LETTER FROM THE CEO

Dear Friends,

In 2019 our bold vision for the future created numerous opportunities for us to better serve all. These opportunities were seen throughout Lake County, from our new addition at the Dean & Barbara White Southlake YMCA, to our expansion and renovation at Hammond YMCA, and our new program model implementation at all of our locations. These developments are just a few of the many ways we continue to focus on strategic priorities that are critical to our community.

Our vision of serving one in five people in our community is off to a great start. In 2019 we served over 56,372 or one in nine people in Lake County. These members were able to create healthier lifestyles and build positive friendships through our YMCA programs and services.

In addition, thousands of kids grew more confident and connected through their experiences in our YMCA programs. Our staff continue to strive to be positive role models to our youth. As role models, they can help build character through our programs and combat the growing epidemics of youth obesity, social isolation, anxiety, and depression.

Finally, we would like to thank our many donors—who without you—none of this would be possible. With giving hearts comes opportunity and we have been blessed to honor the White Family, and the late Dean & Barbara White. Their support has given us many opportunities now and for many years to come.

Thank you all for your support in 2019 as we move forward to continuing to serve our community in bigger and bolder leaps.

Yours in service,

Jay Buckmaster
CEO

Mark Bates
Chairman, YMCA Board of Directors

Milestones

APRIL 2019 | Dedicated and opened the Dean & Barbara White Southlake YMCA. Our 120,000 square foot addition and renovation was built to serve the community with special thanks to the White Family who provided the lead gift for this destination YMCA and true game changer in Lake County, IN.

AUGUST 2019 | Dedicated and reopened Hammond Family YMCA. The renovated and expanded Hammond Family YMCA has a new, modern layout and additional 5,000 square feet of wellness space. With special thanks to Mayor Thomas M. McDermott, Jr./City of Hammond, IN and the White Family, this YMCA will be an asset to the Hammond community for the future.
VISION

The YMCA will change Lake County through leadership in programs that nurture lifelong development of individuals and families.

Through membership services, the YMCA is committed to offering relevant programming to help families, adults and seniors be healthy and active.

Goal #1 - The YMCA will be committed to enhancing health and well-being of our members through relevant and remarkable programming.

Goal #2 - The YMCA will be a leader in community health and well-being.

Our YMCA is committed to strengthening the community by providing access and developing key partnerships that address community challenges.

Goal #1 - The YMCA will be accessible and affordable in the communities we serve.

Goal #2 - The YMCA will be a place for meaningful volunteer experiences.

Goal #3 - The YMCA will be a greater community asset by serving as a catalyst for positive change and stabilization in our community.

Goal #4 - The YMCA will be a champion for diversity and inclusion.

Through programs the YMCA will combat youth inactivity and social isolation by providing a positive environment to learn, grow and thrive.

Goal #1 - The YMCA will be a positive influence in the lives of children by providing enriching, values-based programs, early learning academies and summer camp experiences.

Goal #2 - The YMCA will prepare youth to be safe in and around water through quality swim lessons and our safety around water program.

Goal #3 - The YMCA will provide more opportunities for Teen Involvement.

To ensure our long term impact and sustainability we will secure our long term sustainability through philanthropy and fiscal management.

Goal #1 - Strengthen the YMCA’s financial position through the establishment of operating reserves.

Goal #2 - Meeting member needs and enhancing their experience through continued improvement of our existing facilities and the creation of new facilities in areas of need.

Goal #3 - Making the Y the destination of choice for charitable giving.
WHO WE SERVE

Locations of Members Served By Branch

Whiting  Hammond  Southlake  Griffith
WHO WE SERVE

56,732 Total people served 12%

TOTAL LAKE COUNTY POPULATION

484,411 people

28,470 Female
28,262 Male

AGES 0–17
20,515 Served

AGES 18–29
9,724 Served

AGES 30–64
23,264 Served

AGES 65+
3,229 Served
THE MISSION OF THE CROSSROADS YMCA

Youth Development

At the YMCA we serve over 600 kids daily or over 250,000 hours of contact with Pre-K enrichment through our learning centers and preschool programs. Our goal is to make sure ALL KIDS have the opportunity to learn, grow and thrive. In 2019 we provided over $45,000 in assistance and see that number growing as our facilities grow and program offerings increase.

Today 6 in 10 children ages 9-15 contemplate suicide, and 1 in 3 are overweight or obese. Kids need a safe place to learn, grow, and thrive. Through our before and after school programs, summer day camp programs, youth sports, and STEAM programming over 3,000 kids spend 1,000’s of hours trying new activities, build self-confidence and positive friendships that will help keep them on the right path.

Healthy Living

In 2019 we have provided financial assistance to over 6,000 kids, families, and adults who cannot afford memberships and programs. This could be due to a job loss, a single parent, seniors on a fixed income or a family with one income and kids at home, or a serious medical condition.

On the other side of the spectrum as we age we also want to enjoy good health, positive friendships and new experiences. Indiana ranks 34 out of 50 states in risk factors associated with senior isolation. These factors include social roles, social networks, and strong support networks. At the YMCA we help provide just that through our many programs, member services and activities. A positive/safe community where people can develop long-lasting friendships and be healthy and active. From our low impact slimnastics classes to water arthritis classes, social clubs like pot lucks, book clubs, and senior trips we help connect seniors and reduce those factors associated with isolation. Currently we have over 2,000 members over age 65 that take advantage of these programs and activities.

Social Responsibility

We have started a partnership with local school districts, Safety Around Water initiative, which focuses on our second and third graders teaching them critical skills that will help reduce drowning through our pre and post water skills tests. Our goal is to support over 6,000 kids in 2020 and expand our Safety Around Water program to 4 additional school sites.

Our Income Based Financial Assistance program has helped over 6,000 kids, families, and adults afford a membership to help support a healthy lifestyle through our group fitness classes, Start Smart program, senior classes, and many youth programs that help support families and individual health.
NEW PROGRAMS

1 START SMART
The Y invested in the health and fitness of members with adding the free Start Smart program. Participants receive their own wellness coach that will meet with them four times for 30 minute sessions. The coach leads through a well-rounded fitness routine and discusses nutrition principles. All participants that complete the program receive a free T-shirt to show they “earned” it.

2 FUNDAMENTALS
The YMCA’s FUNdamental Sports Programs teach the basic skills of the sport through drills and practices with less emphasis on the game. We concentrate more on the fundamentals of the sport. This program gives a first introduction to children ages 2–5 years old. Every month a different sport is focused on for the youth to try.

3 GYMNASTICS/DANCE/CHEER
Children were given new opportunities starting in 2019 with the start of gymnastics, dance and cheer classes. Individuals develop basic gymnastics skills starting as early as 2 years old. As children progress, they can take their skills to the next level. An academy program is also available for the most advanced level of these classes.

4 NINJA ZONE
We introduced a new sport discipline known as Ninja Zone for the youth at the Y. The new program is inspired by gymnastics, martial arts, obstacle training and freestyle movement. Children learn a combination of flips, rolls, jumps, kicks and more. A progressive level system evaluates and advances children in their skill and knowledge of core values.

5 COOKING/BAKING
With the new Healthy Living Center at the Southlake YMCA, children are given the opportunity to develop cooking and baking skills. Part of our STEAM (Science, Technology, Engineering, Art, Math) classes, children from ages 3 to Middle Schoolers can learn the basics of cooking and baking taught by an experienced culinary teacher.

6 MYZONE PERFORMANCE SERIES
Myzone is an innovative wearable heart rate based system that uses wireless and cloud based technology to accurately and conveniently monitor physical activity, tracking and rewarding effort. Our Myzone Performance Series harnesses the power of this technology with small group classes that offer more individualized attention from instructors and a variety of engaging exercises.
New Experience Every Month

In 2019, we changed our program model to encourage our youth with more opportunities. The programs switched to be on a monthly basis so that it would be convenient to try a new experience every month. Along with a monthly format, new options were added so that a child can find something that fits their interest. New programs included Gymnastics, Ninja Zone, Dance, FUNdamentals, Cooking and numerous new STEAM (Science, Technology, Engineering, Art, Math) classes.

**Children Served Through 2019**

- Infant/Toddler/Preschool (Birth-5 years) 4,322
- Elementary (6-11 years) 8,098
- Jr/Sr High (12-17 years) 8,095

**Children Served in Childcare/Camp Programs**

- BEFORE/AFTER SCHOOL 1,171
- GRIFFITH EARLY LEARNING CENTER 416
- SOUTHLAKE PRESCHOOL 542
- SCHOOL BREAK/CAMPS 532
- SUMMER CAMP 1,496

**We Teach Children**

- Social Emotional
- Language
- Cognitive
Developing Youth at the Y

A number of our programs are structured in a four level model. This starts with an introductory level for youth to get a taste of what that program is about. Children who wish to continue in the program can move up to next level of recreational to learn advanced skills. Once a child reaches a certain level of skill, the academy level can help them start learning higher level skills. The program model reaches the competitive level where the child will perform on the most advanced level.

This program model encourages children to start with learning the basics of a program. When a child finds the program that they love and want to go further in, the Y will help teach and support each child to achieve the level of expertise they wish to achieve. At the Y, we invest in our children by helping them grow and thrive.

WE TEACH CHILDREN

- Physical
- Literacy
- Math
- Science & Technology
- Social Studies
- The Arts

<table>
<thead>
<tr>
<th>Children Served in Programs</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>SWIM</td>
<td>4037</td>
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<tr>
<td>YOUTH SPORTS</td>
<td>1795</td>
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<tr>
<td>GYMNASTICS</td>
<td>971</td>
</tr>
<tr>
<td>FUNDAMENTALS</td>
<td>596</td>
</tr>
<tr>
<td>DANCE</td>
<td>514</td>
</tr>
<tr>
<td>TUMBLING/CHEER</td>
<td>348</td>
</tr>
<tr>
<td>STEAM</td>
<td>290</td>
</tr>
<tr>
<td>YOUTH/TEEN FITNESS</td>
<td>252</td>
</tr>
<tr>
<td>NINJA ZONE</td>
<td>236</td>
</tr>
<tr>
<td>MUSIC LESSONS</td>
<td>49</td>
</tr>
</tbody>
</table>
Find Your Fit

We provide a Find Your Fit model for free classes for all members. This gives numerous options to exercise and stay fit. Everyone wants to exercise differently so we aim to have the right option for all interests.

The Y offers Group Exercise, Start Smart, Water Exercise and Express Classes. Each offering has numerous options and ways one can exercise. We aim to help all members find the kind of fitness they want and can enjoy.

Find Your Fit

Have fun getting fit with friends! Over 200 classes per week.

Start your goals off right with your very own wellness coach and 4 FREE sessions.

Have fun getting fit with friends... in the water! Over 60 classes per week.

Les Mills immersive fitness on the big screen. Over 140 classes/week at Hammond & Whiting.

Fitness Activity

Group Exercise 120,257

Water Exercise 28,968

Start Smart 6,158

Total 155,383
Start Smart

The new program addition is the Start Smart program offered free to members. The Y is your partner in your health and fitness journey. Whether you are new to fitness, ready to get back into exercise, just looking for an extra edge, we are here to help you with the support, programs and equipment you need to succeed.

Participants receive their very own wellness coach that will meet with you four times to develop a strategy for success with each session lasting 30 minutes. A coach leads through all aspects of a well-rounded fitness routine—cardio, strength and flexibility training—along with discussion of nutrition principles that contribute to a healthy lifestyle. Upon successful completion of the program, participants will receive a free T-shirt that they can wear with pride since they “earned” it.

3,527 105,810
Smart Start coaching sessions completed
in 2019
Minutes of Free Coaching

Adult Program Participants

Adult Runs
523

Personal Training/TRX/Crush
297

Adult Sports
185

Total
1,005

MEET YOUR COACH

1
Connect with your coach
Introduce Cardio
Develop a plan

GET STRONG

2
Check in with coach
Introduction to free weights
Develop a plan

STAY MOTIVATED

3
Check in with coach
Learn all the ways to exercise at the Y
Develop a plan

CELEBRATE PROGRESS

4
Check in with coach
Answer questions & receive t-shirt
Map out a plan for future
Strengthening Our Community

An important part of the Crossroads YMCA is providing community events for people of all ages to enjoy and come together as a community to have fun. 2019 was an exciting year of events with the Hub Run, Golf Outing, Bowl-a-thon, Back to School, numerous holiday events and more.

A number of events were held for the Annual Campaign with all proceeds to support our Income-Based Assistance Program. We feel strongly that all people, regardless of financial status, should have the opportunity to be healthy and foster community with others. The Income-Based Assistance Program helps those in need receive a reduced membership fee because of the funds raised.

<table>
<thead>
<tr>
<th>Event</th>
<th>Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hub Run, Golf Outing,</td>
<td></td>
</tr>
<tr>
<td>Bowl-a-thon and more</td>
<td>3388</td>
</tr>
</tbody>
</table>

“An income-based scholarship will help my family physically and financially. My grandson will be able to enjoy the summer activities and more at the Y.”

Nanetta

“My doctor wants me to work out and the YMCA would provide me with all of the tools I need to be active with my disease.”

Charlie
KEEPING KIDS SAFE IN & AROUND WATER

Safety Around Water is an initiative that aims to reduce the risk of drowning in kids. Drowning is preventable, yet it is the second leading cause of death in kids 14 and under. Every year we hear too often of a child or teenager who tragically drowns at a beach or a pool, in hearing about this one time is one time too many.

The program began at the Whiting Family YMCA with 2nd graders from local schools coming into YMCA. Students learn rules for water safety, proper ways to get in & out of the pool and build confidence when swimming. Basic skills are taught like Water Acclimation; Swim, Float, Swim and Jump, Push, Turn & Grab. Each student also learns what to look for to stay safe in the water along with safety topics like Pool Drain Precautions, Calling 911, Hands-only CPR, Proper Use of Life Jackets and more.

This is a program that will continue to grow at the Crossroads YMCA to help keep children safe around water.

“It has helped us tremendously. I myself suffer from depression; working out helps me with that.”

Amanda

“By applying for the income-based scholarship it will help to allow my daughter to obtain a higher education at an age that she truly understand schooling.”

Cere
Merrillville
Gary
94
90
30
65

ILLINOIS INDIANA

DEAN & BARBARA WHITE SOUTHLAKE YMCA
100 W. Burrell Dr.
Crown Point, IN 46307

WHITING FAMILY YMCA
1938 Clark St.
Whiting, IN 46394

HAMMOND FAMILY YMCA
7322 Southeastern Ave.
Hammond, IN 46324

GRIFFITH FAMILY YMCA
201 N. Griffith Blvd.
Griffith, IN 46319

Full Branches

Program Sites

Frank O’Bannon Elementary School
1317 173rd St
Hammond, IN 46324

Harding School
3210 165th St
Hammond, IN 46323

Hess Elementary School
3640 Orchard Dr
Hammond, IN 46323

Jefferson Elementary School
6940 Northcote Ave
Hammond, IN 46324

Kenwood School
6416 Hohman Ave
Hammond, IN 46324

Morton Elementary School
7006 Marshall Ave
Hammond, IN 46323

Saint Casimir School
4329 Cameron Ave
Hammond, IN 46327

Thomas Edison Elementary School
7025 Madison Ave
Hammond, IN 46324

Benjamin Franklin Elementary School
1000 116th St
Whiting, IN 46394

Nathan Hale Elementary School
1831 Oliver St
Whiting, IN 46394
## Crossroads Impact as of 12/31/2019

<table>
<thead>
<tr>
<th>YMCA</th>
<th>Units</th>
<th>Members</th>
</tr>
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<tbody>
<tr>
<td>Dean &amp; Barbara White Southlake YMCA</td>
<td>9,740</td>
<td>30,888</td>
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<tr>
<td>Hammond Family YMCA</td>
<td>2,770</td>
<td>8,265</td>
</tr>
<tr>
<td>Whiting Family YMCA</td>
<td>1,901</td>
<td>5,150</td>
</tr>
<tr>
<td>Griffith Family YMCA</td>
<td>785</td>
<td>2,487</td>
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</table>

Unaudited—Amounts in Thousands of Dollars

### Operating Revenue

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Membership Dues</td>
<td>6,529</td>
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<tr>
<td>Program Fees</td>
<td>2,725</td>
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<tr>
<td>Contributions</td>
<td>1,022</td>
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<tr>
<td>Other Public Support</td>
<td>362</td>
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<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>10,638</strong></td>
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### Program Service Expenses

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Youth Development</td>
<td>4,514</td>
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<tr>
<td>Healthy Living</td>
<td>2,675</td>
</tr>
<tr>
<td>Social Responsibility</td>
<td>480</td>
</tr>
<tr>
<td><strong>Total Program Service</strong></td>
<td><strong>7,669</strong></td>
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### Allocated Expenses

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<tr>
<th>Category</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Supporting Services</td>
<td>1,068</td>
</tr>
<tr>
<td>Fundraising</td>
<td>128</td>
</tr>
<tr>
<td><strong>Total Operating Expenses</strong></td>
<td><strong>8,865</strong></td>
</tr>
</tbody>
</table>

Net Before Reserves and Debt Service: 1,773
MAKING AN IMPACT

SERVING ALL...

Community donations are used to support our income-based assistance program to ensure:

NO ONE IS TURNED AWAY DUE TO AN INABILITY TO PAY

Over $678,160 was given in financial assistance

Some assistance given examples include:

- $30,935 CAMP
- $51,192 CHILD CARE
- $12,747 PROGRAMS
- $422,285 MEMBERSHIP
OUR DONORS

2019 Annual Campaign

Isaac Collins
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Gage Corona
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Juanita Cruz
Joan E Culver
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Helen Czernoch
Geraldine Damon
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Richard Day
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Kevin DeBraal
Francisco DeLeon
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Senior Branch
First Catholic Slovak Ladies Assn
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Life Fitness
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Lourdes Llan
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Matthew Lopez
Thomas Lopez
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Kimberley Ann Moore
Carol Morris
Maria L Moreno
Laura Morris
Tim Morris
Blair Morton
Rebecca Munoz

Nason's Appliances
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Lubinka Nastovski
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Alicia Navarrate
Christine Neander
Tamarra Neumann
Jim Newbeck
Debra Nichols
Mike Niewiadomski
Michelle Nikelsi
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Radonja Novovic
NWI Building & Construction Trades Council
Oak Partners
Monica O'Bregan
Camricia Oertel
Bette & Rich Oesterle
Frank Ojeda
Laura Ojeda
Carol Olejnik
Scott Othoff
OM Distributors, Inc.
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Mardee Saad
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Dom Sainato
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Meghan Saucedo
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Shannon Sink
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Patricia Stanford
Michaela E. Stenberg
Sandra Stevens
Gerald & Stephanie Stiener
Patricia Stilwell
Nancy Stolman-Remax Realty Associates
Stephanie Strohacker
Subway-Griffith
Sarah Suke
Sun Catchers, Inc.
Gary & Dena Sutton
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Kimmieisha Syas
Brian Sy pulp
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T & K Masonry, Inc.
Jerry & Gina Tauber
Lisa A Tavarez
Gregory Teamer
Greylon Teamer
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Sharon Thomas
Thomas K Hoffman Family Charitable Trust
Rachel Thompson
Tonn & Blank Construction
Fidel Torres
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