



UJAMAA GRANDMAS

Annual Report

For the Year January 1 to December 31, 2015

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President's report

"We shall not rest until they can rest" is the famous quote from the Toronto Grandmothers Gathering in 2006 in the first days of The Stephen Lewis Foundations' Grandmothers to Grandmothers Campaign and Ujamaa Grandmas have faithfully lived up to that promise with the year 2015 being no exception.

As always our two main sales, Bags Babies and Beyond and The Fabric Sale raised a fabulous amount of money for the Foundation. They couldn't keep doing this if they just repeated the same formula year after year. I have seen how both these sales have evolved with new ideas on how to organise, how to involve more people, how to advertise and how to utilise to the best advantage the many skills that our contributors can offer. I have every expectation that this process will continue with ever greater results.

Ujamaa Grandmas are nothing if not flexible and willing to jump in to help where needed. Two other successful fundraising activities come to mind that were conceived planned and acted on in short order. In the space of two weeks we received and accepted an invitation to assist at the graduation ceremony at SAIT and were able to send a team of ten highly organised women who did such a great job that I believe we will be asked again next year. Then the opportunity to host renowned speaker and author Barbara Coloroso was also given to us and an ambitious programme was organised and carried out in just two months. Ujamaa Grandmas are always open to new ideas for fundraising activities such as these.

This year marked the end of Kazuri Jewellery sales. So many of us couldn't resist the temptation to purchase this beautiful Kenyan jewellery that we will continue to enjoy both seeing it on our friends and wearing it for years to come. Many thanks to all who organised and sold Kazuri over the past 8 years. It took a lot of work hauling boxes, setting up and displaying the wares attractively, and keeping track of the proceeds.

Our members are able to keep connected and up to date with what's going on at the two gatherings held monthly in the North and South. We have many members with high crafting standards and others who want to improve their skills and learn new ones and the gatherings provide opportunities for this exchange. In addition, last year saw an impressive number of well attended workshops. Of course, our sales benefit tremendously from this input and we are very grateful to our members who are so willing to teach and share in this way.

Ujamaa Grandmas have again been truly well served by a very hard working board with each member taking on a different area of responsibility. I want to take this opportunity to particularly thank and acknowledge the great contribution made by Leslie Buckle who is stepping down after being on the board in unbroken service since its formation. Leslie together with Ellen Monaghan was a founding member of Ujaama Grandmas. Leslie has worked tirelessly in many capacities including starting and heading up the Handcrafts Committee, helping set up the board, acting as president, publicity coordinator, and lastly, as treasurer she helped steer us through the immense difficulties and complexities of dealing with our tax issues.

This coming year the SLF Grandmother to Grandmothers Campaign will be marking their tenth anniversary and we have been with them every step of the way. Our donations to the Foundation are almost certainly going to reach the million dollar mark in 2016 so please start thinking of ways we can

celebrate that great achievement. Although the situation with HIV/AIDS in sub Saharan Africa where SLF works has improved immensely since the dark days of the crisis a decade ago there is still such a long way to go. In the face of other needs in the world and a widely held but false perception that the AIDS pandemic has been dealt with, the Foundation is extremely worried that donations are falling off. That is why the work we do and the awareness we raise is of great importance to our brave African grandmother sisters

“We will not let the AIDS pandemic defeat us nor destroy our communities, but we cannot prevail alone” (Manzini statement 2010). I am so proud that Ujamaa Grandmas answer to this partner’s plea is “you are not alone”.

Alison Longson

President Ujamaa Grandmas

Handcraft Committee Report

2015 Committee Members: Joan Benedict, Rose Besler, Dawn Bolger, Leslie Buckle, Sandy Burgess, Roz Cooper-Key, Patty Cucman, Barb Doll, Eveline Goodall, Susan Johnston, Janice Meeking, Janice McDonald, Donna Russell, Carol Spring, Glenda Sweetland, Mieke Van Dijk

The Handcrafts Committee is the support group for UJAMAA GRANDMAS handcrafters. The primary responsibility of the committee is the organization and execution of BAGS, BABIES & BEYOND Sale, which was held on October 16 and 17, 2015. The committee supports the efforts of the handcrafters and works to maximize the value of the products that are created for the sale. In order to do this, each year an evaluation is made of what sold in the last sale and what might potentially be a best seller for the next sale. The 2015 sale had a wide diversity of wonderful, beautiful products. The Silent Auction and Sealed Bid Auction were very successful with quilts, and wall art pieces dominating the selection.

Thanks to the volunteers, handcrafters, and committee members we raised over \$42,000 at the 2015 sale.

The committee is organized as product, yarn and fabric custodians. Because of the volume of inventory some product lines have moved to multiple custodians. Each custodian team is responsible for the maintenance of an inventory, storing and pricing and post-sale management of the products under their care.

The committee continued to support members with a variety of workshops and demos. In 2015 a Demo Day was hosted that offered three sewing and three knitting demos in rotation over the day. Handcrafters were celebrated and appreciation expressed through door prizes and demo prizes. Feedback was very positive and plans were made to make this an annual event. Workshops held included two-day handbag, two-day ceramic buttons, and puppet workshops. Demos outside the Demo Day included microwave bowls, which was a new product and proved very successful. Knit-along days were hosted and in June, the group celebrated International Knit in Public Day.

Fabric Open Houses continued to be popular providing members an opportunity to pick up fabric for sale items and for personal use at Fabric Sale Prices. Kits, fabric, patterns and ideas were available at the gatherings. The Fabric Custodian is the liaison between the Fabric Sale Committee and the Handcraft Committee.

The Handcrafts Monthly Newsletter is provided as a source of ideas, and committee information. The "Sew What" and "Knit Notes" give information about what sells and new ideas about products to create. The Monthly supplements the information on the HANDCRAFTS page of the web site.

Thank you to all the members of UJAMAA GRANDMAS for making 2015 so successful.

Submitted by Dawn Bolger & Patty Cucman.

Fabric and Yarn Sale Committee Report 2015

The success of the fabric sale of 2015 was extraordinary. The scope of community involvement and the participation of the members and non-members of the Ujamaa Grandma organization resulted in our most financially successful sale to date

The committee built on the experience of seasoned participants and incorporated the ideas and suggestions of first time volunteers. A system developed that was progressive and functional. It improved the obvious time and space restrictions that will always be a part of the event. The corporate volunteers were an invaluable asset. The organization they brought to the opening day setup gave us an amazing starting point and foundation to build on and their continued participation should be encouraged. The teen volunteers are still an integral part and the event definitely benefits from their contribution. The Cubs and Girl Scouts are the youngest volunteers and in the process of earning accreditation towards badges in volunteerism and home making help out immensely. Their continued participation is encouraged.

The trial introductory \$1.00 entrance fee was accepted with little public contention and should be kept as a routine practice. Reviewing the cost of admission can be reviewed annually. A two day sale is recommended with an option of extending the Friday shopping hours.

Woodcliff United Church as always could not have been more generous. It opened a board room for our use and included the space without an increase to our rent. With the exception of the building's space for worship the facility was virtually left to our disposal. The notions venue was moved to the choir room and the home decor to the Larch Room at the bottom of the stairs. Continued use of the church is one of the strongest recommendations.

We complied with the Fire Marshall's demand to limit the number of shoppers to the occupant code applicable to the space. The crowd control committee spoke via walkie talkies and the customers entering the sale by the front door always matched the number of shoppers leaving by the back door. What initially presented as a daunting task work well, improved the shopping experience by controlling the overcrowding which resulted in increased sales.

The addition of the pre-sort committee was possibly the biggest contributing factor to the success of the 2015 sale. As the donations were received at the homes of the members who accepted them the fabric and yarn was divided into cartons that could be delivered to the church and sent immediately to the rooms they would be sold from. Donations dropped off at the church were held at the pre-sort entry table and the same process was followed. This system made organizing the products to be sold much easier and the time saved was enormous. It is a recommendation that volunteers working the pre-sort area have an understanding and appreciation of the quality of fabric and yarn they preview. Electronic registration of volunteers for the sale worked well and it is a recommendation that this system be continued.

The 2015 budget included the luxury of a custodian to setup and take down the display tables. He also provided janitorial services that would leave the church clean and presentable for church services the following morning. It is a recommendation that this be kept as an integral part of the sale.

The goal of recycling everything that does not sell is getting closer to achievement. Corporate sponsors The Kidney Foundation took all the fabric that was discarded for various reasons and World Serve took as much of the fabric the truck that was sent could manage. Volunteers took anything that was left to the closest Goodwill for it to distribute among its stores throughout Calgary. EnviroCan left bins for cardboard disposal and was agreeable to pick up the last bin on Monday morning. A challenge to corporate participation in recycling is the need to pay its drivers overtime for any Saturday pick up. Volunteers were asked to take a bag of garbage and a bag of recycling as they left the church at the end of each shift and everyone was very compliant to the request. It is a recommendation that this system be implemented and expanded on and if necessary to include an expense for recycling in the annual budget.

Leftovers distributed to charitable organizations continues to be problematic. Not everyone picked up the requested donations and volunteers needed to be recruited to drop them off at various locations after the sale. It is a recommendation to exclude any charity who did not pick up its donation from participation in the programme for one year.

An artist Yvonne Mulloch was invited by the board to film the 2015 sale throughout the process.

The total raised (net profit) at the sale was \$35,524.91.

Stephen Lewis dropped in and gave a short speech which both shoppers and volunteers enjoyed immensely. He marvelled at the organization of such an event, the dedication of the members of the Calgary Ujaama Grandmas chapter and the amount of money raised through the process.

It is a recommendation to continue with the sale for as long as possible. Volunteers enjoy the combination of socialization and pre-shopping, the handicraft committee has an excellent opportunity to access materials for projects for its sale and it gives the City of Calgary one of the best recycling project imaginable.

And my last recommendation? Going forward - new thoughts, bright ideas and diverse members on the committee are essential to avoid clinging on to a world dominated by female dinosaurs! "Blessed are those who give without remembering and receive without forgetting".

Respectfully submitted

Mona Jones

Chairperson 2015 Yarn & Fabric Sale

Membership Report

During this past year the membership of Ujamaa Grandmas continued to grow. After Ujamaa Grandma events such as Bags, Babies and Beyond and the Fabric and Yarn sale new members and customers signed up. At the end of December, there were 447 members and 301 Customers. In the past year, 32 individuals became members and 15 individuals were added to the customer list.

In October of 2015, a more efficient way of tracking members and customers was introduced. Individuals wanting to become either a member or a customer are still asked to complete the survey that is on the UG website. Once an individual has completed this survey, their information is automatically generated into an excel spreadsheet (membership data base). At this time they are provided with information about Ujamaa Grandmas and encouraged to explore the UG website. They are given information about the Stephen Lewis Foundation website, the Grassroots Newsletter and the Granny Bulletin.

The membership coordinator checks the membership data base on a weekly basis. New members or customers are added to either a member's or a customer's Google group and are sent a welcome email. Members and customers can chose to remove themselves from these Google groups at any time. Data that members complete as part of the survey is maintained in the membership data base and is used to search for members that have particular interests or talents and who might be interested in volunteering for specific activities or projects. The membership coordinator strives to keep this membership list up to date but because individuals can remove themselves from the Google group at any time there may be a slight discrepancy between the number of members listed in the Google group and what appears in the membership data base.

Members receive the monthly Enews as well as other important updates and information.

Customers receive notifications about the Bags, Babies and Beyond Sale, The Fashion Show, the Fabric and Yarn sale and special events organized by Ujamaa Grandmas.

Ujamaa Grandmas is an ever growing organization made up of a group a dedicated individuals with diverse talents and skills working together to enrich the lives of African Grandmothers and the children they support.

Submitted by Susan Plesuk

Membership Coordinator.

Fundraising Co-ordinator's Report

Fundraising by Ujamaa Grandmas proceeded on a number of fronts in 2015, thanks to the efforts of our multi-talented members. The two major fundraising sales, the Fabric and Yarn Sale, and the Bags, Babies and Beyond Sale, flourished in the capable hands of two large committees, the reports of which are presented separately.

We continue to benefit from relationships with a variety of businesses and organizations such as the Banff Tea Company (tea cozy sales), Rotary Club Heritage Park (donation to offset hall rental for the Bags Babies and Beyond Sale), Fairmedes Academic Apparel (donation for volunteer services at the SAIT Fall Convocation), Ten Thousand Villages and Casa Corazon (partnership shopping days), and the Justice Film Festival (venue for our annual bake sale).

Many other local businesses provide non-monetary support that helps increase our profit from sales and other events, and we are now recognizing that support by adding their names to the list of Friends of Ujamaa Grandmas in the Fundraising section of our website.

The Kazuri Jewellery project came to a close this year, but new opportunities appeared, including the Fairmedes volunteers at SAIT Convocation, the Casa Corazon shopping day, and the Barbara Coloroso event.

Janice Meeking

Communication Report

Looking back on my first year on the Board, it has been a pleasure having the opportunity to learn and grow in this position.

The Communications Coordinator collects, organizes and edits articles for the monthly E-News, triages incoming email messages to the appropriate person or committee, and sends out e-notices to members. Thank you to our Board members and committee chairs for their literary efforts in providing articles and reports. As well, Ujamaa members are always encouraged to submit items of interest for consideration in the monthly E-News.

Our increasing numbers have warranted some recent changes to the way we send out the E-News and other group notices, none of which would have been possible without the considerable patience and expertise of our webmaster, Patty Cucman.

Ujamaa Grandmas remains a unique and dynamic group of individuals committed to raising awareness and fundraising for our sister grandmothers in Africa. Moving forward, we will continue to rely on your feedback as we endeavour to keep members informed in an effective and timely manner.

Respectfully submitted,

Claire Scott

Kazuri Jewellery Report

In the Fall of 2015 the Grandmothers Connection ended their Kazuri Jewellery fundraising project which they began in 2007. Over those years they raised over \$745,000 for the Grandmothers to Grandmothers Campaign.

Peggy Edwards, Gay Coates & Mary Jane Stern Managing Partners & Lori Blinn Operations Manager of The Grandmothers Connection put a great deal of time & effort into this project as well as money & as a result have made a big difference to the lives of the African grandmothers being supported by the Stephen Lewis Foundation.

The total of Kazuri Jewellery sales in 2015 by Ujamma Grandmas' was \$2661. \$888 was donated to The Grandmothers to Grandmothers Campaign.

Ujamma Grandmas had been selling Kazuri Jewellery since 2010 and the total amount contributed to the Grandmothers to Grandmothers Campaign was \$12,423.

We sold the jewellery at: meetings of church women's groups, churches, book clubs, High Schools, Marda Loop Film Festival, Alison Longson's talks, private homes, various Ujamaa Grandmas events, school teachers' events, Fashion Shows, the YWCA, Seniors' Homes, Quilters Meetings, sorority meetings & the Tribunal Film screening.

Thank you to everyone who contributed by purchasing jewellery or helping to sell it.

Submitted by:
Marilyn Simmons

November 2015 Bake sale

Our Annual Bake Sale was held again in conjunction with the November Marda Loop Justice Film Festival in the NGO Village at River Park Church. It was organized by our Bake Sale Committee consisting of Anne Taylor, Sue Pasveer and Louise Breadner. Thanks to Heather McKenzie and Mieke Van Dijk, our very experienced mentors for their advice and pricing assistance.

We had many volunteers helping with the sale who brought in generous donations of baking as well. Several helpers attended the excellent social justice films during our quiet moments. Many members and friends also brought in baking mainly on the Friday and Saturday. We had donations of bread, cupcakes, squares, cookies, caramel popcorn, pies, jams, and much more. We had a few savory treats and gluten-free baking as well. All the goodies sold very well, and most were gone by 2pm on Sunday to the chagrin of some of our loyal customers.

The net proceeds of the bake sale were \$1600. Thanks to Lynette Johnston for offering her cellphone to allow credit sales as wi-fi is not reliable in this venue.

The Bake sale was a great success again both financially, and in awareness of our Ujamaa Group and the Stephen Lewis Foundation's ongoing efforts to support activities pertaining to the HIV/AIDS pandemic.

Sincere THANKS to ALL of you who volunteered and baked for our 2015 bake sale.

The Justice Film Festival volunteers appreciate our participation in this annual event and now consider Ujamaa Grandmas as true partners who help draw Calgarians to this excellent weekend film experience.

We look forward to involving you again for our next bake sale in November 2016.

Anne Taylor, Sue Pasveer and Louise Breadner

'An Evening with Barbara Coloroso' Report

On November 4th, Ujamaa Grandmas held another successful fundraising event, this time with well-known author and speaker Barbara Coloroso which was held at the lovely venue of Temple B'nai Tikvah! The weather couldn't have been more cooperative - no snow or icy roads. The audience was really enthusiastic and Barbara was ~ in a word ~ amazing! She spoke mainly on bullying and cyber bullying, and frequently had us all in stitches. With solid advice, practical wisdom and a great sense of humour, Barbara held the audience spellbound before the evening ended with a well-deserved standing ovation.

Barbara had recently retired from the Stephen Lewis Foundation Board and offered to speak to Grandmothers to Grandmothers groups across Canada. Her generosity in waiving her speaking fee and travelling on her points helped us immensely. We jumped at the opportunity and, with a productive and hard-working Planning Committee of eight members, the event was organized in two short months. Several other members helped us the evening of the event. Thank you, one and all, for giving so generously of your time and talents.

And the final tally? 240 tickets sold! And after expenses, the net revenue of approximately \$3857 will go a very long way towards helping our African grandmother sisters.

As always, we are grateful for the support of our members. Whether you attend events, distribute posters, volunteer, spread the word or cheer us on from the sidelines, you continue to be "the wind beneath our wings".

Respectfully submitted,

Jan Geggie and Claire Scott, co-chairs

Report of the Speakers Bureau for 2015

The committee for the Speaker's Bureau consisted of Susan Plesuk, Sharon Wildwind, Louise Breadner, Alice Campbell, Anne Taylor and Beth Bryant.

Being developed is a new AV presentation using materials prepared by other grandmothers in Ontario for the Foundation website. Another goal is to direct more educational efforts towards our membership on why we do what we do with fundraising.

Alison Longson continued to be our outreach spokeswoman with her presentations on her trip to Africa with the foundation. We are most grateful for her work as were those who heard her speak.

	Attendees
PEO (philanthropic educational organization)	15
For Ujamaa at St Laurence	27
WOW women's group at Woodcliff	30
Heritage Rotary	55
United Church Women's' AGM	30
Campbellstone United Church women's fellowship	14
Crossfield Baptist Church	6
Women's Resource Centre U of C	15
Varsity Acres Presbyterian Mission Group	25
PEGG AGM	60
Canmore Strive to Turn the Tide walk	30
Canmore Mountain Grannies.	35

Submitted Feb. 2016 by Anne Taylor,

Committee chair

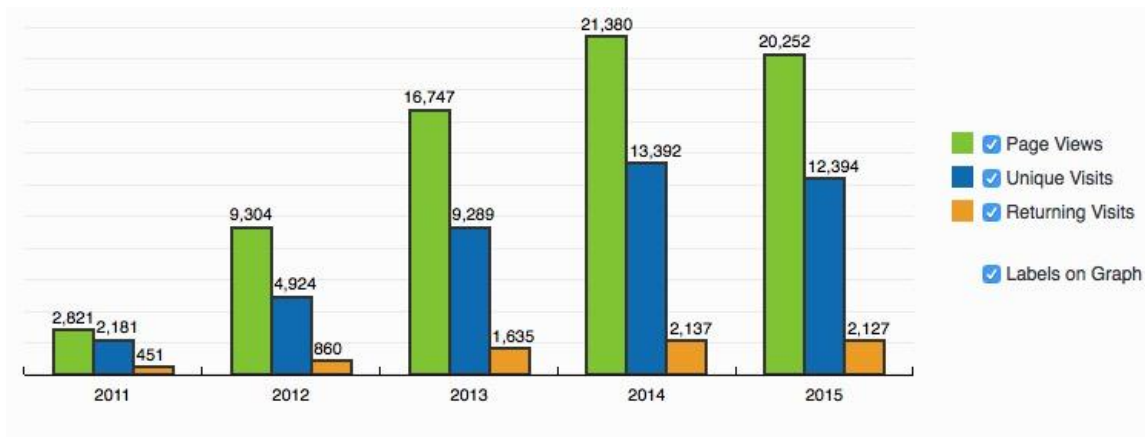
Webmaster's Report

The primary function of the web site is to provide regular communication to Members, online Membership registration and Workshop and Event sign up.

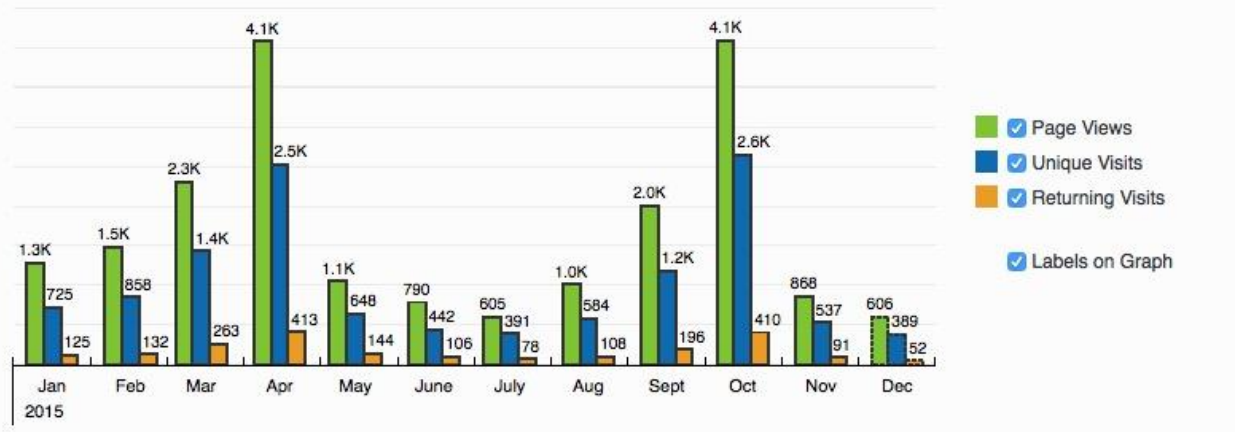
In 2015, the size of the Membership reached a critical mass and a new registration system was put in place to better serve communication with Membership and new Members.

Hosting is provided by 100sitehosting and in 2015 traffic was such that the level of service provided by the basic plan was no longer adequate. UJAMAA GRANDMAS surpassed the bandwidth threshold and was shut down for a day during one of the busiest times of the year, the FABRIC & YARN SALE. This necessitated an upgrade in service and an additional cost. However the cost of the web site continues to be a bargain at \$150.US per year.

No significant changes were made to the web site in 2015 other than Membership and Customer sign up functions. Web traffic continued to be steady. In 2015 there were 12,394 unique visits to the website compared to about 13,400 in 2014, 9300 visits in 2013, just under 5,000 in 2012 and 2,000 in 2011. Total hits on the site since inception are 43,000.



Month on month, traffic to the web site remains steady with an average of 860 unique visits per month including April and October. These months and the month prior to each see exceptional traffic because of FABRIC & YARN SALE in April and BAGS, BABIES & BEYOND in October.



The top five pages by number of visits to the site are as follows:

HOME, where Members can check the Calendar and Bulletin Board

FUNDRAISING, where information on the various events and the funds raised and ways to donate can be accessed

HANDCRAFTS, a resource for handcrafters providing feedback on what sells, links to patterns, past issues of Handcrafts Monthly and the workshops calendar

REGISTER, where members can sign up for workshops and volunteer opportunities

EDUCATION, a source of information on the Foundation and topics relevant to the Grandmother campaign.

Submitted by Patty Cucman

Financial Report

Financial Report for the Fiscal Year January 1 - December 31, 2015

Treasurer's Statement

As Treasurer of the organization, I certify that the information in the attached Financial Report is a true and complete accounting of the financial activities and assets of the Ujamaa Grandmas for the fiscal year January 1 - December 31, 2015.

Name: *Leslie Buckle* Date: *February 20, 2016*

Signature: *Leslie Buckle*

Financial Reviewers' Report

As the appointed financial reviewers, we have reviewed the Financial Report of the Ujamaa Grandmas for the fiscal year January 1 - December 31, 2015. The review included examination of the financial records and supporting documentation as provided to us in the course of the review.

In our opinion, this report fairly presents the results of the Ujamaa Grandmas organization for the fiscal year and its financial position at December 31, 2015, on an accounting basis consistent with that of the preceding year.

Name: *Cynthia Johnson* Date: *Feb 20/16*
Signature: *Cynthia Johnson*

Name: *Horraine Campbell* Date: *Feb 20/16*
Signature: *Horraine Campbell*

Ujamaa Grandmas 2015 Financial Statements

Balance Sheet

Assets	<u>2015</u>	<u>2014</u>
ATB Bank Account	\$ 9,448	\$ 52,268
Prepaid Expense BBB Rent deposit	\$ 422	\$ 500
Income tax recoverable	<u>\$ 221</u>	<u>\$ -</u>
Total assets	\$ 10,091	\$ 52,768
Liabilities		
Accounts payable	\$ 1,501	\$ -
Goods and service tax payable	<u>\$ 2,675</u>	<u>\$ -</u>
Total liabilities	\$ 4,176	\$ -
Retained Earnings	<u>\$ 5,915</u>	\$ <u>52,768</u>
Total liabilities and Retained Earnings	\$ 10,091	\$ 52,768

Note:

The income statement on the following page includes past taxes for the years 2010 to 2014 inclusive, which were paid in 2015. These taxes include GST on taxable supplies, as well as income tax.

Income Statement

		<u>2015</u>	<u>2014</u>
Income	Bags, Babies and Beyond Sale	\$ 45,627	\$ 50,583
	Fabric and Yarn Sale	\$ 37,889	\$ 32,583
	Barbara Coloroso speaker event	\$ 4,538	\$ -
	Kazuri jewellery sales	\$ 2,796	\$ 7,238
	Miscellaneous donations	\$ 1,690	\$ 6
	Bake sale at Justice Film Festival	\$ 1,616	\$ 1,974
	Ten Thousand Villages partnership day	\$ 1,030	\$ 1,599
	Honorarium for SAIT convocation	\$ 1,000	\$ -
	Donations received at Fabric & Yarn sale	\$ 757	\$ -
	Banff Tea Company	\$ 665	\$ 2,235
	SLF calendars and books	\$ 397	\$ 260
	Miscellaneous recovery	\$ 151	\$ -
	Fashion Show	\$ -	\$ 5,283
	Speaker's Bureau donations	\$ -	\$ 127
	Change / Pennies for Change	\$ -	\$ 98
	Milestone Birthdays	\$ -	\$ 80
	Alberta Gathering	\$ -	\$ 125
	Walk in the Park	\$ -	\$ 690
	Less GST included in sales	\$ (3,279)	\$ -
	Total Income	\$ 94,876	\$102,881
Expenses	Stephen Lewis Foundation donations	\$ 95,000	\$ 35,200
	Professional fees	\$ 12,264	\$ -
	Bags, Babies and Beyond Sale	\$ 3,092	\$ 2,180
	Kazuri jewellery payments	\$ 2,796	\$ 7,238
	Fabric and Yarn Sale	\$ 1,751	\$ 1,141
	Insurance	\$ 1,660	\$ 1,646
	Barbara Coloroso	\$ 681	\$ -
	Public awareness materials	\$ 572	\$ 4
	SLF calendars and books	\$ 383	\$ 260
	Moneris monthly fees	\$ 219	\$ 408
	Admin, supplies, materials & website	\$ 195	\$ 267
	Demo Day	\$ 150	\$ -
	Bank charges	\$ 59	\$ 81
	Bake sale	\$ 26	\$ -
	Walk in the Park	\$ -	\$ 690
	Fashion Show	\$ -	\$ 1,787
	Expenses qualified against raffle proceeds	\$ -	\$ 1,050
	Miscellaneous expenses	\$ -	\$ 2,212
	Past taxes 2010 to 2014	\$ 20,706	\$ -
	Current year taxes	\$ 2,779	\$ -
	Less GST included in purchases	\$ (604)	\$ -
	Total Expense	\$ 141,729	\$ 54,164
	Net income	\$ (46,853)	\$ 48,027
	Retained earnings, beginning of year	\$ 52,768	\$ 4,051
	Retained earnings, end of year	\$ 5,915	\$ 52,768