

**The South Georgian Bay
Community Health Centres
Financial Statements**
For the year ended March 31, 2020

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Tel: 705 726 6331
Fax: 705 722 6588
www.bdo.ca

BDO Canada LLP
300 Lakeshore Drive
Suite 300
Barrie, ON L4N 0B4
Canada

Independent Auditor's Report

To the Board of Directors of
The South Georgian Bay Community Health Centres

Opinion

We have audited the financial statements of The South Georgian Bay Community Health Centres (the organization), which comprise the statement of financial position as at March 31, 2020, and the statement of operations and net assets, and cash flows for the year ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the organization as at March 31, 2020, and its result of 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. 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 organization 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 opinion.

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

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

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

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



Auditor's Responsibilities for the Audit of the Financial Statements

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 generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, 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 organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If 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 organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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.

BDO Canada LLP

Chartered Professional Accountants, Licensed Public Accountants

Barrie, Ontario

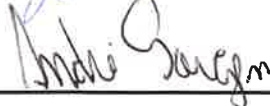
June 10, 2020

The South Georgian Bay Community Health Centres Statement of Financial Position

| March 31 | 2020 | 2019 |
|--|--------------|--------------|
| Assets | | |
| Current | | |
| Cash and short-term investments (note 2) | \$ 2,160,091 | \$ 2,150,297 |
| Accounts receivable | 54,048 | 29,955 |
| Prepaid expenses | 330,073 | 318,104 |
| | 2,544,212 | 2,498,356 |
| Capital Assets , at cost less accumulated amortization (note 3) | 269,461 | 280,012 |
| | \$ 2,813,673 | \$ 2,778,368 |
| Liabilities and Net Assets | | |
| Current Liabilities | | |
| Accounts payable and accrued liabilities | \$ 256,679 | \$ 341,915 |
| Government remittances payable | 29,292 | 24,013 |
| Due to Ministry of Health/LHIN (note 4) | 233,596 | 154,337 |
| Deferred contributions (note 6) | 2,018,274 | 1,971,719 |
| | 2,537,841 | 2,491,984 |
| Deferred Contributions Related to Capital Assets (note 7) | 269,460 | 280,012 |
| Commitments (note 8) | | |
| Net Assets | | |
| Unrestricted | 6,372 | 6,372 |
| | \$ 2,813,673 | \$ 2,778,368 |

On behalf of the Board,

 Director

 Director

The South Georgian Bay Community Health Centres Statement of Operations and Net Assets

| For the year ended March 31 | 2020 | 2019 |
|--|------------------|------------------|
| Revenues | | |
| Ministry of Health/LHIN | | |
| - base funding | \$ 2,855,246 | \$ 2,724,946 |
| Waypoint Centre for Mental Health - Psychotherapy | 220,967 | 125,676 |
| Amortization of deferred contributions related to capital assets (note 7) | 20,239 | 21,892 |
| Other | 71,220 | 70,611 |
| Interest | 791 | 981 |
| | <u>3,168,463</u> | <u>2,944,106</u> |
| Expenses | | |
| Clinic | | |
| Amortization | 4,344 | 3,598 |
| Compensation | 1,646,723 | 1,403,483 |
| Contracted out services | 148,692 | 152,986 |
| Equipment | 9,707 | 3,585 |
| Sundry | 32,977 | 26,361 |
| Supplies | 24,144 | 26,129 |
| | <u>1,866,587</u> | <u>1,616,142</u> |
| Health Promotion | | |
| Compensation | 111,141 | 262,939 |
| Contracted out services | 35,050 | 13,531 |
| Sundry | 1,663 | 10,238 |
| Supplies | 7,105 | 1,277 |
| | <u>154,959</u> | <u>287,985</u> |
| Self-Management | | |
| Compensation | 134,498 | 126,364 |
| Professional | 14,096 | 71,763 |
| Sundry | 32,920 | 25,282 |
| Supplies | 36,406 | 5,760 |
| | <u>217,920</u> | <u>229,169</u> |
| Psychotherapy Program | | |
| Compensation | 101,967 | 44,075 |
| Contracted out services | 88,830 | 44,800 |
| Sundry | 24,205 | 26,701 |
| Supplies | 5,965 | 10,100 |
| | <u>220,967</u> | <u>125,676</u> |

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

The South Georgian Bay Community Health Centres Statement of Operations and Net Assets

| For the year ended March 31 | 2020 | 2019 |
|--|------------------|------------------|
| Expenses (continued) | | |
| Administration | | |
| Amortization | \$ 15,895 | \$ 18,294 |
| Buildings and grounds | 178,320 | 168,070 |
| Compensation | 267,320 | 260,013 |
| Contracted out services | 90,692 | 87,320 |
| Equipment | 52,462 | 52,551 |
| Sundry | 86,063 | 74,822 |
| Supplies | 17,278 | 22,044 |
| | <u>708,030</u> | <u>683,114</u> |
| Total expenses | 3,168,463 | 2,942,086 |
| Excess of revenues over expenses for the year | - | 2,020 |
| Net assets, beginning of year | 6,372 | 4,352 |
| Net assets, end of year | \$ 6,372 | \$ 6,372 |

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

The South Georgian Bay Community Health Centres Statement of Cash Flows

| For the year ended March 31 | 2020 | 2019 |
|--|---------------------|---------------------|
| Cash flows from operating activities | | |
| Excess of revenues over expenses for the year | \$ - | \$ 2,020 |
| Charges (credits) to operations not involving cash | | |
| Amortization of deferred contributions related to capital assets | (20,239) | (21,892) |
| Amortization of capital assets | 20,239 | 21,892 |
| | - | 2,020 |
| Change in non-cash working capital balances related to operations | | |
| Accounts receivable | (24,093) | 8,916 |
| Prepaid expenses | (11,970) | 10,224 |
| Accounts payable and accrued liabilities | (85,236) | 52,553 |
| Government remittances payable | 5,279 | (17,184) |
| Due to Ministry of Health/LHIN | 79,259 | (41,441) |
| Deferred contributions | 46,555 | 17,673 |
| | 9,794 | 32,761 |
| Cash flows from investing activities | | |
| Additions to capital assets | (9,688) | (8,356) |
| Cash flows from financing activities | | |
| Increase in deferred contributions related to capital assets | 9,688 | 8,356 |
| Net increase in cash and short-term investments during the year | 9,794 | 32,761 |
| Cash and short-term investments, beginning of the year | 2,150,297 | 2,117,536 |
| Cash and short-term investments, end of the year | \$ 2,160,091 | \$ 2,150,297 |

The South Georgian Bay Community Health Centres Notes to the Financial Statements

For the year ended March 31, 2020

1. Significant Accounting Policies

Nature of Organization The South Georgian Bay Community Health Centres is an incorporated not-for-profit organization without share capital under the Corporations Act (Ontario). The purpose of the organization is to coordinate the operation of a community health care centre which facilitates the delivery of health care, wellness and promotion services to families in South Georgian Bay communities.

The organization is not subject to federal or provincial income taxes pursuant to exemptions accorded to charitable organizations in the income tax legislation.

Basis of Accounting These financial statements have been prepared using Canadian accounting standards for not-for-profit organizations.

Capital Assets and Amortization Purchased capital assets are recorded at cost less accumulated amortization. Contributed capital assets are recorded at fair value at the date of contribution. Where fair value cannot be reasonably determined, contributed assets are recorded at a nominal amount.

Amortization is provided on capital assets on the straight-line basis over their estimated useful lives as follows:

| | |
|------------------------|---------------|
| Cleaning equipment | 10 years |
| Computer equipment | 5 years |
| Leasehold improvements | 2 to 4 years |
| Medical equipment | 5 to 10 years |
| Office equipment | 5 years |

The South Georgian Bay Community Health Centres

Notes to the Financial Statements

For the year ended March 31, 2020

Revenue Recognition

The organization follows the deferral method of accounting for contributions which includes grants and government subsidies. Operating revenue, including grants and subsidies are recorded as revenue in the period to which they relate. Grants approved but not received at the end of an accounting period are accrued. When a portion of a grant relates to a future period, it is deferred and recognized in that future period.

Unrestricted contributions are recognized as revenue when received or receivable if the amount can be reasonably estimated and collection is reasonably assured.

Externally restricted contributions are recognized as revenue in the year in which the related expenditures are recognized.

Contributions restricted for the purchase of capital assets are deferred and amortized into revenue on a straight-line basis at a rate corresponding with the amortization rate for the related capital assets.

Interest income is recorded as revenue in the period earned. When interest income is subject to an external restriction to be used for a future period, it is deferred and recognized in that future period.

Use of Estimates

The preparation of financial statements in accordance with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period. The principal estimates used in the preparation of these financial statements are the estimated useful life of capital assets, the fair value of financial instruments and amounts due to Ministry of Health/LHIN. Actual results could differ from management's best estimates as additional information becomes available in the future.

Pension Plan

The organization applies defined contribution plan accounting to its multi-employer defined benefit plan for which the organization has insufficient information to apply defined benefit plan accounting (see note 10).

The South Georgian Bay Community Health Centres Notes to the Financial Statements

For the year ended March 31, 2020

Contributed Services

Directors, committee members and community members volunteer their time to assist in the organization's activities. While these services benefit the organization considerably, a reasonable estimate of their amount and fair value cannot be made and, accordingly, these contributed services are not recognized in the financial statements.

Financial Instruments

Financial instruments are recorded at fair value when acquired or issued. In subsequent periods, equities traded in an active market and derivatives are reported at fair value, with any unrealized gains and losses reported in operations. In addition, all bonds and guaranteed investment certificates have been designated to be in the fair value category, with gains and losses reported in operations. All other financial instruments are reported at cost or amortized cost less impairment, if applicable. Financial assets are tested for impairment when changes in circumstances indicate the asset could be impaired. Transaction costs on the acquisition, sale or issue of financial instruments are expensed for those items remeasured at fair value at each statement of financial position date and charged to the financial instrument for those measured at amortized cost.

Impairment of Long Lived Assets

In the event that facts and circumstances indicate that the organization's long lived assets may be impaired, an evaluation of recoverability would be performed. Such an evaluation entails comparing the estimated future undiscounted cash flows associated with the asset to the asset's carrying amount to determine if a write down to market value or discounted cash flow is required. The organization considers that no circumstances exist that would require such an evaluation.

The South Georgian Bay Community Health Centres Notes to the Financial Statements

For the year ended March 31, 2020

2. Cash and Short-term Investments

The organization's bank accounts are held at a chartered bank. The bank accounts earn interest at a variable rate. Included in cash and short-term investments are the following investments:

| | 2020 | 2019 |
|---|---------------------|---------------------|
| Guaranteed Investment Certificate, Bank of Nova Scotia, 1.4% interest, maturity date of August 29, 2019 | - | 1,476,333 |
| Guaranteed Investment Certificate, Bank of Nova Scotia, 1.6% interest, maturity date of October 22, 2020 | 1,497,796 | - |
| Accrued interest receivable | 10,636 | 12,016 |
| | \$ 1,508,432 | \$ 1,488,349 |

The carrying value plus accrued interest of the above investments approximates market value at March 31, 2020.

3. Capital Assets

| | 2020 | | 2019 | |
|---------------------------|-------------------|-----------------------------|-------------------|-----------------------------|
| | Cost | Accumulated Amortization | Cost | Accumulated Amortization |
| Cleaning equipment | \$ 8,773 | \$ 8,334 | \$ 8,773 | \$ 7,456 |
| Computer equipment | 89,170 | 65,319 | 89,170 | 55,488 |
| Leasehold improvements | 210,683 | 210,683 | 210,683 | 210,684 |
| Medical equipment | 55,182 | 46,672 | 47,725 | 42,330 |
| Office equipment | 147,081 | 132,264 | 147,081 | 127,076 |
| Assets under construction | 221,844 | - | 219,614 | - |
| | \$ 732,733 | \$ 463,272 | \$ 723,046 | \$ 443,034 |
| Net book value | | \$ 269,461 | | \$ 280,012 |

Assets under construction are expenses related to the upcoming construction of a new building (note 5). Amortization of these costs will commence upon completion of construction.

The South Georgian Bay Community Health Centres Notes to the Financial Statements

For the year ended March 31, 2020

4. Due to Ministry of Health/LHIN

The organization receives funding from the Ministry of Health/LHIN. The amount of funding provided to the organization is subject to final review and approval by the Ministry. As at the date of these financial statements, funding for the period April 1, 2018 to March 31, 2019 and April 1, 2019 to March 31, 2020 has not been subject to this review process. Any future adjustments required as a result of this review will be accounted for in the year the adjustment is determined.

5. Capital Project

In an agreement dated April 29, 2013, the organization received approval from the Ministry of Health for capital funding up to \$6,107,900 for the purchase of land and construction of a building. As at March 31, 2020, the organization has received \$1,832,370 of this funding and \$260,000 of one-time funding. The organization has incurred \$221,844 (2019 - \$219,614) (see note 3) of expenses relating to this project. In prior years, the organization has made deposits totaling \$306,000 to secure the purchase of land (see note 8). The total deposit of \$306,000 is recorded in prepaid expenses in the statement of financial position as at March 31, 2020. The Ministry of Health will be working with the organization throughout its capital project, with an expected completion date of 2022.

The South Georgian Bay Community Health Centres Notes to the Financial Statements

For the year ended March 31, 2020

6. Deferred Contributions

Deferred contributions primarily represent the unspent externally restricted contributions received from the Ministry of Health for the purchase of land and the construction of the building (note 5). Amounts transferred to deferred contributions related to capital assets consists of capital purchases for the capital project.

| | 2020 | 2019 |
|---|---------------------|---------------------|
| <u>Contributions related to the capital project</u> | | |
| Balance, beginning of year | \$ 1,958,324 | \$ 1,949,346 |
| Interest income on contributions received related to the construction of the new building | 19,293 | 17,334 |
| Amounts transferred to deferred contributions related to capital assets (note 7) | (2,230) | (8,356) |
| | <u>1,975,387</u> | <u>1,958,324</u> |
| <u>Other contributions</u> | | |
| Balance, beginning of year | 13,395 | 4,700 |
| Contributions received | 65,007 | 11,982 |
| Amounts recognized as revenue in the year | (35,515) | (3,287) |
| | <u>42,887</u> | <u>13,395</u> |
| | <u>\$ 2,018,274</u> | <u>\$ 1,971,719</u> |

The South Georgian Bay Community Health Centres Notes to the Financial Statements

For the year ended March 31, 2020

7. Deferred Contributions Related to Capital Assets

Deferred contributions represent the unamortized amount of grants and restricted donations received to be used in the purchase of certain assets or in the settlement of certain obligations. The amortization of these contributions is recorded as revenue in the statement of operations.

| | <u>2020</u> | <u>2019</u> |
|---|-------------------|-------------------|
| Balance, beginning of year | \$ 280,012 | \$ 293,548 |
| Contributions received for the purchase of capital assets | 7,457 | - |
| Amounts transferred from deferred contributions related to the capital project (note 6) | 2,230 | 8,356 |
| Amounts amortized to revenue | <u>(20,239)</u> | <u>(21,892)</u> |
| Balance, end of year | <u>\$ 269,460</u> | <u>\$ 280,012</u> |

The South Georgian Bay Community Health Centres Notes to the Financial Statements

For the year ended March 31, 2020

8. Commitments

The organization entered into an agreement to lease premises in Wasaga Beach for \$11,836 plus HST per month. This lease has an expiry date of August 2021.

The organization entered into a contract for maintenance and support services beginning April 1, 2014 for the new electronic medical record system for \$19,740 plus HST per annum. This agreement will automatically renew on a yearly basis and will remain in force until either party terminates the agreement.

The organization entered into a contract in November 2013 for the services of a construction project manager to manage their upcoming capital project (see note 5) for \$5,000 per month including HST for a forty-four month term. These payments commenced November 2013. For the year ended March 31, 2020, \$NIL (2019 - \$NIL) was paid related to this agreement. Commencing May 20, 2016, this contract has been put on hold and will commence again when the organization receives written approval from the Ministry to proceed with the next stage.

The organization entered into a contract in January 2014 for architect services relating to their capital project (see note 5) at a fee equal to 1% of the approved tendered construction cost for phase 2 of the project and 8% of the approved tendered construction cost for the remaining phases of the five phase project. For the year ended March 31, 2020, \$1,987 (2019 - \$8,111) was paid related to this agreement.

The organization entered into a contract in January 2014 for cost consulting services relating to the construction costs of their capital project (see note 5) for a total fee of \$10,000 plus disbursements and HST, which is to be paid in phases two to four of the five phase project. For the year ended March 31, 2020, \$NIL (2019 - \$NIL) was paid related to this agreement.

During fiscal 2015, the organization signed an agreement to purchase property in Wasaga Beach for a purchase price of \$1,066,032 plus HST related to their capital project (see note 5). This purchase price is comprised of two elements: land at a value of \$575,000 and the organization's share of site improvement costs equal to a maximum amount of \$491,032 plus HST. As at March 31, 2020, the organization has paid a deposit on this property of \$306,000. The closing date of this agreement is conditional on the Ministry of Health's approval.

The South Georgian Bay Community Health Centres Notes to the Financial Statements

For the year ended March 31, 2020

9. Economic Dependence

The organization received 90.8% (2019 - 93.3%) of its revenue from the Ministry of Health/LHIN.

10. Pension Plan

All permanent employees of the organization are members of the Healthcare of Ontario Pension Plan which is a multi-employer defined benefit pension plan available to all eligible employees of the participating members of the Ontario Hospital Association. Plan members will receive benefits based on the length of service and on the average of annualized earnings during the five consecutive years prior to retirement, termination or death, that provide the highest earnings.

Pension assets consist of investment grade securities. Market and credit risk on these securities are managed by the Healthcare of Ontario Pension Plan by placing plan assets in trust and through the Plan investment policy.

Pension expense is based on Plan management's best estimates, in consultation with its actuaries, of the amount, together with the percentage of salary contributed by employees, required to provide a high level of assurance that benefits will be fully represented by fund assets at retirement, as provided by the Plan. The funding objective is for employer contributions to the Plan to remain a constant percentage of employees' contributions.

The Plan provides pension services to more than 381,000 active and retired members and approximately 594 employers. The Plan is a multi-employer plan and therefore the organization's contributions are accounted for as if the Plan were a defined contribution plan with the organization's contributions being expensed in the period they come due. Each year, an independent actuary determines the funding status of the Plan by comparing the actuarial value of invested assets to the estimated present value of all pension benefits that members have earned to date. The results of the most recent valuation as at December 31, 2019 disclosed a surplus of \$20,555 million (2018 - \$13,891 million). The results of this valuation disclosed total actuarial liabilities and pension obligations of \$180,826 million (2018 - \$158,965 million) in respect of benefits accrued for service with actuarial assets at that date of \$180,826 million (2018 - \$172,856 million). Because the Plan is a multi-employer plan, any pension plan surpluses or deficits are a joint responsibility of Ontario member organizations and their employees. As a result, the organization does not recognize any share of the Plan surplus or deficit.

Employer contributions made to the Plan during the year by the organization amount to \$136,029 (2019 - \$112,257) and is included in compensation expense.

The South Georgian Bay Community Health Centres Notes to the Financial Statements

For the year ended March 31, 2020

11. Financial Instrument Risk

Interest Rate Risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The organization is not exposed to significant interest rate risk due to the short-term maturity of the organization's monetary assets and current liabilities.

Credit Risk

Credit risk is the risk that one party to a financial instrument will cause a financial loss for the other party by failing to discharge an obligation. The organization is also exposed to credit risk arising from its accounts receivable. Credit risk is the risk that the counterparty to the transaction will not pay. The majority of the organization's receivables are from government sources and the organization works to ensure they meet all eligibility criteria in order to qualify to receive the funding.

Liquidity Risk

Liquidity risk is the risk that the organization encounters difficulty in meeting its obligations associated with financial liabilities. Liquidity risk includes the risk that, as a result of operational liquidity requirements, the organization will not have sufficient funds to settle a transaction on the due date; will be forced to sell financial assets at a value, which is less than what they are worth; or may be unable to settle or recover a financial asset. Liquidity risk arises from accounts payable and accrued liabilities, government remittances payable and amounts due to Ministry of Health/LHIN.

There have been no changes to the organization's financial instrument exposure from the prior year.

The South Georgian Bay Community Health Centres Notes to the Financial Statements

For the year ended March 31, 2020

12. Subsequent Events

Subsequent to year end, the impact of COVID-19 in Canada and on the global economy increased significantly due to both Federal and Provincial government restrictions put in place to mitigate the impact of this virus. During the initial period of the declaration of emergency in Ontario, the organization re-focused activities and resources to support the development of alternative service delivery methods where possible.

The global pandemic has disrupted economic activities and supply chains. However, as an essential service, the organization continues to operate and service the community. During fiscal 2021, the organization has experienced an increase in demand for healthcare services in the community and correspondingly an increase compensation and supply costs. Additionally, a number of initiatives in sub-regions have increased or been altered in order to reach out to the most vulnerable population and the organization is anticipating having to reallocate funds in order to help finance these programs.

Although the disruption from the virus is expected to be temporary, given the dynamic nature of these ongoing and developing circumstances, the related financial impact on the organization cannot be reasonably estimated at this time.
