

Annual Report

2025
2026



Economic and Social
Inclusion Corporation

Ensemble Pour vaincre
Overcoming Poverty Together la pauvreté

The Economic and Social Inclusion Corporation (ESIC)
Annual Report 2025-2026

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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, 2025, to March 31, 2026.

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 the operations of the New Brunswick Economic and Social Inclusion Corporation for the fiscal year April 1, 2025, to March 31, 2026.

Respectfully submitted,



Dan Mills
President

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Minister's Message

As Minister responsible for the Economic and Social Inclusion Corporation (ESIC), I am pleased to report the Corporation's activities for the fiscal year 2025-2026.

This year marked the first full year of Overcoming Poverty Together 4: The New Brunswick Economic and Social Inclusion Plan 2025-2030. Developed through an extensive public engagement process, ESIC's plan reflects the experiences and priorities of New Brunswickers, including the urgent need to address affordability.

Many individuals and families feel the strain of rising costs and struggle to make ends meet. Affordability measures drastically increase a person's health, stability, opportunities and participation in community life, while reducing provincial poverty rates.

In the past year, our government focused on practical measures to ease financial pressures. We reduced electricity bills by 10 percent and implemented a rent cap to help tenants manage housing costs. We addressed food insecurity by supporting food banks and working closely with FeedNB to develop a predictable, long-term funding model. Our government also continues to build accessible public housing to help vulnerable individuals move into stable environments. This work recognizes the immediate pressures people face while acknowledging the importance of organizational support.

The reporting period also brought vital investments in young people who are or have been in our care. Nearly \$1.2 million was invested to strengthen the Youth Engagement and Young Adult Services program, including a 19 percent increase in monthly financial support for people aged 16 to 26. Furthermore, 104 students received the New Brunswick Youth in Care Scholarship – a scholarship that will reduce financial barriers to education.

Overcoming Poverty Together is not a government plan, it is a plan created by and for New Brunswickers. The plan requires the participation of citizens, businesses, non-profits and government working together. But we must keep the people with lived experiences at the centre of our work. Looking forward, our government is developing an affordability framework to guide work across departments and ensure that our efforts remain focused on the issues that matter most to New Brunswickers. We are committed to reducing financial burdens, strengthening supports and building a secure province where everyone can thrive. I would like to thank the Community Inclusion Networks and Regional Service Commissions for their leadership throughout the province. I also extend my appreciation to everyone who contributed to Overcoming Poverty Together. Your dedication, knowledge and cooperation are essential to the continued success of this initiative.



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 made through Overcoming Poverty Together.

The 2025-2026 fiscal year marked the first full year of implementing Overcoming Poverty Together 4 (OPT4). The Economic and Social Inclusion Corporation (ESIC), the Community Inclusion Networks (CINs), the Regional Service Commissions (RSCs) and their many partners began translating the plan's 16 priority actions into regional initiatives, partnerships and structures that will guide the work over the next five years.

ESIC's Board of Directors is pleased to recognize progress in the following areas:

Regional implementation of OPT4 through the CINs and RSCs

The twelve CINs developed and submitted regional plans aligned with OPT4. These plans reflect the distinct needs, strengths and priorities of each region while contributing to the broader provincial objectives of reducing poverty and increasing economic and social inclusion.

ESIC supported this work through regular meetings, training, information sessions, and opportunities for regional partners to exchange knowledge and build relationships. Thirty-nine projects across the province were approved during the second round of Community Action Program funding. These projects demonstrate the important role communities play in identifying local challenges and developing solutions grounded in their own resources and experience.

Community transportation

Access to affordable, accessible, and reliable transportation remains essential to economic and social inclusion, particularly in rural communities.

During the fiscal year, ESIC introduced the option for RSCs to apply for multi-year community transportation funding to support the growth and long-term accessibility of regional services. Nine projects supporting accessible transportation were approved.

Community transportation providers also continued transitioning to the Blaise platform, which is intended to improve coordination across the province. The launch and expansion of the FlexGo public transportation service in the Chaleur and Northwest regions provided another strong example of regional collaboration. New vehicles and improved booking tools helped expand the service's reach and make transportation more accessible to residents.

Social economy supporting food security and affordable housing

Social economy initiatives continued to serve as an important tool for advancing several OPT4 priorities while strengthening the capacity of community organizations.

In partnership with ESIC, the Pond-Deshpande Centre at the University of New Brunswick provided training to the twelve CINs and RSCs on building stronger communities through the social economy. Additional training was also planned for community organizations across the province.

The Social Economy Fund, administered by CBDC Chaleur, supported innovative initiatives related to food security and affordable housing. These included projects focused on local food production, access to affordable food, accessible and community housing, and the development of social-finance capacity. These initiatives demonstrate how community organizations can use entrepreneurial approaches to respond to pressing social needs and build more sustainable services.

Non-Profit Advisory Committee

A strong and sustainable non-profit sector is essential to building inclusive communities and delivering services that respond to local needs.

During the 2025-26 fiscal year, ESIC established the Non-Profit Advisory Committee to advance OPT4 Priority Action 16. The Committee brings together twelve leaders with expertise in the non-profit, community development and social economy sectors. It held its inaugural meeting in September 2025 and met regularly through the remainder of the fiscal year.

The Committee began identifying priorities and establishing working groups focused on assessing the state of the sector, developing a provincial social enterprise strategy and strengthening collaboration between government and non-profit organizations. Its mandate also includes advising ESIC and its Board on strategies to improve the sector's sustainability, visibility and impact, and exploring procurement opportunities and partnerships with the provincial government.

By creating a formal forum for advice and collaboration, the Committee helps ensure that the experience and perspectives of non-profit organizations inform efforts to strengthen the sector across New Brunswick.

Income Security Advisory Committee

OPT4 recognizes that income security is complex and that lasting solutions require careful study, collaboration and the participation of people with different perspectives.

During the fiscal year, ESIC established the Income Security Advisory Committee. Its ten members bring a range of professional knowledge, sectoral perspectives and lived experience to the table. The Committee held its first meeting in January 2026.

Its mandate includes examining options for paid sick leave for workers in low-wage positions, improving connections to programs and benefits, reviewing program eligibility thresholds and studying a possible guaranteed-income bridge for people between the ages of 60 and 65 who live below the poverty line.

The establishment of this Committee creates a structured, multisectoral forum for developing practical recommendations to improve income security for New Brunswickers.

Improving access to benefits and people-focused services

Programs and benefits can only improve people's lives when they know about them and can access them without unnecessary barriers.

ESIC and its partners continued preparing and promoting the Get Your Benefits program and its Community Volunteer Income Tax Program Super Clinics. These clinics help people with low incomes file their tax returns at no cost and connect them to benefits for which they may be eligible.

Work also continued with community and federal partners to increase awareness of the Registered Disability Savings Plan and bring information directly into communities. ESIC continued supporting the promotion of 211NB and worked with provincial, federal, municipal and community partners to identify barriers that prevent people from accessing services.

These efforts reflect an important principle of OPT4: services should be understandable, accessible and delivered in ways that respect people's dignity and meet them where they are.

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Much of the work undertaken during 2025-2026 focused on establishing the partnerships, regional plans, advisory committees and implementation tools required to support OPT4 over its five-year term. These foundations are essential to achieving meaningful and measurable results.

The continued participation of citizens, including people with lived experience of poverty, as well as the non-profit, business and government sectors, remains the greatest strength of Overcoming Poverty Together. Its collaborative and non-partisan nature continues to make the initiative unique.

We commend the twelve CINs and RSCs for their commitment and leadership. They continue to bring together residents, organizations, businesses and governments to identify regional priorities, strengthen community capacity and improve the quality of life of New Brunswickers.

We also thank ESIC's partners and the members of its Board of Directors, who represent the four sectors and contribute their time, knowledge and perspectives to this important work.

Finally, we recognize ESIC's dedicated team of employees for their continued efforts, professionalism and commitment. We look forward to building on the progress made during the first year of OPT4 and continuing to work together toward a more inclusive New Brunswick.

The Co-Chairs

Jean Allain

Shelley Clayton

Michel Guitard

Honourable Cindy Miles

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.

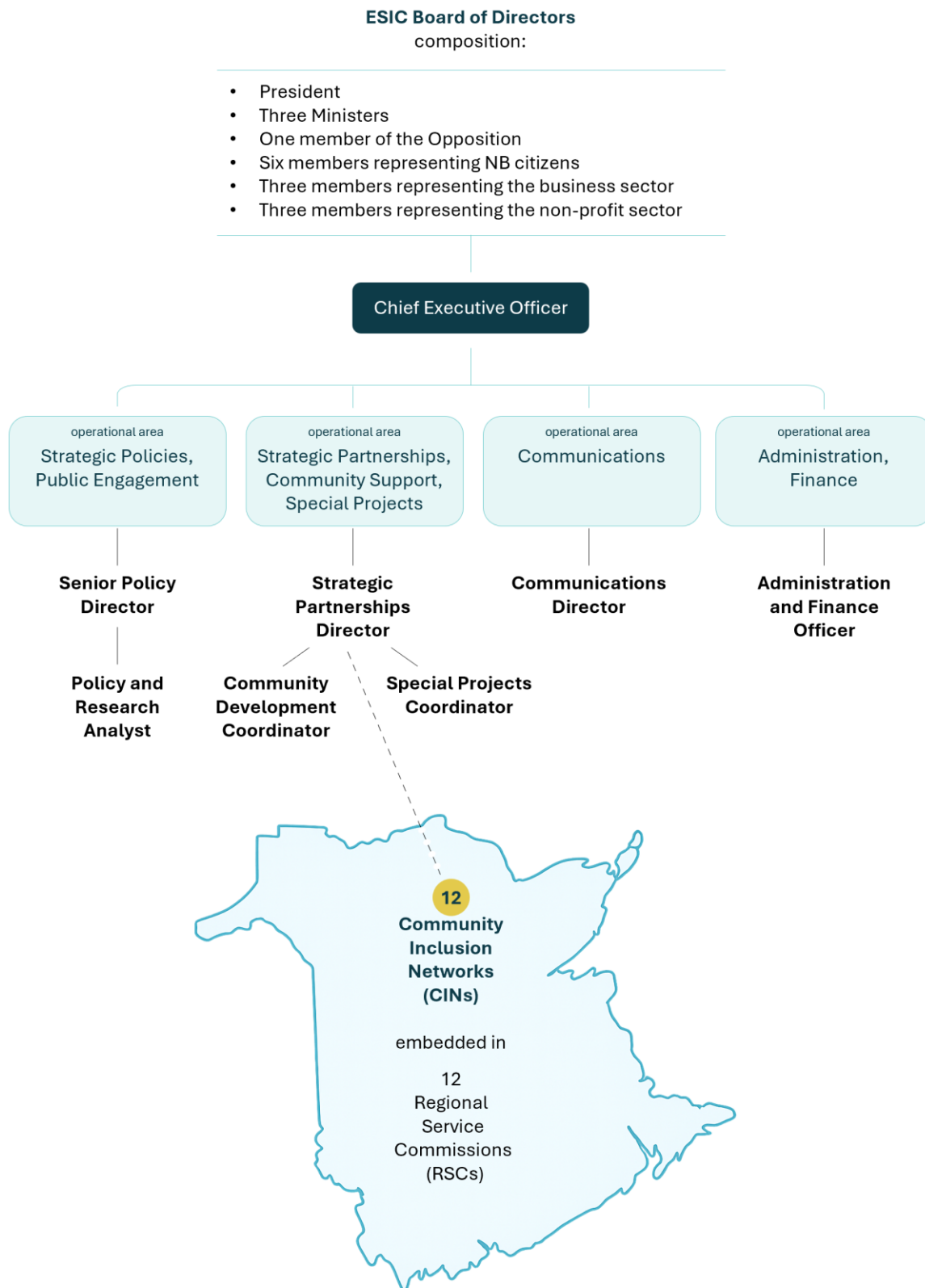
ESIC was established to:

- Ensure the implementation of OPT and the 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), was released in February 2025.

ESIC is governed by a board of directors. The Board met three times in 2025-2026. 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.

ESIC Governance and Staffing Structure



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 4: The New Brunswick Economic and Social Inclusion Plan 2025-2030* (OPT4), launched on February 19, 2025.

The 2025-2026 fiscal year was the first full year of implementation of *Overcoming Poverty Together 4*.

Overcoming Poverty Together 4

Overcoming Poverty Together 4 (OPT4): The New Brunswick Economic and Social Inclusion Plan 2025-2030 was released in February 2025, following a province-wide public engagement process conducted from January to April 2024.

The renewal was the most comprehensive engagement effort carried out by ESIC to date. It brought together citizens (including people with lived experience of poverty), representatives of non-profit organizations, the business sector, government, community organizations and other stakeholders. In total, almost 4,500 participants provided more than 42,000 comments that helped shape the plan.

Objectives

OPT4 builds on the foundations established through the previous three plans while responding to current economic and social challenges identified by New Brunswickers.

In alignment with Canada's Poverty Reduction Strategy and the United Nations' 2030 Agenda for Sustainable Development, the global objective of OPT4 is to reduce income poverty by at least 50% by 2030. ESIC will continue to measure progress using the nationally adopted Market Basket Measure and Canada's 2015 baseline year.

Priority areas

During the engagement process, the following ten themes emerged as the areas requiring priority attention:

- Housing
- Transportation
- Income supports
- Child care
- Stigma and discrimination
- Food security
- Access to health services
- Cost of living
- Government service delivery and access
- Community inclusion

Participants also proposed more than 1,000 potential actions. Following a review of the proposals and discussions with representatives of the four sectors, sixteen measurable priority actions were selected and grouped under three pillars.

Pillar I - Basic Needs and Wellbeing

1. Food security
2. Transportation
3. Child care
4. Housing
5. Health
6. Prescription drug coverage awareness

Pillar II - Income Security

7. Connection to benefits
8. Financial literacy
9. Improved working conditions for workers with a low income
10. Unique challenges faced by individuals living with disabilities
11. Review of asset exemption thresholds for government programs and services
12. Creation of an advisory committee on income security

Pillar III - Strengthening People-Focused Service Delivery

13. Reduced barriers to better connect
14. Sensitization training opportunities
15. Expanded support for youth who have reached the age of leaving the care of the Minister
16. Support of the non-profit sector

Implementation

OPT4 continues the innovative four-sector governance model that has guided Overcoming Poverty Together since 2009. Citizens (including people with lived experience of poverty), non-profit organizations, businesses and government all contribute to the development and implementation of the plan. This model recognizes that lasting progress depends on shared responsibility, coordinated action and community leadership.

The 2025-2026 fiscal year was the first full year of OPT4 implementation.

During the reporting period, ESIC focused on establishing the structures, partnerships and regional planning processes required to support implementation over the plan's five-year term.

Community Inclusion Networks (CINs), working with Regional Service Commissions (RSCs), developed regional plans aligned with OPT4.

Advisory committees, funding programs and implementation tools were also put in place to advance the priority actions.

The following sections of this Annual Report summarize the progress achieved during the first full year of OPT4 implementation.

Community Inclusion Networks

ESIC oversees 12 Community Inclusion Networks (CINs), integrated within Regional Service Commissions (RSCs) across New Brunswick. Through a collaborative process, CINs identify regional poverty issues and priorities, and develop and implement poverty reduction plans aligned with the objectives of the Overcoming Poverty Together strategy.

CINs play a central role in building community capacity, strengthening engagement and fostering collective impact. Working closely with local organizations, they coordinate and support community-based projects that promote economic and social inclusion, and help reduce poverty.

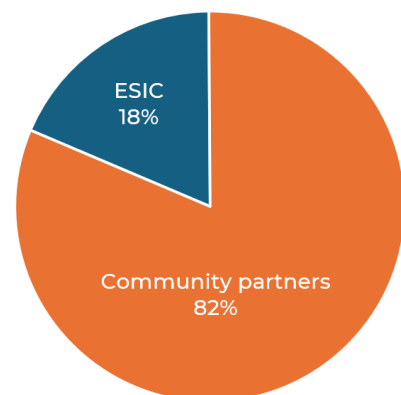
This innovative approach empowers communities and individuals to take an active role in poverty reduction efforts, complementing the work of governments. Throughout 2025–2026, ESIC continued to meet regularly with the CINs to share information, resources, emerging practices and lessons learned, while providing financial support and ongoing guidance to advance regional priorities and community-led initiatives.

ESIC-funded projects generated significant community engagement through financial contributions, in-kind support and volunteer involvement. The level of community investment reflects the commitment of local partners to achieving positive economic and social inclusion outcomes.

During 2025-2026, ESIC renewed its five-year agreements with the 12 RSCs to continue the administration and management of the CINs.

Provincial Picture: 2025-2026 Project Investment

Total value of the 2025-26 projects with ESIC's financial participation, rounded to the nearest '000	\$5,481,000
Total investment from ESIC	\$1,014,000
Total contributions by the community partners	\$4,467,000
Community Investment Leverage (Partner Contributions) *	441%



* In other words, every \$1 invested by ESIC generated an additional \$4.41 in partner contributions.

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

Regional Plans and alignment with OPT4

The CINs have completed their Regional Plans, which align with their respective RSCs' plans as well as with OPT4's priority actions. The Regional Plans were presented to ESIC in the fall of 2025. They comply with the regional development provisions of the new Local Governance Act.

ESIC continued to work closely with the RSCs and 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 demonstrated a high level of adaptability and creativity in offering services to communities. They continued to develop, maintain and expand their services, particularly those related to transportation.

While much of ESIC's funding is directed to these essential transportation services, efforts have been made by the CINs to seek available funding from external organizations to ensure the continuation of various programs, such as Food Security.

As of March 31, 2026, twelve community transportation services funded by ESIC were in operation in New Brunswick. Over 300 volunteers contributed to community transportation services throughout New Brunswick. They ensured that services like the delivery of food and other goods to households without access to transportation were maintained and carried out safely and efficiently.

The projects funded by ESIC in 2025-2026

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 using volunteer drivers' own vehicles.
- **Tremplin communautaire** – To hold an annual gathering of non-profit organizations, municipalities and the Wolastoqey community to strengthen collaboration and develop shared community solutions.
- **Imagine demain** – To support vulnerable youth transitioning to adulthood through workshops, community outings, expert presentations and resource navigation.
- **Financial Literacy Workshops and Activity/Resource Booklet** – To deliver a structured financial literacy and benefits access curriculum primarily for newcomers facing economic and social vulnerability.
- **Connexions en action** – To strengthen the non-profit and social enterprise sector to better support people living in poverty and improve regional collaboration and intervention practices.
- **Popotte roulante (hot meals)** – To deliver hot meals to vulnerable residents, particularly seniors with reduced autonomy, while expanding regional services.

- **Salon de la famille et de la petite enfance** – To offer a free event for families with young children that connects low-income and newcomer families with services, workshops and benefits navigation support.

Region 2

Restigouche Community Inclusion Network

- **Restigouche Community Transportation** – To maintain the community transportation service run by volunteers in the region.
- **Coalition d'action sécurité alimentaire Restigouche – Action Plan 2025-2026** – To bring partners together to improve access to healthy, local and affordable food through gardens, workshops, greenhouses and seed libraries.
- **Dalhousie Centennial Library Food Security Program** – To strengthen household food security through healthy snacks, seed lending, gardening education and food literacy initiatives.

Region 3

Chaleur Community Inclusion Network

- **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.
- **Saladier communautaire** – To support École Marie-Esther's food programs and improve students' access to nutritious food through an infrastructure project.
- **Forum on stigma** – To hold an awareness forum aimed at helping frontline workers and community members better understand the realities of vulnerable individuals.
- **Support of the non-profit sector** – To strengthen local non-profit organizations through a regional directory and increased collaboration to improve services for people experiencing poverty.
- **Destigmatization forum, phase 2: Educating citizens about the reality of poverty in NB and support for communities living in poverty** – To raise awareness of poverty, reduce stigma and promote community inclusion through education, training and partnerships.

Region 5

Greater Miramichi Community Inclusion Network

- **Urban/Rural Rides** – To provide safe and affordable transportation to seniors, low-income families, people living with moderate disabilities and newcomers using volunteer drivers' own vehicles.

Region 6

Kent Community Inclusion Network

- **Kent Transportation** – To provide affordable, accessible and safe community transportation so Kent residents can reach medical appointments, work, school and community activities.
- **CreACTIVE Connection for youth and non-profits in the greater Kent region** – To support volunteer recruitment and youth engagement while encouraging social entrepreneurship in schools.
- ***Tout le monde à table vers une résilience alimentaire dans Kent* – Implementation of the regional food strategy** – To advance food security by improving access to healthy food, supporting production networks and building food-related knowledge and skills.
- **Community conference on affordable housing for the greater Kent region** – To build capacity and partnerships to address housing challenges through innovative community and social enterprise solutions.

Region 7

South-East Community Inclusion Network

- **Urban/Rural Rides** – To provide safe and affordable transportation to seniors, low-income families, people living with moderate disabilities and newcomers using volunteer drivers' own vehicles.
- **Impact Southeast Community Sector Forum** – To host a regional forum for non-profit organizations and partners to promote dialogue, collaboration and capacity building.
- **Targeted Capacity Building** – To provide monthly training opportunities specifically designed to build the capacity of local residents.
- **Tantramar & Strait Shores Home-sharing Pilot Program – Phase 1** – To design a home-sharing model to address housing shortages, support aging in place and reduce social isolation.

Region 8

Kings 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 using volunteer drivers' own vehicles.

Region 9

Fundy Community Inclusion Network

- **Urban/Rural Rides Fundy** – To provide safe and affordable transportation to seniors, low-income families, people living with moderate disabilities and newcomers using volunteer drivers' own vehicles.
- **Capacity Building for Nonprofits** – To offer governance training and practical support to strengthen leadership and effectiveness within non-profit organizations serving vulnerable populations.
- **Community Benefits and Services Access Clinic** – To deliver rural clinics that help residents access government and community benefits and services.

- **Regional Food Security Symposium** – To bring together experts and service providers to strengthen regional food security and address key food access challenges.
- **Moving Forward Together Clinic Support** – To support a collaborative clinic helping unhoused or precariously housed individuals access government and community programs and benefits.
- **Fundy Region Financial Literacy Workshops** – To provide financial literacy workshops throughout the Fundy region.

Region 10

Southwest Community Inclusion Network

- **Charlotte Dial-A-Ride** – To provide transportation to Charlotte County residents, including seniors, low-income residents, employees, students and people with disabilities.
- **Building Food Resilience in Southwest NB, Charlotte County Food Coordination Project (Phase 1)** – To strengthen regional food security coordination and school food programs through a dedicated Regional School Food Coordinator.
- **Charlotte County Resource Expo 2026** – To create a one-stop access point for income supports, housing, food security, wellness services and community resources.
- **Early Childhood Education Training Day** – To provide training on stigma reduction and trauma-informed approaches to better support vulnerable children and families.
- **Establishing affordable food programming in Southwest New Brunswick** – To develop and pilot an affordable food distribution model using locally sourced produce to reduce food insecurity.
- **Parent and Tot Play Café** – To enhance family programming by incorporating food security supports, financial literacy education and benefit awareness.
- **SWNB Financial Literacy Workshops 2026-2027** – To deliver financial literacy workshops and one-on-one counselling on budgeting, taxes and benefits.
- **Moving Forward Together Clinic ID Funding 2026** – To help unsheltered individuals obtain identification needed to access government services and benefits.

Region 11

Capital Community Inclusion Network

- **Urban/Rural Rides** – To provide safe and affordable transportation to seniors, low-income families, people living with moderate disabilities and newcomers using volunteer drivers' own vehicles.
- **Ensemble pour nourrir demain** – To improve food security for elementary students by expanding breakfast programs and free lunches for children experiencing poverty or food insecurity.
- **Financial Literacy Workshops** – To offer accessible full-day financial literacy workshops across the Capital Region.
- **Reducing Poverty-Related Stigma** – To deliver workshops that strengthen inclusive, trauma-informed practices among frontline workers and service providers.
- **Speed Networking in Rural Communities** – To connect residents, employers, service providers, volunteers and community organizations through networking events.

Region 12

Western Valley Community Inclusion Network

- **URRWV Transportation** – To provide safe and affordable transportation to seniors, low-income families, people living with moderate disabilities and newcomers using volunteer drivers' own vehicles.
- **Supporting School Food Programs in Western NB** – To provide equipment and infrastructure that improve students' access to healthy breakfast programs.
- **Healthy Habits, Community, and Greens 2026** – To promote food self-sufficiency, healthy living, financial literacy, nutrition education and community food initiatives.
- **Community Development Symposium: Connecting Non-Profits** – To hold a regional symposium to strengthen the non-profit sector and encourage collaboration among organizations, municipalities and community partners.
- **Adverse Childhood Experiences (ACEs) Train-the-Trainer Sessions for Parents, Caregivers, and Family-Serving Organizations** – To provide accessible, trauma-informed ACEs training to support prevention, healing and family well-being.
- **Community Roots Food Security Project** – To improve access to affordable, healthy food through a senior-led, intergenerational community garden, greenhouse and educational programming.

Projects and Initiatives Update

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 Basic Needs and Wellbeing pillar of OPT4, ESIC addressed food security through partnerships and collaboration. Under Priority Action 1: Food Security, which aims to increase food security and meet the basic needs of all New Brunswickers, ESIC supported school food programs through partnerships with key stakeholders. As of November 2025, breakfast programs were available in all New Brunswick schools, and implementation of a school lunch program is planned for fall 2026. ESIC renewed its agreement with Food For All NB (FFANB) to provide bridging funding for the continued coordination of school food networking activities during 2025–2026.

This funding was used to:

- Maintain coordination efforts and foster collaboration among stakeholders and rightsholders;
- Maintain and update a database of school food partners across New Brunswick;
- Support participation in Coalition activities and the dissemination of resources and tools to school food partners throughout the province; and
- Contribute to national school food evaluation activities.

This bridging phase helped sustain momentum as New Brunswick continues to strengthen its school food ecosystem. FFANB remains a neutral convener and an important partner in bringing together stakeholders across the school food sector.

Additional food security activities included:

- Continued support for CINs to coordinate regional food security efforts;
- Sharing information on new funding opportunities with CINs and their partners;
- Maintaining up-to-date regional inventories of community food security resources, while also providing guidance and support to community partners.

Transportation

Transportation access is critical to poverty reduction in New Brunswick. It enables people to access medical care, food, banking services and family support, and to remain connected to their communities.

Inclusive transportation has been a Priority Action since OPT1 and has continued to evolve. In 2017, ESIC's Rural and Urban Transportation Advisory Committee developed From Surfaces to Services, a sustainable

transportation strategy aimed at improving access to community transportation across the province. Since then, community transportation services have expanded significantly.

ESIC supports the development and operation of community transportation services by providing administrative and financial assistance, promoting collaboration among service providers and strengthening regional transportation models. ESIC also supports the implementation, monitoring and sustainability of transportation programs, participates in provincial transportation initiatives and connects community organizations with provincial stakeholders and decision-makers.

Following New Brunswick’s local governance reform on January 1, 2023, the province’s 12 Regional Service Commissions (RSCs) were mandated to provide regional leadership in transportation and community transit. In collaboration with ESIC, RSCs bring together stakeholders and local governments to strengthen and expand transportation services that better meet residents’ needs.

In 2025-2026, under OPT4 Priority Action 2, ESIC continued to support affordable, accessible and available community transportation. Funding guidelines were updated to align with the From Surfaces to Services recommendations, prioritizing projects that strengthen transportation connections between communities. ESIC also worked with all 12 Regional Service Commissions to support full adoption of the Blaise platform.

Through the Community Transportation Grant, ESIC provides \$600,000 annually, including \$50,000 to each RSC. In 2025-2026, an additional \$70,000 was allocated to support accessible transportation initiatives.

Accessible Transportation Services Launched

- Acadian Peninsula & Northwest regions launched accessible transportation services in January and February 2025, respectively. The 2025-2026 fiscal year was their first full year of operation.
- Chaleur RSC, in partnership with RSC Northwest, announced the launch of the FlexGo public transit service in December 2025. The service officially began operations in January 2026, supported by the purchase of three minibuses to enhance service coverage and accessibility.

Community Transportation Data, fiscal year 2025-26	
Number of rides	42,980
Volunteer hours	49,206
Number of participants	6,003

Housing

Through the Social Economy Fund, ESIC partnered with CBDC Chaleur to support social economy initiatives that contributed to the development of affordable housing in New Brunswick. During 2025-2026, four housing-related projects received funding:

- **Hub l'Espace Entre-Nous (Grand-Bouctouche)** - Development of a community housing project following a feasibility study.
- **Villa de Collette Inc. (Nouvelle-Arcadie)** - Creation of a housing cooperative bringing together affordable and social housing units.

- **Common Roots Housing & Development Corporation (St. Stephen)** - Expansion of social finance capacity to support the growth of community housing across the province.
- **Freshwinds Eco-Village Housing Cooperative (Sackville)** - Strengthening the governance and organizational capacity of a housing cooperative as it prepared for future growth.

Regional Service Commissions also advanced affordable housing initiatives by bringing together municipalities, non-profit organizations, housing providers, developers and other community partners. They identified local housing priorities, supported community-led projects and strengthened regional collaboration to help increase access to affordable housing across New Brunswick.

Canada Learning Bond

Throughout OPT4, ESIC will continue to promote Canada Learning Bond (CLB) in New Brunswick, a benefit funded by the Government of Canada. Recognizing that access to post-secondary education is an important factor in reducing poverty, ESIC has been actively working to increase CLB uptake since 2013.

The Canada Learning Bond (CLB) is a federal incentive deposited into a Registered Education Savings Plan (RESP) to help cover the cost of full- or part-time studies after high school. Eligible children and youth can receive an initial payment of \$500 and another \$100 for every year until age 15, up to \$2,000 in total. Previous years of eligibility can be claimed even if an RESP was not opened during those years, and no personal contributions are required to receive the benefit.

In February 2026, ESIC partnered with Employment and Social Development Canada (ESDC) to mail 53,368 letters to families with children eligible for the Canada Learning Bond (CLB). The letters promoted the 10 Get Your Benefits Super Clinics and encouraged families to learn more about the CLB. During the March 2026 Super Clinics, many families received information about the CLB and guidance on the next steps to access the benefit. ESIC also collaborated with ESDC to deliver information sessions for the Community Inclusion Networks, increasing awareness of the CLB and helping community partners share information within their communities.

The Government of Canada has announced significant changes that will see the automatic enrollment of children in the CLB program. This is expected to roll out and be fully implemented by April 2028 for all children born in or after 2024.

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 create and maintain a province-wide network of trusted leaders in financial literacy. It aims to improve New Brunswickers' access to clear and accessible financial education tools and resources, as well as the knowledge and skills needed to make responsible and informed financial decisions. ESIC is one of the founding members of the FEN.

ESIC participated in the FEN meeting held in October 2025 and subsequently engaged with key stakeholders involved in financial literacy initiatives across the province. In March 2026, ESIC distributed a survey to newcomer-serving organizations to gather feedback on the availability of financial literacy resources and to better understand existing needs and opportunities for collaboration.

The FEN includes a number of initiatives, such as Financial Literacy Month, held each November, aimed at promoting financial well-being and increasing financial literacy. The theme for Financial Literacy Month 2025 was Talk Money, an initiative designed to encourage open conversations about money and help break down the stigma often associated with financial discussions.

Coordinated by the Financial Consumer Agency of Canada, the campaign also provided tools and resources to help individuals navigate important financial decisions throughout life. Promotional materials developed for the campaign were shared by ESIC through its social media channels throughout November to help raise awareness among New Brunswickers.

Get Your Benefits Income Tax Filing Program

In 2010, ESIC began collaborating with the Canada Revenue Agency (CRA) and the Department of Social Development to promote the Community Volunteer Income Tax Program (CVITP). ESIC has promoted the program, called Get Your Benefits in New Brunswick, ever since. Individuals and families with low incomes who do not file annual income tax returns may miss out on provincial and federal tax credits and benefits that can help improve their lives, as eligibility for these programs is income-based. Since 2010, the project has helped New Brunswickers access over \$663 million in benefits. Free tax clinics are offered year-round throughout the province in several formats: walk-in, drop-off, by appointment and virtual. A directory of free tax clinics is available on the CRA website.

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

During the 2025 tax season, ESIC, CRA and Service Canada collaborated to host 10 Super Clinics across New Brunswick: Edmundston, Saint John, Shediac, Moncton, Fredericton, Woodstock, Bathurst, Tracadie-Sheila, Campbellton and St. Stephen. ESIC plans to further promote provincial government services at the Super Clinics in the coming years and strengthen collaboration with volunteers.

The strength of New Brunswick's Get Your Benefits project continues to be the collaborative partnerships established among participating organizations. ESIC works closely with the Canada Revenue Agency, Service Canada and other key partners to connect individuals and families with the benefits and services available to them, helping to expand the program's reach across the province. Get Your Benefits is unique in that it is a provincially coordinated initiative that brings together provincial and federal departments, agencies and community organizations.

During 2025-2026, ESIC welcomed several new partners to the initiative, including WorkingNB, Social Development, the New Brunswick Housing Corporation, 211NB, the Department of Health, Kaleidoscope Social Impact, the Disability Tax Credit Navigation Program with Independent Living Nova Scotia, Regional Service Commissions and Employment and Social Development Canada (ESDC).

New Brunswick CVITP Statistics for 2025	
Community Organizations	220
Volunteers	850
Individuals Helped	35,040
Returns Filed	38,890
Refund, Credit and Benefit Entitlements	\$94,315,000

Data source: Canada Revenue Agency, Free tax clinic federal return statistics by province/territory for tax year 2024, New Brunswick, accessed July 17, 2026.

Note: These statistics are as of January 6, 2026. The reporting period is January 1, 2025, to December 31, 2025. 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. The amounts are from federal and provincial refunds, credits and benefits administered through the CRA.

Income Security Advisory Committee

As part of the implementation of Overcoming Poverty Together 4 (2025–2030), ESIC established the Income Security Advisory Committee (ISAC) to provide a dedicated forum for examining New Brunswick's income security system and providing evidence-informed advice to ESIC and its Board of Directors. The creation of the Committee recognizes that strengthening income security requires ongoing collaboration, analysis and engagement to respond to changing economic conditions, emerging policy issues and the evolving needs of New Brunswickers.

The Committee – co-chaired by Kevin Darling and Kelly Evans – brings together diverse perspectives to support the continuous improvement of income security policies and programs. Through collaboration with government, community partners and subject matter experts, the Committee is positioned to identify opportunities to strengthen income security, improve access to programs and benefits, modernize elements of the income security system and explore innovative approaches to reducing poverty.

During the fiscal year, ESIC finalized the Committee's Terms of Reference and initiated work to advance its mandate. The Committee's overarching mandate is to advise ESIC and its Board of Directors by providing recommendations that improve income security for New Brunswickers.

The Committee's initial work is focused on four priority areas identified under Overcoming Poverty Together 4:

- studying options for a cost-shared short-term paid sick leave program for low-wage workers while considering impacts on employers;
- exploring opportunities to improve connections between citizens and available programs and benefits through timely information, collaboration and government innovation, including consideration of a common definition of low income;
- reviewing existing program eligibility thresholds in collaboration with a government horizontal working committee and recommending changes where appropriate; and

- examining the feasibility, costs and benefits of a pilot guaranteed basic income program for individuals aged 60 to 65 living below the poverty line.

Work on these priority areas is underway and will continue over the life of Overcoming Poverty Together 4. As the Committee advances its work, its recommendations will support evidence-informed decision-making and contribute to strengthening New Brunswick's income security system while advancing the province's long-term poverty reduction objectives.

Support for persons living with disabilities

ESIC continues to advance efforts to recognize and address the unique barriers faced by persons living with disabilities by improving access to benefits, resources and inclusive supports. Through collaboration with partners, stakeholders and people with lived experience, ESIC is working to better understand barriers to benefit access and identify opportunities to strengthen connections to existing programs for people living with disabilities.

In fall 2025, ESIC hosted its first annual roundtable with persons living with disabilities to discuss the release of OPT4 and gather feedback on initiatives that could improve income security and increase opportunities for meaningful participation in New Brunswick communities. The perspectives shared through this engagement helped inform ongoing work to better understand the experiences of people living with disabilities and identify areas for improvement.

ESIC also collaborated with the Premier's Council on Disabilities in the development of the Disability Action Plan released in December 2025 and continued to support the advancement of initiatives identified within the plan. To further promote awareness and accessibility, ESIC updated its public dashboards to include data highlighting the experiences of persons living with disabilities, helping provide a clearer picture of the barriers and circumstances impacting income security across the province.

Recognizing the importance of connecting individuals with available supports, ESIC has also established pathways between CINs and benefit navigators, including Independent Living Nova Scotia (ILNS) and Inclusion Canada's Disability Tax Credit (DTC) and Registered Disability Savings Plan (RDSP) navigators. This collaborative approach will help extend the reach of benefit supports across New Brunswick communities, ensuring more individuals have access to the information and guidance needed to navigate available programs.

ESIC is also strengthening internal accessibility practices through the development and distribution of Plain Language Standard guides for all staff, based on the Accessibility Standards Canada's Plain Language Standard. These resources support employees in applying plain language principles to their communications, helping ensure information is clear, accessible and easier for New Brunswickers to understand and use.

Reducing Barriers to Better Connect

As part of its commitment to reducing barriers to accessing information and government services, ESIC continued to promote the 211 NB service through digital campaigns on YouTube, Facebook and Google Ads in collaboration with United Way Greater Moncton & Southeastern New Brunswick. ESIC also delivered presentations to the municipal sector and constituency offices, distributed promotional

materials across the province and worked with Community Inclusion Networks (CINs) to support outreach and information-sharing efforts in all 12 regions of New Brunswick.

In partnership with several organizations, ESIC supported outreach and awareness activities at community events across multiple regions of New Brunswick to promote the 211 NB service. ESIC also used Community Volunteer Income Tax Program (CVITP) Super Clinics as an opportunity to share information about a range of programs and services, including the Canada Learning Bond (CLB), the Aging in New Brunswick Guide, 211NB, the Canadian Disability Benefit Navigation Program delivered in partnership with Independent Living Nova Scotia, public library services and financial literacy resources from key partners such as the Financial and Consumer Services Commission (FCNB), SolveYourDebts.com and Kaleidoscope Social Impact.

As part of OPT4, ESIC, in collaboration with the Department of Social Development, launched an initiative to increase awareness of 211 NB among GNB departments and agencies. The initiative includes information sessions to be delivered in collaboration with United Way Greater Moncton & SENB and FindHelp Information Services to help ensure the accurate representation of government programs and services within the 211 NB database.

In addition, ESIC supported the provincial It's Your Call campaign, which aims to raise awareness of gender-based violence and connect individuals with safe and confidential support through 211 NB.

211NB

211NB is a free, confidential information and referral service that helps New Brunswickers navigate critical human, social, community and government supports. It was launched in October 2020 by the provincial government in partnership with the federal government, United Way and ESIC, and is owned by United Way. The service helps people quickly find the government and community programs and services they need for their unique situations. Calls are answered 24 hours a day, seven days a week, in both official languages and more than 150 other languages through interpretation services.

211NB has provided much-needed support to residents by helping them access and navigate a wide range of services and resources. The program has also helped address service gaps and connect people to the supports they need.

Service enhancements included:

- 2021 (upgraded in 2024): Creation of an Expansion portal and New Brunswick dashboard
- August 2021: Launch of the 211NB website with a search function for accessing information on community resources
- November 2021: Launch of a chat service
- 2024-2025: Establishment of a new partnership with the Office of Women and Gender Equity, expanding services to include a Gender-Based Violence front door for the helpline
- February 2025: Launch of the 211 Canada App, improving accessibility to the service
- 2024-2025: Expansion of the navigator team
- 2025-2026: Greater stability through a five-year memorandum of understanding (MOU)

From April 1, 2025, to March 31, 2026, the 211NB navigators answered 35,048 contacts: 3,265 through chat, 1,326 by email and 30,457 by phone. The most frequently identified needs were housing expense assistance, utility assistance and Emergency.

	April - Sept 2025	Oct 2025 - March 2026
Users	62,731	63,800
Sessions	89,661	85,213
Page Views	145,603	137,507

Data source: 211 Expansion Partner Portal Ongoing Reporting, New Brunswick, April 1, 2025 – March 31, 2026

The table below provides further details on 211 contacts, including calls received, answered and abandoned, the average length of phone interactions, wait times and other types of contacts answered. The table compares contact numbers for the current reporting period with the previous three fiscal years.

Comparison of 211NB contact data				
Number of phone contacts with 211NB	2022-2023 (three years ago)	2023-2024 (two years ago)	2024-2025 (last fiscal year)	2025-2026 (reporting period)
Number of phone calls received *	18,520	18,525	30,396	34,533
Number of phone calls answered **	16,043	16,220	24,141	30,457
Average length of interaction over the phone	3:21 min	4:17 min	2:27 min	3:44 min
Average waiting time for phone calls	1:12 min	1:30 min	1:28 min	1:36 min
Number of contacts answered by other means: chat, email and system-generated callback	608	1,400	4,642	4,591

Data source: 211 Expansion Partner Portal Ongoing Reporting. New Brunswick, April 1, 2025 - March 31, 2026

* - Calls placed to 211 but not necessarily answered before the call was abandoned

** - Calls answered by 211 navigators

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

	April - Sept 2025	Oct 2025 - March 2026
Housing Expense Assistance	62.62%	49.28%
Basic Income Maintenance Programs	5.89%	8.34%
Utility Assistance	5.88%	7.56%
Information and Referral	5.57%	7.83%

Data source: 211 Expansion Partner Portal Ongoing Reporting. New Brunswick, April 1, 2025 - March 31, 2026

ESIC continued to support 211NB through promotion and awareness activities. Representatives from 211NB participated in the Get Your Benefits Super Clinics held in March 2025 and March 2026, helping connect individuals with programs and services that could meet their needs.

ESIC also launched information sessions for GNB departments and agencies to increase awareness of 211NB and help ensure that provincial programs and services are accurately represented in its database.

Additional efforts included presentations and promotional materials for the municipal sector, a digital awareness campaign on YouTube, Facebook and Google Ads and information-sharing and outreach through CINs across all 12 regions of New Brunswick.

Caller story (March 21, 2026)

A Service Navigator received a call from an individual in Moncton seeking assistance with rent arrears. The caller was referred to the Rent Bank Program for financial support. During the conversation, he shared that he had lost his employment and had been struggling to maintain work and his mental health due to unresolved trauma related to the loss of a loved one.

The Navigator provided information on WorkingNB for employment support. In response to the caller's disclosure, referrals were also made to Moncton and Area Mental Health Services and to the Canadian Mental Health Association of Moncton, including their Grief and Loss Recovery and Trauma programs. With the caller's consent, all resources were sent via text message for future reference.

Sensitization Training Opportunities

The CINs began working with regional partners to increase awareness and understanding of the stigma and trauma experienced by people living in poverty.

A key initiative was the regional forum, « De l'ombre à la lumière: Construisons une Péninsule acadienne inclusive », held in February 2026 in the Acadian Peninsula. The event brought together more than 200 participants, including frontline workers, volunteers, community organizations, municipal representatives and residents. Through lived-experience testimonials, presentations, information booths and facilitated discussions, participants explored issues related to poverty, mental health, addictions, homelessness and social exclusion. The forum marked the first phase of a broader regional destigmatization initiative, with additional tools and resources being developed to support ongoing learning and more inclusive practices across the region.

Expanded Support for Youth Leaving the Care of the Minister

The Department of Social Development has established the Youth in Care Scholarship Program to improve access to post-secondary education for youth in care and those transitioning from the care of the Minister. The program covers tuition and other mandatory educational fees, helping to reduce financial barriers to higher education.

In addition to this scholarship, eligible youth and young adults can access financial support and a range of services tailored to their unique needs. These supports are designed to help them successfully navigate education, employment, housing and other aspects of their transition to adulthood.

To strengthen these services, Social Development has hired additional social workers within the department and will soon be adding Transition to Adulthood Mentors in communities across the province.

These positions will provide enhanced guidance, mentorship and support to help young people achieve positive outcomes.

Canadian Poverty Reduction Strategy

Canada's Poverty Reduction Strategy: Opportunity for All

In August 2018, the Government of Canada released *Opportunity for All – Canada's First Poverty Reduction Strategy*, establishing the country's first comprehensive federal framework for reducing poverty. The Strategy provides a long-term vision of a Canada without poverty, supported by measurable targets, legislative accountability and ongoing public reporting. It also introduced Canada's Official Poverty Line, based on the Market Basket Measure (MBM), as the national standard for measuring poverty, which New Brunswick also adopted.

Strategic Goals

The Strategy is organized around three interconnected pillars:

Dignity

Ensure Canadians can meet their basic needs through access to adequate income, affordable housing, food security, health care and other essential supports.

Opportunity and Inclusion

Improve opportunities for education, skills development and employment while reducing barriers that prevent full participation in society and the economy.

Resilience and Security

Strengthen income security and social protection systems to help individuals and families avoid falling into poverty during periods of economic or personal hardship.

To support the objectives and the pillars, the Strategy established several foundational commitments, including:

- Establishing Canada's first Official Poverty Line (Market Basket Measure);
- Legislating national poverty reduction targets in the Poverty Reduction Act (2019) and creating a solid framework for accountability and transparency; and
- Establishing the National Advisory Council on Poverty to monitor progress and provide independent advice.

Using 2015 as the baseline year, the Strategy established two legislated national targets:

- Reduce poverty by 20% by 2020; and
- Reduce poverty by 50% by 2030.

These targets provide a long-term framework for measuring progress and align with Canada's commitment to improve social and economic well-being for all Canadians.

Connection to the United Nations Sustainable Development Goals

Canada's Poverty Reduction Strategy also serves as a key mechanism for advancing Canada's commitments under the United Nations 2030 Agenda for Sustainable Development, particularly

Sustainable Development Goal (SDG) 1: End poverty in all its forms everywhere. While the Strategy is most directly aligned with SDG 1, its objectives also contribute to several interconnected goals, including SDG 2 (Zero Hunger), SDG 3 (Good Health and Well-being), SDG 4 (Quality Education), SDG 5 (Gender Equality), SDG 8 (Decent Work and Economic Growth), SDG 10 (Reduced Inequalities) and SDG 11 (Sustainable Cities and Communities).

The interconnected nature of the Sustainable Development Goals recognizes that poverty is influenced by a broad range of social, economic and environmental factors. Improvements in areas such as housing affordability, educational attainment, labour market participation, food security, health outcomes and financial resilience can have positive impacts across multiple goals simultaneously.

As a result, Canada's Poverty Reduction Strategy extends beyond income-based measures alone and supports a whole-of-government approach that encourages collaboration across federal, provincial, territorial, Indigenous and community partners. Monitoring progress against the Strategy also contributes to Canada's broader reporting on the Sustainable Development Goals and demonstrates how domestic policies support Canada's international sustainable development commitments.

Progress to Date

Canada achieved its initial poverty reduction target ahead of schedule, with poverty rates falling by more than 20% from 2015 levels. Poverty reached historic lows during the COVID-19 pandemic, largely as a result of temporary emergency income supports and enhanced federal benefits.

Following the withdrawal of pandemic-related measures, however, poverty rates increased as Canadians experienced rising inflation, housing costs and affordability pressures. Recent national data indicate that approximately 11% of Canadians (about 4.5 million people) continue to live below Canada's Official Poverty Line. Although this remains below the 2015 baseline, sustained action will be required to achieve the legislated target of reducing poverty by 50% by 2030.

Persistent challenges remain for several population groups that continue to experience disproportionately higher rates of poverty, including Indigenous Peoples, persons with disabilities, lone-parent families, newcomers, racialized populations and others facing systemic barriers. These disparities reinforce the importance of coordinated policy approaches that address both the immediate impacts and the underlying causes of poverty.

Implications for Provincial Affordability Policy and Overcoming Poverty Together

The federal Poverty Reduction Strategy provides an important national framework against which provincial poverty reduction efforts can be aligned. While many policy levers that influence poverty, including social assistance, housing, education, health care, early learning and child care, employment services and income supports, are shared across jurisdictions, the Strategy establishes common national outcomes and indicators that support coordinated action.

For provinces, aligning policies and initiatives with the Strategy can help strengthen affordability, improve labour market participation, enhance income security, reduce food insecurity and address systemic barriers experienced by vulnerable populations. These efforts not only contribute to Canada's legislated poverty reduction targets but also support broader progress toward the Sustainable Development Goals and improved social and economic well-being for all Canadians.

National Advisory Council on Poverty

The National Advisory Council on Poverty (NACP) is an independent advisory body established under the *Poverty Reduction Act* in 2019 as part of Opportunity for All – Canada's Poverty Reduction Strategy. The Council's mandate is to advise the federal government on poverty reduction, assess progress toward Canada's legislated poverty reduction targets and foster ongoing dialogue with Canadians, particularly individuals with lived experience of poverty.

As part of its legislated responsibilities, the Council submits an independent annual report to the Minister responsible for poverty reduction that evaluates Canada's progress, identifies emerging issues and provides recommendations to strengthen poverty reduction efforts. These reports serve as an important accountability mechanism by measuring progress against national targets while highlighting areas where additional policy action is required.

Since its inception, the Council's annual reports have demonstrated an evolving understanding of poverty reduction. Early reports focused primarily on establishing baseline knowledge and measuring progress. Over time, however, the Council has increasingly emphasized that poverty is rooted in interconnected social, economic and systemic factors that require coordinated policy responses across governments and sectors. This progression is reflected in the themes of its reports:

2020 – Building Understanding

2021 – Understanding Systems

2022 – Transforming our Systems

2023 – Blueprint for Transformation

2024 – A Time for Urgent Action

2025 – We Can Do Better: It Is Not a Safety Net if the Holes Are This Big

Collectively, these reports illustrate a shift from understanding the nature of poverty to identifying the systemic changes required to reduce it sustainably. The Council consistently emphasizes that poverty reduction cannot be achieved through income supports alone but requires coordinated action across areas such as housing, employment, education, health, food security and social inclusion.

The 2025 Annual Report: *We Can Do Better: It Is Not a Safety Net if the Holes Are This Big*

Released in October 2025, the Council's most recent annual report recognizes that Canada has made measurable progress toward its long-term poverty reduction targets, with poverty rates remaining below the 2015 baseline. However, the report cautions that many Canadians continue to experience significant affordability challenges driven by rising housing costs, food insecurity and financial instability.

The Council concludes that while Canada's social safety net has reduced poverty for many Canadians, significant gaps remain that leave vulnerable individuals and families at risk. The report calls for strengthening income supports, improving access to government programs and services, addressing systemic barriers experienced by disproportionately affected populations and designing policies in partnership with people with lived and living experience of poverty. It also reinforces the importance of shifting from reactive crisis responses toward preventive, long-term policy solutions that improve economic security and resilience.

Social Enterprise

In OPT4, ESIC recognizes social enterprise as a solution that addresses poverty while building long-term sustainability and strengthening New Brunswick's non-profit sector.

For 2025-2026, ESIC renewed its agreement with Pond-Deshpande to strengthen regional capacity. This support enabled the delivery of workshops with all 12 Regional Service Commissions and the advancement of creative storytelling initiatives. The partnership also supported preparations for the third Social Enterprise Symposium, which took place in spring 2026, and an ongoing social enterprise storytelling initiative that will highlight early findings from the State of Social Enterprise report.

For 2025-2026, ESIC renewed its agreement with CBDC Chaleur to establish a dedicated social finance fund aimed at strengthening the operational capacity and long-term financial sustainability of social enterprises operated by non-profit organizations in New Brunswick.

The fund prioritized projects with direct impacts on food security and affordable housing in support of OPT4 Priority Actions. 60% of the allocated funds were invested in projects that directly contributed to food security, while 40% supported social economy initiatives that directly contributed to affordable housing. Under this agreement, CBDC Chaleur was responsible for managing and promoting the social finance fund and reviewing and assessing project applications.

These partnerships continue to contribute to a stronger, more resilient non-profit sector and support the development of innovative, community-driven solutions that promote social and economic inclusion throughout New Brunswick.

Support of the Non-Profit Sector

Under OPT4, ESIC established the Non-Profit Advisory Committee (NPAC) to help strengthen New Brunswick's non-profit sector and advance Priority Action 16. Formed in September 2025, the Committee is co-chaired by Léo-Paul Pinet and Vanessa Paesani.

The Committee brings together leaders from the non-profit sector, government and community organizations to provide strategic advice and recommendations to ESIC's Board of Directors. Its mandate includes exploring options for establishing a provincial non-profit association; addressing key sector challenges such as governance, sustainable funding, workforce and volunteer recruitment and retention; strengthening New Brunswick's social enterprise ecosystem; and recommending a provincial social enterprise strategy.

During its first year, the Committee established subcommittees to advance priority initiatives, including the State of the Sector project and the planning of a provincial Non-Profit Forum, laying the foundation for the long-term development and sustainability of New Brunswick's non-profit sector.

In addition to the work of the NPAC, CINs continued to support the non-profit sector in communities across New Brunswick by identifying community needs and supporting a variety of local initiatives, including networking events, training opportunities, volunteer recruitment activities and partnership-building efforts.

16 Priority Actions – Progress

Overcoming Poverty Together 4

Status *Ongoing*

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

Status *In progress*

- the Priority Action has started and is in progress towards completion.

Status *Completed*

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

ACTION	STATUS
Pillar I: Basic Needs and Wellbeing	
1. Collaborate with the Department of Education and Early Childhood Development and other government departments, community partners, and stakeholders to increase food security.	Support school food programs through collaboration with partners: • Continue collaborating with Food Dépôt Alimentaire (FDA) and the Department of Education and Early Childhood Development (EECD). - Ongoing • Supported the implementation of a school breakfast program. - Completed, launched in fall 2025 • Support the launch of the subsidized school lunch program through the pilot phase and into the full launch in the fall of 2026. - In progress • Identify program champions and ensure that there is coordination of efforts and alignment in planning. - In progress • Collaborate to ensure that existing supporting mechanisms continue to be part of the solution in small schools, particularly in rural areas. - In progress Social enterprises as part of the solution to food insecurity: • Strengthen regional and provincial understanding of social enterprises within RSC and stakeholder groups by providing social enterprise training. - In progress • ESIC funding supported social enterprises engaged in food security projects in 2025-2026. - Completed • Funding was made available through the CINs to support initiatives - Completed

2. Increase access to affordable, accessible, and available transportation.	• Increase interconnectedness of community transportation systems by updating funding guidelines to award higher funding for projects that focus on connecting communities. - Ongoing • Increased funding for accessible community transportation in 2025-2026. - Completed • Increase promotion of existing services. - Ongoing • Work with RSCs to ensure the full adoption of Blaise. - In progress • Moved to multi-year agreements for community transportation service funding. - Completed
3. Collaborate with the Department of Education and Early Childhood Development and partners to ensure that New Brunswickers have access to high-quality, affordable child care.	• The Department of Education and Early Childhood Development worked with the Department of Social Development (SD) to transition a Daycare Assistance Program from SD to EECD so that all the programs could be brought together in one space, simplifying access for parents. - Completed
4. Support the New Brunswick Housing Corporation in their strategy: Housing for All.	Support housing through the social enterprise fund: • Allocated 40% of social economy funds to projects that directly contribute to affordable housing in 2025-2026. - Completed • Increase awareness of the opportunities that exist for social enterprises to be part of the solution to the affordable housing crisis. - Ongoing Advancing awareness of housing issues: • ESIC's dashboard was updated to include information related to housing needs and costs, so that New Brunswickers have access to additional information - Completed
5. Study the options and provide recommendations for a cost-shared program between government, businesses, and employees that would provide paid sick leave to employees.	• ESIC has established the Income Security Advisory Committee. This committee will study options for a cost-shared program for paid sick leave as part of its mandate. - Ongoing
6. Increase the awareness of the various New Brunswick Prescription Drug Programs.	• ESIC has established the Income Security Advisory Committee. This committee will prepare recommendations related to connecting New Brunswickers to existing benefits. The New Brunswick Prescription Drug Program is one of the programs that falls within its scope. - Ongoing

Pillar II: Income Security

7. Increase awareness and access to federal and provincial benefits that will improve income security by connecting people to their benefits.	Increase participation in the CVITP Super Clinics and regular CVITP clinics: • Increase promotion and ensure effectiveness. - Ongoing • Identify new and existing partners. - Ongoing • Increase the number of volunteers. - Ongoing • Reduce barriers to attending clinics. - Ongoing • ESIC, in partnership with the Department of Social Development, Service Canada and the Canada Revenue Agency has established a working group looking at the barriers that people experience in connecting to benefits. The working group has been established to find collaborative ways to efficiently remove barriers and improve access to existing benefits at the federal and provincial levels - Ongoing • ESIC has established a pathway to strengthen connections between Community Inclusion Networks (CINs) and benefit navigation services, including organizations such as Independent Living Nova Scotia (ILNS) and Inclusion Canada's Disability Tax Credit (DTC) and Registered Disability Savings Plan (RDSP) navigators. This collaborative approach will help expand the reach of benefit supports across New Brunswick communities with the information and assistance they need to access available programs. By leveraging existing community networks, ESIC is working to reduce barriers, improve awareness and support more New Brunswickers in accessing benefits. - Ongoing
8. Work with community partners to improve financial literacy.	Financial literacy for resilient families: • Increase the number of financial literacy workshops and presentations offered. - Ongoing • Collaborate with the New Brunswick Public Libraries to expand access to financial literacy resources in community spaces frequented by families. - Ongoing • Increase the availability of information about financial literacy provided to SD clients. - Ongoing • Work collaboratively with FCNB to strengthen the Financial Education Network (FEN) and expand service delivery across the province. - Ongoing Financial literacy for youth transitioning to adulthood: • Monitor and report on financial literacy efforts undertaken in the K-12 education system. - Ongoing • Increase financial literacy offerings for youth who are in care. - Ongoing

	- Collaborate with Social Development to ensure that their new resource guides for foster families and Kin families have financial literacy components. - Ongoing Financial literacy for newcomers: - Increase the availability of financial literacy materials in more languages beyond French and English. - Ongoing - Increase awareness of women's rights in Canada as they pertain to financial transactions and assets through the co-development of financial literacy materials for women. - Ongoing - Analyze feedback from expert partners to identify and support the material and resource needs of organizations serving newcomers. - Ongoing
9. Collaborate with the Department of Post-Secondary Education, Training, and Labour (PETL) to improve working conditions for workers with a low income.	Ongoing work with PETL
10. Recognize the unique challenges faced by individuals living with disabilities and implement changes that improve their access to income and resources.	- In fall 2025, ESIC hosted the first annual roundtable event that brought together people living with disabilities to discuss the release of OPT4 and to hear about which specific initiatives might improve the income security of people living with disabilities while also increasing their opportunities to fully participate in their communities. - Completed - ESIC updated the dashboards on its website to include data specific to the experiences of people living with disabilities. - Completed - ESIC actively contributed to the development of the Disability Action Plan released by the Premier's Council on Disabilities in December 2025 (- Completed) and is continuing to work on advancing the initiatives contained therein. - Ongoing - ESIC continued to advance accessibility and inclusion by developing and distributing Plain Language Standard follow-along guides to all staff. These resources provide practical guidance and support staff in applying plain language principles in their communications, ensuring information is clear, more accessible and easier for New Brunswickers to understand and use. - Ongoing

11. Complete a review of asset exemption thresholds for programs and services provided by the Department of Social Development.	• Ongoing
12. Explore additional options for increasing income security for New Brunswickers through the creation of an advisory committee on income security.	• The Income Security Advisory Committee was established and had its first meeting in January 2026. - Ongoing

Pillar III: Strengthening People-Focused Service Delivery

13. Explore innovative ways to better connect with people who face barriers when accessing government information, programs, and benefits.	211NB service: • Continue to promote and expand the use of 211NB in New Brunswick and encourage innovative enhancements. - Ongoing • Conduct a comprehensive tour of GNB departments to explain the benefits of using 211NB to communicate with citizens. - Ongoing • Circulated a GNB memo regarding 211NB. - Completed • ESIC, in partnership with the Department of Social Development, Service Canada and the Canada Revenue Agency has established a working group looking at the barriers that people experience in connecting to benefits. The working group has been established to find collaborative ways to efficiently remove barriers and improve access to existing benefits at the federal and provincial levels. - Ongoing
14. Review and improve sensitization training opportunities to ensure that training resources exist that reduce the risk of stigmatizing or retraumatizing individuals who are seeking government services.	Collaborate with CINs: • Organize regional awareness events focused on stigma and trauma experienced by people living in poverty. - In progress • Offer training sessions for frontline workers and volunteers on trauma-informed and stigma-sensitive approaches. - In progress

15. Continue to expand support for youth who have reached the age of leaving the care of the Minister to ensure that they have access to housing and post-secondary education and training.	- SD has established the Youth in Care Scholarship Program to improve access to post-secondary education for youth in care and those transitioning from the care of the Minister. The program covers tuition and other mandatory educational fees, helping to reduce financial barriers to higher education. – Ongoing - In addition to this scholarship, eligible youth and young adults can access financial support and a range of services tailored to their unique needs. These supports are designed to help them successfully navigate education, employment, housing and other aspects of their transition to adulthood. – Ongoing - To strengthen these services, SD has hired additional social workers within the department and will soon be adding Transition to Adulthood Mentors in communities across the province. These positions will provide enhanced guidance, mentorship and support to help young people achieve positive outcomes. – Ongoing
16. Develop and lead a taskforce model tailored to the needs of the non-profit sector in New Brunswick while focusing on sector strengthening.	- Established an Advisory Committee to strengthen New Brunswick's non-profit sector. - Completed (September 2025) - Establish a working group for the State of the Sector project. - In progress - Establish a working group to develop an optimal structural model for the non-profit sector in New Brunswick. - In progress - Establish a working group for the provincial Non-Profit Forum. - In progress

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, 2026, the Corporation had seven 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, 2026, 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 of \$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 the report From Call to Service on One-Stop-Shop
February	Launch of Public Engagement Process for the renewal of OPT
March	Government announces that the number of designated New Brunswick Early Learning Centres has surpassed the 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 social assistance recipients will be eligible to receive more income
November	GNB announces Local Governance Reform
November	211NB enhanced to help callers experiencing family, intimate partner and sexual violence
2022	
March	GNB introduces changes that allow social assistance recipients to share housing accommodations
June	Investment to assist low-income individuals, families and seniors
September	More access to healthy food in 110 schools
October	Policy launched to create child-care spaces
	ESIC presents Progress Report on OPT3
	2022 Report of the National Advisory Council on Poverty

November	Student loan interest eliminated Minimum wage protection reinforced for persons with a disability
2023	
March	Federal-N.B. investment to support early learning and child-care services Symposium on Transportation
April	GNB announces increased investments for seniors, social assistance recipients and wages of care workers
June	GNB announces new housing strategy
July	GNB launches helpline to provide support for those dealing with addictions and mental health issues
December	GNB launches Rent Bank program
2024	
January	Launch of the Public Engagement Process for the renewal of OPT
February	GNB announces N.B. Workers' Benefit
May	Conclusion of public engagement process for renewal of economic and social inclusion plan
June	Students at 135 schools benefit from contract to improve access to healthy food
November	GNB announces provincial rent cap
2025	
February	Fourth poverty reduction plan launched (OPT4)
April	Minimum wage increases to \$15.65 per hour
May	GNB announces increased investments to support youth in care transitioning to adulthood
July	Release of final report on Overcoming Poverty Together 3 (OPT3)
September	GNB expands free, nutritious breakfast program to all New Brunswick schools ESIC establishes Non-Profit Advisory Committee
December	Release of New Brunswick's Disability Action Plan
2026	
January	First meeting of ESIC's Income Security Advisory Committee

New Brunswick Economic and Social Inclusion Corporation

**Financial Statements
March 31, 2026**

New Brunswick Economic and Social Inclusion Corporation

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March 31, 2026

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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, 2026, 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, 2026, 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:

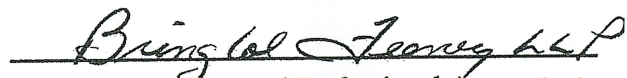
- ◆ Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting 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 16, 2026


Chartered Professional Accountants

New Brunswick Economic and Social Inclusion Corporation

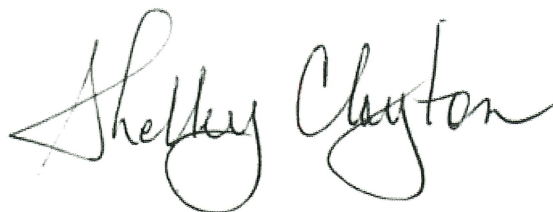
Statement of Financial Position

As at March 31, 2026

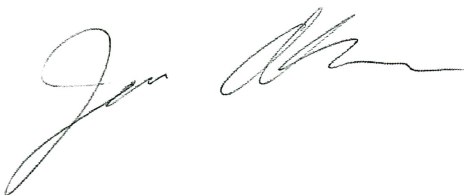
	2026	2025
ASSET		
Due from related party, Province of New Brunswick (note 3)	\$ <u>1,427,959</u>	\$ <u>1,555,856</u>
LIABILITY		
Accounts payable and accrued liabilities (note 4)	\$ 22,637	\$ 40,968
FUND BALANCES		
Surplus	<u>1,405,322</u>	<u>1,514,888</u>
	<u>\$ 1,427,959</u>	<u>\$ 1,555,856</u>

Approved

Director



Director



New Brunswick Economic and Social Inclusion Corporation

Statement of Operations and Changes in Accumulated Surplus
Year ended March 31, 2026

	2026 Budget	2026 Actual	2025 Actual
Revenues			
Province of New Brunswick	\$ 2,884,000	\$ 2,884,000	\$ 2,869,936
Program spending			
Community Inclusion Networks	836,556	836,556	828,273
Community Transportation Grants	700,000	670,000	900,000
Community Action (Learning) Grants	600,000	343,991	585,428
Social Enterprise	250,000	235,000	290,000
Special Projects	75,000	45,000	94,943
Financial Literacy	50,000	32,753	21,769
211NB Funding	225,000	25,000	245,000
Board expenses	20,000	21,896	24,693
Community Inclusion Networks Support and Training	15,000	7,196	18,288
Overcoming Poverty Together 4	10,000	2,685	79,313
Marketing and Communication	50,000	1,630	20,916
Sport, Recreation and Leisure	-	-	147,729
	<u>2,831,556</u>	<u>2,221,707</u>	<u>3,256,352</u>
Operating expenses			
Salaries and related benefits	642,031	647,169	714,219
Travel	30,000	32,958	55,397
Services	32,000	31,612	55,028
Data	10,000	20,132	3,960
Advisory committees	10,000	16,742	6,058
Computer expenses	-	14,964	2,239
Supplies	5,000	4,503	27,775
Telephone	5,000	3,779	3,703
	<u>734,031</u>	<u>771,859</u>	<u>868,379</u>
Deficiency of revenues over operating expenses	(681,587)	(109,566)	(1,254,795)
Surplus, opening	<u>-</u>	<u>1,514,888</u>	<u>2,769,683</u>
Surplus, closing	<u><u>\$ -</u></u>	<u><u>\$ 1,405,322</u></u>	<u><u>\$ 1,514,888</u></u>

New Brunswick Economic and Social Inclusion Corporation

Statement of Cash Flows
Year ended March 31, 2026

	2026	2025
Operating activities		
Cash received - Province of New Brunswick	\$ 3,011,897	\$ 4,103,487
Cash paid to suppliers and employees	<u>(3,011,897)</u>	<u>(4,103,487)</u>
Change in cash position	-	-
Cash, opening	<u>-</u>	<u>-</u>
Cash, closing	<u><u>\$ -</u></u>	<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, 2026

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, 2026

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, 2026

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 \$2,884,000 (2025 - \$2,869,936).

	<u>2026</u>	<u>2025</u>
Province of New Brunswick	\$ <u>1,427,959</u>	\$ <u>1,555,856</u>

4. Accounts payable and accrued liabilities

	<u>2026</u>	<u>2025</u>
Vacation accrual	\$ 15,137	\$ 33,468
Audit accrual	<u>7,500</u>	<u>7,500</u>
	<u>\$ 22,637</u>	<u>\$ 40,968</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.