



Multi-Material  
Stewardship Western



# 2016 ANNUAL REPORT

## ABOUT MMSW

**MULTI-MATERIAL STEWARDSHIP WESTERN (MMSW)** is a Saskatchewan-based, non-profit organization established to help obligated businesses supplying packaging and paper products meet the province's regulatory requirements. MMSW steward members help finance the delivery of effective and efficient recycling services for the materials they supply to Saskatchewan consumers.

MMSW members include brand owners, first importers, retailers, restaurants, manufacturers, distributors, wholesalers and other organizations that supply packaged goods and/or paper to Saskatchewan residents. MMSW provides funding to participating municipalities based on a 60% capture rate of the packaging and paper reported by its members.

The MMSW program was created in 2013 under *The Household Packaging and Paper Stewardship Program Regulations*. The program launched on January 1, 2016.

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## 2016 HIGHLIGHTS

In its first full year of operation, MMSW has made a strong start to implementing Extended Producer Responsibility in Saskatchewan. Funding agreements are in place with 454 municipalities that provide collection, processing and marketing services for waste packaging and paper.



**62%**  
RECOVERY RATE



**36,675**  
TONNES COLLECTED



**82%**  
HOUSEHOLDS WITH  
WASTE PAPER AND  
PACKAGING RECYCLING



**44.4 kg/capita**  
COLLECTED

*All figures are for year ended December 31, 2016*

## MESSAGE FROM MANAGING DIRECTOR



MMSW accomplished a great deal in our first year of operation, including forging relationships with 454 municipal partners and collecting fees from nearly 500 businesses to finance residential packaging and paper recycling services.

The program's recycling services directly advance Saskatchewan toward its goal of waste management keeping pace with the province's growth, while protecting the environment and maintaining quality of life for its residents. MMSW is proud to work with the province's stakeholders in delivering on that goal.

MMSW is fortunate to be guided by a dedicated and knowledgeable Board of Directors that provides important oversight and strategic input to ensure the successful delivery of MMSW's mandate. Our board is made up of business leaders who bring the necessary skills and expertise that help ensure the program's success.

In addition to our Board of Directors, MMSW benefits from the input and perspective of a local Advisory Committee made up of volunteer representatives from Saskatchewan's urban and rural municipalities, regional waste management authorities and MMSW members. Committee members represent the interests of their sectors in relation to core program activities. The Advisory Committee has established its terms of reference and is providing important input on a number of key issues.

I want to thank all MMSW members, partners, directors and staff for a year of solid accomplishments. We look forward to continuing our work in 2017 and beyond.

A handwritten signature in black ink, appearing to read 'Allen Langdon', written in a cursive style.

Allen Langdon,  
Managing Director, MMSW

## PROGRAM OVERVIEW

### WORKING WITH OUR MEMBERS

MMSW enables members to fulfil their obligations under Saskatchewan's *Household Packaging and Paper Stewardship Program Regulations*. This involves engaging with a number of stakeholder groups in Saskatchewan to deliver efficient and effective recycling services for the obligated materials members distribute to Saskatchewan residents.

#### EXTENDED PRODUCER RESPONSIBILITY

Extended Producer Responsibility, or EPR, is an environmental policy approach in which the producer's responsibility for reducing environmental impact and managing the product is extended across the whole life cycle of the product, from sourcing of materials and design to its end-of-life. EPR encourages a cradle-to-cradle approach to managing materials, meaning products and packaging discarded by the consumer are recovered, recycled and reused to make new products - redirecting waste destined for landfill and reducing our impact on the environment.

#### WASTE PACKAGING AND PAPER (WPP)

MMSW is focused on management of Waste Packaging and Paper, which are defined in the Regulation. Packaging includes primary packaging, grouped or secondary packaging, transportation and service packaging that goes to the household. Paper includes flyers, brochures, booklets, catalogues, telephone directories, newspapers and magazines.

MMSW is partnered with Canadian Stewardship Services Alliance (CSSA) which provides support and administrative services for our members, as well as programs in other provinces. In 2016, MMSW actively participated in CSSA's Fee Methodology Project, which examined new approaches for setting fees for waste packaging and paper. MMSW supported the new methodology and the Board of Directors approved the implementation of the new methodology for calculating the 2017 fee schedule.

MMSW has worked to simplify the way in which smaller Saskatchewan-based businesses determine their obligations under the Regulations. An on-line tool is now available to make it simple for small business to determine whether or not they are required to register with MMSW and pay stewardship fees. It can also be used to help them determine if they qualify as low volume producers and are entitled for flat fee payments with no requirement to submit a detailed annual report of their materials.

## **WORKING WITH OUR SERVICE PROVIDERS**

MMSW has executed funding agreements with 454 municipalities, Regional Waste Authorities and First Nations communities since the launch of the program in January 2016. These agreements provide for funding of WPP recycling services based on a 60% capture rate of the material reported by MMSW members. These service providers enable 82% of Saskatchewan households to receive packaging and paper recycling services that keep valuable materials out of landfills.

MMSW continues to consider ways to streamline the administrative and reporting requirements of service providers, particularly smaller municipalities. In 2016, the reporting schedule for service providers who service 450 or fewer households was changed to biannual reporting from quarterly reporting.

## WORKING WITH OUR ADVISORY COMMITTEE

The Advisory Committee provides important input to MMSW by reflecting the views of local stakeholders specifically the interests of urban and rural municipalities, regional waste management authorities, the Saskatchewan Waste Reduction Council and members. The Advisory Committee includes:

- Trevor Carlson, **Director Sustainability, Federated Co-operatives Limited**  
*(Co-Chair to November 2016)*
- Kyla Clincke, **Ministry of Environment** *(Observer)*
- Julie Dickson, **Director, Public Affairs and Corporate Services, Overwaitea Food Group** *(Co-Chair)*
- Al Heron, **Director - West Central Region, Saskatchewan Urban Municipalities Association**
- Steven Dribnenki, **Policy and Legal Advisor, Saskatchewan Urban Municipalities Association**
- Joanne Fedyk, **Executive Director, Saskatchewan Waste Reduction Council**
- Wally Lorenz, **Chair, Association of Regional Waste Management Authorities of Saskatchewan**
- Anne Mathewson, **Administrative Assistant, Association of Regional Waste Management Authorities of Saskatchewan**
- Libbey Morin, **Policy Analyst, Saskatchewan Association of Rural Municipalities**
- Martin Scuccimarri, **Director of Environmental Affairs and Sustainability, Saputo Inc.**
- Carmen Stirling, **Vice President, Saskatchewan Association of Rural Municipalities** *(Co-Chair)*

The Advisory Committee met in January and September 2016. The work of the committee centred on three main items: defining the role of the committee and agreeing its Terms of Reference, seasonal household counts in the context of the per-household funding model and providing input into and reviewing the results of MMSW's Q1 consumer awareness campaign.

In addition, the Committee refined the role it would play in the development of a recommendation for a new municipal payment model based on actual Saskatchewan costs.

## WORKING WITH OUR BOARD OF DIRECTORS

The MMSW Board of Directors represents the steward members and brings the necessary knowledge and expertise to oversee the program and ensure its success. Current board members are:

- Debbie Baxter, Independent Director (*from March 2017*)
- Christine Bomé, Senior Director, Public Affairs, **Walmart**
- Dale Botting, Independent Director
- Bob Chant, SVP, Corporate Affairs and Communication, **Loblaw Companies Limited** (*Vice Chair*)
- John Coyne, VP, Legal and External Affairs, **Unilever Canada Inc.** (*Board Chair*)

Finance & Audit Committee members are Debbie Baxter (*Chair*) and Dale Botting.

The MMSW board met four times in 2016 and the following table below outlines board member attendance at each meeting:

BOARD MEMBER	COMMENTS	MAR 24, 2016	JUN 23, 2016	SEP 22, 2016	DEC 14, 2016
<b>Christine Bomé</b>	Appointed to Board Sep 22, 2016			Yes	Yes
<b>Dale Botting</b>	Appointed as independent director Sep 22, 2016			Yes	Yes
<b>Trevor Carlson</b>	Director as of Sep 4, 2014, resigned Nov 2016	Yes	Yes	Yes	
<b>Bob Chant</b>	Director since Jan 2014	Yes			Yes
<b>John Coyne</b>	Director since Jan 2014	Yes	Yes	Yes	Yes

## PROGRAM PERFORMANCE

MMSW recognizes the importance of providing stakeholders with performance metrics that allow them to assess the performance of the program. The below table captures information available for 2016. MMSW is working with its municipal partners to develop the capability to implement processes that will enable them to collect unavailable data noted below and MMSW will provide it in future annual reports as it becomes available.

Tonnes of packaging and paper supplied by MMSW members	58,876 tonnes
Tonnes of WPP collected by municipalities	36,675 tonnes
Total tonnes of WPP recycled and therefore diverted from landfills by municipalities registered with MMSW	Not available
Recovery rate of total WPP diverted by municipalities registered with MMSW as a percentage of total WPP supplied by MMSW members	62%
For each category of WPP, total tonnes of WPP recycled and therefore diverted from municipal landfills by municipalities registered with MMSW	Not available
Recovery rate for each category of WPP reported by municipalities registered with MMSW as a percentage of the total of that category of packaging and paper supplied by MMSW members	Not available
Kilograms collected/ capita	44.4
Fees collected from members	\$8,772,007
Funds spent to operate the program	\$4,089,518
Funds spent to administer the program (includes both operation and administration costs)	\$5,561,039
Promotion and Education	\$52,623
Resident Feedback	937 visits to the resident section of the MMSW website. Of those, 712 were unique visits. MMSW has received 296 emails.

## 2016 FEE RATES

MMSW members pay fees based on the weight of the WPP materials supplied to Saskatchewan consumers.

CATEGORY	MATERIAL	2016 FEE RATES
<b>PRINTED PAPER</b>		
Printed Paper	Newsprint	7.15 ¢/kg
	Magazines and Catalogues	7.15 ¢/kg
	Telephone books	
	Other Printed Paper	
<b>PACKAGING</b>		
Paper Based Packaging	Corrugated Cardboard	12.92 ¢/kg
	Boxboard	
Composite Paper Packaging	Gable Top Cartons	22.47 ¢/kg
	Paper Laminates	
	Aseptic Containers	
Plastic Packaging	PET Bottles	17.54 ¢/kg
	HDPE Bottles	
	Plastic Film	24.62 ¢/kg
	Polystyrene	
	Other Plastics	
Plastic Laminates	Plastic Laminates	33.76 ¢/kg
Steel Packaging	Steel	15.76 ¢/kg
Aluminum Packaging	Aluminum Food & Milk Containers	24.32 ¢/kg
	Other Aluminum Packaging	
Glass Packaging	Clear Glass	13.80 ¢/kg
	Coloured Glass	

## PROMOTION & EDUCATION

Informed residents are vital to the success of MMSW. In its first year of operation, a number of promotion and education activities were initiated to advise and encourage household recycling.

### SOCIAL MEDIA

After the program launched on January 1, 2016, MMSW established a social media presence to increase brand awareness and drive traffic to the website. The MMSW [Facebook](#) and [Twitter](#) profiles were launched at the end of February. Social content targeting residents was created throughout the year, providing recycling tips, as well as answers to common recycling questions.

2016 SOCIAL MEDIA OVERVIEW:



**589,611**

COMBINED IMPRESSIONS

**1,750**

COMBINED LINK CLICKS

### WEBSITE

As a new program, the [resident section](#) of the MMSW website provided clear messaging about who MMSW is, what MMSW does and what the program means for Saskatchewan residents. The website also hosted content around the benefits of recycling and included an interactive tool where residents could click on materials and see what they turned into once recycled. 2016 activity for the resident section included 937 page views and 712 unique visitors.

## 2016 RESIDENT AWARENESS CAMPAIGN

In March 2016, MMSW launched an eight-week resident awareness campaign that generated over 3.2 million impressions. The three main objectives included:

- Increasing awareness of the MMSW program
- Increasing website traffic to mmsk.ca
- Increasing MMSW's Facebook and Twitter following



Print ads ran over two weekends in the *Regina Leader-Post* and *Saskatoon StarPhoenix*, while digital and social ads ran for the entire campaign timeframe. Ads pointed to a [campaign-specific landing page](#) where residents could learn more about the MMSW program.



## FINANCIAL PERFORMANCE

MMSW delivered stable financial performance in its first full year of operation in 2016. MMSW incurred operating costs of \$4.1 million related to the collection, transportation and processing of 36,675 tonnes of material. Material management costs were lower than expected primarily due to fewer municipalities than anticipated executing funding agreements with MMSW. In 2016, \$1.4 million was spent on program management and an additional \$50,000 was invested in promotion and education campaigns aimed at increasing MMSW's brand awareness in the province. MMSW has achieved its capital accumulation target and established an operating reserve to provide for an appropriate level of working capital to satisfy MMSW's cash flow obligations for a three-month period.

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## Independent Auditor's Report

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### To the Members of Multi-Material Stewardship Western Inc.

We have audited the accompanying financial statements of Multi-Material Stewardship Western Inc., which comprise the balance sheet as at December 31, 2016, and the statements of changes in net assets, operations and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

#### Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

#### Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of Multi-Material Stewardship Western Inc. as at December 31, 2016, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

*BDO Canada LLP*

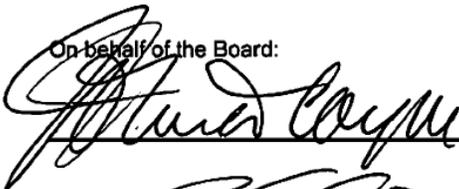
Chartered Professional Accountants, Licensed Public Accountants

March 29, 2017  
 Toronto, Ontario

## Multi-Material Stewardship Western Inc. Balance Sheet

December 31	2016	2015
<b>Assets</b>		
<b>Current</b>		
Cash	\$ 4,907,510	\$ 593,888
Accounts receivable	96,593	23,507
Prepaid expenses	19,288	8,119
	5,023,391	625,514
<b>Capital assets (Note 2)</b>	<b>5,480</b>	<b>7,307</b>
	<b>\$ 5,028,871</b>	<b>\$ 632,821</b>
<b>Liabilities and Net Assets</b>		
<b>Current</b>		
Accounts payable and accrued liabilities	\$ 1,286,195	\$ 123,567
Due to CSSA (Note 3)	82,915	84,986
Forgivable loan (Note 4)	-	250,000
	1,369,110	458,553
<b>Net Assets</b>		
Invested in capital assets	5,480	7,307
Unrestricted	1,654,281	166,961
Internally restricted (Note 5)	2,000,000	-
	3,659,761	174,268
	<b>\$ 5,028,871</b>	<b>\$ 632,821</b>

On behalf of the Board:

 \_\_\_\_\_ Director

 \_\_\_\_\_ Director

The accompanying notes are an integral part of these financial statements.

## Multi-Material Stewardship Western Inc. Statement of Changes in Net Assets

**For the year ended December 31, 2016**

	Invested in Capital Assets	Unrestricted	Internally Restricted	Total
<b>Balance, beginning of year</b>	\$ 7,307	\$ 166,961	\$ -	\$ 174,268
<b>Excess (deficiency) of revenue over expenses for the year</b>	(1,827)	3,487,320	-	3,485,493
<b>Transfer to operating reserve (Note 5)</b>	-	(2,000,000)	2,000,000	-
<b>Balance, end of year</b>	\$ 5,480	\$ 1,654,281	\$ 2,000,000	\$ 3,659,761

**For the year ended December 31, 2015**

	Invested in Capital Assets	Unrestricted	Total
Balance, beginning of year	\$ 9,134	\$ (1,058,616)	\$ (1,049,482)
Excess (deficiency) of revenue over expenses for the year	(1,827)	1,225,577	1,223,750
Balance, end of year	\$ 7,307	\$ 166,961	\$ 174,268

The accompanying notes are an integral part of these financial statements.

## Multi-Material Stewardship Western Inc. Statement of Operations

For the year ended December 31	2016	2015
<b>Revenue</b>		
Fee revenue	\$ 8,772,007	\$ 2,667,374
Investment income	24,525	5,923
Other income (Note 4)	250,000	-
	<u>9,046,532</u>	<u>2,673,297</u>
<b>Expenses</b>		
Material management costs (Note 6)	4,089,518	-
Promotion and education	52,623	-
Research and program development	23,037	67,156
Program management (Note 3)	1,395,861	1,382,391
	<u>5,561,039</u>	<u>1,449,547</u>
<b>Excess of revenue over expenses for the year</b>	<b>\$ 3,485,493</b>	<b>\$ 1,223,750</b>

The accompanying notes are an integral part of these financial statements.

## Multi-Material Stewardship Western Inc. Statement of Cash Flows

For the year ended December 31	2016	2015
<b>Cash provided by (used in)</b>		
<b>Operating activities</b>		
Excess of revenue over expenses for the year	\$ 3,485,493	\$ 1,223,750
Adjustments to reconcile excess of revenue over expenses for the year to cash provided by operating activities		
Amortization of capital assets	1,827	1,827
Changes in non-cash working capital balances:		
Accounts receivable	(73,086)	17,790
Prepaid expenses	(11,169)	(523)
Accounts payable and accrued liabilities	1,162,628	120,680
Forgivable loan	(250,000)	-
Due to CSSA	(2,071)	(769,432)
	<b>4,313,622</b>	<b>594,092</b>
<b>Financing activity</b>		
Decrease in bank overdraft	-	(204)
<b>Increase in cash during the year</b>	<b>4,313,622</b>	<b>593,888</b>
<b>Cash, beginning of year</b>	<b>593,888</b>	<b>-</b>
<b>Cash, end of year</b>	<b>\$ 4,907,510</b>	<b>\$ 593,888</b>

The accompanying notes are an integral part of these financial statements.

## Multi-Material Stewardship Western Inc. Notes to Financial Statements

**December 31, 2016**

### 1. Significant Accounting Policies

The following is a summary of significant accounting policies of the Organization:

(a) Business Organization and Operations

The Multi-material Stewardship Western Inc. (the "Organization") was incorporated under The Saskatchewan Non-Profit Corporations Act, 1995 on March 5, 2010 to undertake responsibility for the stewardship of the packaging and printed paper environmental management program under provincial legislation. The Organization is a not-for-profit organization and as such is not subject to income taxes.

The Waste Packaging and Paper Stewardship Plan (the "Program Plan") was approved by the Saskatchewan Ministry of Environment in October 2015 and the program was launched January 2016.

(b) Basis of Accounting

The financial statements have been prepared using Canadian accounting standards for not-for-profit organizations.

(c) Revenue Recognition

Fee revenue is based on reported tonnages for members with signed Membership Agreements with the Organization. Revenue is recognized when tonnage is reported, fees are received or receivable and collection is reasonably assured. Revenue arising from member reported tonnages or adjustments for prior years' obligations and revenues resulting from compliance and enforcement activities are recognized when the amount can be reasonably estimated and collection is reasonably assured.

(d) Financial Instruments

Unless otherwise noted, the Organization initially measures its financial assets and liabilities at fair value and subsequently measures its financial assets and liabilities at amortized cost.

(e) Capital Assets

Capital assets are recorded at cost less accumulated amortization and are amortized on the following basis:

Furniture and fixtures	-	5 years straight line
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(f) Impairment of Long-Lived Assets

When a long-lived asset no longer has any long-term service potential to the Organization, the excess of its net carrying amount over any residual value is recognized as an expense in the statement of operations.

## Multi-Material Stewardship Western Inc. Notes to Financial Statements

**December 31, 2016**

### 1. Significant Accounting Policies - (Continued)

(g) Government Assistance

Government assistance, including forgivable loans, relating to program development and implementation is recorded as income in the period qualifying expenditures are made and specified conditions are met. When government assistance is received which relates to expenses of future periods, the amount is deferred and amortized to income as the related expenses are incurred and specified conditions are met.

(h) Use of Estimates

The preparation of financial statements in accordance with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period. Accounting estimates include the valuation of accounts receivable. Actual results could differ from management's best estimates as additional information becomes available in the future.

### 2. Capital Assets

	2016		2015	
	Cost	Accumulated Amortization	Cost	Accumulated Amortization
Furniture and fixtures	\$ 9,134	\$ 3,654	\$ 9,134	\$ 1,827
		\$ 5,480		\$ 7,307

### 3. Due to CSSA and Related Party Transactions

Effective August 30, 2013, the Organization entered into a 5 year Management Service Agreement ("MSA") with Canadian Stewardship Services Alliance Inc. ("CSSA") for management services including administrative and technical support, other services and facilities for administrative, technical and reporting activities. During the year, charges totaling \$1,085,549 (2015 - \$1,001,738) were paid to CSSA pursuant to this contract and are included in program management expenses. Included in accounts payable and accrued liabilities is \$82,915 (2015 - \$84,986) relating to these services.

The Organization's board of directors consists of 50% (2015 - 100%) who are also members of the CSSA board of directors; therefore, the CSSA board of directors has control over the Organization.

All transactions between the Organization and CSSA are in the normal course of operations and are recorded at their exchange amount as agreed upon by the parties.

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## Multi-Material Stewardship Western Inc. Notes to Financial Statements

**December 31, 2016**

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#### 4. Forgiveable Loan

In March 2010, the Saskatchewan Government ('Government') provided \$350,000 in funding to the Organization for the purpose of administering consultation and undertaking the development and implementation of a Recycling Program for the Multi-Material Recycling Program ("MMRP"). Pursuant to the agreement with the Government, \$250,000 is considered a forgiveable loan contingent on reinvestment of the same amount back into the MMRP operations by the Organization once the program is fully functional. The program became fully functional in January 2016, and the \$250,000 was recognized as other income in 2016. The remaining \$100,000 was a grant to cover plan development and administration costs and is not required to be repaid.

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#### 5. Internally Restricted Net Assets

The directors authorized the establishment of the Operating Reserve to provide for an appropriate level of working capital and to satisfy all of its obligations for a reasonable period of time. During the year, the Organization internally restricted \$2,000,000 (2015 - \$nil) for this purpose.

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#### 6. Material Management Costs

Material management costs include all costs related to the collection, transportation and processing of materials managed through the program.

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#### 7. Commitments

Under the terms of a realty lease agreement, the Organization is committed to pay basic rent approximately as follows:

2017	\$	43,700
2018		45,700
2019		22,900
	\$	112,300

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## Multi-Material Stewardship Western Inc. Notes to Financial Statements

December 31, 2016

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### 8. Financial Instrument Risk Exposure and Management

Management has established policies and procedures to manage risks related to financial instruments, with the objective of minimizing any adverse effects on financial performance. Unless otherwise noted, it is management's opinion that the Organization is not exposed to significant interest rate, currency or credit risks arising from its financial instruments unless otherwise noted. A brief description of management's assessments of these risks is as follows:

(a) Credit Risk:

Financial instruments potentially exposed to credit risk include cash and accounts receivable. Management considers its exposure to credit risk over cash to be remote as the Organization holds cash deposits at a major Canadian bank. Accounts receivable are monitored regularly for collections and the carrying amount represents the maximum credit risk exposure. The Organization's provision for uncollectable accounts receivable is \$4,015 (2015 - \$nil).

(b) Liquidity Risk:

Liquidity risk is the risk that the Organization will not be able to meet its obligations as they come due. The program operated by the Organization carries risks in the ability to forecast and control expenditures. Management has taken steps to ensure that the program will have sufficient working capital available to meet obligations.



## **MULTI-MATERIAL STEWARDSHIP WESTERN (MMSW)**

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### **STEWARDS:**

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1-888-980-9549

### **MMSW COLLECTORS:**

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1-855-886-4558

[www.mmsk.ca](http://www.mmsk.ca)