

TOUCHSTONE INSTITUTE

Financial Statements

March 31, 2026

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INDEPENDENT AUDITOR'S REPORT

To the Members of
TOUCHSTONE INSTITUTE

Opinion

We have audited the financial statements of Touchstone Institute (the "Institute") which comprise the statement of financial position as at March 31, 2026, and the statements of operations and changes in net assets, and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion the accompanying financial statements present fairly, in all material respects, the financial position of the Institute as at March 31, 2026, 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.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Institute in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian 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.

In preparing the financial statements, management is responsible for assessing the Institute's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Institute or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Institute's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Institute's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast doubt on the Institute's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Institute to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

TORONTO, Ontario
June 26, 2026



Licensed Public Accountants

TOUCHSTONE INSTITUTE
Statement of Financial Position

As at March 31	2026	2025 (note 15)
Assets		
Current		
Cash	\$ 9,002,373	\$ 805,347
Investments (note 3)	1,371,560	3,715,024
Accounts receivable	84,177	182,087
Public service bodies' rebate receivable	397,632	440,582
Prepaid expenses	253,790	242,900
	11,109,532	5,385,940
Capital assets (note 4)	3,107,192	2,594,695
	\$ 14,216,724	\$ 7,980,635
Liabilities		
Current		
Accounts payable and accrued liabilities	\$ 1,609,640	\$ 1,109,474
HST payable	270,038	677,136
Deferred fees revenue (note 5)	133,030	167,069
Due to Ministry of Health (note 6)	3,742,251	331,041
Current portion of loan payable (note 8)	66,232	61,326
Current portion of lease inducement (note 9)	138,493	138,493
	5,959,684	2,484,539
Deferred rent expense (note 7)	757,408	743,616
Loan payable (note 8)	332,804	399,036
Lease inducement (note 9)	600,141	738,634
Deferred capital funding (note 10)	2,035,520	1,266,756
	9,685,557	5,632,581
Net Assets		
Unrestricted	4,531,167	2,348,054
	\$ 14,216,724	\$ 7,980,635

Contingency and commitments (notes 6 and 12, respectively)

See accompanying notes to the financial statements.

On behalf of the Board:



Director: Nizar Ladak, Board Chair



Director: Ian Khan, Finance & Audit Committee Chair

TOUCHSTONE INSTITUTE

Statement of Operations and Changes in Net Assets

Year ended March 31	Operations	PRA	Other (schedule)	Total 2026	Total 2025
Revenues					
Ministry of Health	\$ 8,807,558	\$ 8,041,416	\$ -	\$ 16,848,974	\$ 12,447,136
Examination, assessment, and application fees (note 5)	-	-	2,376,130	2,376,130	1,080,425
Investment income (note 3)	-	-	247,654	247,654	497,904
Other income	-	-	168,718	168,718	132,760
Amortization of deferred capital funding (note 10)	255,661	234,086	17,128	506,875	376,393
	9,063,219	8,275,502	2,809,630	20,148,351	14,534,618
Expenses					
Salaries and benefits	2,818,957	2,586,851	160,316	5,566,124	4,602,843
Examiners and support staff fees	738,740	3,065,150	912,023	4,715,913	3,586,345
Bursaries and stipends	852,750	1,437,500	-	2,290,250	2,087,923
Facilities (note 9 and 10)	1,775,124	-	75,713	1,850,837	1,776,671
Administration	657,427	584,941	520,816	1,763,184	1,514,149
Information technology	621,648	366,973	9,275	997,896	1,087,093
Amortization	255,661	234,087	291,286	781,034	582,209
	7,720,307	8,275,502	1,969,429	17,965,238	15,237,233
Excess (deficiency) of revenues over expenses for the year	1,342,912	-	840,201	2,183,113	(702,615)
Transfers (note 11)	(1,342,912)	-	1,342,912	-	-
Net assets, beginning of year	-	-	2,348,054	2,348,054	3,050,669
Net assets, end of year	\$ -	\$ -	\$ 4,531,167	\$ 4,531,167	\$ 2,348,054

See accompanying notes to the financial statements.

TOUCHSTONE INSTITUTE**Statement of Cash Flows**

Year ended March 31	2026	2025 (note 15)
Cash flows provided (used) by operations:		
Excess (deficiency) of revenue over expenses for the year	\$ 2,183,113	\$ (702,615)
Items not affecting cash:		
Amortization of lease inducement	(138,493)	(138,493)
Amortization of deferred capital funding	(506,875)	(376,393)
Amortization of capital assets	781,034	582,209
Realized and unrealized gains on investments	(107,294)	(165,420)
	2,211,485	(800,712)
Changes in working capital accounts		
Accounts receivable	97,910	(103,738)
Public service bodies' rebate receivable	42,950	1,670
Prepaid expenses	(10,890)	21,836
Accounts payable and accrued liabilities	500,166	145,969
HST payable	(407,098)	(137,063)
Deferred fees revenue	(34,039)	101,644
Due to Ministry of Health	3,411,210	(2,133,750)
Deferred rent expense	13,792	13,792
Cash provided (used) by operations	5,825,486	(2,890,352)
Cash provided (used) by investing activities:		
Purchase of capital assets	(1,293,531)	(693,095)
Purchases of investments	(1,713,209)	(318,300)
Proceeds on disposal of investments	4,163,967	115,495
Cash provided (used) by investing activities	1,157,227	(895,900)
Cash provided (used) by financing activities:		
Repayments of loan payable	(61,326)	(56,783)
Capital funding received	1,275,639	693,095
Cash provided by financing activities	1,214,313	636,312
Increase (decrease) in cash	8,197,026	(3,149,940)
Cash, beginning of year	805,347	3,955,287
Cash, end of year	\$ 9,002,373	\$ 805,347

See accompanying notes to the financial statements.

TOUCHSTONE INSTITUTE

Notes to the Financial Statements

March 31, 2026

1 Organization

Touchstone Institute (the "Institute") was incorporated under the Ontario Corporations Act as a not-for-profit without share capital on July 12, 2006 and provides assessment, evaluation, and education programs for internationally educated health professionals.

The Institute is a tax-exempt not-for-profit organization under the provisions of the Income Tax Act (Canada).

2 Significant accounting policies

The financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations ("ASNPO") set out in Part III of the CPA Canada Handbook - Accounting, as issued by the Accounting Standards Board in Canada and include the following significant accounting policies:

(a) Fund accounting

The Institute follows the deferral method of accounting for contributions and reports using fund accounting.

- The Operations fund consists of contributions provided by the Ministry of Health (the "Ministry") to assist with the day to day expenditures of the Institute and disbursements for the clerkship stipend program.
- The Practice Ready Assessment (PRA) fund consists of contributions for the Practice Ready Ontario (PRO) program funded by the Ministry of Health. PRO evaluates internationally educated family physicians to ensure they are practice ready in Ontario. The program accelerates physician integration into the workforce.
- The Institute's Other fund reports the following programs:
 - The Canadian English Language Benchmark Assessment for Nurses Program (CELBAN) is a program for the assessment of English Language proficiency of internationally educated nurses applying for licensure in the nursing profession in Canada.
 - National Assessment Collaboration Program (NAC) funding is provided by the Medical Council of Canada to develop and to administer a program for the assessment of international medical graduates for entrance into a Canadian residency program.
 - Internally Educated Nurses Competency Assessment Program (IENCAP) and the Alberta Registered Nurses Assessment Program (ARNAP) are administered as the Registered Nurses Canadian Competency Assessment Program (RNCCAP). The standardized exam assesses the knowledge, skills and judgment of internationally trained nurses seeking nursing registration in Ontario. The program was developed by the Institute in consultation with the College of Nurses of Ontario (CNO) and the College of Registered Nurses of Alberta (CRNA).
 - The Canadian Medicine Primer Program (CMP) for sponsored visa medical resident trainees aims to facilitate their orientation to residency training and postgraduate education in Ontario.
 - The IGOEE program is funded by candidate fees and is developed and administered for the College of Optometrists of Ontario for the assessment of internationally educated Optometrists in Ontario.
 - Other sources of program funding include the Knowledge and Competency Assessment Tool (KCAT) to assess the foundational knowledge and competency of dietitians applying for registration in Ontario; revenues from the Royal College of Physicians and Surgeons for hosting and administering physician assessments required for certification and licensure; other revenues from partners on the provision of assessment services, education and assessment design services; and facility rental services.

2 Significant accounting policies (continued)

(b) Revenue recognition

(i) Contributions

The Institute follows the deferral method of accounting for contributions. Restricted contributions are recognized as revenue in the year in which the related expenses are incurred. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Contributions received restricted for the purchases of capital assets, are deferred and amortized into income at the same rate as the associated capital assets.

(ii) Examination, assessment and application fees

Examination, assessment, and application fees are recorded as revenues once the examination has been held and the assessment services have been provided.

(iii) Other income

Other income is recognized as services are provided and collection is reasonably assured.

(c) Capital assets

The cost of capital asset includes its purchase price and all direct costs incurred to prepare the asset for its intended use.

When a capital asset no longer provides future economic benefit or contributes to the Institute's ability to provide services, the net carrying amount is written down to its fair value or replacement value.

Capital assets are measured at cost less accumulated amortization.

Amortization begins when the asset is placed in service and is provided for on a straight-line method over the estimated life as follows:

Furniture and office equipment	5 years
Computer equipment	3 years
Medical equipment	5 years
Leasehold improvements	Term of lease
Software	3 years

(d) Financial instruments

(i) Measurement

The Institute initially measures its financial assets and financial liabilities at fair value, adjusted by, in the case of a financial instrument that will not be measured subsequently at fair value, the amount of transaction costs directly attributable to the instrument.

The Institute subsequently measures its financial assets and financial liabilities at amortized cost, except investments, which are recorded at fair value based on quoted market prices. Transaction costs are recognized in the statement of operations and changes in net assets in the period incurred.

(ii) Impairment

Where there is a permanent loss in value, the financial instrument value is written down to recognize the loss, with the corresponding write-down reflected in the statement of operations and changes in net assets.

TOUCHSTONE INSTITUTE

Notes to the Financial Statements

March 31, 2026

2 Significant accounting policies (continued)

(e) Lease inducements

Lease incentives under operating leases are recognized as a straight-line basis over the term of the operating lease. They constitute amounts reimbursed for leasehold improvements.

(f) Management estimates

The preparation of the Institute's financial statements in conformity 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, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the year.

Key areas where management has made difficult, complex or subjective judgments, often as a result of matters that are uncertain, include, among others, accounts receivable valuation, useful lives for amortization of capital assets, accounts payable and accrued liabilities and due to the Ministry of Health. Actual results could differ from these and other estimates, the impact of which would be recorded in future periods. Estimates and underlying assumptions are reviewed on an ongoing basis.

3 Investments

As at March 31	2026	2025
Money market funds	\$ 547,892	\$ -
Fixed income mutual funds	540,602	1,504,434
Equity mutual funds	283,066	2,210,590
	\$ 1,371,560	\$ 3,715,024

Investment income is comprised of:

Year ended March 31	2026	2025
Interest income	\$ 114,015	\$ 153,239
Dividends and other distributions	26,345	179,245
Realized / unrealized gains	107,294	165,420
	\$ 247,654	\$ 497,904

TOUCHSTONE INSTITUTE

Notes to the Financial Statements

March 31, 2026

4 Capital assets

As at March 31	2026		2025	
	Cost	Accumulated Amortization	Cost	Accumulated Amortization
Furniture and office equipment	\$ 629,658	\$ 516,877	\$ 594,304	\$ 484,680
Computer equipment	775,189	553,168	924,742	726,804
Medical equipment	277,490	256,986	277,490	244,059
Leasehold improvements	3,887,811	2,340,503	3,804,738	2,058,260
Software	2,030,277	825,699	1,176,846	669,622
	\$ 7,600,425	\$ 4,493,233	\$ 6,778,120	\$ 4,183,425
Net book value		\$ 3,107,192		\$ 2,594,695

5 Deferred fees revenue

Deferred fees revenue consists of examination and application fees received from candidates in advance of the date the exam is written. Changes in deferred fees revenue balance is as follows:

Year ended March 31	2026	2025
Deferred fees revenue, beginning of year	\$ 167,069	\$ 65,425
Examination and application fees billed during the year	2,342,091	1,182,069
Less: recognized as revenue during the year	(2,376,130)	(1,080,425)
	\$ 133,030	\$ 167,069

6 Due to Ministry of Health

The Institute receives funding from the Ministry of Health (the "Ministry") to assist with the expenditures of the Institute based on a pre-approved budget. The amounts of the funding provided to the Institute are subject to final review and approval by the Ministry.

Funding for the periods between April 1, 2017, and March 31, 2026 has not been subject to the Ministry's review process. Management has estimated and accrued a payable related to these periods. Any further adjustment required as a result of the review will be accounted in the year of settlement.

7 Deferred rent expense

Deferred rent expense is related to the lease of office space and is comprised of the cumulative difference between rent paid during the year, and the average rent payments over the term of the lease, adjusted for future rent increases.

TOUCHSTONE INSTITUTE

Notes to the Financial Statements

March 31, 2026

8 Loan payable

As part of the lease agreement for premises, the Institute received an unsecured loan bearing interest at 8% which is repayable in blended monthly payments of principal and interest over the term of the lease.

As at March 31	2026	2025
Loan payable	\$ 399,036	\$ 460,362
Less: current portion	(66,232)	(61,326)
	\$ 332,804	\$ 399,036

Principal repayments on the loan payable for the next five years and thereafter are as follows:

2027	\$ 66,232
2028	71,530
2029	77,253
2030	83,433
2031	90,107
Thereafter	10,481
Total	\$ 399,036

9 Lease inducement

As part of a lease for premises commencing August 1, 2016, the Institute received an inducement which is being amortized on a straight-line basis, as a reduction in rent expense, over the 15 year period of the lease.

As at March 31	2026	2025
Balance, beginning of year	\$ 877,127	\$ 1,015,620
Amortization of inducement during the year	(138,493)	(138,493)
	738,634	877,127
Less: current portion	(138,493)	(138,493)
	\$ 600,141	\$ 738,634

10 Deferred capital funding

Year ended March 31	2026	2025
Balance, beginning of year	\$ 1,266,756	\$ 950,054
Received during the year	1,275,639	693,095
Less: recognized as revenue during the year	(506,875)	(376,393)
	\$ 2,035,520	\$ 1,266,756

11 Interfund transfer

The Board of Directors approved a transfer of \$1,342,912 from Operations to unrestricted net assets during the year.

12 Commitments

The Institute has a lease commitment for premises which expires in July 2031 and requires the following minimum annual payments before applicable sales taxes and additional rent:

2027	\$ 914,056
2028	914,056
2029	914,056
2030	914,056
2031	304,685
Total	\$ 3,960,909

The Institute is required to remit monthly payments of additional rent for its proportionate share of the building's operating costs and realty taxes. The calculation of the additional rent payable by the Institute is adjusted annually. The amount of additional rent paid in during the year prior to final adjustments was \$1,027,799 (2025 - \$1,024,319).

13 Economic dependence

The Institute has recorded \$16,848,974 (2025 - \$12,447,136) in revenue related to funding from the Government of Ontario. This represents approximately 84% (2025 - 86%) of the Institute's total revenue. In addition, the Institute received \$1,275,639 (2025 - \$581,764) of funding which has been recognized as deferred capital contributions.

14 Financial instruments

The Institute, is exposed to various risks through its financial instruments. The following analysis provides a measure of the Institute's risk exposure and concentrations. The financial instrument's and the nature of the risks to which they may be subject are as follows:

Credit risk

Credit risk is the risk that one party to a financial instrument will cause a financial loss to the other party by failing to discharge an obligation. The Institute is exposed to credit risk through its cash and accounts receivable.

The Institute's bank accounts are held at one financial institution and funds on deposit exceed the maximum amount insured and hence there is a concentration of credit risk.

Accounts receivable are generally unsecured. Receivable balances are monitored on an ongoing basis to ensure that exposure to bad debts is not significant. The Institute has collection policies in place.

Liquidity risk

Liquidity risk is the risk that the Institute will not be able to meet a demand for cash or fund its obligations as they come due. The Institute manages its liquidity requirements and mitigates this risk through its investment policy and by monitoring cash activities.

Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk is comprised of currency risk, interest rate risk and equity risk. The Institute is not exposed to currency risk.

TOUCHSTONE INSTITUTE

Notes to the Financial Statements

March 31, 2026

14 Financial instruments (continued)

Interest rate risk

Interest rate risk is the risk that the value of a financial instrument might be adversely affected by a change in the interest rates. Changes in market interest rates may have an effect on the cash flows associated with some financial assets and liabilities, known as cash flow risk, and on the fair value of other financial assets and liabilities, known as price risk.

The Institute earns interest income from cash and investments in income generating fixed income mutual funds. Income from these investments are subject to cash flow risk and the fair value is subject to price risk. The loan payable bears a fixed rate of interest, and the fair value of the loan is therefore subject to price risk.

Other price risk

Other price risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices (other than those arising from interest rate risk or foreign currency risk), whether those changes are caused by factors specific to the individual financial instrument or its issuer, or factors affecting all similar financial instruments traded in the market. The Institute's investments in mutual funds expose the Institute to price risk as these investments are subject to market price changes due to a variety of reasons, including changes in market rates of interest, general economic indicators and restrictions on credit markets.

Changes in risk

There have been no significant changes in the Institute's risk exposures from the prior year.

15 Comparative figures

Certain comparative figures have been restated to conform to the presentation adopted in the current year.

TOUCHSTONE INSTITUTE
Schedule - Other Programs' Operations

Year ended March 31	CELBAN	RNCCAP	Canadian Medicine Primer	NAC	IGOEE	Royal College	Other	Total 2026	Total 2025
Revenue									
Examination, assessment and application fees	\$ 176,141	\$ 111,903	\$ 151,992	\$ 610,193	\$ 191,400	\$ 988,147	\$ 146,354	\$ 2,376,130	1,080,425
Investment income	-	-	-	-	-	-	247,654	247,654	497,904
Other income	36,967	15,900	-	-	-	-	115,851	168,718	132,760
Amortization of deferred capital funding	-	-	-	-	-	17,128	-	17,128	74,825
	213,108	127,803	151,992	610,193	191,400	1,005,275	509,859	2,809,630	1,785,914
Expenses									
Examiners and support staff fees	90,207	113,088	10,000	426,784	112,352	143,411	16,181	912,023	666,977
Administration	24,794	49,975	323	56,997	67,488	223,036	87,663	510,276	217,603
Amortization	-	-	-	-	5,822	18,321	267,143	291,286	280,641
Salaries and benefits	6,929	9,884	35,935	28,205	17,658	56,519	5,186	160,316	238,100
Facilities	-	5,951	-	12,137	7,536	50,089	-	75,713	18,814
Royalty payments	10,540	-	-	-	-	-	-	10,540	12,198
Information technology	7,009	-	2,266	-	-	-	-	9,275	7,078
	139,479	178,898	48,524	524,123	210,856	491,376	376,173	1,969,429	1,441,411
Excess (deficiency) of revenue over expenses	\$ 73,629	\$ (51,095)	\$ 103,468	\$ 86,070	\$ (19,456)	\$ 513,899	\$ 133,686	\$ 840,201	\$ 344,503

See accompanying notes to the financial statements.

FinancialStatements-Signed

Final Audit Report

2026-06-29

Created:	2026-06-29
By:	Shannon Hirsch (s.hirsch@tsin.ca)
Status:	Signed
Transaction ID:	CBJCHBCAABAAoXDlbYauouFJcxgEXhuiUHa3-EDxApOI

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-  Document created by Shannon Hirsch (s.hirsch@tsin.ca)
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-  Document emailed to Nizar Ladak (nizarladak786@gmail.com) for signature
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2026-06-29 - 8:03:52 PM GMT
-  Signer ian.w.khan@gmail.com entered name at signing as Ian Khan
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