



**DOWNTOWN
MAPLE RIDGE**

Business Improvement Association

Ours to Share!

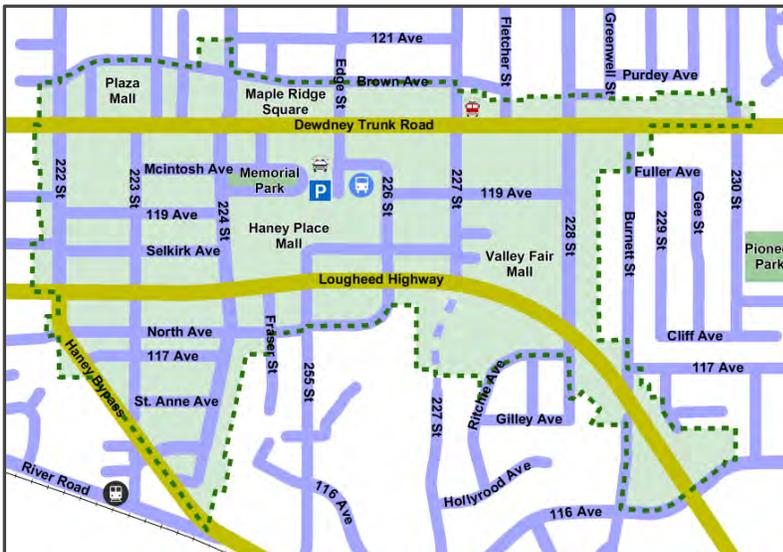
DMRBIA ANNUAL REPORT 2014

**#34 - 22374 Lougheed Hwy
Maple Ridge, B.C. V2X 2T5
Phone: 604-467-2420**

**Website: DowntownMapleRidge.ca
Facebook/ShopMapleRidge**

TABLE OF CONTENTS

LETTER FROM THE PRESIDENT	3
TREASURER’S REPORT	4
EXECUTIVE DIRECTOR’S REPORT	5
BOARD OF DIRECTORS	6
NOMINATION COMMITTEE REPORT	7
BENEFITS OF A BIA TO THE COMMUNITY	9
ACCOMPLISHMENTS	11
COMMITTEE REPORTS	12
BEAUTIFICATION & REVITALIZATION COMMITTEE	12
MARKETING AND EVENTS COMMITTEE	13
SAFETY & SECURITY COMMITTEE	14
FINANCIAL STATEMENT	15



Vision:

To be a prosperous destination that is clean, safe and vibrant, where a diverse community of businesses and residents live, work and play.

Mission:

To provide our members and community stakeholders the means and resources to create a prosperous destination, that is clean, safe and vibrant, where a diverse community of businesses and residents live, work and play.

About Our BIA:

Since the DMRBIA was created in 2007, we have been an advocate on behalf of the downtown businesses and property owners, articulating the concerns of downtown business people while seizing opportunities to take direct and positive action to position our downtown as a more exciting destination for residents and visitors.

Through advocacy, marketing & events, co-operative initiatives, and financial grants towards physical improvements both public and private, the DMRBIA continues to work to reduce the impacts of a global economic downturn, by trying to make a direct difference for our downtown business and property owners.

We are pleased and privileged to be working on your behalf!

LETTER FROM THE PRESIDENT

May, 2015

Dear Fellow DMRBIA members,

As the President of the Downtown Maple Ridge Business Improvement Association, I am happy to report on the activities of our 2014 fiscal year.

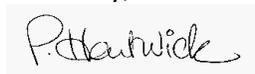
As we continue our second five-year term representing over 700 businesses and 300 property owners of downtown Maple Ridge we remain committed to providing a wide range of services for our members. These include: hosting events aimed at increasing consumer traffic, encouraging crime prevention and reporting, providing avenues for our members to promote their products and services, and financially assisting merchants and property owners with beautification projects.

Last summer the DMRBIA staff and Board conducted a midterm review of its strategic plan. This resulted in a clarification of our goals as well as good discussion of our needs in achieving them. Some of our goals include: addressing concerns about parking, streamlining the permit and license processes, beautifying downtown through murals and planter boxes, and creating new events to attract people to our downtown, among many others. I am happy to say that we are well on our way to accomplishing all of these, and to help us we have made a few changes, specifically to our human resources. I am pleased to welcome our new Membership and Events Coordinator Michelle Zazulak and part time Office Assistant Stacy Daniels. We look forward to their contributions in both supporting and augmenting the hard work of our Executive Director Ineke Boekhorst.

I would also like to acknowledge our Board of Directors. Thank you for your support and commitment - the BIA wouldn't be the same without you! Special thanks to Karen Duffield, Deborah Hyslop, Shawn Pederson and Marty Morel.

As always, I encourage you to become involved in your Business Improvement Association and help us to help you grow your business and develop our community. This can be accomplished by volunteering on one of our subcommittees or simply by participating in any of our events throughout the year.

Sincerely,



Philip Hartwick

TREASURER'S REPORT

Once again, I would like to express my appreciation to Ineke Boekhorst, Executive Director, along with Walter Volpatti, of PSVC Chartered Accountants, for their support and assistance throughout the year.

Our 2014 yearend financial statements report no deficiency of revenue over expenses, which is the result of drawing upon our net assets. The 2015 budget has been approved by the Board of Directors when the 2014 yearend was passed. The proposed operating budget for 2015 allows for the spending of \$61,437 of unrestricted net assets, accumulated previous years. We aim to end 2015 with a balanced budget

Proposed Operating Budget for 2015

<u>INCOME:</u>			
City of MR Levy	\$208,400.00		
Security Patrol Grant	\$50,000.00		
Facade Improvement Grant	\$25,000.00	maximum	
Project, Event & Marketing Recoveries	\$40,000.00		
Other Revenue	\$6,000.00		
Equity Accounts	\$61,437.00		
	Total Income		\$390,837.00
<u>EXPENSES:</u>			
Beautification & Revitalization	\$63,000.00		
Events & Marketing	\$131,000.00		
Safety & Security	\$96,000.00		
Governance	\$2,000.00		
Administration	\$9,450.00		
Networking-Planning-Partnerships	\$76,000.00		
Professional Fees	\$20,200.00		
Rent	\$7,000.00		
	Total Expenses		\$404,650.00
			<u><u>-\$13,813.00</u></u>

Respectfully submitted,

Mike Chapman, Treasurer

☆ EXECUTIVE DIRECTOR'S REPORT ☆

MIRACLES WE MADE HAPPEN IN 2014, YOU ASK....



I am very proud of our accomplishments and the role we played in growing the success of Downtown Maple Ridge. We ventured outside the box and tried new things. We are in an excellent position to build on the positive momentum in 2015.

THANK YOU to all BIA staff, what an amazing and hard-working team! To my Board of Directors for their guidance, commitment and support. To all our stakeholders and community groups we work with on a daily basis; Maple Ridge Rocks!

In 2014, we worked hard to improve membership engagement and communication. The DMRBIA presented 10 business to business networking socials. We allocated a lot of time on finding a suitable Membership & Events Coordinator and are so happy to have found and hired a perfect new team member in Michelle, early 2015. Together we are continuing to focus on membership engagement; ofcourse DMRBIA initiatives are only successful when membership participates in what we do.

Throughout 2014, we really pounded the pavement, conducting surveys, visiting businesses, engage new businesses in promotions, to ensure that the membership is aware of what we do and encourage everyone to get involved. I'm very pleased with the increase in business participation this past year.

When I look back at 2014, I'm so proud of the initiatives we took, to promote all of Downtown Maple Ridge with our many different events and promotions. Our monthly Saturday Summer Business Market series was a tremendous success, as the number of participating businesses AND customers increased each month. The second annual Downtown Maple Ridge Zombie Walk brought hundreds of people to our downtown district and our Win Your Wish Christmas promotion was another overwhelming success, with an increase over 2013 of at least 2000 participants to approx. 10,000 entries total!

Working with the City of Maple Ridge, through the Vibrant Downtown Task Force Committee, we achieved increased Parking signage, indicating where free and longer term parking is available in Downtown for our customers; we started documenting a complete Downtown Parking Inventory. We also discussed lighting improvements and how DMRBIA could be a catalyst for improvements; grant project to be launched shortly.

Again we have seen a continuation of our successful On Street Service initiatives. We were able to make some great strides strengthening our partnerships with the RCMP, Bylaws Department, City of Maple Ridge, Security Company, through monthly meetings. Our Core Area Patrol Lynne, is in constant contact with all our members. The Graffiti program continues to assist merchants, by covering any small or large graffiti as soon as it appears. The 2014 Façade Improvement Program saw eight properties successfully complete improvements before December 31, 2014; we are continuing this awesome project in 2015. Thanks so much to the City of Maple Ridge; we couldn't continue this program without the "matching funding"!

I believe we have a very strong foundation as we head into 2015.

Looking forward to another exciting year for Downtown Maple Ridge! With support of two new staff members: Stacy Daniels, Admin Assistant and Michelle Zzulak, Membership & Events Coordinator, assisting with new ideas, innovative promotions, exciting events, really focusing on member engagement. The revitalization of Downtown Maple Ridge is happening, and YES, we are here to make "little miracles" happen; please, take advantage of the consistently increasing number of visitors to our Downtown!

Respectfully Submitted,
Ineke Boekhorst, Executive Director

✿ BOARD OF DIRECTORS ✿

2014 Executive Committee

- Philip Hartwick** – President (Representing Business, MR/PM Arts Council)
– Vice President
Mike Chapman – Treasurer (Business Owner, Blenz)
– Secretary

2014 Directors

- Nicole Archer** (representing Property Owner, Valley Fair Mall Manager)
Kaila Klassen (representing Property Owner, Chances Community Gaming)
Tom Meier (Business/Property Owner, Johnston Meier Insurance)
Robert Shantz (Business Owner, RD Shantz & Associates)
Cindy Stephenson (Business Owner, T's)
Donna Telep (Business/Property Owner Seville Mortgage Corporation)

DMRBIA STAFF



Executive Director
Ineke Boekhorst



Membership & Events Coordinator
Michelle Zazulak



Core Area Patrol
Lynne Bradley



Administrative Assistant
Stacy Daniels

NOMINATION COMMITTEE REPORT

The Nomination Committee's responsibility is to determine pending Board vacancies, interview potential candidates and recommend a slate to the Board for election at the Annual General Meeting. The Committee and Board seek individuals who will bring a diverse range of qualifications to the table, to enhance the Board with the skills and experience that these candidates can offer. Candidates are required to be a member of the Association, meaning a business and/or property owner within the DMRBIA area.

SLATE FOR THE 2015 DMRBIA BOARD OF DIRECTORS

The following persons have been nominated as the Slate of Candidates for the 2015/16 Board of Directors by the Nominating Committee. These persons are up for re-election or have shown strong interest to volunteer on the board for a first term and are well qualified to lead the BIA into its next year.

BOARD OF DIRECTORS NOMINEES

Kaila Klassen

Kaila Klassen was born in Abbotsford and moved to Maple Ridge with her family at the age of three. She has resided in the community ever since, graduating from Meadowridge School in 1999, and going on to get her Business Accounting Diploma. Starting as an employee of what was then the Haney Bingo Plex on 224th St while still in high school, Kaila has been with that establishment, now known as Chances Maple Ridge owned by Great Canadian Casinos, for going on 20yrs. She resides locally with her husband, two children and two dogs. With strong community ties, Kaila looks forward to being involved in the DMRBIA and building on our positive momentum.

Kristian Manion

Kristian was born and raised in Maple Ridge where he currently lives with his wife and 2 children. Kristian is a Financial/Insurance Advisor and part owner of Manion and Associates Financial Services Ltd. For the past 14 years, he has specialized in helping individuals and businesses with their insurance coverage including life, living benefits & employee group benefits. He spends his weekends coordinating recreational programs at an extended care facility Maple Ridge and also spends a lot of time chasing after his two year old son. As a business owner in the downtown core he understands some of the challenges and wants to help other downtown businesses succeed.

Tom Meier

Born in Vancouver, moved in 1969 with State Farm Insurance to Maple Ridge. Became partners with Bruce Johnston in 1973 to form Johnston Meier Insurance. Started with a two men office and has now grown to 41 locations with over 425 employees. Tom has many accomplishments within the Insurance world, but also many other community and business interests. These include, past president of the Chamber of Commerce, Business Person of the Year, Past Director of Parks & Leisure Services, Citizen of the Year, Director and Vice Chair Co-Chair MR Hospital Capital Campaign for RM Hospice, President PM Airport Authority, Past Director of DMRBIA and the list goes on and on.

Robert Shantz*

Robert Shantz has practiced law for 45years; his company R.D. Shantz & Associates. He is the Past President of the Maple Ridge Hospital Foundation, Ridge Meadows Hospice Society, Meadow Ridge Rotary Club and 2014 Citizen of the year. Bob was a director of the Maple Ridge Community Foundation for 9 years and is currently the "Duck In Charge" of the highly successful Rotary Duck Race.

Cindy Lee Stephenson*

Cindy Stephenson has lived, worked and shopped in Maple Ridge for over 35 years. She currently owns T's - Once Upon a Tea Leaf, which moved from Haney Place Mall to 224th Street. Cindy believes there is more to owning a business than the bottom line and she focuses on giving back to the community, by participating and donating to several local projects and charities. Cindy-Lea's creative passion is to think outside the box and she looks forward to the opportunity to continue to promote local independent businesses. She is thrilled to be part of such a vibrant community. Cindy completed a 2 year term on the DMRBIA Board of Directors and is the Event's Committee Chair.

Nicole Archer, Mike Chapman, Philip Hartwick and Donna Telep continue on the Board, completing the 2nd year of their 2 year commitment

* Current Director standing for re-election

Respectfully submitted – April 2015

by the Nominating Committee: Chaired by Philip Hartwick



Who benefits from having a BIA?

1) **Business owners/operators:**

A BIA can benefit more than just BIA retail businesses. All businesses in the area, whether professional, dining, entertainment, finance, or retail, may benefit from the improved vibrancy, atmosphere and ambiance that a successful BIA helps to create.

It is the responsibility of each business to build upon the activities of the BIA and ensure that the customer receives best value in an efficient and courteous manner. An expanded customer base depends on the successful partnership and engagement between the activities of the association and individual businesses.

2) **Property owners:**

BIA-initiated improvements, such as the Facade Improvement Program and other activities may lead to an increase in property values. Improvements help to create and sustain a more vibrant and viable economic environment within the BIA area. This attracts both commercial and service sector businesses to the area which, in turn, may lead to an increased demand for retail and office space and a subsequent increase in property values.

3) **Non-retailers also benefit:**

BIA improvements and activities help create a more vibrant local community and a more prosperous local economic environment. A more vibrant community attracts more visitors and retains more local customers for all types of services - including dining, entertainment and professional services. In addition, a more vibrant community creates a more inviting downtown atmosphere, where clients and visitors will enjoy visiting.

4) **Forming a BIA provides a secure source of funding:**

Obtaining a secure source of funding is a significant benefit of having a BIA. Once the BIA board, with input and approval of the membership, has prepared a strategic plan and budget, and obtains approval from the municipality, an "official BIA Bylaw" can be approved (usually for a 5 year mandate) The city collects the special BIA levy on all industrial and commercial properties in the BIA area. Funds are transferred to the BIA to carry out its work, following through on the proposed Strategic Plan.

5) **Community Health:**

The health of an entire community can be measured by the success of its downtown. A strong vibrant downtown, the heart of any community, regardless of size, enhances the image and economy of the entire community.



What does a BIA do?



The BIA has a two-fold mandate:

- To promote the area as a business and shopping district, and
- To oversee the improvement, beautification and revitalization of municipally owned land, buildings and structures in the area beyond what is provided by the municipality generally.

In carrying out these responsibilities, BIAs have become involved in numerous activities, which often include:

- **Marketing:** Understanding who the BIA area customers are, and creating effective promotions to retain and expand the customer base.
- **Business Recruitment:** Working with property owners and local government to help ensure that available space is occupied, and that a perfect business and service mix for the area is achieved and maintained.
- **Streetscape Improvement and Other Amenities:** Providing for more customer-friendly lighting, signage, street furniture, planters, banners and sidewalk treatment.
- **Seasonal Decorations:** Working with all stakeholders and creating a unique and pleasant environment for customers and businesses, through the use of decorations that are appropriate to the season and holiday.
- **Special Events:** Organizing and partnering in special events that highlight unique attributes of the area and increase customer visits.
- **Government Relations:** Maintains constructive working relationships with the Mayor and Council, senior officials of the City of Maple Ridge and RCMP detachment, as well as other levels of government. Additionally work with other common interest groups.

If you would like to become more involved, call Ineke or Michelle: 604-467-2420, or visit us at our office located at #34 - 22374 Lougheed Hwy (Fuller Watson Office).

The DMRBIA is grateful for all types of volunteer assistance, from folding and stapling, event assistance, to spearheading a new marketing campaign. When more members become involved, the benefit will be greater for everyone.

✿ ACCOMPLISHMENTS ✿

Since mid 2007, the DMRBIA has advocated for business and property owners on economic development, environmental & social issues. Throughout 2013, DMRBIA continued those efforts through beautification projects, ongoing promotional events, marketing the economic potential of downtown Maple Ridge and promoting our members, making downtown Maple Ridge *the place to be*.

Following are some of the many 2014 accomplishments:

“Banners 2 Bags” repurpose shopping bag project

A number of “Measures of Success” surveys

Active collaboration with the City of Maple Ridge (many different departments)

Advocacy for increased parking signage, back alley lights, graffiti cleanup.

Annual Community Resource & Safety Fair

BIA Coupon Books (throughout the summer months/ also available on our website)

Bi-weekly promotional marketing through both local newspapers

Business Watch Program with the RCMP

Clean-up Campaigns (assisted by Probation and Youth Diversion volunteers)

Community Garage Sale

Core Area Patrol; CAP Program

Crime Prevention Programs coordinated through Safety & Security Committee

Daily BIA Security Patrols (contract with Westridge Security)

DMRBIA Business Directory with Downtown Map

Façade Improvement Program, 8 completed projects in 2014

Graffiti removal service for members

Initiated compiling a downtown Parking Inventory

Junior BIA Program (High school student participation)

Lantern Festival

Light Up the Town, in conjunction with Santa Parade

Lunchtime Concert Series, throughout August

Monthly “Business Column” in the Times

Monthly 5X5, “business to business” networking event

Monthly Safety & Security meetings (with City, RCMP, Bylaws, Security, etc.)

Online contests

Senior’s Art & Heritage Walking Tours (during senior’s week)

ShopMapleRidge Facebook page

Sponsorship of downtown events and festivals

Spring Treasure Hunt

Summer Markets in partnership with Haney Farmers Market

Win Your Wish, Christmas Shopping Event

Window Decorating contests

Zombie Walk in October





COMMITTEE REPORTS



BEAUTIFICATION & REVITALIZATION COMMITTEE

The main purpose of this program is to improve the overall appearance of the downtown area and make it a more inviting and safe place to shop, live and play.

The committee works together with business owners, other community groups and the City of Maple Ridge to continually enhance the landscape and property within downtown Maple Ridge.

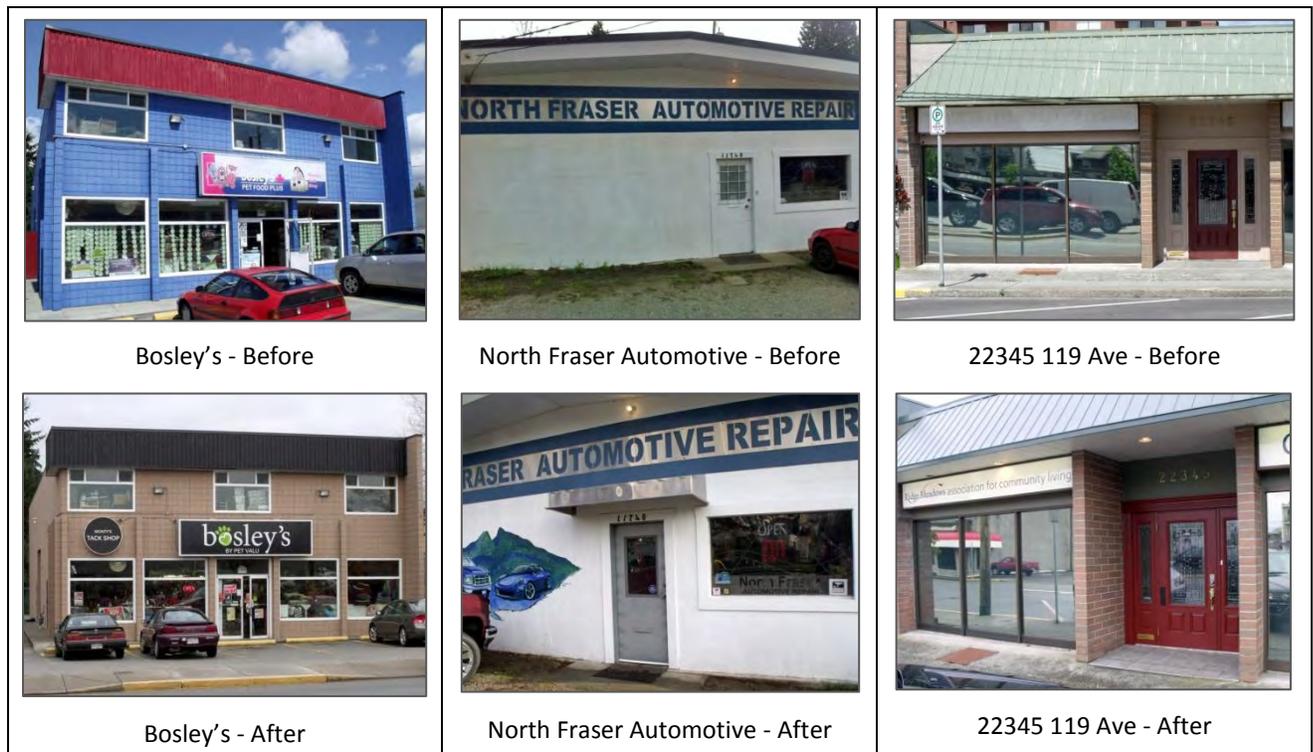
The main project was the Façade Improvement Program which provides grants to property and business owners in downtown Maple Ridge to renovate, restore or redesign their commercial building façades. This program was introduced in 2009 and during the first six years 53 projects have been completed. A total of \$204,624.00 was granted (50% DMRBIA and 50% City of Maple Ridge) which generated a total of approximately \$5,240,000 in improvements. In 2015 we have approved 13 applications. The total amount granted was \$49,951.00 which when completed, will result in a total of over \$560,000 in improvements downtown Maple Ridge.

The committee also has provided funds this year for a mural project to enhance one of the alley ways on 224th Street.

Included in our budget this year are funds for new projects, primarily directed to clean up and light back parking lots and alleys to make them safer and more attractive. We have just approved a portion of these funds for a joint project with the Safety and Security Committee. The Illuminate Downtown Grant will provide business owners with funds to upgrade their exterior lighting to improve security and pedestrian access.

Respectfully submitted,

Donna Telep, Chair



MARKETING AND EVENTS COMMITTEE

2014 was a year of growth and achievement for the Marketing & Events Committee. By creating unique and engaging concepts we increased community and business participation in our projects. During 2014 the committee focused on evaluating events and assessing success in marketing the downtown core. By measuring the effectiveness of our past projects we were able to determine how to strategically plan new concepts and retire others. During 2015, we will focus on fewer but much larger, encompassing projects.

Encourage everybody you know to find our 4 Geo-Cashing sites within the downtown core, which can possibly help Maple Ridge gain the title of Geo Cash Capital of B.C.?

Reusable shopping bags are still popular with businesses, shoppers and tourists in our downtown. We constantly work to find new exciting ways to attract people from in- and outside our community and make Downtown Maple Ridge their destination.

Following are a few highlights of events, which dramatically increased in public participation:

2nd Annual Win Your Wish

Continues to be our most successful marketing promotion to date.

- Encouraging shoppers to spend locally over the holidays and enter receipts to win incredible grand prize packages, which were all sponsored by BIA businesses. Because a receipt from any business within the downtown core was valid as a ballot, it offered inclusive promotion to **every** business, without excluding the larger retailers who typically do not have permissions from their corporate office to participate.
- We received approx. 10,000 entries (increase of 2000 over 2013!)
- Advertised through radio ads on SHORE104 and JRFM; a simple concept for shoppers to participate in.

2nd Annual Zombie Walk

A buzz worthy Halloween flash mob-style event received lots of free coverage in both local newspapers

- Drew hundreds of participants from all over Maple Ridge, dressing up like Zombies and walking around our downtown, which increased shopping traffic along the route and within both Malls.

Spring Treasure Hunt

Fun for shoppers and children to explore the BIA area; a walking scavenger hunt through participating businesses within the downtown core.

- 2014 saw double the number of participants over previous year, a great measure of success!

Movie in Park

A new project for 2015, geared at filling Memorial Peace Park with families, night markets, children's activities and food trucks! Many ways for YOU to get involved and benefit from this event!

Secret Project

The committee is working on a secret HUGE winter event, eventually bringing thousands of families to our downtown core and connect with our local businesses! Stay tuned-this is BIG!!

Meet the Merchants

Starting in 2015 we are bringing the faces behind our businesses to the community. The "Meet the Merchants" profiles on our shopmapleridge Facebook page are free to members and allow shoppers to get to know the business owners personally and encourage them to shop local.

We have now reached 1000 "likes on our shopmapleridge page!

The success of our events and marketing campaigns cannot go without acknowledging the dedication and creativity of committee members, Catherine Larnon-Trout, Cailie Hayes, Taryn Stephenson, Kathleen Onhasey, Michelle Zazulak, Ineke Boekhorst.

Welcome to the Team Michelle, we are excited about your new and innovative ideas for 2015!

Cindy Stephenson (Chair)

SAFETY & SECURITY COMMITTEE

The Safety and Security Committee is a collaborative effort of diverse segments of the community. Its purpose is to bring together the interests and concerns of its various components to exchange information about the function and capabilities of programs and initiatives, determine their effectiveness, to amend and streamline these initiatives as required to provide the most effective and appealing downtown possible.

At the heart of this is the City of Maple Ridge's commitment to support the DMRBIA's objects:

1. To create a safe and secure downtown area;
2. To engage and inform business owners in the core area;
3. To improve the appearance of the core area and to attract the public;
4. To keep business owners and the public informed about events and activities around the core area.

The BIA seeks to engage all its stakeholders to provide the best environment possible for visitors and residents of Downtown Maple Ridge.

The DMRBIA stakeholders who sit at the Safety and Security Committee table are:

Robert Shantz (Chair, BIA), Nicole Archer (Vice-Chair, BIA), Inspector Dan Splinter (RCMP), Sergeant Casey Baker (RCMP), Bob Masse (City Council), Paul Gill (City Staff), Anna Lavia (Municipal Bylaws), Martyn Garner (Westridge Security), Manda Pool (Caring Place, Salvation Army), Ken Holland (Chamber of Commerce), Tom Meier (Parking issues in the downtown core, BIA), Lynne Bradley (BIA), Ineke Boekhorst (Executive Director of BIA). The committee meets on a monthly basis and addresses many and varied safety & security issues of interest to the community generally.

This year:

- We began a report back system in our committee meetings to ensure issues that arise are fully addressed and followed up;
- Our new Mayor has placed emphasis on the homeless issue, which continues to be a focus;
- We initiated an inquiry to address the issuance and problems surrounding building permits, with the aim of making the process simpler and quicker;
- We increased number and frequency of patrols in BIA area to provide additional security.

Programs, projects and inquiries include:

- Downtown Security Patrols (security contract with local security company)
- Business Watch (crime prevention partnership with RCMP)
- Annual Community Resource & Safety Fair in Haney Place Mall
- Illuminate Downtown (project to illuminate dark alley areas)
- Core Area Patrol Program (daily patrols by BIA staff member)
- Reviewing Bicycles on sidewalk Bylaw issues
- Core Area Parking issues
- RCMP Prolific Offender Team Initiative
- ICBC Pedestrian Awareness Project

Our overall aim is to provide a safe, attractive core area, to prevent crime and to manage unacceptable social behavior. The Safety and Security Committee is the meeting place where all of these various interests of the stakeholders in our community exchange information, create and implement programs that provide the best environment possible for the City of Maple Ridge.

Respectfully submitted,

Robert D. Shantz
Chair, Safety and Security Committee



Financial Statement



Statement of Financial Position

(For the year ended December 31, 2014)

ASSETS		
Cheque / Savings Account	\$77,044	
Accounts Receivable	\$28,261	
Prepaid expenses	\$1,485	
Equipment	\$418	
TOTAL Assets		\$107,208
LIABILITIES & EQUITY		
Accounts Payable	\$45,771	
Net assets	\$61,437	
TOTAL Liabilities & Equity		\$107,208

Statement of Income

(For the year ended December 31, 2014)

Income		
BIA levy	\$203,300	
Grants	\$73,708	
Other Revenue (recoveries etc.)	\$47,438	
TOTAL Revenue		\$324,446
Expenses		
Events & Marketing	\$101,917	
Safety & Security	\$81,688	
Beautification & Revitalization	\$45,004	
Networking-Planning-Partnerships	\$75,821	
Administration & Accounting	\$13,620	
Rent	\$6,396	
TOTAL Program Expenditures		\$324,446
NET INCOME (LOSS)		-

Full 2014 year-end financial statements are available to all members during the Annual General Meeting, as well as by request from the DMRBIA office.

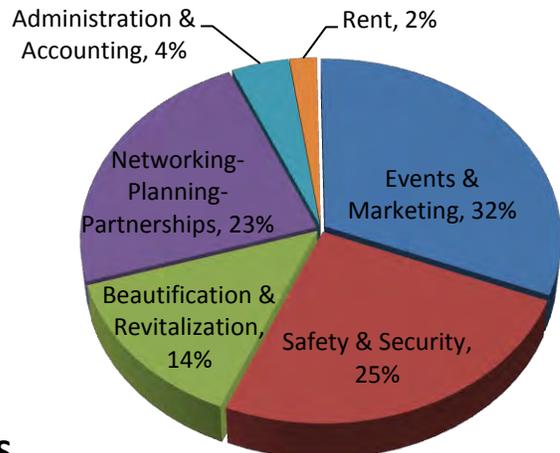


CHART OF EXPENSES