

Annual Report 2024 2025



Economic and Social
Inclusion Corporation

Ensemble Pour vaincre
Overcoming Poverty Together la pauvreté

The Economic and Social Inclusion Corporation (ESIC)
Annual Report 2024-2025

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Transmittal Letters

From the Minister to the Office of the Lieutenant Governor

Honourable Louise Imbeault

Office of the Lieutenant Governor of New Brunswick

May it please your Honour,

Pursuant to subsection 28(1) of the *Economic and Social Inclusion Act*, it is my privilege, as Minister responsible for the New Brunswick Economic and Social Inclusion Corporation, to submit the Annual Report of the Corporation for the fiscal year April 1, 2024, to March 31, 2025.

Respectfully submitted,



Honourable Cindy Miles

Minister responsible for the New Brunswick Economic and Social Inclusion Corporation

From the President to the Minister

Honourable Cindy Miles

Minister responsible for the New Brunswick Economic and Social Inclusion Corporation

Madam:

I am pleased to be able to present the Annual Report describing operations of the New Brunswick Economic and Social Inclusion Corporation for the fiscal year April 1, 2024, to March 31, 2025.

Respectfully submitted,



Jim Mehan

President

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Minister's Message

As Minister responsible for the Economic and Social Inclusion Corporation (ESIC), I am pleased to report on the activities of the Corporation for the fiscal year 2024-2025.

Since taking on this role in October 2024, it has been a privilege for me to work closely with the team at ESIC and its Board on the success of the *Overcoming Poverty Together* initiative.

The vision of *Overcoming Poverty 3* is that everyone living in New Brunswick has the opportunities, resources, and security to thrive and actively participate in community life. All New Brunswickers shall be included as full citizens through opportunities for employment, personal development, and community engagement. The Corporation and its Board of Directors aim to achieve this vision through the collaboration of government, businesses, the non-profit sector, and all New Brunswickers.

The following initiatives were implemented in 2024 and 2025 to help alleviate the pressure for those who need it most:

- Proclamation of the *Child and Youth Well-Being Act*, creating a comprehensive framework to improve services, promote mental health, and protect the well-being of children and youth in New Brunswick.
- Expansion of the *Nursing Home Without Walls* program, connecting seniors living in the community to services that can help them live independently longer.
- *Comfort & Clothing Allowance* increase from \$108 to \$150 for nursing home residents and \$135 to \$190 for adult residential facility residents and eligible social assistance clients.

This year was also significant, as ESIC focused on the renewal of the plan and the launch of *Overcoming Poverty Together 4*. I look forward to seeing what this next chapter brings.

It is important to remember that *Overcoming Poverty Together* is not a government plan. It is a plan made by New Brunswickers and for New Brunswickers. Collaboration between the various government departments, as well as between government, businesses, non-profits, and citizens, is crucial to help people from across the province thrive and reach their full potential.

I would like to extend my sincere gratitude to the Community Inclusion Networks (CINs) and the Regional Service Commissions (RSCs) across the province for their incredible work in improving the lives of people within their communities. I would also like to thank ESIC partners, Board members, and staff for their dedication, commitment, and cooperation over the past year towards *Overcoming Poverty Together*. Your efforts are invaluable in ensuring the continued success of this initiative.

A handwritten signature in blue ink, appearing to read 'Cindy Miles', with a long horizontal flourish extending to the right.

Honourable Cindy Miles
Minister responsible for the Economic and Social Inclusion Corporation

Co-Chairs' Message

We appreciate the opportunity to reflect on the past fiscal year and the progress of *Overcoming Poverty Together*.

ESIC and the Community Inclusion Networks (CINs) have stayed the course by focusing on their priority actions to deliver essential support to vulnerable New Brunswickers.

ESIC's Board of Directors is pleased to see the progress with the development and implementation of *Overcoming Poverty Together 3* (OPT3)'s nine priority actions and other initiatives in the past fiscal year. The main areas of focus were:

Transportation

Priority #7 of OPT3 is to develop and implement regional transportation services to increase accessibility to, and affordability as well as availability of, transportation services. The past fiscal year has seen tremendous movement and development with respect to transportation of people in the province. As of March 31, 2025, 12 community transportation services funded in part by ESIC were in operation in New Brunswick. In 2023, ESIC hosted a successful symposium on community transportation, which attracted 200 participants with an interest, mandate, knowledge, or experience in public and community transportation and resulted in positive impacts on transportation.

Community Inclusion Networks and Regional Service Commissions

The integration of all 12 CINs into their respective Regional Service Commissions (RSCs) has resulted in a solidified collaboration with ESIC.

Under local governance reforms that took effect January 1, 2023, the Commissions are responsible for regional leadership on matters such as community development and transportation. The Board is looking forward to an ongoing fruitful collaboration between ESIC and the RSCs in the years to come.

Social Enterprise

OPT3's priority #3 goal is to make investments through a new social finance fund to increase the capacity and sustainability of social enterprises within non-profit organizations in New Brunswick. A Social Economy Working Group, led by ESIC, works towards increasing the number of successful non-for-profit social enterprises in New Brunswick. ESIC is partnering with the Pond-Deshpande Centre at University of New Brunswick (UNB) for support and development services.

Financial Literacy

Since 2010, ESIC has been a strong proponent of financial literacy. In the past fiscal year, ESIC continued to support and promote programs such as free help with the preparation of income tax returns, Canada Learning Bond, Financial Education Network and Financial Literacy Month.

211NB

Priority #5 of OPT3, which aims to implement a One-Stop Shop to help New Brunswickers access information and navigate government and community programs and services they need more easily, was implemented in October 2020. The new service, called 211NB, has since been extended with more offerings in the past fiscal year. Every year, this service receives an increasing number of calls and requests for information.

The Board also supports the ESIC team the implementation of the recently renewed *Overcoming Poverty Together* plan, OPT4, launched in February 2025. 4,416 New Brunswickers have provided over 42,000 comments throughout the public engagement process, which took place in Spring of 2024. Three pillars and sixteen priority actions have emerged from this effort and reflect the concerns shared by people of New Brunswick in the hopes of making this province a better place to live.

The ongoing participation and support of citizens as well as the non-profit, business, and government sectors are the main asset of *Overcoming Poverty Together*. The collective commitment across the province and the non-partisan nature established at the outset make the plan unique and remain a cornerstone for ensuring its success. We hope to be able to count on those principles in the years ahead.

We wish to commend the twelve CINs and RSCs for their outstanding work in the past year. They are very active in their communities, and year after year, they succeed in bringing together citizens, groups, and other partners to help their fellow citizens improve their quality of life. We wish to provide further support the RSCs with the adoption of social mandates to help improve the lives of citizens.

We also thank the members of ESIC's Board of Directors. This group of people from around the province represent the four activity sectors. As with the CIN and RSC representatives, they dedicate many hours of their precious time to improving the quality of life of many New Brunswickers.

ESIC's Board of Directors is supported daily by a small but efficient team of employees. We appreciate their efforts and commitment. We hope we can continue to count on the support of all New Brunswick stakeholders and residents as we move forward with this innovative and unique social project.

The Co-Chairs

Jean Allain

Shelley Clayton

Honourable Cindy Miles

Michel Guitard

Mandate

The prevention and reduction of poverty in New Brunswick is very complex. The causes and effects are many, and not one solution is universal in preventing or eradicating poverty. No matter how poverty is defined, it is an issue that requires everyone's attention. It is important that all members of our society work together to provide opportunities for all New Brunswickers to reach their potential.

Following an extensive engagement process based on public dialogues with New Brunswickers from all walks of life, the province's first poverty reduction plan, *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan 2009-2014* (OPT1) was developed. The Economic and Social Inclusion Corporation (ESIC) was established to implement and manage this unique approach to addressing the issue of poverty in New Brunswick.

ESIC was established to:

- Ensure the implementation of OPT and development and adoption of any other economic and social inclusion plan,
- Coordinate and support the CINs in developing their plans and in reaching objectives of the provincial plan set out in their regional plans,
- Administer the Economic and Social Inclusion Fund established under section 29 of the *Economic and Social Inclusion Act*, and
- Exercise the other functions or activities authorized by the *Act* or the regulations or as directed by the Lieutenant-Governor in Council.

In addition, the *Economic and Social Inclusion Act* stipulates that a new economic and social inclusion plan shall be adopted every five years through a public engagement process led by ESIC. A second plan, *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan 2014-2019* (OPT2), was created and implemented to build on the success of OPT1. Plan number three, *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan 2020-2025* (OPT3), was adopted in March 2020, following a comprehensive public engagement process. The fourth iteration of the plan, *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan 2025-2030* (OPT4), released in February 2025.

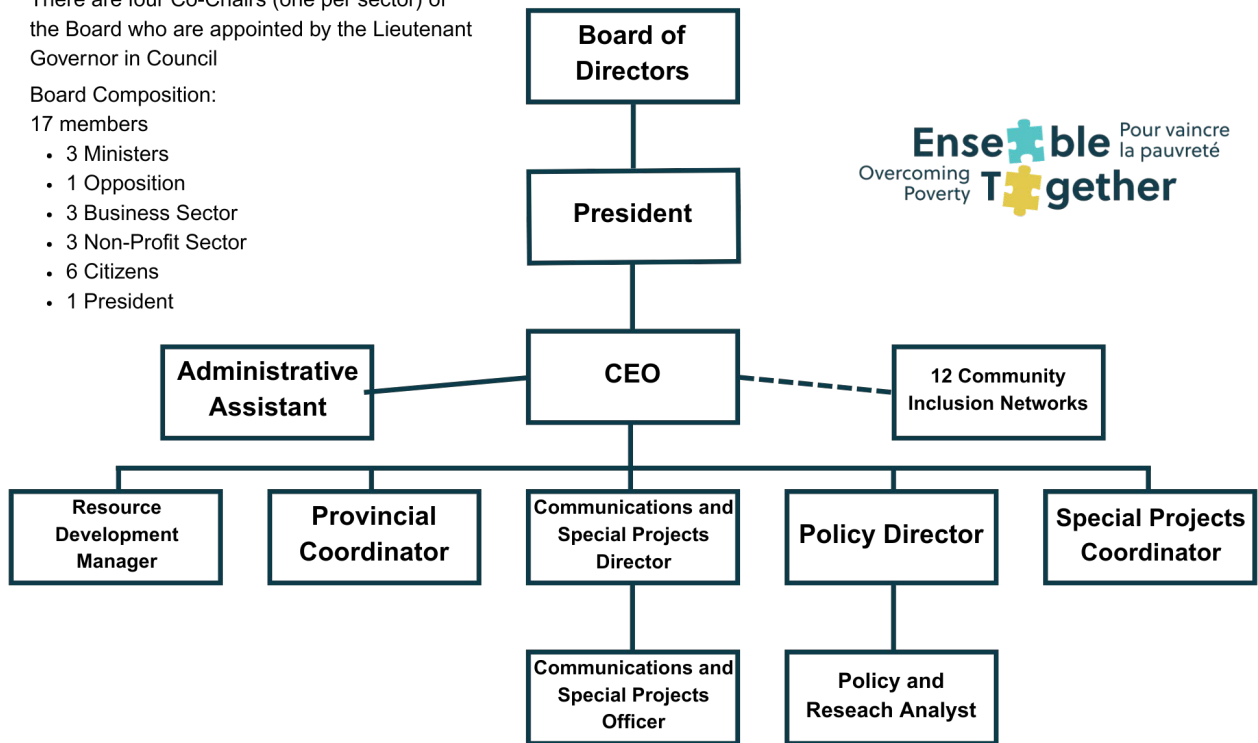
ESIC is governed by a board of directors. The Board met 4 times in 2024-2025. As per the *Economic and Social Inclusion Act*, the Board administered the business and affairs of the Corporation, including financial and operational matters, as well as setting policies and monitoring the progress of OPT.

There are four Co-Chairs (one per sector) of the Board who are appointed by the Lieutenant Governor in Council

Board Composition:

17 members

- 3 Ministers
- 1 Opposition
- 3 Business Sector
- 3 Non-Profit Sector
- 6 Citizens
- 1 President



Historical Background

In October 2008, the provincial government announced a public engagement initiative that gave New Brunswickers the opportunity to become involved in reducing and preventing poverty. It was decided that everyone should be included in finding solutions to the economic and social problems related to poverty.

After a comprehensive consultation process that included almost 2,500 participants, including people living in or who have experienced poverty, representatives from the non-profit community, the business community, the provincial government, and the official Opposition, *Overcoming Poverty Together* (OPT1) was developed and adopted.

The Economic and Social Inclusion Corporation (ESIC) was created to incubate, foster, and drive the plan. *The Economic and Social Inclusion Act* was adopted at the Legislative Assembly of New Brunswick to support the plan and the Corporation's efforts in its implementation.

The *Act* stipulates that the plan must be renewed every five years through a public engagement process. In the fall of 2013, ESIC conducted a second public engagement initiative – Public Dialogues – which led to the creation of a second plan, *Overcoming Poverty Together 2014-2019* (OPT2). Another public engagement process took place in the spring of 2019, leading to the creation of the third plan: *Overcoming Poverty Together 2020-2025* (OPT3). This third plan, which has a new vision, was presented to New Brunswickers on March 5, 2020. In the spring of 2024, ESIC conducted the public engagement process that paved the way for the fourth plan, *Overcoming Poverty Together 2025-2030* (OPT4), launched on February 19, 2025.

Overcoming Poverty Together 3

The New Brunswick *Economic and Social Inclusion Act* states that a new economic and social inclusion plan shall be adopted every five years through a public engagement process.

The public engagement process conducted in 2019 brought together individuals who have experienced poverty, community members, non-profit organizations, the business community, government officials, stakeholders, and academics.

Details on the renewal process leading to the creation of OPT3 can be found [here](#).

Renewal of Overcoming Poverty Together (OPT3) Estimated Timeline

Online Questionnaire	February 21-April 30, 2019
Public Dialogues	February 21-April 30, 2019
Briefs	February 21-April 30, 2019
Best Brains Exchange	Spring 2019
Analysis	Spring/Summer 2019
Develop OPT3	Summer/Fall 2019
Launch OPT3	January 2020

OPT3 emphasizes community capacity building. It recognizes that each individual and community has a role to play in fostering economic and social inclusion and suggests that communities be empowered to tackle poverty reduction and other issues in New Brunswick.




The OPT3 plan can be consulted [here](#).

Global Objective

In alignment with [Canada's Poverty Reduction Strategy](#) and the [United Nations 2030 Agenda for Sustainable Development Goals](#), the global objective of the OPT3 plan is to reduce income poverty by at least 50% by 2030. A 50% reduction in the Market Basket Measure (MBM) for New Brunswick would decrease it from 14% in 2015 to 7% in 2030. Achieving this target would mean lifting 50,000 New Brunswickers out of income poverty.

Priority Actions

OPT3 includes nine priority actions grouped in three pillars:

		
<p>1. Income Security</p> <p>Supporting New Brunswickers to move through the income security continuum and providing adequate income support to those who cannot work.</p>	<p>2. Coordination of Programs and Services</p> <p>Helping New Brunswickers access the programs and services they need.</p>	<p>3. Inclusion and Healthy Communities</p> <p>Helping New Brunswickers live with dignity.</p>
<p>1. Social Assistance Reform</p> <p>2. Changes to <i>Employment Standards Act</i></p> <p>3. Sustainability of social enterprises</p>	<p>4. Review of government programs, services, and tax policies</p> <p>5. Implementation of One-Stop-Shop (211NB)</p>	<p>6. Improved access to mental health/addiction services</p> <p>7. Regional transportation services</p> <p>8. Opportunities for sport, recreation, and leisure activities</p> <p>9. School food programs</p>

Community Inclusion Networks

ESIC oversees twelve Community Inclusion Networks (CINs), now fully integrated with the Regional Service Commissions (RSCs), throughout the province. The CINs' objectives and priorities are to identify, through a collaborative process, regional poverty issues and priorities, and to develop and implement a regional poverty reduction plan that aligns with the OPT plans.

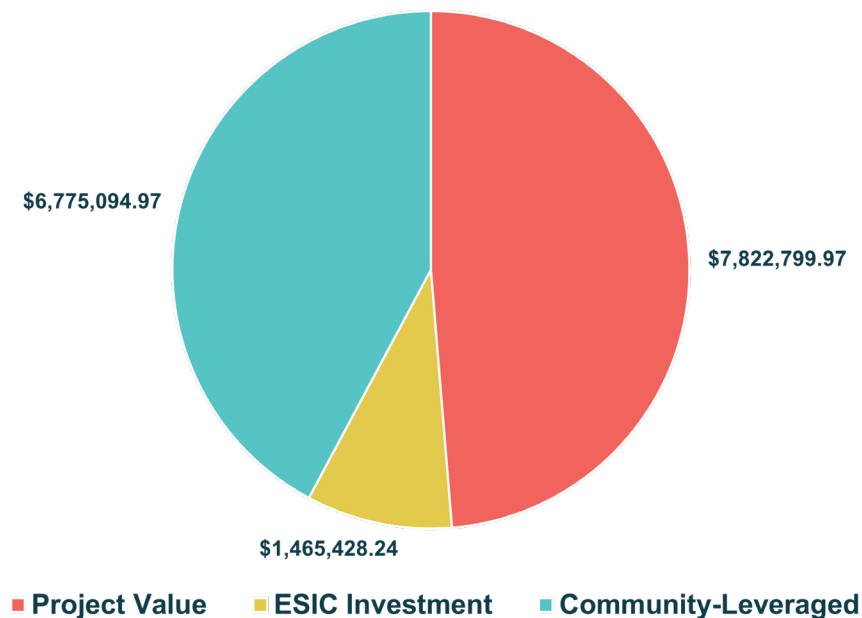
The CINs are at the heart of building community capacity and raising the level of engagement through collective and collaborative impact. They play a coordination role with local organizations and support them in the development and implementation of diverse community projects that promote economic and social inclusion with the aim of reducing poverty. The CINs provide a new model for economic and social inclusion. Rather than relying on the various levels of government to eradicate poverty, ESIC and the CINs have empowered communities and individuals to participate in and contribute to poverty reduction in New Brunswick.

There were several meetings between ESIC and the CINs during 2024-2025. These meetings provide an opportunity for the CINs and ESIC to share information, knowledge, resources, and best practices.

ESIC provides financial resources and support to the CINs. Projects funded by ESIC generate community engagement that comes in various ways: financial contribution, in-kind donations, and volunteer time. The percentage of community investment per project is a representation of this community engagement.

Provincial picture

2024-2025 Project Investments



Note: These numbers reflect projects that received funding from ESIC. The CINs were involved in additional community development projects that were not funded by ESIC.

The CINs have completed their Regional Plans, which align with their respective RSCs' plans and OPT3's priority actions. They comply with the regional development provisions of the new *Local Governance Act*.

ESIC continues to work closely with the RSCs and has supported them in their new mandate through strategic partnerships, funding, training, and networking opportunities.

ESIC and the CINs stayed the course by focusing on three themes to deliver essential support to vulnerable New Brunswickers: Transportation, Food Security, and Community Capacity.

The CINs demonstrate a high level of adaptability and creativity in offering services to communities. They work continuously to develop, maintain, and expand their services, particularly those related to transportation. While many ESIC funds are directed to these essential transportation services, efforts are made by the CINs to seek available funding from many external organizations to ensure the continuation of various programs, such as Food Security.

As of March 31, 2025, 12 community transportation services funded by ESIC were in operation in New Brunswick.

Over 420 volunteers contributed to the transportation services throughout New Brunswick. They ensured that services like the delivery of food and other goods to households without transport were maintained and carried out safely and efficiently.

Funded projects that took place in the last year

Note : The CIN names and numbers have changed following their integration to the RSCs on January 1st, 2023.

Region 1

Northwest Community Inclusion Network

- **Urban/Rural Rides** – To provide safe and affordable transportation to seniors, low-income families, people living with moderate disabilities, and newcomers through the use of volunteer drivers using their own vehicles.
- **Corps en 100-T** – To offer services and activities that meet the needs of seniors and their caregivers in terms of information and programming.
- **Mon bien-être, j'y travaille** – To provide employers with tools to intervene with employees at risk of suicide and reduce stigma associated with seeking mental health support.
- **Planète jeunesse Nord-Ouest** – To implement phase 1 of the project consisting of hiring a project officer whose mandate is to prepare the integration of the *Planète jeunesse* prevention model in the Northwest region by engaging with local partners.
- **Trousse vers une vie autonome** – To facilitate the integration and adaptation of people living with a serious mental illness diagnosis while supporting their recovery.

Region 2

Restigouche Community Inclusion Network

- **Breakfast for Learning Program** – To provide more options for the breakfast program and to employ a person two hours a day to ensure that the program is organized properly.
- **Restigouche Community Transportation** – To maintain the community transportation service run by volunteers in the region.
- **Accorderie** – To implement the first *Accorderie* project in the province in the Restigouche region in order to fight against poverty and social exclusion.
- **Manger sainement à tous les jours** – To provide cooking workshops to students so they can make healthy meals and learn how to cook.
- **Tingley Youth Centre Phase 2** – To continue to help provide free sport, leisure, and recreational activities for low-income youth (between the ages of 5 and 17) in the Campbellton region and to also organize activities in other municipalities within the region.

- **CMS Breakfast Program** – To support the breakfast, snack, and lunch programs at the Campbellton Middle School.

Region 3

Chaleur Community Inclusion Network

- **School Food** – To ensure that all school-aged children in the Chaleur, Restigouche, and Péninsule acadienne regions have access to breakfast at school.
- **Chaleur Community Transportation** – To provide volunteer community transportation and delivery services across the Chaleur region.

Region 4

Acadian Peninsula Community Inclusion Network

- **Déplacement Péninsule** – To meet the needs of people who do not have access to a car or method of transportation.
- **Planète jeunesse – Enracinement vers la pérennité** – To implement the last phase of the project, which is a prevention model from Iceland that helps many communities across the world.

Region 5

Greater Miramichi Community Inclusion Network

- **Greater Miramichi Community Transportation** – To increase accessibility, affordability, and availability of transportation services to those who need them.
- **PALS Camp Cooperative Ltd** – To leverage the power of sports and physical activity with the goal of uplifting children living in poverty by enhancing their literacy skills.
- **PL4C** – To provide a free 12-week program designed to teach physical literacy skills while also focusing on connection, inclusion, and creation of a sense of belonging for hard-to-reach and under-represented children and their families in the Miramichi region.

Region 6

Kent Community Inclusion Network

- **Kent Transportation** – To provide affordable, easily accessible, and safe community transportation to help residents of the Kent region access necessities such as medical appointments, work, school, and community activities.
- **Kent Champions (Initiative P.R.O. Jeunesse Kent)** – To implement the next stage of P.R.O. Jeunesse, which entails increasing awareness of Kent Champions to assist the low-income families living in the region.

Region 7

South-East Community Inclusion Network

- **Urban/Rural Rides** – To provide safe, affordable transportation to seniors, low-income families, people living with moderate disabilities, and newcomers through the use of volunteer drivers using their own vehicles.
- **Circle of Care, Phase 2** – To implement the second phase of the Circle of Care project to expand and strengthen mental health services for youth.
- **Feed to Succeed** – To assist with the school food programs and health eating.

Region 8

Kings Community Inclusion Network

- **Kings Regional Dial-A-Ride** – To provide a safe, affordable, rural, and public transportation service to seniors, newcomers, people with a disability, and low-income clients.
- **A Soup a Day** – To provide free monthly cooking workshops to promote food and cooking safe practices and knowledge.
- **Community Round Tables** – To hold meetings between stakeholders to collaborate on ways to better the lives of people in the region.
- **Diversitifest International Cuisine Workshop** – To explore ways to include and facilitate activities that promote cultural exchanges, fostering a more inclusive and diverse community.
- **Food For All Breakfast Lunch Club** – To provide real-world knowledge and expertise to assist with life skills at all ages.
- **Volunteer Expos** – To assist with the recruitment of volunteers to ensure that programs can continue to operate.

Region 9

Fundy Community Inclusion Network

- **Dial-A-Ride Fundy** – To provide safe and affordable transportation to seniors, low-income families, people living with moderate disabilities, and newcomers through the use of volunteer drivers using their own vehicles.
- **Indigenous Youth Engagement** – To support Indigenous communities in the Fundy region through culturally-sensitive approaches to youth engagement and substance use prevention.
- **Youth Engagement Extension** – To hold student engagement sessions to collect insights for guiding community-specific interventions.

Region 10

Southwest Community Inclusion Network

- **Charlotte Dial-A-Ride** – To provide transportation to residents of Charlotte County, including seniors, low-income residents, employees, and students, as well as those living with disabilities.
- **Sistema NB, St. Stephen Expansion** – To support the New Brunswick Youth Orchestra (NBYO) in establishing a new Sistema NB Centre in St. Stephen serving students from St. Stephen and Milltown Elementary Schools.
- **Enhanced Recovery Support through Volunteer Recruitment, Training, Coordination, and Support** – To promote social and economic inclusion, improve access to addiction support, and utilize existing strengths in the communities of Charlotte County.
- **LSES Kitchen Upgrades** – To support families who have a lower income in the area by serving nutritious food, therefore reducing some of the expenses.
- **Project D.E.E.R. (Diversity, Enrichment, and Equitable Resources)** – To offer funding to marginalized families to permit their children to attend a week of nature connection summer day camp.
- **Sunbury Shores Afterschool Art for Elementary Students** – To offer a program for elementary school students developed and delivered by Sunbury Shores Arts & Nature Centre to increase self-confidence.
- **Inclusivity of Low-Income Participants in Recreation and Leisure Activities** – To provide a minimum of 20 weeks of gatherings for older adults in the most isolating times of the year.
- **Our Amazing Place 2024** – To offer an innovative event set up like a “race”, but without the time pressure.
- **Increased Access to Affordable Counselling and Supports** – To enhance the capacity of local therapists, counsellors, and mental health professionals in Charlotte County to provide specialized, trauma-informed counselling for individuals impacted directly or indirectly by sexual violence.
- **Leaders in Training, Phase 2** – To implement the next steps, consisting of adding a mentoring/coaching inter-youth activities component to further develop leadership skills.

Region 11

Capital Community Inclusion Network

- **Urban/Rural Rides Capital Region** – To provide safe and affordable transportation to seniors, low-income families, people living with moderate disabilities, and newcomers through the use of volunteer drivers using their own vehicles.
- **Market Gateways to Mental Health** – To improve and increase access to mental health supports in the region.
- **Building In Food Structure** – To ensure the sustainability of school food programs in the Capital region by addressing infrastructure and equipment gaps.

- **Capacity-Building Options for Mental Health and Addiction Services** – To offer low-cost mental health services to older adults who are often marginalized and struggling to access mental health services due to financial and other barriers.
- **Community Playboxes for Inclusive Recreation** – To implement a pilot project to install playboxes in 8 to 10 public spaces in underserved communities to provide free access to sports equipment, toys, and games.

Region 12

Western Valley Community Inclusion Network

- **Club E.X.H.A.L.E.** – To implement a well-being program dedicated to bringing Black families together for a greater sense of belonging in the community.
- **Equipment & Supports for School Breakfast Programs** – To offer nutritious food items in all food groups, prepare and serve the food, and store the food (perishable and nonperishable) over a period of time (7 schools).
- **URRWV Transportation** – To provide safe and affordable transportation to seniors, low-income families, people living with moderate disabilities, and newcomers through the use of volunteer drivers using their own vehicles.
- **Community Fun Boxes** – To provide 12 rural communities in Western New Brunswick with free outdoor sports equipment, fostering fun and physical activity for all ages.
- **Mental Health Support Groups – Sexual Violence Resource** – To expand the access to services beyond individual counselling and provide survivors with support group sessions.
- **School Breakfast Program Supports in Western NB** – To address school-identified infrastructure needs that will allow for nutritious school food to be available to all RSC12 schools.

Projects and Initiatives Update

Local Governance Reform

The Government of New Brunswick has undertaken a local governance reform to better support viable communities and regions around the province.

In November 2021, the government released the White Paper *Working together for vibrant and sustainable communities* outlining the reform. As a result, the twelve RSCs already in place in the province benefit from enhanced authority and resources to better support community development and programs locally and regionally.

RSCs' mandate has been expanded to include community development, regional transportation, and social focus in urban centres. ESIC is called upon to play a major role in the development and implementation of certain focus areas that are part of the RSCs' extended mandate:

Community Development

The RSCs play an important role to ensure a coherent regional vision and plan in areas such as affordable housing, newcomer settlement services and diversity promotion, social inclusion, and healthy communities. This is supported by the integration of the CINs within the RSCs. ESIC continues to partner with the Commissions. A stronger cooperative approach will help ensure that investments in infrastructure and programs are more effectively delivered within regions and have a greater overall impact.

Regional Transportation (Community Transit)

Community and regional transportation services provide people with access to medical care, food, family support, banking services, and vital connections to their communities. In some cases, RSCs are already leading or participating in community transportation initiatives. The Commissions are tasked with bringing stakeholders and local governments together, in collaboration with ESIC, to develop and implement strategies and services to better serve residents.

Additional Social Focus

To recognize the critical challenges posed by a growing vulnerable population settling in larger urban centres, the RSCs of South-East, Fundy, and Capital Region will provide a regional approach to address the most urgent pressures, with other regions deciding their own timelines to address their specific challenges. Specifically, these Commissions will partner with government departments and existing local organizations to fund service delivery in the areas of homelessness, poverty reduction, and mental health.

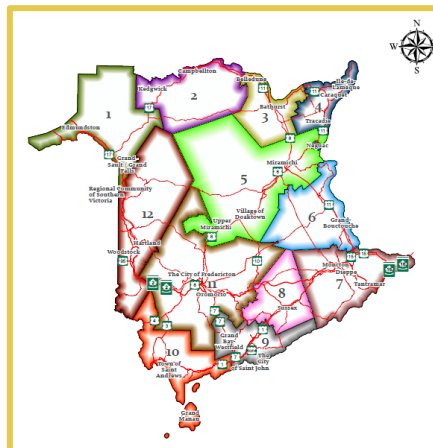
As soon as the reform was announced, ESIC initiated a process of collaboration and partnership with the various stakeholders of the reform, in particular the RSCs, GNB officials, a working committee and government-appointed transition leaders, as well as the current CIN representatives. As stipulated in the reform, the CINs integrated their respective RSCs and continue working on their specific on their specific priority actions already established in OPT3. RSCs may assign other responsibilities to their CINs, as per the requirements laid out in the local governance reform. RSCs are the host organizations of their regional CIN and are responsible for its management and operation. They carry out the implementation of OPT3 and other tasks to expand community development based on needs and capacities. The RSCs launched their regional strategies containing many regional priorities aligning with OPT3, which guide their boards of directors and staff.

The integration of CINs into RSCs has resulted in some changes to their names, geographical boundaries, and region numbers. The illustrations below present two maps of the province: the first shows the region numbers and geographical limits of the CINs before their integration into the RSCs, and the second show the new CINs as integrated into the RSCs.

Map 1 – Former CIN Regions



Map 2 – New RSC/CIN Regions



For the list of communities included in each RSC, please visit [Regions Regulation – Regional Service Delivery Act](#).

Social Assistance Reform

As an important part of OPT3, ESIC has pledged to collaborate with the Department of Social Development to conduct a social assistance reform with the goal of reducing barriers to employment and providing adequate income supports for citizens who do not have the capacity to work.

It is important to note that, while social assistance reform is a priority of OPT3, the process of reforming social assistance is a continuously evolving policy cycle that must always remain fluid

and flexible as the needs of New Brunswickers continue to fluctuate. Many important changes have already been implemented, including:

- Exempting child support payments, the Canada-New Brunswick Housing Benefit and compensatory money related to personal injury when calculating social assistance eligibility,
- Exempting the first \$200 of the Canada Pension Plan (CPP) (monthly, per case) for clients receiving social assistance; as of August 1, 2023, the CPP and Québec Pension Plan (QPP) orphan's benefits were fully exempted from the calculation for the eligibility for social assistance,
- Increasing wage exemptions allowing social assistance clients to keep up to \$500 of income earned each month, plus 50 cents of each dollar earned over \$500,
- Removing the social assistance claw-back where clients are living with parents or spending less than 25% of monthly assistance on housing,
- Updating who is authorized to sign medical forms for social assistance clients applying for disability designation to include nurse practitioners,
- Indexing all social assistance rates to inflation, which means that on April 1st of each year, social assistance rates will be increased to reflect the New Brunswick CPI,
- Effective February 2024, implementing a monthly \$200 household supplement for social assistance clients and Youth Engagement Services recipients.

Important work continues in the area of social assistance reform. Many initiatives are underway to improve services for people living with disabilities. Since fall 2024, the Department of Social Development (SD) has been working to explore options for a guaranteed basic income for people living with disabilities.

In addition to social assistance reform, a number of important changes were made to improve programs designed to help social assistance recipients and also those who have low income. Example for the fiscal year include:

- A provincial investment of \$7.6 million to increase the comfort and clothing allowance for individuals living in long-term care.
- Increased eligibility for the Homeowner Repair Program, allowing for:
 - Low-income homeowners in substandard housing to repair or improve the condition of their homes,
 - Modifications to low-income homeowner and rental units to improve accessibility for disabled occupants,
 - Adaptations for low-income seniors who have difficulty with daily living activities in the home.
- Increased Low-Income Seniors' Benefit, reaching \$600 on April 1, 2024.

211NB

211NB, a free, confidential resource to help New Brunswickers navigate services, was launched in October 2020 by the provincial government in partnership with the federal government, United Way, and ESIC. 211NB is an information and referral service that connects New Brunswickers to critical human, social, community, and government support. This service helps people navigate government and community programs and services quickly to find what they need for their unique situation. Phones are answered 24/7, 365 days a year, in both official languages and over 150 other languages through interpretation services.



211NB has provided much-needed support to citizens to help navigate services and resources, like housing and food access, mental health services, services to seniors and youth, and much more. The program has helped fill many gaps, especially during the pandemic.

The website www.nb.211.ca was launched in August 2021, with a search function for accessing information on community resources. An online chat service was activated in November 2021, and a mobile application was launched in February 2025, further improving the accessibility of this vital service.

From April 1, 2024, to March 31, 2025, a total of 31,783 contacts were answered by 211 navigators. 3,410 contacts were made through chat, 1,232 through e-mail, and 27,141 through phone call. The most identified needs were housing expense assistance, utility assistance, and basic income maintenance programs.

April 2024 to September 2024 (1 st half of reporting period)	October 2024 to March 2025 (2 nd half of reporting period)
Users: 48,423	Users: 60,204
Sessions: 67,320	Sessions: 85,750
Page Views: 116,420	Page Views: 143,149

211 Expansion Partner Portal Ongoing Reporting, New Brunswick, April 1, 2024 – March 31, 2025

The table below provides further details on the 211 contacts, including calls received, answered and abandoned, average length of interaction and wait time for 211 calls, and other types of contacts answered. The table also shows comparisons of the contact numbers for the current reporting period with the previous two fiscal years.

Comparison of details of 211NB contacts in numbers			
Contacts with 211NB by phone in numbers	April 2022 to March 2023 (two years ago)	April 2023 to March 2024 (last fiscal year)	April 2024 to March 2025 (reporting period)
Number of phone calls received (calls placed to 211 but not necessarily answered before the call was abandoned)	18,520	18,525	30,396
Number of phone calls answered (actual calls taken by the 211 navigators)	16,043	16,220	24,141
Average length of interaction over the phone	3:21 minutes	4:17 minutes	4:27 minutes
Average wait time for phone calls	1:12 minutes	1:30 minutes	1:28 minutes
Number of contacts answered by other methods – chat, e-mail, system-generated call back	608	1,400	4,642

211 Expansion Partner Portal Ongoing Reporting, New Brunswick, April 1, 2024 – March 31, 2025

The table below indicates the needs identified by people communicating with 211NB.

April 2024 to September 2024 (1st half of reporting period)		October 2024 to March 2025 (2nd half of reporting period)	
Housing	38.85%	Housing	49%
Mental Health / Substance Use Disorders	10.18%	Organization / Community Services	11.54%
Health	9.12%	Health Care	7.3%
Individual / Family Services	6.59%	Income Support	6.66%
Food/Meals	5.95%	Mental Health / Substance Use	5.93%

211 Expansion Partner Portal Ongoing Reporting, New Brunswick, April 1, 2024 – March 31, 2025

ESIC continues to support 211NB throughout its development. A promotional video, as well as five short information videos, were produced and will be shared throughout 2025 to raise awareness of the service. Representatives from 211NB also participated in some *Get Your Benefits* Super Clinics in March 2025.

Changes to the *Employment Standards Act*

The Department of Post-Secondary Education, Training and Labour (PETL) is mandated to carry out a legislative review of minimum wage every two years. The issue of annual indexation was addressed in 2019 and the minimum wage is now adjusted annually to New Brunswick's consumer price index (CPI). The automatic adjustments come into force on April 1st of each year. In 2021, the minimum wage was \$11.75 per hour. In 2022, there were 2 one dollar increases to bring the minimum wage in line with other Atlantic Provinces. The minimum wage rose to \$14.75 in April 2023 and to \$15.30 in April 2024.

In addition to adjustments to the minimum wage, in 2023, PETL conducted a targeted industry consultation on a proposal to change the overtime rate to one and one-half times the worker's regular wage, in line with most Canadian jurisdictions. Currently, the overtime rate is one and one-half times the minimum wage. PETL continues to review the findings and is conducting additional jurisdictional research and consultations regarding overtime legislation.

In 2023, PETL was directed by the Standing Committee on Law Amendments to consult on Bill 27's proposal to amend the *Employment Standards Act* (ESA) to add ten paid sick days. A public consultation was undertaken with the goal of exploring three options:

- Maintaining the status quo,
- Introducing a paid sick leave of either 5 or 10 days,
- Increasing the length of unpaid sick leave up to 26 weeks, which would provide job protections enabling an employee to access the federal Employment Insurance personal sick leave benefit.

The consultation phase concluded on December 11, 2023, and a document was produced by the Department. As of March 31, 2025, amendments to the legislation have not been introduced in the legislature. Many of the remaining issues related to minimum wage were raised by participants in the OPT4 renewal process and form part of the plan's priority actions.

Canada Learning Bond

In New Brunswick, ESIC is leading the promotion of the Canada Learning Bond (CLB), which is a benefit program offered by the Department of Employment and Social Development Canada (ESDC). The CLB is free money for children born in or after 2004, in a family whose net income is less than \$55,867, or for a family of up to three kids.

Eligible children receive \$500 and will receive \$100 more for each year they are eligible (to age 15 or a maximum of \$2,000). Benefits are also available for all the years the child was eligible prior to

the application. The money must be deposited into an appropriate child's Registered Education Savings Plan (RESP) and can be used to help pay for education or training after high school.

ESIC and ESDC collaborated on a February 2025 mail-out of 54,026 letters to eligible parents and children, informing them about the *Get Your Benefits* Income Tax Super Clinics and the CLB application process. Many parents visited these Super Clinic to find out how to register for the CLB, receive tips on how to open a RESP, and, for some, visit Service Canada and get their Social Insurance Number. ESIC and ESDC helped with promoting and providing information about the CLB at these Super Clinics in March 2025.

Financial Education Network & Financial Literacy Month

The Financial Education Network (FEN) is a group of government, non-profit, and private organizations that have come together to provide New Brunswickers with increased access to the knowledge, skills and tools needed to help them make responsible and informed financial decisions. ESIC is one of the founding members of the FEN.

The mission of the FEN is to create and maintain a province-wide network of trusted leaders in financial literacy information and education creating a more financially literate province by providing improved access to easy-to-understand tools and resources for all New Brunswickers. The FEN's strength is the collaborative network of individuals sharing resources, materials, and information to better service New Brunswickers.



The FEN includes many strategies, such as Financial Literacy Month in November, to promote and educate about financial security. The campaign theme for Financial Literacy Month in 2024 was *Money on your Mind. Talk about it!*. Promotional resources are usually developed by the federal government and are used by ESIC to raise awareness on social media throughout the month.

Get Your Benefits Income Tax Filing Program

In 2011, ESIC started collaborating with the Canada Revenue Agency (CRA) and the Department of Social Development (SD) of New Brunswick to promote *Community Volunteer Income Tax Program* (CVITP). The program, called *Get Your Benefits* in New Brunswick, has been greatly promoted by ESIC ever since. Individuals and families on low income who do not file their yearly income tax miss out on several provincial and federal tax credits and benefits that will help improve their lives, as eligibility to these programs is income-based. This project has helped New Brunswickers access over \$569 million in benefits for their families since 2010. Free tax clinics are

offered year-round throughout the province and available in different formats: walk-in, drop-off, by appointment, and virtual. A directory of free tax clinics is available on CRA's [website](#).

In addition to the income tax clinics, Super Clinics have been held throughout the province to help participants file their taxes, get their children Social Insurance Numbers (SIN), and sign them up for the Canada Learning Bond all at the same time and location. Information on other programs and possible benefits for their family is also provided at these Super Clinics.

During the 2024 tax season ESIC, CRA and Service Canada collaborated to host ten Super Clinics across NB: Edmundston, Saint John, Shediac, Moncton, Fredericton, Woodstock, Bathurst, Tracadie-Sheila, Campbellton, and St. Stephen. ESIC plans to do more promotion of provincial government services at the Super Clinics in the coming years and ensure a higher level of collaboration with volunteers.

The strength of New Brunswick's *Get Your Benefits* project continues to be the collaborative partnerships developed amongst the organizations. ESIC assists and partners with the CRA in connecting with individuals and communities, enabling the program to expand throughout the province. *Get Your Benefits* is unique in that it is a provincially operated program connecting provincial and federal departments and agencies. In 2024-2025, four new partners joined the project: Service New Brunswick (SNB), Indigenous Services Canada (ISC), 211NB, and Employment and Social Development Canada (ESDC).

New Brunswick CVITP Statistics for 2024	
Community Organizations	220
Volunteers	790
Individuals Helped	31,860
Returns Filed	35,160
Refund, Credit, and Benefit Entitlements	\$79,900,000

Canada Revenue Agency, Free tax clinic federal return statistics by province/territory for 2024, New Brunswick, accessed June 24, 2025

These statistics are as of January 10, 2025. Reporting period is January 1, 2024 to December 31, 2024. For ease of visual presentation, all data has been rounded. However, whole numbers are used for calculations, so totals may not equal the sum of rounded numbers. The amounts apply to current and prior-year income tax and benefit returns filed through the program. As the CRA receives more information, the data may change.

Amounts are from federal and provincial refund, credit, and benefits administered through the CRA.

Food Security

Food security is dependent on a healthy and sustainable food system that ensures healthy food is available now and for future generations. Production, distribution, access, consumption, disposal, and education are needed to achieve food security. As of June 2020, [Food Dépôt Alimentaire](#) is the organization responsible for Food Bank management in the province. There are 65 member agencies registered with Food Dépôt Alimentaire.

Under the “Inclusion and Healthy Communities” pillar of OPT3, ESIC addressed food security through partnerships and connections. The Corporation worked with school food programs and the various community food security stakeholders to focus on gathering details on regional programs, as well as implementing, monitoring, and participating in provincial working groups. Support was also offered for seeking grant opportunities from parties other than ESIC, as many funding opportunities from different organizations became available in the wake of the pandemic.

ESIC worked in close partnership with Food for All NB, who continues to support the efforts towards the development of a vision for school food in New Brunswick. The NB School Food Coalition was created to work collectively towards advancing school food in NB in order to meet the various needs of school communities throughout the province. It brings together 29 partner organizations and departments.

Below, an account of food security activities in place:

- Ongoing support for the CINs to assist in coordinating efforts,
- Sharing of information on available new sources of funding to the CINs and their partners,
- The CINs kept an up-to-date regional list of community food security resources, which was shared back to ESIC and Social Development, and offered support and advice to their partners.

Healthy Smiles, Clear Vision

Healthy Smiles, Clear Vision is New Brunswick’s dental and vision plan for children of families with low income who do not have dental and vision coverage through any other government program or private insurance plan. Developed under the first *Overcoming Poverty Together* plan, this program continues to provide access to dental and vision care for vulnerable children in NB.

In 2024, 6,580 children benefitted from dental services and 3,707 children benefitted from vision services offered through *Healthy Smiles, Clear Vision*.

Inclusive Sports, Recreation, and Leisure (SRL)

Reimagining Access to Sport, Recreation and Leisure (RASRL)

Work with the University of New Brunswick (UNB) is ongoing to finalize the *System Shifters* prototype framework, which aims to enable equitable access and inclusion in sports, recreation, and leisure services. Notably, a community tactic was implemented within the context of an intergenerational wellbeing festival in the Restigouche region. The project’s team also shared their research at conferences.

In 2024-2025, the project focused on improving the *System Shifters* prototype and developing training resources. The project’s team completed their work, including developing and testing an innovative training called *Designing for Belonging (D4B)*. Intended for outreach partners, this

training aims to promote the adoption of relational, participatory, and inclusive approaches in providing SRL services.

Lending objects through libraries

ESIC teamed up with the New Brunswick Public Library Service (NBPLS) to provide funding for the purchase of objects to loan from public libraries that support sport, recreation, and leisure (particularly among low-income families). The funds are divided equally between the five library regions of NBPLS, and objects are purchased for all age groups.

Lending objects through the 63 libraries has the following benefits:

- Gives patrons access to a wide range of tools, equipment, and activities that they might not be able to afford,
- Gives patrons access to tools and equipment that are only needed occasionally,
- Gives newcomers a chance to try culturally specific activities for free (e.g., snowshoeing, skiing),
- Helps to promote physical wellness, mental health, sustainability, and more,
- Helps new patrons discover library services.

In 2024-2025, items purchased through this program were borrowed nearly 6,100 times.

The most popular categories of sports and leisure items were:

- Board and card games.
- Skateboards and gear,
- Outdoor activities,
- Outdoor and lawn games,
- Musical instruments,
- Racket sports equipment,
- Audiovisual equipment,
- Ball sports equipment,
- Winter activities equipment,
- Miscellaneous equipment,
- Video games.

The most popular items included ukuleles, metal detectors, video game consoles, pickleball sets, Cricut kits, snowshoes, and basketballs.

Mental Health and Addictions

The Department of Health announced an *Inter-Departmental Addiction and Mental Health Plan* in 2021. This plan aims to improve population health and access to services, to intervene with the population earlier, and to reduce drug-related impact.

ESIC supported the provincial strategy by funding projects and initiatives at the local and regional levels.

Canadian Poverty Reduction Strategy

Opportunity for All – Canada's First Poverty Reduction Strategy was launched in August 2018 with the vision to help reduce poverty, support Canadians working hard to join the middle class and build a diverse, prosperous, and truly inclusive country where everyone benefits from economic growth – a country where all Canadians can realize their full potential.

Opportunity for All recognizes that poverty is about more than money. In addition to tracking the incidence of poverty (through the Market Basket Measure), the Government of Canada has committed to developing a dashboard of indicators to monitor other meaningful dimensions of poverty, including: food insecurity, unmet health needs, unmet housing needs and chronic homelessness, deep income poverty, literacy and numeracy, the number of youth (aged 15-24) who are not in employment, education or training, the proportion of Canadians in relative low income, the bottom 40 per cent income share, the median hourly wage, poverty entry and exit rates, the average poverty gap, and asset resilience (as measured by the ability to cover expenses for three months from savings).

The global target of the federal plan is to reduce poverty by 50% by 2030, compared to the 2015 level, as measured by the Market Basket Measure. The 50% poverty reduction target aligns with one of the United Nations 2030 agenda for Sustainable Development Goals that Canada adopted in 2015. The target for ESIC's OPT3 also aligns with the federal plan.

National Advisory Council on Poverty

To ensure continued accountability to Canadians on poverty reduction, the Government of Canada created a National Advisory Council on Poverty (Advisory Council) in 2019. The mandate of the Advisory Council is to provide independent advice to the Minister of Families, Children and Social Development on poverty reduction; to annually report on the progress achieved toward meeting the poverty reduction targets; to continue a dialogue with Canadians on poverty; and to undertake any activity specified by the Minister.

ESIC is committed to continued collaboration with stakeholders through the Advisory Council on Poverty and work in alignment with the Government of Canada to enhance the economic and social inclusion of New Brunswick residents.

A Time for Urgent Action: the 2024 report of the National Advisory Council on Poverty - Canada.ca

New Brunswick Drug Plan

Developed under the first OPT plan, the New Brunswick Drug Plan provides prescription drug coverage for New Brunswickers without drug insurance. The plan covers more than 5,000 prescription drugs, including many high-cost drugs. The premiums and maximum copayments are based on the annual family income, as indicated on the CRA tax return for the year immediately preceding the current year. All adult plan members pay monthly premiums to be part of the plan. Children 18 and younger will not pay premiums, but a parent must be enrolled in the plan.

The New Brunswick Drug Plan is available to all New Brunswick residents who:

- Have an active Medicare card,
- Do not have existing drug coverage (through a private plan or a government plan), or
- Have existing drug coverage but it does not cover a specific drug that is included in the drug plan formulary, or the resident has reached his or her yearly or lifetime maximum for drug coverage.

NB Drug Plan Enrolment 2024-2025 <i>*The number of individuals enrolled for at least one day during the month of March 2025</i> <i>Department of Health, New Brunswick Drug Plans 2024-2025 Data</i>	
Annual Premium	Number of Individuals Enrolled*
\$68	6,443
\$137	445
\$274	428
\$410	489
\$547	498
\$684	563
\$821	533
\$958	558
\$1,094	491
\$1,231	492
\$1,368	436
\$1,505	359
\$1,641	382
\$1,778	1,458
\$1,915	1,732
\$2,052	1,346
\$2,189	631
\$2,325	389
\$2,462	289
\$2,599	124
\$2,736	444
Total	18,530

Promotion and Awareness

In 2024-2025, ESIC's promotion focused primarily on supporting the CINs. Significant effort has also been put into the development and implementation of a communication plan focused on the launch of *Overcoming Poverty Together 4*.

ESIC is currently has an active social media presence on [Facebook](#), [X](#), [Bluesky](#), and [YouTube](#). Since the launch, the Corporation has started implementing changes to the www.nbtogether.ca website and its social media channels to reflect the design rebranding brought forth by the release of the plan. These efforts are ongoing as of March 31, 2025.

ESIC has also shared promotional resources developed by the federal government to raise awareness about Financial Literacy Month 2024 and has put together a promotional campaign for

the *Get Your Benefits Super Clinics* and 211NB in the province through social media and radio. As of March 31, 2025, ESIC has also been partnering with 211NB to produce a series of promotional videos for the service.

In 2024-2025, ESIC has participated in conferences and annual meetings of the following organizations:

- Social Enterprise Excellence Symposium,
- Association of Municipal Administrators of New Brunswick,
- Urban/Rural Rides Annual General Meeting,
- Union of Municipalities of New Brunswick,
- Association francophone des municipalités du Nouveau-Brunswick.

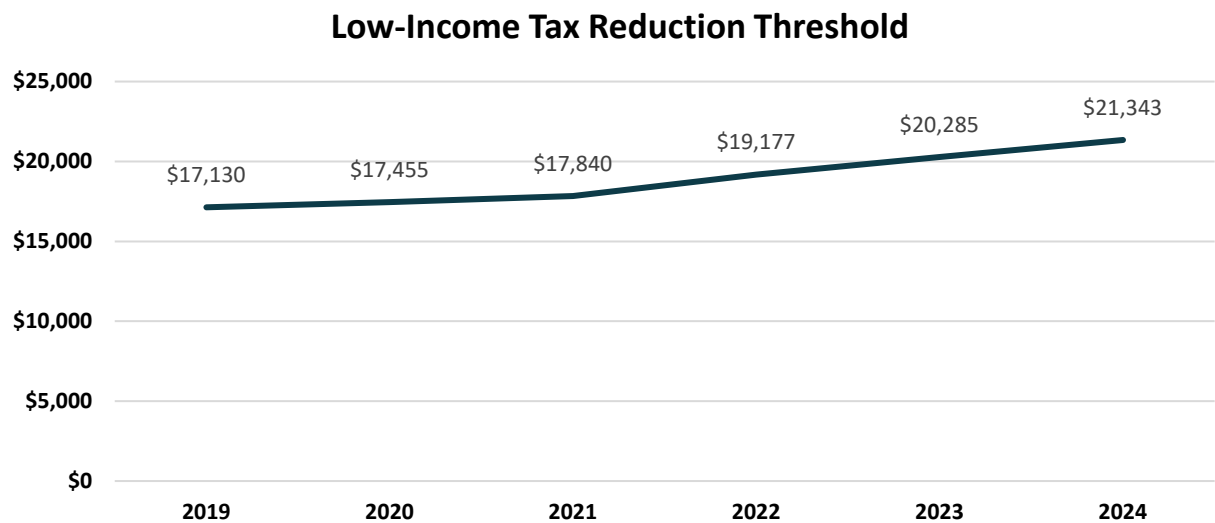
Review of Government Programs, Services, and Tax Policies

A review of government programs, services, and tax policies that aims to simplify and ensure effectiveness of programs and services to better support New Brunswick residents remains a priority for ESIC.

Due to the pandemic and other factors, this priority action fell off track for the most part. In recognition of the critical importance of the components related to program review, including income thresholds and a reduction in form complexity, as well as program effectiveness, ESIC is carrying the file forward into OPT4.

Over the course of OPT3, several changes were made to increase tax fairness and alleviate tax burden for low-income individuals and families. These include:

- Increases to the Low-Income Tax Reduction Thresholds: Individuals and families under the thresholds would not pay provincial income tax, and the threshold is gradually phased out as incomes increase.



- Effective January 1, 2021, the province lowered its tax rate on the first personal income tax bracket from 9.68% to 9.4%. This tax rate applies to the first \$43,835 of taxable income for 2021 and increased to the first \$49,958 in 2024.
- Basic personal amount, spousal/equivalent-to-spouse amount, age amount, and disability amount have all increased during OPT3, essentially reducing the tax burden of New Brunswickers.

Selected New Brunswick Tax Credit Amounts									
	2017	2018	2019	2020	2021	2022	2023	2024	2025
Basic Personal Amount	\$9,895	\$10,043	\$10,264	\$10,459	\$10,564	\$11,720	\$12,458	\$13,044	\$13,396
Spousal/Equivalent Amount	\$8,402	\$8,528	\$8,716	\$8,882	\$8,970	\$9,186	\$9,764	\$10,223	\$10,499
Age Amount	\$4,831	\$4,904	\$5,012	\$5,107	\$5,158	\$5,282	\$5,615	\$5,878	\$6,037
Disability Amount	\$8,011	\$8,131	\$8,310	\$8,468	\$8,552	\$8,757	\$9,309	\$9,747	\$10,010

Social Enterprise

ESIC has renewed an agreement with CBDC Chaleur to manage a fund for investment and development in terms of social enterprises (social economy pilot). A total of eleven projects were approved with the 2024-2025 funding.

ESIC has renewed its agreement with University of New Brunswick (UNB)'s Pond-Deshpande Centre, with the following goals:

- Continue to train and support start-up or growing social enterprises,
- Build the capacity of the social enterprise ecosystem in NB,
- Continue to support and coordinate the Social Enterprise Advisory Council.

Following the creation of a first white paper, *State of Social Enterprise in New Brunswick*, the Advisory Council's work in 2024-2025 focused on the development of a strategy geared towards advocating for social enterprises, aiming to engage involved stakeholders in the adoption of a provincial strategy. The Council continues to improve the capacity and performance of social enterprises in New Brunswick.

During the summer of 2024, the Fondation Communautaire de la Péninsule acadienne (FCPA) gathered members from the non-profit sector and social enterprises to host a dialogue on the creation of an association for non-profit organizations in New Brunswick, as per recommendations from the Cohesia report. This initiative is one of the sixteen priority actions identified in OPT4.

A second Social Enterprise Excellence Symposium took place in Saint John on October 4, 2024. Over 70 members of the social enterprise community in New Brunswick came together for this event. A summary can be found on [Social Enterprise NB's](#) website.

Transportation

Transportation access is critical to poverty reduction, particularly in New Brunswick. It is imperative for New Brunswickers to have access to medical care, food, family support, banking services, and vital connections to their communities.

One of OPT3's Priority Actions is to develop and implement regional transportation plans to increase accessibility, affordability, and availability of transportation services. Inclusive transportation has been included as a Priority Action since OPT1 and has continued to grow through OPT2. In 2017, ESIC's Rural and Urban Transportation Advisory Committee – made up of stakeholders from various sectors with an expertise related to transportation issues in New Brunswick – developed and submitted to government a sustainable transportation strategy for NB to improve access to community transportation: *From Surfaces to Services*. Since then, community transportation programs have come a long way. With OPT3 coming into play, the CINs worked persistently to increase the offering of transportation services as it became the main focus during the pandemic.

At the outbreak of COVID-19 in mid-March 2020, ESIC had promptly developed specific protocols and a [directory of independent community transportation services](#) was developed.

ESIC provides the administrative and financial support necessary for the establishment and operation of transportation services by promoting links between the various services to improve the operating model. ESIC also offers support for implementing, monitoring, and maintaining the community/regional transportation program while collaboratively expanding a community program to a regional focus, participating in the provincial transportation groups and actively seeking grant opportunities from parties other than ESIC. ESIC additionally acts as a link between community services and the main stakeholders and decision makers at the provincial level.

As part of the local governance reform that took effect in New Brunswick on January 1, 2023, the province's 12 RSCs were given the mandate to provide regional leadership with respect to regional transportation and community transit. To optimize these efforts and the pooling of resources, RSCs are tasked with bringing stakeholders and local governments together, in collaboration with ESIC, to further develop and implement strategies and services to better serve residents.



In March 2023, ESIC organized a symposium on public and community transportation. More than 200 people with an interest, mandate, knowledge, or experience with respect to passenger transportation participated, and guest speakers and exhibitors shared experiences and innovations.

Some of the work accomplished in the fiscal year with respect to transportation services:

- Collaboration with the resilience teams on transportation,
- Collaboration with Vitalité Health Network and the Department of Social Development for patient transportation,
- Creation of a pilot project in the Acadian Peninsula with the goal of giving newcomers access to services in the region to help them get settled,
- Collaboration with the University of Moncton, Shippagan campus, to create a promotional strategy for public transportation,
- Creation of a volunteer recruitment strategy,
- Launch of a tendering process and support of the implementation of a public transit software across the RSCs through the announcement of a four-year funding commitment from the Regional Development Corporation. Blaise Transit, a local Canadian startup, was selected to provide the technology,
- Progressive implementation of the Blaise Transit platform in the twelve regions,
- Strengthening of community transportation services, in line with the local governance reform, through additional funding provided by ESIC for the RSCs. These funds aim to expand regional services and improve accessibility for people with mobility challenges.

From March 2020 to March 31, 2025
Number of kilometers driven by volunteers: 2,787,039
Average number of drives per year: 36,886
Number of volunteer hours: 48,011

9 Priority Actions – Progress

Overcoming Poverty Together 3

Ongoing

The Priority Action is in continued progress and is not meant to have a final completion date.

In Progress

The Priority Action has started and is in progress towards completion.

Completed

The Priority Action is done, and the objective has been attained.

Action	Status
Pillar 1: Income Security	
1. Conduct a social assistance reform to remove barriers to employment for employable clients and provide adequate income support for multi-barriered clients who do not have the capacity to work.	<p>Ongoing</p> <p>Social assistance recipients are eligible to receive more income as a result of facing fewer deductions and having their assistance rates indexed annually to the change in the NB Consumer Price Index.</p> <p>Changes include:</p> <ul style="list-style-type: none"> • Benefits no longer reduced if clients also receiving child support payments, the Can-NB Housing Benefit, or compensatory money (personal injury). • Wage exemption increased, allowing clients to keep up to \$500 of income earned each month, plus 50 cents of each dollar earned over \$500. • Clients no longer have social assistance reduced if living with parents or spending less than 25% of monthly assistance on housing. • Updated definition of Deaf in social assistance programs, as per stakeholders. • Nurse practitioners are authorized to sign medical forms for social assistance clients applying for disability designation. • All social assistance rates indexed to annual inflation. • Definition of Economic Unit/Household Income Policy reformed to increase housing options for recipients.

	<ul style="list-style-type: none"> • The first \$200 of the Canadian Pension Plan (CPP) (monthly, per case) exempted for clients on social assistance. • Investment increased for seniors, social assistance recipients, and wages of care workers. • Effective August 1, 2023, the CPP and Québec Pension Plan (QPP) Orphan Benefits were fully exempted from the calculation for the eligibility for social assistance. • Effective February 2024, a monthly \$200 Household Supplement was implemented for social assistance recipients and Youth Engagement Services recipients.
<p>2. Consult on changes to the <i>Employment Standards Act</i> to better support low-income workers by addressing the overtime rate, improving sick leave provisions, repealing the exemption of domestic workers, and benchmarking the minimum wage to the Atlantic average by 2021, which would continue to be indexed annually.</p>	<p><u>Minimum Wage</u> Completed The rate was raised and benchmarked to the Atlantic average by 2021.</p> <p>The minimum wage has been annually indexed to the NB CPI since March 2019 (except 2022, where the increases were greater than the CPI), and is set automatically on April 1 of each year. The current hourly minimum wage as of March 31, 2025, is \$15.30.</p> <p><u>Overtime Rate and Sick Leave Provisions</u> In Progress In 2023, the Department of Post-Secondary Education, Training and Labour (PETL) conducted a targeted industry consultation on a proposal to change the overtime rate to one and one-half times the worker's regular wage, in line with most Canadian jurisdictions. Currently, the rate is one and one-half times the minimum wage. PETL reviewed findings and conducted additional jurisdictional research and consultation regarding overtime legislation. Results of the review and consultation are pending.</p> <p>The minimum hourly overtime wage is currently \$22.95.</p> <p>At present, the <i>Employment Standards Act</i> (ESA) provides up to 5 days of unpaid sick leave. In 2023, PETL was directed to consult on Bill 27's</p>

	<p>proposal to amend the ESA to add 10 paid sick days. A public consultation was held on paid sick leave to explore several options.</p> <p>The analysis of paid sick leave is in progress and will be carried over to OPT4.</p>
<p>3. Make investments through a new social finance fund to increase the capacity and sustainability of social enterprises within non-profit organizations in New Brunswick.</p>	<p>Ongoing</p> <p>Access to GNB supports for social enterprise (SE) development in NB has been established.</p> <p>Partnerships:</p> <p><u>Pond-Deshpande Centre (PDC)</u> Delivers training, assistance, and website, and provides support to the Advisory Committee.</p> <p><u>CBDC Chaleur</u> Manages the Social Enterprise Investment and Development Fund provided by ESIC – special project.</p> <p>11 projects were funded in 2024-2025, and 23 in total, through the Social Enterprise Investment and Development Fund.</p> <p>The first Social Enterprise Excellence Symposium was held in June 2023 in Fredericton. A second Symposium was held in October 2024 in Saint John.</p>
<p>Pillar 2: Coordination of Programs and Services</p>	
<p>4. Conduct a review of government programs, services, and tax policies targeted to low-income individuals and families to eliminate areas of duplication, simplify complex application requirements, and ensure program effectiveness to better support New Brunswick residents.</p>	<p>Ongoing</p> <p>Due to the pandemic and other factors, components related to program review, including income thresholds, a reduction in form complexity, and program effectiveness will be carried forward into OPT4.</p> <p>For the 2024 taxation year, the basic personal amount increased from \$12,458 to \$13,044, and the Low-Income Tax Reduction (LITR) threshold from \$20,385 to \$21,343.</p> <p>As a result, a single tax filer with income up to \$21,343 will not pay provincial personal income tax for 2024. For families, the income threshold where no provincial income tax is paid is higher than a single individual. The LITR is phased out, so it benefits other lower-income New Brunswickers as well.</p>

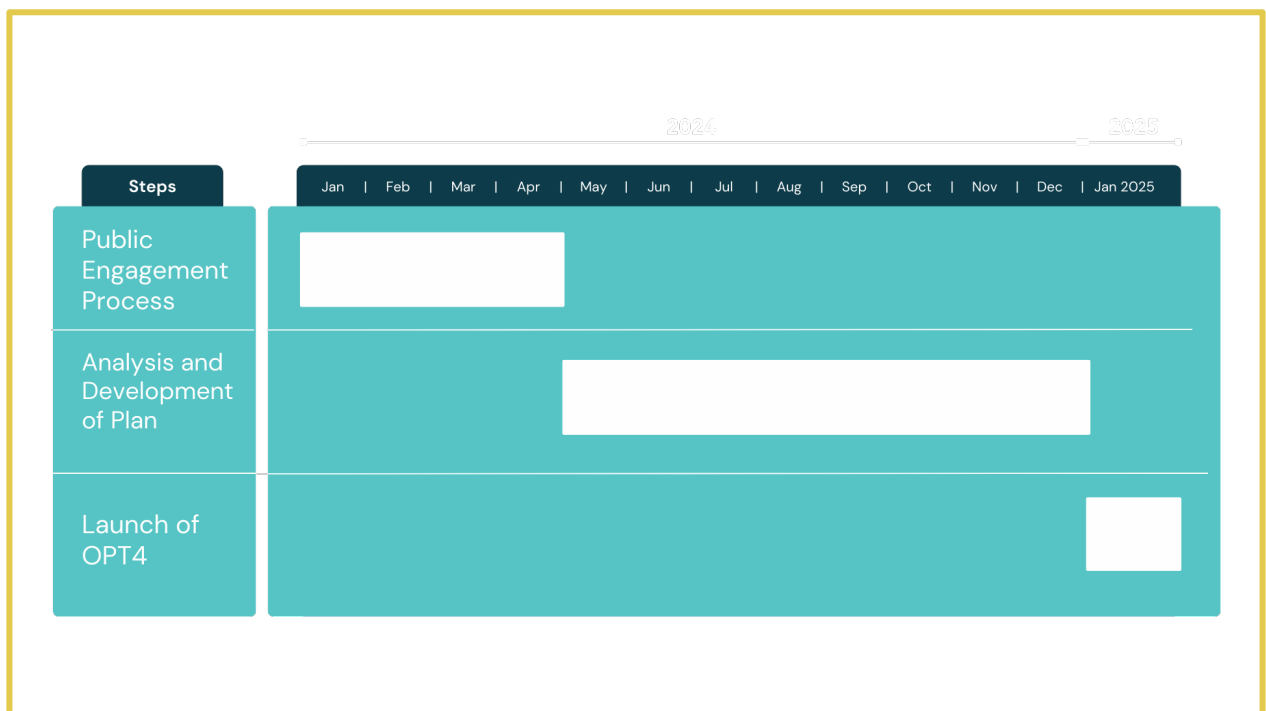
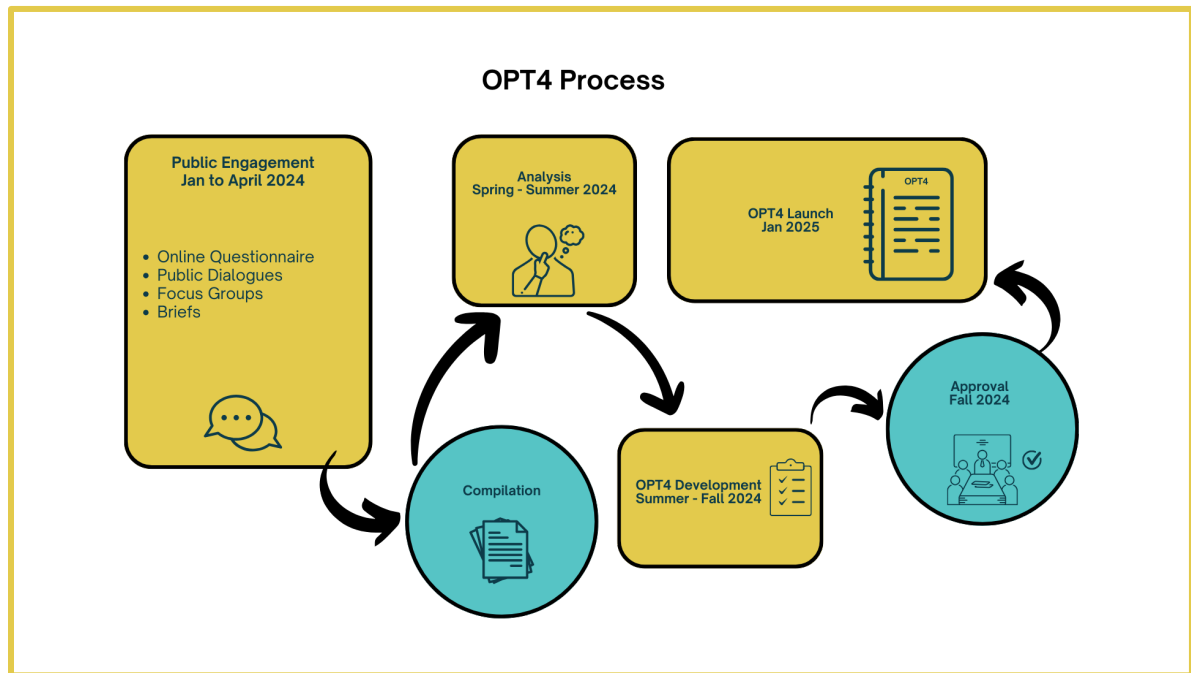
	<p>A Provincial Housing Summit was held on May 2, 2023.</p> <p>A provincial housing strategy, <i>Housing for All</i>, was released in June 2023.</p>
5. Implement a One-Stop-Shop to help New Brunswickers access information and navigate government and community programs and services they need more easily.	<p><u>Completed</u></p> <p>Implementation of 211NB is completed. The service is operational 24/7 and 365 days per year.</p> <p>From April 1, 2024, to March 31, 2025, a total of 31,783 contacts were answered by 211 navigators.</p> <p>The 211 mobile application was launched in February 2025.</p> <p>A promotional video, as well as five short information videos, were produced and will be shared throughout 2025 to raise awareness of the service.</p>
Pillar 3: Inclusion and Healthy Communities	
6. Improve access to mental health and addiction services and reduce wait times.	<p><u>Ongoing</u></p> <p>A five-year <i>Inter-Departmental Addiction and Mental Health Plan</i> was launched by GNB in 2021, addressing the increasing demand for addiction and mental health services.</p> <p>ESIC supported the provincial strategy by funding projects and initiatives at the local and regional levels.</p> <p>During OPT3, 33 projects and initiatives received funding in connection with mental health and addictions.</p>
7. Develop and implement regional transportation plans to increase accessibility, affordability, and availability of transportation services.	<p><u>In Progress</u></p> <p>There are 12 community transportation services in operation across NB.</p> <p>The 12 Community Inclusion Networks (CINs) have been transferred to their respective Regional Service Commissions (RSCs), including the transportation services.</p> <p>A Symposium on Transportation was held in March 2023.</p>

	<p>As of March 31, 2025, all RSCs have started transitioning towards using a new public transit software, Blaise.</p> <p>New accessible public transportation services were launched in the Acadian Peninsula (Flexi Mobilité rurale) and the Northwest (FlexGo) regions.</p> <p>In September 2025, additional funding was allocated to each of the 12 RSCs to support their community transportation mandate as outlined in the recent local governance reform. These funds are intended to help expand regional transportation services and improve accessible transportation options for individuals with mobility challenges.</p> <p>Initiatives related to transportation are in progress and will be carried over to OPT4.</p>
8. Work with partners to provide inclusive opportunities for sport, recreation, and leisure activities for low-income New Brunswickers.	<p><u>Ongoing</u> <u>Reimagining Access to Sport, Recreation and Leisure (RASRL)</u> Work with the University of New Brunswick (UNB) is ongoing to finalize the <i>System Shifters</i> prototype framework, which aims to enable equitable access and inclusion in sports, recreation, and leisure (SLR).</p> <p><i>System Shifters</i> was launched in August 2023.</p> <p>The research team developed and implemented community tactics in St. George, St. Stephen, Saint Andrews, Upgi'Ganjig (Eel River Bar First Nation), and Heron Bay.</p> <p>In 2024-2025, the project focused on improving the <i>System Shifters</i> prototype and developing training resources. The project's team completed their work, including developing and testing an innovative training called <i>Designing for Belonging</i> (D4B). Intended for outreach partners, this training aims to promote the adoption of relational, participatory, and inclusive approaches in providing SRL services.</p> <p><u>Lending objects through libraries</u> ESIC provided funding to an initiative sponsored by the NB Public Library Service (NBPLS). Public</p>

	<p>libraries are able to loan SRL equipment to New Brunswickers.</p> <p>In 2024-2025, items purchased through this program were borrowed nearly 6,100 times.</p>
<p>9. Support children and youth by ensuring there are school food programs in all New Brunswick schools.</p>	<p><u>Ongoing</u></p> <p>ESIC worked in close partnership with Food for All NB, who continues to support the efforts towards the development of a vision for school food in New Brunswick.</p> <p>The NB School Food Coalition was created to work collectively towards advancing school food in NB in order to meet the various needs of school communities throughout the province. It brings together 29 partner organizations and departments.</p> <p>The Government of New Brunswick announced in February 2025 that it has secured more than \$11 million from the federal government over 3 years to expand access to healthy food in schools. This agreement allows the breakfast program already in place in 135 NB schools to be extended to all 295 schools in the province.</p>

Overcoming Poverty Together 4

The *Act* stipulates that the plan must be renewed every five years through a public engagement process. In 2024, ESIC began the renewal process for *Overcoming Poverty Together 4*, to be released in early 2025. The renewal was divided in three phases: the public engagement process, the analysis and development, and the launch of the new plan.



Public Engagement Process

The engagement process was launched on January 25, 2024, with a public announcement during a press conference. It revolved around three questions:

1. In terms of economic and social inclusion, what are the challenges for people living in New Brunswick?
2. What would have the greatest impact on reducing poverty for people living in New Brunswick?
3. How could the following sectors further help reduce poverty and increase social and economic inclusion?
 - a. People living in New Brunswick,
 - b. Non-profit organizations,
 - c. Businesses,
 - d. Municipal governments,
 - e. Provincial government.

Different methods of engagement were offered to New Brunswickers:

- An online questionnaire was launched from January 25 to April 30, 2024,
- A formal call for briefs was issued from January 25 to April 30, 2024,
- 47 community dialogues were organized and hosted by the RSCs and CINs across the province in February and March 2024,
- 49 focus groups were organized by ESIC and hosted by various individuals, non-profits, and community groups across the province from February to April 2024,
- 8 sectorial dialogues were hosted by ESIC in various regions around the province in April 2024,
- A virtual dialogue was hosted by ESIC in April 2024, and
- 2 youth forums, 6 mini dialogues, a youth community dialogue, and 7 information sessions for classes and youth groups were organized by ESIC in collaboration with various RSCs, CINs, and community partners throughout the process.

Approximately 42,000 comments were received from some 4,416 participants who provided their feedback.

Analysis Phase and Development of OPT4

By the close of the public engagement process, over 1,000 potential priority actions were identified. During the course of the development of the plan, that list was reduced by removing potential priority actions that were already covered in an existing strategy, removing items that were specifically the responsibility of another level of government, and removing items that could easily be rolled into a yearly operational plan for ESIC.

Following many months of meeting with representatives from the four sectors, a list of sixteen priority actions emerged under three pillars: Basic Needs and Wellbeing, Income Security, and Strengthening People-Focused Service Delivery.

During this phase, ESIC also prepared regional reports for each of the twelve regions. Each report contained public engagement data specific to the regions to help them better understand the needs identified by their communities.

Launch of OPT4



The fourth *Overcoming Poverty Together* plan was launched in Campbellton on February 19, 2025. Approximately 140 people attended the press conference in person and 198 people participated virtually. Representatives from municipalities, the CINs, the Board of Directors, the media, and of every sector were in attendance.

The launch presentation is available online [here](#). The full OPT4 document can be found [here](#).

As of March 31, 2025, the ESIC team is developing the operational plan that will guide the implementation of the plan over the next five years.

Summary of Staffing Activity

Pursuant to section 20 (1 and 2) of the *Economic and Social Inclusion Act*, the Corporation may appoint employees on the basis of merit.

As of March 31, 2025, the Corporation had eight full-time employees.

Official Languages

The Corporation recognizes its Official Languages obligations and is committed to actively offering and providing quality services to the public in the official language of their choice in all modes of service delivery. The CINs and their partners are also subject to the *Official Languages Act*.

The Corporation strives to offer its services in both Official Languages, not only to comply with the *Act*, but particularly to promote the firmly entrenched value it places on inclusion, which is a crucial pillar of the Corporation and OPT.

The Corporation's Official Languages strategy reinforces the position of the Corporation regarding Official Languages. It is also designed to provide the CINs with the appropriate tools required to serve New Brunswickers in the Official Language of their choice.

During the year ending March 31, 2025, the Corporation continued to promote, monitor, and support at the internal level, with the CINs and external partners, the use of Official Languages in accordance with its strategy.

Highlights of *Overcoming Poverty Together*

2008

October Announcement of the public engagement initiative to adopt a poverty reduction plan for New Brunswick

2009

January to April Public dialogues

June to September Round table discussions

November Final forum to adopt *Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan* (OPT1)

December Extension of health card for up to three years for persons exiting social assistance

2010

January Elimination of the interim social assistance rate program

January Application of household income policy now only to social assistance recipients in spousal relationships

April Adoption of the *Economic and Social Inclusion Act*

April Provision of stable funding for homeless shelters within five years. Funds also provided in 2011 and 2012

April Amendments to the *Residential Tenancies Act* to protect boarders

April Minimum wage increases to \$8.50 per hour

May Appointment of the Corporation's president and four co-chairs

June Appointment of the Corporation's board members

June First Board of Directors meeting

September Minimum wage increases to \$9 per hour

October Investment in early learning and childcare spaces

August to January 2011 Hiring of Corporation staff

2011

January First meetings of three advisory committees

February to October Creation of 12 Community Inclusion Networks (CINs)

April Minimum wage increases to \$9.50 per hour

August Linkage of benefits such as health, childcare and home heating to household income to the extent possible

November	Commencement of corporation funding for CIN projects in Community Transportation and Community Learning
2012	
April	Minimum wage increases to \$10 per hour
June	Hosting of Community Transportation Conference by the Corporation
June	Presentation of Advisory Committee for Health Benefits – Dental and Vision Report to government
June	Presentation of Advisory Committee for Social Enterprise and Community Investment Funds (SECIF) Report to government
September	Launch of <i>Healthy Smiles Clear Vision</i> program for children in low-income families
October	Presentation of Social Assistance Reform Advisory Committee Report to government
2013	
May	Development of GNB Interdepartmental Transportation Working Group
October	Restructure and increase of social assistance rates
October	Overhaul of the household income policy
October	Provision of more opportunities for people transitioning to work to keep earned income
October	Reform of wage exemptions to include a working income supplement
September to October	Public dialogues – OPT2
September to October	Regional and provincial stakeholder meetings
October to April 2014	Development of the <i>New Brunswick Economic and Social Inclusion Plan: Overcoming Poverty Together 2014-2019</i> (OPT2)
October	First meeting of the Interdepartmental Working Group on Persons Living in Poverty
December	Announcement of New Brunswick Drug Plan
2014	
February	Announcement of Community Economic Development Initiative Funds and Small Business Tax Credit based on the SECIF report
May	Presentation of <i>Overcoming Poverty Together: The New Brunswick Economic and Social Inclusion Plan 2014-2019</i> (OPT2)
May	Launch of the New Brunswick Drug Plan
August	Trade education in schools to better prepare youth, and investment in renovations and development of trades classrooms
October	New wage exemption policy for persons with disabilities as part of social assistance reform
November	Conclusion of OPT1
December	Commencement of OPT2
December	Minimum wage increases to \$10.30 per hour

2015

March	Youth Employment Fund launched to help create jobs for unemployed youth
April	First meeting of the Rural and Urban Transportation Advisory Committee
May	OPT receives a national award on poverty reduction from Tamarack Institute (Category: provinces and cities working together in partnership)
June	Public presentation of <i>The Impact of NB's 2009-2014 Economic and Social Inclusion Plan</i>
November-December	Corporation launches two-week awareness campaign <i>Small Acts, Big Impact</i> on volunteering

2016

January	Opportunity Summit on Economic Inclusion
February	Community conversation on Health Equity
April	Minimum wage increases to \$10.65 per hour
April	Government of NB announces free tuition for post-secondary students from low-income and middle-class families
September	Creation of 10-year education plans
September	Investment \$56 million with the federal government in affordable housing to give the most vulnerable a place to live
September	Province invests \$1 million to help unemployed adults learn a second official language
November	NB expands the Home Energy Assistance Program

2017

January	Expansion of the Integrated Service Delivery model
February	Family Plan Summit on reducing poverty
February	<i>Unleashing the power of literacy: New Brunswick's Comprehensive Literacy Strategy to improve literacy rates in the province</i>
May	Economic Opportunities Summit on economic inclusion
May	NB Family Plan report on reducing poverty
August	Expansion of tuition assistance to post-secondary students
November	Government announces expansion of <i>Healthy Smiles, Clear Vision</i> program for all four-year-olds who are not covered by a public or private health insurance program
November	<i>Small Act, Big Impact</i> Campaign
December	Release of report on inclusive transportation

2018

January	Government announces free daycare for low-income families
February	Creation of Implementation Committee on Rural and Urban Transportation
March	OPT2 Progress report released
April	Small business income tax rate reduction

May	Partnership between government and Living SJ for pilot to end generational poverty in Saint John
June	ESIC holds provincial Leaders Tours in preparation for the renewal process of OPT
July	Government launches an online resource portal for families seeking information on early learning and childcare services and programs
November	Government provides funding to help establish temporary shelters for people who need safe housing in Moncton, Fredericton and Saint John during winter months
2019	
January	Release of report on Living Wage and Pay Equity
January	Release of report From Call to Service on One-Stop-Shop
February	Launch of Public Engagement Process for the renewal of OPT
March	Government announces that number of designated New Brunswick Early Learning Centres has surpassed goal
March to May	Public Engagement Process for OPT3: Online Survey, Community and Sectorial Dialogues, Focus Groups, Best Brains Exchange, Briefs
April	Minimum wage increases to \$11.50 per hour
April	Government announces renewed Tuition Bursary program and reintroduction of tuition tax credit
August	New Brunswicker named chair of National Advisory Council on Poverty – Scott MacAfee from ESIC
October	Government announces new initiative to help students explore learning opportunities
2020	
February	Statistics Canada proposes changes to the Market Basket Measure
March	Launch of <i>Overcoming Poverty Together 3 (2020-2025)</i>
August	Premier's Council on Disabilities announces involvement of ESIC in the 2020 Disability Action Plan
October	Implementation of One Stop Shop (211)
November	Government supports Social Enterprise development in NB
2021	
January	Report on Living Wages in NB
February	Release of the final report on Economic and Social Inclusion Corporation: <i>Overcoming Poverty Together 2014-2019 (OPT2)</i>
September	GNB announces that <u>social assistance recipients will be eligible to receive more income</u>
November	GNB announces <u>Local Governance Reform</u>
November	<u>211NB enhanced to help callers experiencing family, intimate partner and sexual violence</u>
2022	
March	GNB introduces <u>changes that allow social assistance recipients to share housing accommodations</u>
June	<u>Investment to assist low-income individuals, families and seniors</u>

September	<u>More access to healthy food in 110 schools</u>
October	<u>Policy launched to create child-care spaces</u> <u>ESIC presents Progress Report on OPT3</u> <u>2022 Report of the National Advisory Council on Poverty</u>
November	<u>Student loan interest eliminated</u> <u>Minimum wage protection reinforced for persons with a disability</u>
2023	
March	<u>Federal-N.B. investment to support early learning and child-care services</u> <u>Symposium on Transportation</u>
April	GNB announces <u>increased investments for seniors, social assistance recipients and wages of care workers</u>
June	GNB announces <u>new housing strategy</u>
July	GNB launches <u>helpline to provide support for those dealing with addictions and mental health issues</u>
December	GNB launches <u>Rent Bank program</u>
2024	
January	Launch of the <u>Public Engagement Process for the renewal of OPT</u>
February	GNB announces <u>N.B. Workers' Benefit</u>
May	<u>Conclusion of public engagement process for renewal of economic and social inclusion plan</u>
June	<u>Students at 135 schools benefit from contract to improve access to healthy food</u>
November	GNB announces <u>provincial rent cap</u>
2025	
February	GNB announces <u>federal funding for free, nutritious breakfast programs in all NB schools</u> <u>Fourth poverty reduction plan launched (OPT4)</u>

Financial Statements

New Brunswick Economic and Social Inclusion Corporation

Financial Statements

March 31, 2025

New Brunswick Economic and Social Inclusion Corporation

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March 31, 2025

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Independent Auditor's Report

To: The board of directors of New Brunswick Economic and Social Inclusion Corporation

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of New Brunswick Economic and Social Inclusion Corporation, which comprise the statement of financial position as at March 31, 2025, and the statements of operations and changes in accumulated surplus and cash flows for the year then 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, 2025, and its results of operations and its cash flows for the year then ended in accordance with Canadian public sector accounting standards.

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 the financial statements in accordance with Canadian public sector accounting standards, 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.

Independent Auditor's Report, continued

- ♦ 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.

Fredericton, New Brunswick
June 11, 2025


Chartered Professional Accountants

New Brunswick Economic and Social Inclusion Corporation

Statement of Financial Position

As at March 31, 2025

	2025	2024
ASSET		
Due from related party, Province of New Brunswick (note 3)	\$ <u>1,555,856</u>	\$ <u>2,803,343</u>
LIABILITY		
Accounts payable and accrued liabilities (note 4)	\$ 40,968	\$ 33,660
FUND BALANCES		
Surplus	<u>1,514,888</u>	<u>2,769,683</u>
	\$ <u>1,555,856</u>	\$ <u>2,803,343</u>

Approved

Director



Director



New Brunswick Economic and Social Inclusion Corporation

Statement of Operations and Changes in Accumulated Surplus
Year ended March 31, 2025

	2025 Budget	2025 Actual	2024 Actual
Revenues			
Province of New Brunswick	\$ 2,869,936	\$ 2,869,936	\$ 2,834,000
Grant income - Tourism, Heritage and Culture	<u>-</u>	<u>-</u>	<u>45,000</u>
	<u>2,869,936</u>	<u>2,869,936</u>	<u>2,879,000</u>
Program spending			
Community Transportation Grants	900,000	900,000	600,000
Community Inclusion Networks	828,273	828,273	772,558
Community Action (Learning) Grants	600,000	585,428	420,104
Social Enterprise	350,000	290,000	317,000
211NB Funding	245,000	245,000	203,488
Sport, Recreation and Leisure	147,729	147,729	222,956
Special Projects	100,000	94,943	77,816
Overcoming Poverty Together 4	100,000	79,313	106,436
Board expenses	25,000	24,693	24,005
Financial Literacy	50,000	21,769	21,316
Marketing and Communication	60,000	20,916	5,368
Community Inclusion Networks Support and Training	<u>18,500</u>	<u>18,288</u>	<u>7,308</u>
	<u>3,424,502</u>	<u>3,256,352</u>	<u>2,778,355</u>
Operating expenses			
Salaries and related benefits	670,967	714,219	625,681
Travel	41,500	55,397	60,306
Services	37,000	55,028	33,190
Supplies	33,500	27,775	5,936
Advisory committees	10,000	6,058	3,058
Data	10,000	3,960	-
Telephone	5,000	3,703	3,935
Computer expenses (recovery)	<u>-</u>	<u>2,239</u>	<u>(12,967)</u>
	<u>807,967</u>	<u>868,379</u>	<u>719,139</u>
Deficiency of revenues over operating expenses	(1,362,533)	(1,254,795)	(618,494)
Surplus, opening	<u>-</u>	<u>2,769,683</u>	<u>3,388,177</u>
Surplus, closing	<u>\$ -</u>	<u>\$ 1,514,888</u>	<u>\$ 2,769,683</u>

New Brunswick Economic and Social Inclusion Corporation

Statement of Cash Flows
Year ended March 31, 2025

	2025	2024
Operating activities		
Cash received - Province of New Brunswick	\$ 4,103,487	\$ 3,506,458
Cash paid to suppliers and employees	<u>(4,103,487)</u>	<u>(3,506,458)</u>
Change in cash position	-	-
Cash, opening	<u>-</u>	<u>-</u>
Cash, closing	<u>\$ -</u>	<u>\$ -</u>

The corporation's source of cash is the Province of New Brunswick. The corporation does not maintain a separate bank account and all operating activities are processed through the Province of New Brunswick.

New Brunswick Economic and Social Inclusion Corporation

Notes to Financial Statements

March 31, 2025

1. Nature of operations

New Brunswick Economic and Social Inclusion Corporation is a Province of New Brunswick Crown Corporation created by special act on April 16, 2010. The corporation is exempt from income taxes under ITA 149(1)(d).

This corporation was created as part of the Provincial Plan for the continued partnership of the citizens of New Brunswick in the development, adoption, implementation and evaluation of the Economic and Social Inclusion Plan. The Plan's vision is that all citizens shall have the necessary resources to meet their basic needs and to live with dignity, security and good health.

The primary objectives and purposes of the corporation are as follows:

- (a) to lead the implementation and evaluation of the Provincial Plan and the development and adoption of other Economic and Social Inclusion Plans;
- (b) to coordinate and support community inclusion networks in the development of their local plans and in the implementation of the objectives of the Provincial Plan set out in their local plans;
- (c) to manage the Economic and Social Inclusion Fund established under the Economic and Social Inclusion Act;
- (d) to carry out the other activities or duties authorized or required by the Economic and Social Inclusion Act and regulations, as directed by the Lieutenant-Governor in Council.

2. Significant accounting policies

These financial statements are prepared in accordance with Canadian public sector accounting standards. The significant accounting policies are detailed as follows:

(a) Revenue recognition

The corporation follows the deferral method of accounting for grants received for operations and specific projects. Grants to be used for restricted purposes are recognized as revenue in the period in which the related expenditures are incurred. When a portion of a grant relates to a future period, it is deferred and recognized in the subsequent period.

Unrestricted grants are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured. Grants approved but not received at the end of an accounting period are accrued.

The corporation currently receives all of its funding from the Province of New Brunswick.

New Brunswick Economic and Social Inclusion Corporation

Notes to Financial Statements

March 31, 2025

2. Significant accounting policies, continued

(b) Capital assets

The corporation records capital expenditures under \$10,000 as current period expenses as incurred.

(c) Contributed materials and services

The Province of New Brunswick provides various materials and services to the company without charge including fixed assets, information technology, human resource, occupancy, accounting and other administrative support. Because of the difficulty of determining their fair value, contributed materials and services are not recognized in the financial statements.

(d) Pension plans and other retirement benefit plans

Full-time employees of the corporation are members of the New Brunswick Public Service Shared Risk Plan. The plan is a multi-employer plan under which contributions are made by both the corporation and its employees. The employer's contributions to the plan are accounted for as a defined contribution plan, as the corporation's obligation is limited to the amount of these contributions.

(e) Financial instruments

The organization initially measures its financial assets and liabilities at fair value, except for certain non-arm's length transactions. The company subsequently measures its financial assets and financial liabilities at amortized cost, except for securities quoted in an active market, which are subsequently measured at fair value.

Financial assets measured at amortized cost include accounts receivable. Financial liabilities measured at amortized cost include accounts payable and accrued liabilities.

(f) Measurement uncertainty

The preparation of financial statements in conformity with Canadian public sector accounting standards requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reported period. Actual results could differ from those estimates.

New Brunswick Economic and Social Inclusion Corporation

Notes to Financial Statements

March 31, 2025

3. Related party transactions

The Province of New Brunswick pays all costs on behalf of the corporation throughout the fiscal year and is responsible for the preparation of the financial statements.

The amount due from the Province of New Brunswick represents the amount due to the corporation for the excess of approved funding over expenditures incurred.

During the year, the Province of New Brunswick authorized funding totalling \$2,869,936 (2024 - \$2,834,000).

	<u>2025</u>	<u>2024</u>
Province of New Brunswick	<u>\$ 1,555,856</u>	<u>\$ 2,803,343</u>

4. Accounts payable and accrued liabilities

	<u>2025</u>	<u>2024</u>
Vacation accrual	\$ 33,468	\$ 26,160
Audit accrual	<u>7,500</u>	<u>7,500</u>
	<u>\$ 40,968</u>	<u>\$ 33,660</u>

5. Financial instruments

It is the opinion of management that the organization is not exposed to any significant risks with regard to its financial instruments.