b>Total Revenue .....</b>	<b>1,178,806</b>

#### SPECIAL EVENTS

Revenue .....	121,705
In-Kind Contributions .....	86,190
Less Direct Costs .....	(55,867)
Less In-Kind Expenses .....	(86,190)
<b>Net Special Events .....</b>	<b>65,838</b>

#### OTHER

Sale of Supplies .....	1,998
Investment Income .....	681
Rental Income .....	42,228
Miscellaneous .....	4,921
Loss on Disposal of Equipment .....	(12,534)
<b>Total Other.....</b>	<b>37,294</b>
<b>Total Public Support &amp; Revenue.....</b>	<b>1,621,869</b>

### EXPENSES

<b>Program Services</b>	
Community Services .....	\$1,299,955
<b>Supporting Services</b>	
Management & General .....	280,937
Fundraising .....	49,742
<b>TOTAL EXPENSES</b>	<b>1,627,634</b>

### ASSETS

#### Current Assets

Cash & Cash Equivalents .....	\$475,385
Investments .....	639
Accounts Receivable .....	4,737
Inventory .....	1,171
Prepaid Expenses.....	21,743
<b>Total Current Assets.....</b>	<b>503,675</b>
<b>Property &amp; Equipment, Net .....</b>	<b>1,710,757</b>
<b>Loan Fees, Net of Accumulated Amortization .....</b>	<b>2,501</b>
<b>Total Assets .....</b>	<b>2,216,933</b>

**623 Volunteers**  
gave over  
**8,927 hours**

### SALARIES & RELATED EXPENSES

Salaries .....	\$853,802
Employee Benefits.....	74,393
Payroll Taxes .....	63,122
<b>Total Salaries &amp; Related Expenses.....</b>	<b>991,317</b>

### OTHER EXPENSES

Professional Fees .....	82,936
Supplies & Services.....	49,402
Telephone .....	4,218
Postage & Shipping.....	1,677
Occupancy .....	127,509
Insurance .....	24,136
Repair & Maintenance .....	37,506
Printing & Promotion .....	13,092
In-Kind .....	3,000
Technology Expense .....	13,916
Travel.....	3,799
Conferences, Meetings & Training .....	5,087
National YMCA & Other Dues .....	34,033
Interest .....	14,091
Advertising.....	17,143
Bad Debt.....	260
Miscellaneous .....	11,408
<b>Total Other Expenses .....</b>	<b>443,213</b>
<b>Depreciation &amp; Amortization .....</b>	<b>193,104</b>
<b>Total Expenses .....</b>	<b>1,627,634</b>

### NET ASSETS

Beginning of Year .....	\$1,799,285
End of Year .....	1,793,520
<b>CHANGE IN NET ASSETS</b>	<b>(5,765)</b>

### LIABILITIES & NET ASSETS

#### Current Liabilities

Current Portion of Capital Lease .....	\$18,397
Current Portion of Long-Term Debt.....	8,770
Accounts Payable .....	39,847
Accrued Payroll & Related Taxes .....	20,339
Accrued Interest .....	735
Accrued Vacation .....	29,731
Deferred Revenue .....	57,565
<b>Total Current Liabilities .....</b>	<b>175,384</b>

#### LONG TERM LIABILITIES

Long-Term Debt, Less Current Portion .....	\$209,914
Capital Lease, Less Current Portion .....	38,1115
<b>Total Long Term Liabilities .....</b>	<b>248,029</b>
<b>Total Liabilities .....</b>	<b>423,413</b>

#### Net Assets

Unrestricted	
Invested in Property & Equipment .....	1,435,561
Undesignated .....	357,959
<b>Total Net Assets .....</b>	<b>1,793,520</b>
<b>Total Liabilities &amp; Net Assets .....</b>	<b>2,216,933</b>