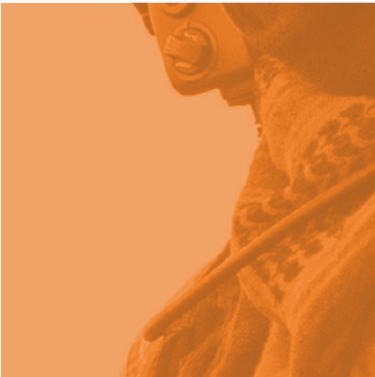




ANNUAL REPORT
2023 - 2024

**SUPPORTING OUR
MILITARY COMMUNITY
TOGETHER**





Canadian Forces Morale and Welfare Services operates as a social enterprise, with the fundamental goal of creating value-added programs and services that positively impact the health and well-being of Canadian Armed Forces members, Veterans and their families.

Canadian Forces Morale and Welfare Services (CFMWS)

ANNUAL REPORT 2023 - 2024



Annual Report
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SUPPORTING OUR
MILITARY COMMUNITY...
TOGETHER

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CFMWS Makes Me Feel Heard, And That I Am Important

“My husband is in the military, and we were warned that transition can be difficult — routines change, and life is different.

One aspect when moving to another province is the provincial disability support program. In Ontario it’s called the ODSP. Trying to get my ODSP benefits re-activated has been very challenging — and exhausting. My main contact person with CFMWS has been doing her best to get the information required, she is very helpful with her connections to try to advance my file. She is on my side. This situation is unfortunately still not resolved.

With the help received from other CFMWS services, we have come through other transition challenges. They were very informative. As a military wife I’m also transitioning, and CFMWS staff consistently checked in to ask if I was ok. This made me feel important and listened to, and I felt I was heard. And following a rough patch, things are now going much better.

More people need to consider CFMWS services and resources. It’s hard, no one wants to talk about their problems. I encourage everyone to have an open mind, and to go with the programs. They helped me, and us — a lot.

Now we both have amazing jobs, and we are planning our wedding reception with family and friends as well as our honeymoon. CFMWS staff gave us tips and advice and it is working. We’re back to ourselves again, and each day we’re getting closer and closer. It is awesome.”

Teresa Perri

Military Spouse, Army, Toronto



IMPACT IN 2023 – 2024

Every year, thousands of military members and their families turn to CFMWS for support, and their needs continue to grow and evolve.

From helping kids in crisis, to promoting an active and healthy lifestyle through sports and recreation, to providing the essentials when moving to a new community or securing emergency funding for the most vulnerable — **CFMWS is there to build a better, stronger, healthier military community.**

MENTAL



8,475

CAF MEMBERS

and their families received emotional, social, and mental health support through the 24-hour Family Information Line.



39

CHILDREN AND YOUTH

were supported by the 24-Hour CAF Kids Crisis Text Line.



1,049

SOLDIER ON EQUIPMENT

grants were provided to strengthen the mental and physical health of members and Veterans.



9,063

GENDER-BASED VIOLENCE

website views were generated for the Healthy Relationship Campaign.

SOCIAL



2,813

ENGAGEMENTS OCCURRED

in support of educational counselling, tools and pathway planning to support children and youth.



2,452

MEDICALLY RELEASED

and releasing members and families received assistance during their transition to civilian life, supported by the Veteran Family Program.



10,000

HERO IN TRAINING ACTIVITY BOOKS

were distributed to 32 Bases/Wings across Canada to support children in military families during relocation.



2,500

CARE PACKAGES WERE DONATED

to Operation Santa Claus to connect deployed members with their families.

PHYSICAL



7,978

VIRTUAL DOCTOR CONSULTATIONS

were conducted through Maple Telemedicine.



420

RECRUITS PARTICIPATED

in a new Pre-Basic Military Qualification Training Program to support physical preparation towards basic training and the start of their career.



51,576

PARTICIPATED IN HEALTH

promotion briefings to acquire the skills and knowledge to make healthy lifestyle choices.



42,512

CAF PERSONNEL COMPLETED

a FORCE Evaluation to confirm physical readiness.

FINANCIAL



31,573

IN-PERSON OR VIRTUAL

client appointments were conducted with SISIP Financial Advisors.



6,931

PARTICIPANTS REGISTERED

for the Financial Education Portal to help members manage finances and achieve their financial goals.



3,808

INDIVIDUAL GRANTS AND LOANS

were provided by Support Our Troops. 3,048 members/families benefited from additional programs funded by Support Our Troops.



3,140

DONATIONS COLLECTED

through CANEX stores nation-wide were provided to Yellowknife CAF Community displaced by wildfires.

FAMILY



123,087

CONNECTIONS WITH FAMILIES

through Military Family Services outreach or community engagements.



43,827

ATTENDED THE JOLLY DAYS

virtual concert, offering families from across Canada and small missions the opportunity to participate in holiday festivities.



23,630

CURRENTLY SERVING MILITARY FAMILIES

members were supported through absence, relocation or transition, supported through customized programs.



61,946

REGISTERED FOR VIRTUAL

national Recreation programs designed to reach audiences who do not live on base, including Veterans and reservists and for Bases and Wings without dedicated recreation staff.

WHAT WE DO BEST

Meeting the unique challenges of military life, together.

Military life is defined by transitions. From recruitment, through training and temporary duty, postings and deployments, possible injury and finally through to release — military families must adapt to the many unique challenges that arise from these transitions.

As the lives of Canadian Armed Force's members and their families continue to grow and evolve, their needs and supports must evolve as well.

While dedication to military service brings both professional and personal rewards, research shows that military lifestyle hardships can have significant impact on a family's well-being. Transitional challenges such as relocation, absences from family due to operational deployments and the potential for injury are consistently ranked as the top three stressors affecting military life.

These challenges are felt more acutely by families with special considerations, including single parents, dual service couples, family members with special needs and families experiencing a breakdown. Over half of Canadian Armed Forces (CAF) members are married, many with children, and many are caring for elderly parents.

Mental and physical well-being, family life and financial security have never been more critical to recruitment, retention and operational readiness.

Canadian Forces Morale and Welfare Services (CFMWS) continues to be an essential partner in building a healthier military community. Building on its proud 50+ year history, CFMWS delivers life-changing wellness programs and provides millions of dollars in financial aid to those in need.

CFMWS helps members more easily adapt to a military lifestyle through the life cycles of transition. Last year alone, CFMWS had a positive impact on the tens of thousands of lives in our military community — a tribute to the growing need for, and importance of, CFMWS' work in advancing the well-being and resilience of our CAF members.

As we look toward the future, securing the well-being of our military community is paramount. We continue to support CAF operational readiness by serving the needs of every member of our military community, helping members thrive through the many transitions that shape military life.







MISSION

To improve the military community's resilience and well-being through the design, delivery and evaluation of wellness enhancing offerings to contribute towards operational readiness, recruitment and retention of the Canadian Armed Forces.



MESSAGE FROM THE CDS



I am pleased to present the Canadian Forces Morale and Welfare Services 2023 – 2024 Annual Report which recognizes the significant achievements and value provided to our Canadian military community.

CFMWS helps steward the well-being of our members. From welcoming new recruits and caring for mental, physical, and financial health, to deployment and transition planning, these services provide unique and essential supports to military life.

This long-standing organization delivers three important functions: DND/CAF-mandated programs through the CFMWS framework such as family services, sports and fitness; the management and delivery of non-public programs, including community recreation and Special Interest Activities; and governance of specific Non-Public Property on behalf of the Chief of Defence Staff and Minister of National Defence. This includes safeguarding certain properties and funds raised by CAF members, veterans, and their families to address the unique challenges of military community life at home and abroad.

Across the enterprise, CFMWS is an important and trusted partner in the Defence community. It is fundamental to improving the military's resilience and well-being — and contributes to the operational readiness, recruitment, and retention of our Canadian Armed Forces.

This year's annual report features both in-person and virtual programs and services, including the spousal

employment network, career coaching, educational guidance, and the crisis text service through the Kid's Help Phone. Relocation support is also a key focus — helping CAF members manage the challenges of transitioning between jurisdictions. Future versions of the annual report will also incorporate a performance assessment of the NPP enterprise as it relates to publicly funded programs, inclusive of evaluation measures articulated in our modernized A-PS-110 policy.

This report recognizes that financial health and well-being are essential components of personal readiness. CFMWS is proud to have launched a new financial education portal for all CAF members and their families.

CFMWS' renewed commitment to women's wellness is noteworthy, showcased with the launch of the Women's Physical Wellness and Fitness Program and demonstrating increased responsiveness to military personnel regardless of gender.

These accomplishments highlight key illustrations of how CFMWS contributes to members' success as we work together to build a better, stronger, and healthier military community — now and for the future.

W.D. Eyre, General
Chief of the Defence Staff, Canadian Armed Forces

MESSAGE FROM OUR CEO



As I reflect on my 38-year military career, I firmly believe that a successful military career requires a community. The strong military support system that surrounded me as a military member, husband, father and family member has been essential to my success. I have personally benefited from CFMWS programs and services. I know firsthand the value we bring to members of our military community. I am extremely proud to lead CFMWS and am humbled by the passion of our employees.

CFMWS has been an important partner to the Defence community for over 50 years, in many cases providing life-saving support services. We help members reach long-term financial health and strengthen social and physical well-being — to help balance family life with a military career. As Chief Executive Officer, my goal for CFMWS is to focus our efforts where the need is greatest, as well as to better align our services for best efficiencies.

This year's annual report highlights how CFMWS has listened and passionately responded to our members' needs to facilitate financial security for our members and their families. With continued financial support for individuals and their families, along with financial contributions to Bases/Wings — we are here to support your needs.

We are excited about the launch of our national virtual fitness program Canadian Armed Forces Fitness, specifically designed to meet the needs of CAF members where they are — whether working remotely, at home or in deployment. Family Transition

Advisors and the family relocation program are also important accomplishments, as we adapt to changing expectations and the unique demands of our military members.

During 2023 – 2024, CFMWS devoted much time and effort to re-examine the financial sustainability of our service model and how we can remain financially strong. Improved cybersecurity and privacy protection, digital transformations and environmental policies are just some of our important continuous improvement initiatives.

Together, we are building a stronger enterprise, recognizing the contributions across all divisions toward a responsive support system. Our achievements are the result of the unwavering commitment of our employees, who care deeply about providing the services essential to our military community.

CFMWS' focused commitment to CAF members' health and well-being is an important enabler to reconstitution and operational readiness by making the military community stronger during every phase of transition — for individuals and for their families.

A handwritten signature in blue ink, appearing to read 'I. Poulter', with a long horizontal line extending to the right.

Ian Poulter
Managing Director, Non-Public Property
Chief Executive Officer, Staff of the Non-Public Fund

01

OUR ACHIEVEMENTS 2023 - 2024



MEMBER EXPERIENCE

Every day, more than 4,000 employees represent and deliver our CFMWS mission with the passion and commitment that is essential to our success.

With every interaction — whether it is in the gym, at the coffee shop or one-on-one with an advisor, CFMWS employees devote physical energy, mental focus and emotional support to care for the well-being of our military community.

Improving the member and employee experience remains at the centre of CFMWS 2023 – 2024 accomplishments as we work to deliver better programs, improved services and stronger financial performance. We are proud of the many accomplishments achieved in 2023 – 2024 that bring new benefits to our employees.

CFMWS contributes to five dimensions of wellness outlined in the CAF's Total Health and Wellness Strategy, providing CAF members and their families access to goods, services, facilities, and programs in support of their mental, social, physical, financial and family wellness.





MENTAL DOMAIN OF WELLNESS

Playcare

The PLAYCARE project is a child-minding program offered within Bases/Wings fitness centres, to provide CAF families with convenient access to drop-off care while engaging in fitness activities. The five-location pilot highlights the importance of providing accessible child-minding options for CAF families, particularly during periods of increased operational tempo or deployment schedules.

Regular access to drop-off care through PLAYCARE contributes significantly to parents' overall quality of life, helps maintain a healthy work-life balance and alleviates parental burnout. Children who participated in the program improved socialization skills, confidence and enjoyment in structured and unstructured play activities. The program also had a significant impact on parental mental health, with parents reporting reduced stress levels and increased well-being due to prioritizing self-care and fitness activities.

Mind Beacon Live Couples Therapy

Through the Family Information Line, military families can now access Mind Beacon Live Couples Therapy. These virtual sessions offer couples an opportunity to speak with a therapist at a dedicated time through video or by phone. Live Couples Therapy provides personalized care to help with a wide range of mental health concerns. Military families can speak one-on-one with a therapist of their choice using a secure platform, ideal for those who prefer having a face-to-face virtual conversation. In 2023 – 2024, 45 couples used this new service through direct referrals from Family Information Line counsellors.

Veteran Family Telemedicine Service

CFMWS, in collaboration with Maple — a national network of Canadian-licensed doctors, nurse practitioners, and other healthcare providers — has piloted a telemedicine initiative available to medically released Veterans and their families. The Veteran Family Telemedicine Service is part of the Veteran Family Program, funded through Veteran Affairs Canada in partnership with CFMWS. It provides medical consultations by phone and virtually. This service ensures medically released Veterans have timely and convenient access to a primary care physician during their first year of transition. Bereaved families of deceased Canadian Armed Forces members also have one-year access to this virtual care service.

SOCIAL DOMAIN OF WELLNESS

RCAF Game Force

CFMWS successfully secured funding for the inaugural Royal Canadian Armed Forces (RCAF) Game Force program. The first of its kind for the Canadian Armed Forces, RCAF Game Force is a series of E-Sports and gaming tournaments. Healthy levels of gaming are a positive way to connect with others and create a virtual community, while action games can enhance the ability to learn new cognitive tasks. RCAF Game Force tournaments provide a forum to build leadership, cooperation and resiliency competing in a shared, public space.

Open to the Canadian public, participants can connect and compete with RCAF and CAF members both here at home and abroad. The 2023 RCAF Game Force team took part in the C.O.D.E. Bowl (Call of Duty Endowment Bowl) against six US Military branches and three United Kingdom (UK) branches. The CAF was victorious, winning the C.O.D.E. Bowl in its debut appearance.

PHYSICAL DOMAIN OF WELLNESS

CAF Women and Gender-Diverse Physical Fitness and Wellness

Working with our DND/CAF partners, CFMWS launched a CAF Women and Gender-Diverse Physical Fitness and Wellness Program to increase the Canadian Armed Forces' capability to be more responsive to women and gender-diverse military personnel. Women in the CAF can access unique physical wellness and fitness needs throughout their military career.

This program provides targeted and evidence-based physical wellness and fitness support to address gender-specific requirements throughout the many phases of a woman's career. The program focuses on achieving four key program outcomes:

- Preparing for occupational and operational training (e.g., Pre-Basic Military Training)
- Reducing susceptibility to musculoskeletal injury (MSKI)
- Accommodating women during career interruptions (e.g., pregnancy)
- Maintaining function through aging (e.g., osteoporosis) and gender-specific development stages (e.g., menopause).

The priority from the outset is to focus on pre-natal/post-partum, a program area long highlighted as a gap by both personnel and leadership. This program also focuses on building capacity within the Personnel Support Programs (PSP) team, with new employees hired and trained to support research, development, delivery and evaluation.

CAF Fitness

The National Virtual Fitness Program officially launched in July 2023. With more than 3,000 subscribers/social media followers, our military community can now access live weekly, bilingual physical fitness training sessions broadcast on YouTube, Facebook, Instagram and Zoom. This programming provides virtual training across all levels and targeted fitness areas. CAF Fitness offers a low-cost option for CAF members not within reach of a traditional fitness facility. Specific training to prepare for FORCE testing, as well as the Pre-Basic Military Training serve to physically prepare candidates for military fitness requirements.

Pre-Basic Military Qualification Training Program

More than 420 recruits participated in a new training program that was launched in February 2023 to support physical preparation towards basic training and the start of their CAF career. This new program is supported by the Canadian Forces Recruitment Group and is an important initiative contributing to CAF reconstitution and operational readiness.

Invictus Games, Germany

Soldier On Team Canada participated in the Invictus Games in September 2023 in Dusseldorf, Germany alongside more than 500 competitors from 21 countries. The Canadian delegation included 31 competitors comprised of 12 serving members and 19 Veterans; 20 staff, including team management, coaches, medical staff and support staff; as well as 90 friends and family. Team Canada competed in all 10 sports with medal performance in powerlifting, track and field, cycling and archery. The Closing Ceremony included the handover of the Invictus Flag to Canada, proud host for the Invictus Games 2025 in Vancouver and Whistler, British Columbia.

Fitness At Its Finest

“While CANEX has what I need in stock and are very helpful, it is the fitness side of CFMWS that stands out for me as exceptional.

My recent experience involves my coordination while running a Basic Fitness Training Assistant (BFTA) Course, with the Personnel Support Programs (PSP) National Training Centre (NTC). The PSP NTC Training Centre staff deserve recognition and respect for their ability to organize a well-run, valuable course on a decentralized basis. I was impressed by their level of knowledge, professionalism and engagement, as well as their ability to fit the training to our Unit Schedule.

Their Fitness and Sports Instructors understand the level of each student, adapted their instructional techniques to fit, and ensured that the four days of training were focused and valuable for everyone. Their ability to translate theoretical knowledge into practical activities in a way that is “customized” to our situation is excellent. We have a small footprint for our gym, and this affects how we conduct collective training. I was deeply impressed by their technical knowledge, their quality of instruction and the direct link to our integrated fitness planning for the Reserve Unit. The exercise examples and activities are flexible, and applicable to multiple situations.

The focus of PSP Fitness and its broader impact are impressive. We were taught how to adapt exercises and activities in a “scalable” manner, depending on the group. Through CFMWS-run fitness techniques and experience, I am now fully confident that I can run an effective fitness activity for any group as the need arises — ranging from four or five participants, through to larger groups of 20+. The BFTA challenged me personally as an instructor, and provided me with the confidence and experience to “lead” an effective fitness activity.

I was impressed by both the quality of the Fitness and Sports Instructors and “real-world” value of the curriculum. I am looking forward to taking additional courses, and hope to see more decentralization and modularized training during weekends. Helpful and results-focused, it is a pleasure to deal with the school. PSP Fitness Professionals are an outstanding resource for the Canadian Armed Forces.”

Reserve Officer
Army, Eastern Ontario





FINANCIAL DOMAIN OF WELLNESS

Financial Education Program For CAF Members

A new financial education portal for CAF members and their families was launched in January 2024. In partnership with Enriched Academy, Canada's leading employee financial education provider, this portal is designed to help members manage finances and achieve their financial goals. This pilot program was developed to provide relevant financial education available anytime, anywhere through in-person and digital channels.

CAF members have access to a self-guided online curriculum that includes a range of adult-learning modules. These modules cover budgeting, saving and investing, as well as credit management, debt reduction and retirement planning. Nearly 7,000 individuals registered for the learning portal, far exceeding the pilot goal of engaging 5,000 CAF members and their families; of those who registered for the portal, 1,153 participated in a webinar and 182 people attended an in-person seminar.

The Financial Education Portal includes live webinars hosted by Enriched Academy, where participants can interact with presenters, ask questions and receive personalized advice based on unique financial situations. This important online platform helps expand our reach to more CAF members beyond Base/Wing financial briefings, to increase awareness of the importance of financial wellness and security for military community members and their families.

Releasing Member Experience Program

Financial wellness following a military career is at the heart of new initiatives within the Releasing Member Experience Program. A smooth and seamless transition from the CAF community to a civilian

lifestyle is an important journey — and CFMWS is continuously improving its services to support members through these important milestones.

Strengthened partnerships with the CAF Transition Group has resulted in important financial information being included in the My Transition suite of services. Releasing members now receive a digital package to help them understand the conversion of Optional Group Term Insurance to the Insurance for Released Members, and receive information to improve awareness of investment advice and solutions. Important collaborations with the Director General, Compensation and Benefits have also led to new pension education and portal integrations with SISIP Financial, building our visibility and credibility within the military community. The new pension portal will feature SISIP Financial in the retirement planning section and link out to the SISIP website. Furthering the effort for seamless transition, our SISIP Advisors co-present pension education material with the CAF pension team at seminars such as My Transition (formerly SCAN).

Support Our Troops National Tutoring Program

The Support Our Troops National Tutoring Program was launched to provide additional financial assistance for CAF families. This program eases the curriculum transitions during the first year of a posting for learners with an Individual Education Plan, and for those whose circumstances require tutoring support. The program supports dependent children of CAF families from kindergarten to grade 12. In the first year of the program, 50 eligible families received support (up to the \$10,000 maximum amount for each eligible applicant) for the 2023 – 2024 school year.

FAMILY DOMAIN OF WELLNESS

Family Transition Advisors

CFMWS is continuing to support the CAF Transition Group's seamless transition services for CAF members with the development and implementation by Military Family Services of a family military-to-civilian transition process. This initiative supports the efforts of the CAF Transition Group in better meeting the needs of all retiring personnel, including the ill and injured. This new process is delivered by regionalized Family Transition Advisors tagged to the Transition Unit to support the Transition Centres in their respective communities. Family Transition Advisors are integrated and aligned with the Transition Centre teams and provide tailored, professional services to families navigating the release process using reflection tools and the development of Family Transition Plans. In 2023 – 2024, 1,196 unique family members have been supported by the 10 Family Transition Advisors and have been gathering information to inform systemic and institutional changes to reduce family-related stressors to support recruitment and retention efforts.

Hero In Training Program

The Hero in Training program was launched to support children in military families during relocation by providing a fun and engaging experience. It aims to empower children by fostering pride in their military community's service, and to provide age-appropriate educational resources to express their feelings and promote family involvement. The program comprises three components: an activity book, summer programming elements and fun with mascots that bring activity book characters to life. The activity book is age-appropriate and offers themed

activities, stories and exercises to help children understand and cope with the challenges of moving.

Summer programming elements involve themed workshops, group discussions and team-building exercises to boost children's confidence and provide emotional support. The mascots attended 13 Base Events, and featured children meeting activity book characters in person or virtually to create a sense of unity and belonging within the Hero in Training community.

CareerCOACH+ Program

In March 2024, an online career counselling program was launched to help mitigate the employment challenges facing many military spouses and partners with each move. Powered by CareerJoy, one of Canada's leaders in career transition services, this program offers free one-on-one bilingual virtual coaching with a career professional, as well as 24/7 online resources, tools, and templates that offer self-paced learning opportunities. Through personalized coaching, education, career development and employment preparedness opportunities, the CareerCOACH+ program equips military spouses and partners with the skills and confidence needed to build and maintain a successful career alongside their partner's military service.



CFMWS Staff Provide “Insider” Insights

“I find CFMWS services very helpful — they are well rounded, accessible and quick to respond. Whether it is CANEX to shop for groceries and electronics, or SISIP who assist with financial situations — including planning and investments, their teams are knowledgeable and ready to assist.

Many CFMWS staff are military spouses, and their understanding of the military lifestyle is important and appreciated. Their point of view is really insightful.

I definitely used their programs as a new recruit, and 16 years in they have definitely helped me along the way.

Would I recommend CFMWS programs and services? 100%.”

Michael Mazurkewich

Master Corporal, Avionics Technician, CFSATE, Borden



EMPLOYEE EXPERIENCE

New investments underscore our leadership commitment to enhance the employee experience by introducing new learning and wellness offerings. From professional development pilots and anytime, anywhere access to courses led by global industry experts to the launch of an innovative health and wellness platform — we continue to create new opportunities and services to best serve our employees.

Professional Development Learning

In 2023, CFMWS procured LinkedIn Learning, a world leader in professional development as part of our commitment to enhance the employee experience. A new Professional Development learning catalogue was launched to provide employees access to online courses by industry experts. These courses cater to various workforce skills directly supporting employees' professional development goals and divisional learning requirements. The launch of this important program coincided with a leadership commitment that encouraged employees to dedicate time to learning and exploring the new offerings. The results of this learning investment have been impressive, with employees collectively completing over 1,500 courses since its launch.







Learning And Development Pilot

CFMWS introduced a Leadership Development pilot program as a part of its Talent Management strategy. Thirty-four managers across the organization participated in interactive workshops and seminars to enhance their skills in critical areas such as adaptive leadership, change leadership and performance coaching.

The post-program survey analysis to measure the pilot program's impact revealed that participants experienced a notable increase in their overall confidence and gained valuable insights into effective leadership practices. These insights better equipped employees for their current positions. Additionally, participants expressed appreciation for being included in the pilot program, which made them feel valued and recognized.

Integrated Health Platform For Employees

To effectively care for our members means we need to care for ourselves. In support of employee well-being, CFMWS proudly announced the launch of Dialogue, a health and wellness platform offering comprehensive virtual services from a multidisciplinary team — transforming the scope of employee care.

Accessible anywhere in Canada through a single application, eligible employees benefit from Dialogue's primary care service that facilitates swift access to top medical expertise through their

platform of choice by chat, telephone and video. This telemedicine service effectively decreases barriers for employees seeking assistance with non-urgent health concerns, by reducing the need for clinic visits and saving valuable time.

Additionally, employees gain access to Dialogue's Employee and Family Assistance Program (EFAP), which ensures a holistic approach for mental health concerns. With a focus on prevention, timely intervention and ongoing care, Dialogue fosters an extended continuity of support. Moreover, employees working abroad can receive customized EFAP support specifically designed to address the unique challenges they face when working at a distance.

Complying with the Pay Equity Act

CFMWS invested significant effort and resources into advancing compliance with the Pay Equity Act, which went into force on August 31, 2021, giving employers three years to meet legislative requirements. The Pay Equity Act requires employers to create a Pay Equity Committee (PEC), to examine job classes and to compare the compensation between predominantly female and male job classes doing work of equal value. In October 2023, a new pay equity job evaluation tool was approved by our PEC. Draft job classes have been established and pay equity job evaluations were performed for approximately 375 jobs pending PEC approval. CFMWS continues its work to modernize and streamline job descriptions and to research direct and indirect compensation elements with the goal of maintaining pay equity.

Collective Bargaining

CFMWS encountered strike action from one of our union partners towards the end of the 2023 – 2024 fiscal period. We remain steadfast in our commitment to nurturing constructive partnerships and securing fair collective agreements for our unionized employees.

BUSINESS MATURITY AND INNOVATION

The complex challenges of our social enterprise require an evolution of business practices, technology and innovation to maintain stable and efficient operations. We strive to build a stronger and healthier CAF community, as we strengthen our ability to meet and adapt to evolving needs in a dynamic business environment. Here are some of our achievements in 2023 – 2024 that further our business maturity across multiple fronts.

A-PS-110 Modernization

In February 2023, the A-PS-110 Project Management Team was created. They are tasked with modernizing the A-PS-110 framework and Public support to Morale and Welfare programs, as directed through a Strategic Initiating Directive issued by the Chief of Defence Staff (CDS) and Deputy Minister. Given the CAF's Culture and Reconstitution priorities, it was essential to confirm Public support to Morale and Welfare programming with an agreement that updates the governance, simplifies the language, and updates the costing framework for improved transparency for all the parties. In December 2023, completion of the Phase 1 SLA of the A-PS-110 Modernization Initiative was endorsed by the Non-Public Property (NPP) Oversight and Advisory Board, providing a singular foundation for all publicly reimbursed Morale and Welfare programs delivered by CFMWS on behalf of the CAF. Moving forward, Phase 2 of this project will address all NPP programs and services, as well as Public support to NPP Governance and select policy instruments.

CAF LTD Modernization

CAF Long-Term Disability (CAF LTD), administered by SISIP Financial on behalf of CAF Compensation and Benefits, ensures that medically released CAF personnel receive income replacement and rehabilitation support to meet their vocational and medical needs. CAF LTD provides financial coverage for Regular Force and Primary Reserve Force personnel due to injury, illness or other health conditions.

Following two class action lawsuits, action to mitigate the risk of future litigation required a review of the Treasury Board supported CAF LTD insurance policy. This modernization initiative to address several elements of the CAF LTD policy wording aimed to align CAF LTD with comparable Federal and Veterans Affairs Canada (VAC) benefits was launched. The goal was to eliminate ongoing discrepancies and ensure consistent benefits and support for all medically released CAF members. In collaboration with the Chief of Military Personnel and Director General, Compensation and Benefits and with support from Manulife, the policy underwriter — the project team obtained Treasury Board approval for one of the plan enhancements, with the others to be addressed in the future. Enhancements to the Plan, effective April 2024, include the implementation of the medical and psychosocial benefits for non-service attributable (NSA) medically released members, ensuring equal treatment and support for members.

Corporate Environmental Policy

CFMWS published its first Corporate Environmental Policy in 2023. It is applicable to all NPP activities. CFMWS is committed to reducing pollution, and the potential for environmental risks and impact. An Environmental Awareness Training program is now available to increase the awareness of, and accountability for environmental regulatory requirements, as well as the responsibility to decrease

environmental incidents that risk legal, financial and reputational impacts for CFMWS. Continually improving environmental awareness is an important collaborative effort with the Assistant Deputy Minister, Infrastructure and Environment; Canadian Forces Real Property Operations Group; CAF leadership; and Base/Wing Commanders to manage and mitigate environmental risks and incidents in a responsive and timely manner.

Cybersecurity

Cybercrime poses a significant threat to the security of individuals and organizations around the world. Threat actors are widespread, particularly targeting areas where financial gain can be leveraged. CFMWS cyber security staff play an essential role in protecting and securing CFMWS' critical technology infrastructure.

CFMWS actively protects client and employee data through proactive threat and alert management, a well-established cyber awareness program, and the development of a Cyber Governance, Risk and Compliance (GRC) framework. Through cyber awareness training and education and regular simulated phishing campaigns, CFMWS employees are becoming significantly better at identifying and reporting phishing emails.

Working with a trusted cybersecurity partner, CFMWS continues to reduce overall organizational risks by conducting Executive and IT Table-Top exercises that simulate a CFMWS cyber event. These, in addition to many other activities are part of a three-year Cybersecurity Plan that focuses on current and emerging cyber risks, including Artificial Intelligence (AI). Cybersecurity is essential to safeguard personal information, prevent financial attacks and maintain the Non-Public Property (NPP) network system integrity.

Information Asset Management

CFMWS has been making important investments in Information Asset Management (IAM) governance, policy and supporting Records and Information Management System (RIMS). The RIMS pilot project, using SISIP Financial as the proof-of-concept test division, is a scalable, centralized, cloud-based information management system that will enable CFMWS to efficiently manage its documents and records, improve productivity, and reduce compliance risks and costs. On the roadmap for introduction to the enterprise, this technology solution will provide effective Information Asset Management to reduce search time and efforts by employees.

Data Management

An enterprise business glossary has been developed to bring clarity and consistency to the CFMWS organizational data, benefiting both business and technical users. A business glossary helps to ensure the information architecture that supports the information asset management technology (RIMS) is well-organized, standardized and efficient. Clear definitions, a shared vocabulary and centralized repository of approved terms will improve search capabilities, data quality and accuracy.

Cloud Based IT Infrastructure

The migration of the IT infrastructure to the cloud is one of the key components of the CFMWS digital transformation. In 2023 – 2024, CFMWS continued to successfully transition CFMWS infrastructure, applications and data to the Microsoft Azure Data Centre. This migration to a cloud-based platform helps reduce the dependency on physical infrastructure, improve Disaster Recovery capabilities, lower IT costs and expand business capabilities. Digital transformation efforts have reduced the cost of existing IT infrastructure components by approximately \$10,000 per month in a time where

IT support costs are increasing. New deployment processes for the development environment, more granular back-up policies and centralized logging are just some of the additional capabilities that streamline operations, enhance security, and provide greater visibility into system performance and resource utilization.

Agile Project Management

Agile methodology is a project management approach that involves breaking a project into phases, emphasizing continuous collaboration and improvement. Teams follow a cycle of planning, executing, and evaluating to improve project delivery, foster collaboration and increase adaptability. This iterative approach to managing projects focuses on continuous releases and incorporates client feedback with every iteration. Through this adoption, CFMWS aims to improve communication, responsiveness to business changes, and overall product quality — ensuring alignment with members' needs and organizational goals. CFMWS has made significant progress during the initial phase of Agile adoption, and our organization will continue to benefit from more efficient value delivery, collaborative decision-making and effective risk mitigation.

FORMeFIT Kits

FORCE evaluations are an important measure of operational readiness. FORCE, which stands for Fitness for Operational Requirement for CAF Employment, includes four components designed to simulate the physical demands and movement patterns of six common military tasks. In 2023 – 2024, FORMeFit Kits were provided to 10 Army Reserve Brigades, ensuring self-sufficiency in conducting Reservist FORCE evaluations. CAF personnel were trained to use the eFIT technology platform, including access for Army reserves to compare Divisions/ Brigades/Units reports on operational and health-related fitness.





CFMWS Teams Are Present, Are “Always In Our View”

“There are many great services that CFMWS teams deliver exceptionally well — and I am also very impressed with how new and amazing ideas take shape and create even greater value for members.

19 Wing recently started a Bravo Zulu program that encourages members of all rank levels to submit posts recognizing our people for going above and beyond, and contributing positively to our Wing and our community. 19 Wing’s news publication covers these “shoutouts” for the paper, and has partnered with CANEX to recognize one Bravo Zulu nominee each month with a CANEX gift card, selected through a draw.

CANEX has also expanded its reach into local businesses, which is welcome news for our military families. As a mom, I can now purchase specialized sporting equipment, like lacrosse and hockey gear, on a credit plan without the big bills at the start of the season. We also benefit from deals like the new Hero’s Pack introduced by a local butcher, with significant savings. CANEX’s network on the Wing is extensive — they are with us at BBQs and other social events, and they support us every day.

Which CFMWS services do I believe are essential to improve the well-being of our military community? All of them. CANEX, SISIP, Air Force Beach, Personnel Support Programs (PSP), etc. — they are all very involved with our military community!

The SISIP team is always “in our view” — they are very active, providing briefings and identifying new programs. The benefits to this are extensive. In my own experience, as new troops come through during ground training days, the SISIP team is there with in-person information sessions that are brief and easy to understand.

Everyone I work with at CFMWS are very positive people, and great to interact with. We know who they are — they are not “a face behind a desk.” They are engaging and personable, and so appreciated.”

Sgt Amy Martin, CD

Chief Warrant Officer EA, 19 WING, Air Force, Comox

FINANCIAL SUSTAINABILITY

A CFMWS strategic goal for 2024 – 2027 is to achieve financial sustainability, ensuring operational stability with the ability to reinvest any profits generated back into programs and services that will enhance the wellness of our military community. Increasing revenue and profits generated from select business lines is essential to our long-term sustainability, as well as to CFMWS' continued capability to contribute to military resilience and well-being, and operational readiness.

Strategic Review of CFCF

CFMWS management has a fiduciary responsibility to the CDS for the operations of the Canadian Forces Central Fund (CFCF). In 2023 – 2024, CFMWS conducted an in-depth review of national NPP entities, and initiated changes to CFCF operations to ensure continued financial sustainability and good governance. The results include: an annual review of the CFCF Charter; enhanced financial reporting; termination of Accounts Receivable/Accounts Payable buyouts by CFCF; and revised user fee and deductible for the consolidated insurance program (CIP), to better align user fees with insurance program costs.

Robotic Process Automation

Every organization performs repetitive office tasks such as extracting data, filling in forms, moving files, generating reports and more. With Robotic Process Automation (RPA), automation technologies are used to streamline processes, eliminate non-value-added activities and automate core processes.

Today, most Base/Wing accounting teams, as well

as the National Accounting Office are benefiting from RPA. Five new processes were successfully automated in 2023 – 2024 using RPA technology that is proving to reduce manual processing and the potential for human error, and to allow for faster load times of various reports — with projected savings of one to three hours per day across five process improvements.

iModules

Approximately 60,000 CAF members and military community clients receive account statements from CFMWS annually. Automating accounting functions to enable self-service is an important component of CFMWS' financial transformation.

iModules is a web-based software application, forming part of the enterprise resource planning suite that allows self-serve access to features in accounts receivable, expenses and procurement. The first module, iReceivables (Phase 1) was launched in July 2023 by CFMWS Finance, SISIP Financial and Messes to improve the accounts receivable collection process. CAF clients now view monthly statements through a web-based portal, with functionality to examine individual transactions, initiate transaction inquiries, modify payment methods and complete payment of outstanding balances. iReceivables has improved and expedited the process to accept payments, create receipts and obtain reports.

Technology Product Teams

In 2023 – 2024, CFMWS successfully established a CANEX Technology Product Team and Power Platform Team as part of an IT services shift towards product-centric approach to service delivery. Challenged to respond to divisional needs in a tailored manner, the product team model optimizes IT service delivery and support for CFMWS divisions. Product teams build expertise in both the business and the technology team, making timely links to business goals, service enhancements and process

improvement initiatives. The Product team fosters collaboration, integrates diverse expertise and resources, and ensures continuous delivery for rapid business benefit realization.

Customer Relationship Management (CRM) Development

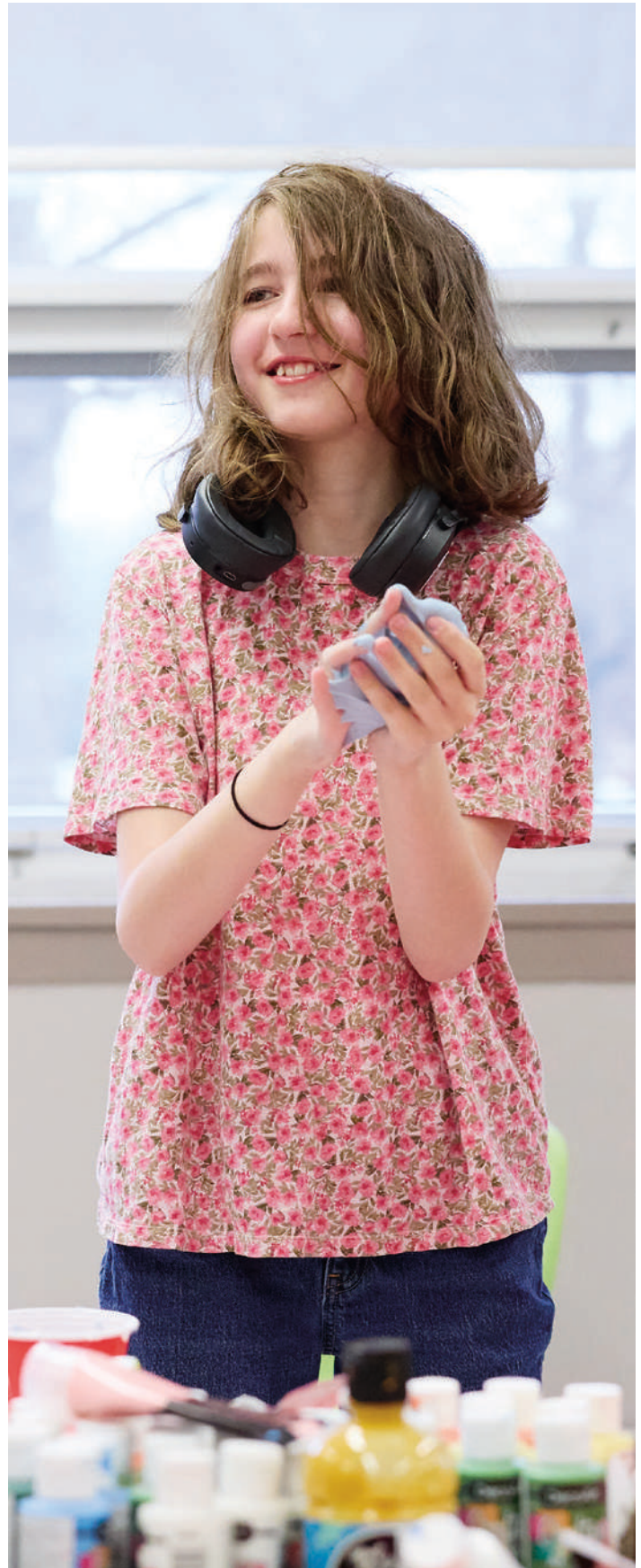
Spending more time focused on a CAF member’s financial wellness, and less time managing technology is just one of the project goals at the centre of SISIP Financial’s digital transformation. A cloud-based CRM system will be launched in 2024 to provide CAF members and military community clients with a seamless and unified experience, matched to their preferred channel. Financial Advisors will have easier access to the information they need, in a system that is optimized for navigation. The CRM system will provide a better way to proactively contact CAF members and military community clients, align with marketing activities and minimize the collection of data — enhancing the CAF client experience and saving valuable time.

Investment Milestone

In 2023 - 2024, SISIP client assets under administration (AUA) reached a significant milestone, surpassing \$1 billion. This achievement highlights SISIP’s robust growth and the doubling of AUA over the past four years. It underscores the confidence that CAF members and their families place in SISIP’s ability to manage their investments and financial plans effectively.

Fraud Risk

Fraud Prevention Week in November 2023, and Fraud Awareness Month in March 2024 reinforced CFMWS’ commitment to ensure the safeguarding of NPP assets. Following a high-level fraud risk assessment in 2022, CFMWS launched a Fraud Hotline and Fraud Prevention Policy, supported by fraud workshops and the development of a Fraud Database and Dashboard to ensure our accountability for risk management of NPP assets is known, accessible and transparent to the CAF community we serve.



The background of the page features a blurred image of a person wearing a dark blue uniform with "CFMWS" printed in orange on the sleeve. In the background, there is a blurred sign with a red header and some text, including a logo that appears to be a stylized "M" or "W".

Financial Counsel And Services That Earn Trust And Confidence

“When I think of CFMWS, I think of help for military families in relation to financial services. Their advisors helped me bring my financial matters up to date.

My contacts counseled me well on managing my finances. I met with my advisor, and they helped me to better understand the numbers and the financial considerations. I spoke with them regularly and they were very accessible — they returned my calls right away.

One of the biggest benefits is they understand us as individuals, as well as our military community. I am thankful for this expertise, and I have a strong feeling of trust with this service.”

Master Corporal
Transition Centre



02

GIVING BACK



Giving Back

FROM CAF CHARITABLE FUNDS



\$4.55M

DISBURSED

in loans to support families from Support Our Troops.



\$2.01M

DISBURSED

in grants to support families from Support Our Troops.



\$1.93M

DISBURSED

in grants to Soldier On programs from Soldier On Fund.

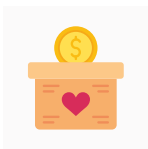


\$86k

PROVIDED

to MFRCs for local programming and initiatives from Support Our Troops.

TO OUR MILITARY COMMUNITY



\$5.06M

RAISED

through sponsorships and donations through PSP HQ and across Base/Wings.



\$2.3M

DONATED

to Soldier On Fund including \$997K for Invictus Games/Warrior Games.



\$1.9M

DONATED

to Support Our Troops.









\$32.5M+



TO OUR **CF ONE MEMBERS**
IN DIRECT SAVINGS



\$21M+

saved in monthly banking fees with BMO.

\$9.6M

interest savings by using the CANEX
No Interest Credit Plan.

\$873K+

in points redeemed towards CANEX
purchases by using CANEX Rewards
program.

\$422K+

saved with CANEX Home Heating
Program.

\$300K+

saved on shipping charges by
shopping CANEX.ca.

\$243K+

saved with CANEX Price Match Policy.

\$75K+

saved in service fees at 50+ ATMs.



TO OUR CAF COMMUNITY

\$3.1M+

annual CANEX/SISIP Base and Wing Dividends contribution.

\$58K+

10% of Kit Shop merchandise sales donated.

\$77K+

donated through 15% of Support Our Troops/Soldier On merchandise and donation campaigns at CANEX.

\$31K+

in surplus food donated to local non-profit organizations.

9,737

meals donated through Second Harvest Food Rescue.

\$23K+

donated to Royal Canadian Air Force 100th Anniversary.

\$200K+

provided to Support Our Troops/Soldier On from SISIP Financial.

\$131K+

donated to Support Our Troops / Soldier On by BMO MasterCard.

\$240K+

donated to Operations Santa Claus through 2,400 care packages.

\$100K+

in annual grant funding to the CANEX Volunteer Recognition Program (VOREP).







TO OUR **LOCAL COMMUNITIES**



\$7.5M+

GENERATED

in sales by CANEX Local Vendors Program through the purchase of goods and services by CF One Members.

\$51K+

DONATED

to the National Centre of Truth and Reconciliation through the sale of an Indigenous artist created orange T-Shirts and the generosity of CAF community and CFMWS employees.

\$12K

RAISED

3,140 donations in support of Yellowknife CAF Community through CANEX stores.

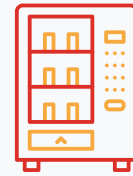






7.2M+

INTERACTIONS



510K+

transactions at 500+
VENDING MACHINES



277K+

FOOD
purchases at Carling
Campus via
Aramark Food Services



70K+

transactions at 50+
ATM MACHINES

108K+

use Canadian Defence
Community

BMO
BANKING





100K+

INSURANCE POLICIES
for auto and property with
The Personal Insurance



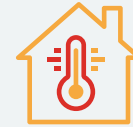
95K+

GAS TRANSACTIONS
from 5 CANEX
Gas Stations



1,242

CANEX.ca
PRODUCT REVIEWS



3K+

use CANEX
**HOME HEATING
PROGRAM**



22K+

CANEX.CA
TRANSACTIONS
processed



88K+

**CANEX REWARD
POINTS**
for CF One members



2.2M+

CANEX in-store
PURCHASES
in 36 Locations



858K+

CANEX CF One
MEMBER CARD
transactions



1.4M+

CANEX
SOCIAL MEDIA
impressions

900K+

VISITORS
CANEX.ca



29K+
CANEX

NO INTEREST
Credit Plan
Transactions



73K+

Members received
CUSTOMER SERVICE



248K+

COFFEE SERVED
from Tim Hortons **CANEX**
kiosks



4K+

PURCHASES
from CANEX **Endless Aisle**
Program



30K+

CFMWS EMAIL
CONVERSATIONS



223K+

new CFMWS CF One
MEMBERS





Holiday Hamper Program — Life-Altering Support And Caring

“The Holiday Hamper Program is here to help families who have experienced a tough year, and comes at a critical time when many finances are stretched to the limit. A lot of people are behind making these donations happen — here is the story of one person on the front lines.

“As I handed the gift card to a person who is usually stoic, I could tell they were just overwhelmed — with tears starting to come down their face. They said you don’t know how much of an impact this is going to have. They explained that they weren’t sure how they were going to have Christmas supper that year with their children coming back for the holiday period.

This demonstrated to me that this program is essential, it is life-altering. It is much more than a financial contribution. It is people seeing that they’re supported during difficult life circumstances.”

Lieutenant Commander Rundle

Support Our Troops, Military Family Services, RMC Kingston

About The Holiday Hamper Program

Since 2015, Support Our Troops has worked with the Royal Canadian Chaplain Services nationwide, as well as through public donations to provide holiday hampers to military members and families in need.

The Holiday Hamper program has grown substantially over the past seven years, and now reaches 88% of Bases/Wings/Units nationally. Last year, gift cards valued at more than \$263,000 were distributed to 1,288 members and families. Thanks to the generous support of our donors, we can continue to offer this program to those who need it most.

Support Our Troops

03

FINANCIAL PERFORMANCE



FINANCIAL HIGHLIGHTS

CANEX/NATEX

Despite the continued challenges in the retail environment in Fiscal Year (FY) 2023 - 2024, the CANEX/NATEX team has been able to substantially reduce and improve the bottom line, reduce general operating expenses, improve gross margin, refine the product assortment, services, programs, business processes and leverage technology to grow new businesses and improve efficiencies.

Gross Sales were \$117.3M, down \$2.6M compared to the prior year, with \$5.6M being attributable to lost sales at six locations following a prolonged strike action during the fourth quarter. Gross margins improved year-over-year to 20.5% from 19.8% in the previous year. Other revenue of \$14.1M improved \$1.6M over the previous year, driven by royalty payments from our Affinity partners.

Expenses of \$41.8M, \$0.6M higher than the prior year, are attributable to salary and wage annual increases (in line with inflation – Consumer Pricing Index).

FY 2023 - 2024 consolidated net loss was \$(3.6M) compared to the previous year's net loss of \$(4.9M) of which \$(2.6M) was incurred in Q4.

CANEX/NATEX continues to reshape its retail operations, services and programs to better reflect retail industry best practices, achieve long-term financial sustainability and to meet the changing needs within our military community.

SISIP Financial

SISIP generates revenue through three sources: premium revenue (insurance); investment income (SISIP Seg Fund portfolio); and commissions (client investment portfolios and affinity programs).

Additionally, SISIP receives administrative fees for the delivery of Public reimbursed programs including Financial Counselling, Financial Education and CAF Long Term Disability plan.

In FY 2023 - 2024, SISIP's revenue was \$165M, representing an 84% improvement over the prior fiscal year's revenue of \$89.7M. This increase is attributed to investment gains on both the segregated fund and insurance plan assets (compared to losses in FY 2022 - 2023).

Expenses were \$32.7M higher at \$130M, with life insurance claims continuing to trend higher relative to premium revenue, and the normalizing of 'changes in reserves' following the introduction of a new accounting standard (IFRS 17 – Insurance Contracts). Salary expense was also higher following annual increases (in line with inflation – Consumer Pricing Index), and the addition of new hires to support SISIP's business strategy.

Net income before CFMWS distributions was \$52M compared with \$18.7M the year before. A contribution of \$17.1M was provided to CFMWS (\$26.4M in FY 2022 - 2023) in support of NPP programs and services.

After contribution, SISIP's net income was \$34.9M, compared to a net loss of \$(7.7M) in FY 2022 - 2023.

SISIP Segregated Fund Portfolio

ASSETS AS OF MARCH 31, 2024

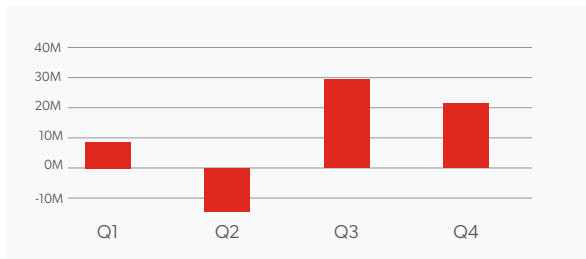
\$515M

Return (Net)

8.9 %

+\$45M

Quarterly Trend



Return (Net) comparison

Prior Year	-0.11 %
5yr Avg	5.9 %
1yr Benchmark	10.5 %

\$48M withdrawn to fund contribution to CFMWS for NPP programs and services.

Monthly performance

Best	Nov @ \$21.4M
Worst	Sep @ \$(13.8M)

Asset Allocation

Investment portfolios managed by professional asset managers in accordance with a Statement of Investment Policy, and monitored by the NPP Investment Committee.

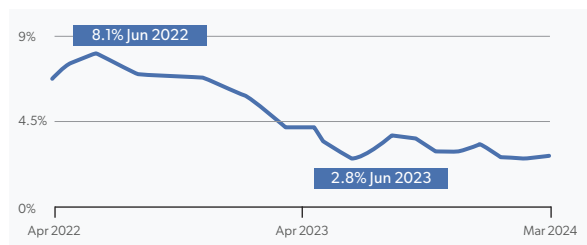
Speciality	15.4%
International Equities	33.8%
Canadian Equities	15.6%
Fixed Income	32.8%
Cash \$ Cash Equivalence	2.4%



Inflation & Interest Rates

Inflation (based on Consumer Pricing Index)

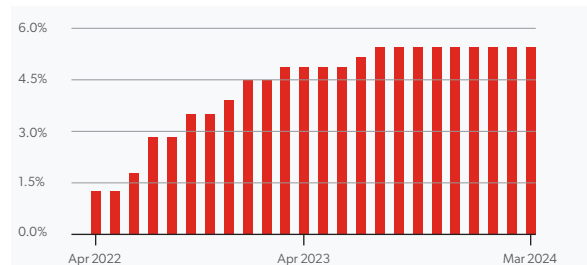
Inflation impacts the cost of the goods sold, and the running costs our programs and services.



Source: Statistics Canada

Bank of Canada Policy Interest Rate

Interest rates impact assets and liabilities of insurance and pension plans, as well lending rates of financial institutions.



Source: Bank of Canada

Canadian Forces Central Fund

Similar to SISIP Financial, the Canadian Forces Central Fund (CFCF) generated investment gains for the year, following the losses experienced in FY 2022 - 2023. As a result, CFCF's revenue reached \$24M, compared to a loss of \$(4M) in the prior year.

Operating expenses were higher at \$13M, compared to \$6.1M in the prior year, primarily due to the full distribution of interest to NPP consolidated bank account (CBA) entities. With CFCF preserving the capital of NPP entities during periods of investment losses, the payment of interest is contingent on sufficient investment gains being attained.

Insurance costs for the Consolidated Insurance Program (CIP) continued to rise, reaching \$4.5M (compared to \$3.4M in the prior year) and driven by claims for property damage and increased cost of re-insurance.

The CFCF net income before contribution to CFMWS was \$11M, compared with a loss of \$(10.1M) in the prior year. CFCF contributed \$4.5M to CFMWS this fiscal year, in support of NPP programs and services. Net income after contribution was \$6.5M, compared to a net loss of \$(10.2M) in the prior year.

CFCF Portfolio

ASSETS AS OF MARCH 31, 2024

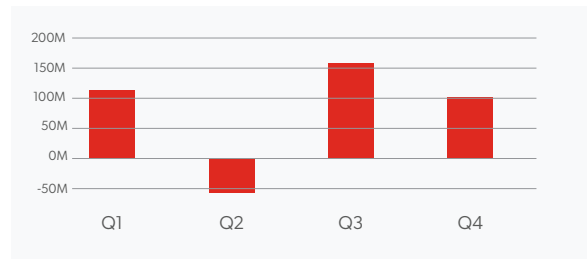
\$222M

Return (Gross)

10.70 %

+\$21.6M

Quarterly Trend



Return (gross) comparison

Prior Year	-3.49 %
4yr Avg	8.7 %
1yr Benchmark	11.2 %

Investment gains enabled the full distribution of CBA interest.

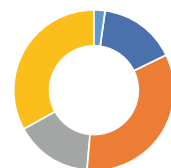
Monthly performance

Best	Nov @ \$10M
Worst	Sep @ \$(6.8M)

Asset Allocation

Investment portfolios managed by professional asset managers in accordance with a Statement of Investment Policy, and monitored by the NPP Investment Committee.

Multi Asset	10%
International Equities	43%
Canadian Equities	19%
Fixed Income	26%
Cash \$ Cash Equivalence	2%



CFMWS

CFMWS operations, including governance, are funded through reimbursements from DND and other Government of Canada departments for delivery of Public programs and services, as well as contributions and user fees from SISIP, CFCF and CANEX for NPP services and activities.

In support of the FY 2023 - 2024 CFMWS Business Plan, DND provided CFMWS with an additional \$15M (\$10.7M baseline and \$4.4M in-year) in Public funding to support enterprise strategic priorities. The funding was allocated to support economic wage increases related to cost of living, child care and telemedicine initiatives delivered through Military Family Services (MFS), and investments in technology needed to ensure continued delivery of IT services, mitigate risk of cyber threats, and improve compliance.

Overall, CFMWS FY 2023 - 2024 expenditures amounted to \$210M, reflecting a \$3.9M increase over the prior year. The year-over-year increase was driven by a net \$3.5M increase in personnel costs and an additional \$2M in funding distributed to Military Family Resource Centres. The increase was offset by reductions in contract services. Despite the overall rise in expenses, CFMWS experienced a surplus of \$5M, attributed to lower pension costs owing to the plan being fully funded, and reduced salary expenses resulting from NPP strike action in parts of Ontario and Quebec during the last quarter of FY 2023 - 2024.

In FY 2023 - 2024, 11 technology projects were completed, which is two fewer than the previous year, due to project size and implementation schedules. Technology Investment Program expenses totaled \$9.2M (compared to \$9.8M in the prior year) of which \$4M was for ongoing costs of completed projects, an increase of \$1.8M. From a technology and business transformation perspective, CFMWS continued investments in

Data and Information Management and Digitalization technology projects that will continue into FY 2024 - 2025.

CAF Charitable Funds

In FY 2023 - 2024, CAF Charitable Funds recorded \$4.6M in proceeds and donations to support a myriad of grant programs. Throughout the year, \$4M was disbursed to a variety of goodworks programs, including but not limited to: financial assistance (emergency and financial distress programs); the national Camp Program; Scholarships and Bursaries; Special Needs; and Soldier On Equipment and Activity/Event Grants.

In addition, \$4.5M was provided in the form of loans to members of the CAF Community.

Notes:

All financial figures included in this report are unaudited. Where differences occur, the audited financial statements will be considered the definitive authority. When completed, audited financial statements will be posted at

<https://cfmws.ca/about-us/public-reporting/financials>

**Canadian Forces Morale and
Welfare Services (CFMWS)**

Contact Us

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MEMBER CUSTOMER SERVICE CENTRE

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cfmws.ca



Annual Report
2023 - 2024

SUPPORTING OUR
MILITARY COMMUNITY...
TOGETHER



**Canadian Forces Morale and
Welfare Services**

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