



Healthy Relationships Program Cowichan Women Against Violence Society Report for CVRD – January 2026

Program Overview

The Healthy Relationships Program is a violence prevention initiative delivered by Cowichan Women Against Violence Society (CWAWS). Through age-appropriate workshops for Kindergarten to Grade 12 students, the program supports young people to build skills for healthy relationships, understand consent and boundaries, recognize unhealthy or abusive dynamics, and know where to access support. This work contributes to safer schools and stronger, more resilient communities across the Cowichan Valley.

Program Reach (2025)

- **Students Reached:** 515
- **Workshops Delivered:** 121

Workshops were delivered in schools and community settings, responding to evolving needs identified by students, educators, and community partners. Schools we worked with include Alexander Elementary, Frances Kelsey Secondary School, George Bonner Elementary, Chemainus Secondary, and Cowichan Valley Open Learning Co-Operative.

Key Reflections & Emerging Needs

Youth are facing increased social pressures as social media, AI-driven content, prevalence of pornography, grooming, sextortion, and constant online connectivity intensify bullying, harassment, and exposure to unhealthy norms. These challenges often extend beyond the school day, following students into their homes through their devices.

The Healthy Relationships Program prioritizes creating **safe, trusting spaces** for open and honest discussion. Facilitators used tools such as anonymous question boxes, allowing students to ask difficult questions and explore serious relationship and life issues without fear of judgment. These conversations are critical for early intervention, helping youth recognize harm, set boundaries, and seek support before situations escalate.

Program Highlights

- **School Recognition:** CWAWS and the Healthy Relationships Program were formally recognized by *Frances Kelsey Secondary School* for facilitating workshops over an 11-week period and for CWAWS' ongoing contribution to student well-being and community safety.
- **Long-Term Impact:** A former participant, now an older student, shared unsolicited feedback noting that lessons learned in elementary school later helped her recognize

unhealthy situations and avoid them. This reflects the program’s long-term preventative impact.

- **Quw’utsun Steelthun Friendship Project:** The continuation of this project was a significant highlight. The puppet team completed refinishing the Quw’utsun Salmon’s skin without the original lead artist present—an impressive achievement rooted in collaboration and resilience. The project was shared through performances at *Duncan’s 39 Days of Summer* festival and is on permanent display at the *Cowichan (Duncan) Public Library*, continuing to promote teachings about interconnectedness, culture, and reconciliation.

Participant & Educator Feedback

Feedback from students and teachers consistently demonstrates the program’s effectiveness in violence prevention and relationship education. Participants most frequently identified learning about consent, boundaries, early signs of abuse, and where to go for help as key takeaways.

“It is nice to hear about relationship boundaries. I have felt guilt about setting boundaries in the past and hearing them in class helped me feel justified in my feelings.”

— Secondary School Participant

“I learned about the signs of abuse and that consent is key.”

— Secondary School Participant

“This class taught me that I have an abusive friendship.”

— Secondary School Participant

“This is so important to discuss with youth — AWESOME!”

— Secondary School Teacher

Funding Allocation

Program funding is allocated to prioritize direct service delivery while maintaining required operational and accountability supports.

Final Funding Allocation (Percentages):

- Salaries & Benefits: 85%
- Program Delivery Costs: 8%
- Administrative Support: 4%
- Client-Related Travel: 3%
- Staff Training & Associated Travel: <1%

The majority of program funding supports frontline staffing, reflecting the labour-intensive nature of prevention-based, relationship-focused programming. Remaining funds support

essential program materials, administrative oversight, client access, and staff training necessary for safe, effective, and accountable service delivery.

Conclusion

The Healthy Relationships Program continues to play a critical role in violence prevention by equipping young people with skills and knowledge that support safety, autonomy, and healthy relationships well into adulthood. CWAVS is grateful for the continued partnership and funding support that makes this essential prevention work possible.



Police-Based Victim Services (PBVS) Cowichan Women Against Violence Society Report for CVRD – January 2026

Program Overview

Police-Based Victim Services (PBVS) is a critical front-line program delivered by Cowichan Women Against Violence Society (CWAWS) in partnership with local RCMP detachments. The program provides immediate and follow-up support to individuals impacted by crime and traumatic events, including domestic violence, sexual violence, and other serious offences.

PBVS delivers police-requested crisis response at crime scenes and scenes of trauma, including crisis intervention, defusing and debriefing, grief and loss support, safety planning, and information on critical incident reactions and post-trauma self-care. On-scene responses include motor vehicle incident fatalities, sudden deaths, next-of-kin notifications, and sexual assault response, including support at Cowichan District Hospital.

The program operates using a trauma-informed, client-centred approach, providing compassionate, timely support to victims and witnesses at points of acute crisis while strengthening coordination and collaboration between law enforcement and community-based services.

Program Reach & Service Volume (2025)

Direct Service Totals

- **New Clients Supported:** 900
- **File Referrals:** 820
- **Call Out Hours:** 534

This reflects the complexity and intensity of PBVS work, where clients may require multiple contacts, follow-ups, and coordinated responses over time. Many files remain active beyond the fiscal year due to ongoing safety concerns, court processes, or housing and protection needs.

Key Reflections & Service Pressures

Demand for Police-Based Victim Services (PBVS) continues to increase, alongside the seriousness and complexity of crimes occurring in the Cowichan Valley. Clients frequently present with multiple, intersecting needs, including trauma-related impacts, immediate safety concerns, housing instability, child protection involvement, and broader systemic barriers.

To balance client safety with staff sustainability, the program has implemented targeted operational adjustments, including:

- Clarified and consistent service coverage during core operating hours
- Prioritizing on-call response for critical incidents to mitigate staff burnout

- Ensuring coverage by trained personnel with appropriate supervisory support
- Strengthening collaboration and role clarity with RCMP partners

These measures have helped stabilize service delivery while maintaining a high standard of trauma-informed care.

Despite these adjustments, current capacity limitations remain. PBVS does not operate extended daily hours; standard service hours are **7:00 a.m. to 5:00 p.m., Monday to Friday**, with **on-call coverage from Friday at 5:00 p.m. to Monday at 7:00 a.m.** The Program Coordinator provides **24/7 availability for critical incidents whenever possible**, as required.

The program recognizes the need for increased funding to support sustainable service expansion, including movement toward 24/7 on-call PBVS coverage to better align with RCMP operational needs. This need is identified by both CWAVS and policing partners. CWAVS would welcome further discussion with CVRD regarding service capacity and funding considerations.

Additionally, security clearance wait times of up to one year for new staff present a significant barrier to timely recruitment, limiting the program's ability to offset workload pressures and mitigate burnout.

Collaboration & System Strengthening

PBVS continues to strengthen partnerships across the justice, health, and social service systems to improve coordinated responses for individuals impacted by crime and trauma. During the reporting period:

- Progress was made on updated Memoranda of Understanding (MOUs) with the RCMP and CWAVS programs, including the Child & Youth Advocacy Centre (CYAC)
- The PBVS responsibility matrix was revised collaboratively with RCMP leadership to clarify roles, improve coordination, and support consistent service delivery
- PBVS is now co-located within the RCMP detachment, a change that has significantly improved day-to-day collaboration and service responsiveness. This integration has strengthened support for both RCMP members and community members, with Victim Services staff providing immediate emotional support to individuals attending the detachment and accessible support to RCMP members as needed

In addition, PBVS works closely with Emergency Management Cowichan and Emergency Support Services (ESS) for on-scene response and follow-up supports, maintains strong connections with Cowichan Tribes programming, and continues collaboration with Island Health community partners, including Coroners, Funeral Homes, and Criminal Justice System partners.

These coordinated efforts support seamless service delivery for victims while reinforcing trust, accountability, and system alignment across agencies.

Client & Partner Feedback

Client feedback consistently highlights the importance of being heard, believed, and supported without judgment—often for the first time.

“I am grateful that the most positive thing that came out of all of this was the fact I got to have you enter my reality and listen to me wholeheartedly... you helped me more than you can imagine.”

“Huy ch q’u — thank you for being here for me. I appreciate you.”

“Thank you so much for taking the time to help me get through this unfortunate situation. I cannot thank you enough for your support.”

“Thank you for reaching out. I feel that I have not been able to speak to anybody about this.”

Indigenous partners also emphasized the value of relationship-based collaboration:

“Thank you for such a great conversation after our presentation today. We look forward to more collaboration in community.”

Funding Allocation

Program funding is allocated to prioritize frontline service delivery while ensuring essential administrative oversight, staff readiness, and operational support.

Final Funding Allocation (Percentages):

- Salaries & Benefits: 81%
- Administration: 12%
- Client-Related Travel: 3%
- Program Delivery Costs: 2%
- Staff Training: 2%

The majority of PBVS funding supports frontline staffing, reflecting the intensive, on-call, and trauma-responsive nature of police-based victim support. Remaining funds support essential administrative functions, staff training, travel, and program delivery costs necessary to ensure timely, coordinated, and accountable service delivery in partnership with the RCMP and community systems.

Conclusion

Police-Based Victim Services remains an essential component of community safety in the Cowichan Valley, providing timely, compassionate, and coordinated support to individuals impacted by crime. As demand continues to grow, sustained funding is critical to maintaining service levels, supporting staff well-being, and strengthening collaboration with policing and community partners.

CWAVS is grateful for continued investment in PBVS and remains committed to working alongside CVRD, RCMP, and community partners to ensure victims are not navigating harm alone.

Cowichan Women Against Violence
Financial Statements
March 31, 2025

Cowichan Women Against Violence Contents

For the year ended March 31, 2025

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Management's Responsibility

To the Members of Cowichan Women Against Violence Society:

Management is responsible for the preparation and presentation of the accompanying financial statements, including responsibility for significant accounting judgments and estimates in accordance with Canadian accounting standards for not-for-profit organizations. This responsibility includes selecting appropriate accounting principles and methods, and making decisions affecting the measurement of transactions in which objective judgment is required.

In discharging its responsibilities for the integrity and fairness of the financial statements, management designs and maintains the necessary accounting systems and related internal controls to provide reasonable assurance that transactions are authorized, assets are safeguarded and financial records are properly maintained to provide reliable information for the preparation of financial statements.

The Board of Directors and Audit Committee are composed entirely of Directors who are neither management nor employees of the Society. The Board is responsible for overseeing management in the performance of its financial reporting responsibilities, and for approving the financial information included in the annual report. The Board fulfils these responsibilities by reviewing the financial information prepared by management and discussing relevant matters with management and external auditors. The Board is also responsible for recommending the appointment of the Society's external auditors.

MNP LLP is appointed by the Members to audit the financial statements and report directly to them; their report follows. The external auditors have full and free access to, and meet periodically and separately with, both the Board and management to discuss their audit findings.

July 2, 2025



Executive Director

Independent Auditor's Report

To the Members of Cowichan Women Against Violence Society:

Report on the Audit of the Financial Statements

Qualified Opinion

We have audited the financial statements of Cowichan Women Against Violence Society (the "Society"), which comprise the statement of financial position as at March 31, 2025, and the statements of operations, 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, except for the possible effects of the matter described in the Basis for Qualified Opinion section of our report, the accompanying financial statements present fairly, in all material respects, the financial position of the Society as at March 31, 2025, and its financial performance and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Qualified Opinion

In common with many not-for-profit organizations, the Society derives revenue from donations and fundraising, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, verification of this revenue was limited to the amounts recorded in the records of the Society and we were not able to determine whether any adjustments might be necessary to donation and fundraising revenue and excess revenue over expenses for the year ended March 31, 2025, current assets as at March 31, 2025 and net assets as at March 31, 2025. Our audit opinion for the year ended March 31, 2024 was also modified for this matter.

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 Society 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 a basis for our qualified 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 Society'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 Society or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Society'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 Society'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 significant doubt on the Society'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 Society 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.

Report on Other Legal and Regulatory Requirements

As required by the Societies Act (British Columbia) we report that, in our opinion, the accounting principles in Canadian accounting standards for not-for-profit organizations have been applied on a basis consistent with that of the preceding year.

Nanaimo, British Columbia

July 2, 2025

The logo for MNP LLP, featuring the letters 'MNP' in a large, bold, handwritten-style font, followed by 'LLP' in a smaller, clean, sans-serif font.

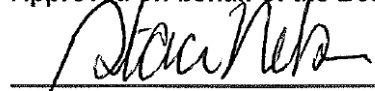
Chartered Professional Accountants

Cowichan Women Against Violence Statement of Financial Position


As at March 31, 2025

	2025	2024
Assets		
Current		
Cash	459,240	419,775
Accounts receivable	236,600	121,103
Term deposits (Note 3)	727,233	157,871
Restricted cash	366,455	366,455
Prepaid expenses	2,328	1
GST receivable	12,810	7,905
	1,804,666	1,073,110
Capital assets (Note 4)	3,899,728	3,915,440
	5,704,394	4,988,550
Liabilities		
Current		
Accounts payable and accruals	120,042	44,716
Deferred contributions (Note 5)	650,330	493,879
Wages and benefits payable	200,194	169,381
Damage deposits	1,625	-
Current portion of long-term debt (Note 6)	29,483	28,095
	1,001,674	736,071
Long-term debt (Note 6)	633,536	663,415
Deferred contributions related to capital assets (Note 7)	2,140,759	2,169,137
	3,775,969	3,568,623
Commitments (Note 8)		
Net Assets		
Invested in capital assets	1,095,949	1,054,792
Internally restricted	366,455	366,455
Unrestricted	466,021	(1,320)
	1,928,425	1,419,927
	5,704,394	4,988,550

Approved on behalf of the Board



Director



Director

The accompanying notes are an integral part of these financial statements

Cowichan Women Against Violence Statement of Operations

For the year ended March 31, 2025

	2025	2024
Revenue		
Government funding	3,834,284	3,418,514
Donations	695,643	201,786
Non-government funding	480,904	432,417
Amortization of deferred contributions <i>(Note 7)</i>	57,456	62,116
Interest income	23,108	8,538
Miscellaneous	9,548	7,879
Fundraising	125	12,551
	5,101,068	4,143,801
Expenses		
Advertising	82	1,271
Amortization	139,679	103,575
Bank charges and interest	2,631	1,953
Contracted services	58,543	93,368
Equipment rental	4,468	3,777
Facilities	52,169	50,436
Insurance	32,077	33,307
Interest on long-term debt	32,389	34,100
Office supplies	109,822	66,489
Professional development	29,805	41,581
Professional fees	74,141	28,582
Program	331,234	271,437
Property tax	11,561	10,304
Repairs and maintenance	150,500	53,516
Telephone	28,258	25,058
Travel	32,681	19,767
Wages	3,502,530	3,230,042
	4,592,570	4,068,563
Total expenses		
	4,592,570	4,068,563
Excess of revenue over expenses	508,498	75,238

The accompanying notes are an integral part of these financial statements

Cowichan Women Against Violence Statement of Changes in Net Assets

For the year ended March 31, 2025

	<i>Invested in capital assets</i>	<i>Internally restricted</i>	<i>Unrestricted</i>	2025	2024
Net assets, beginning of year	1,054,792	366,455	(1,320)	1,419,927	1,344,689
Excess (deficiency) of revenue over expenses	(82,223)	-	590,721	508,498	75,238
Purchase of capital assets	123,967	-	(123,967)	-	-
Additions to deferred contributions related to capital assets	(29,078)	-	29,078	-	-
Repayment of long term debt related to capital assets	28,491	-	(28,491)	-	-
Net assets (net deficit), end of year	1,095,949	366,455	466,021	1,928,425	1,419,927

The accompanying notes are an integral part of these financial statements

Cowichan Women Against Violence
Statement of Cash Flows
For the year ended March 31, 2025

	2025	2024
Cash provided by (used for) the following activities		
Operating		
Excess of revenue over expenses	508,498	75,238
Deferred capital contributions recognized	(57,456)	(62,116)
Amortization	139,679	103,575
	590,721	116,697
Changes in working capital accounts		
Accounts receivable	(115,497)	(48,720)
GST receivable	(4,905)	30,840
Prepaid expenses	(2,327)	(1)
Accounts payable and accruals	75,329	(46,290)
Wages and benefits payable	30,810	28,468
Damage deposits	1,625	-
Deferred contributions	156,451	(78,663)
	732,207	2,331
Financing		
Repayment of long-term debt	(28,491)	(27,030)
Deferred contributions related to capital assets	29,078	533,509
	587	506,479
Investing		
Purchase of capital assets	(123,967)	(1,172,580)
Change in restricted cash	-	96,000
Change in term deposits	(569,362)	68,851
	(693,329)	(1,007,729)
Increase (decrease) in cash resources	39,465	(498,919)
Cash resources, beginning of year	419,775	918,694
Cash resources, end of year	459,240	419,775

The accompanying notes are an integral part of these financial statements

Cowichan Women Against Violence Notes to the Financial Statements

For the year ended March 31, 2025

1. Incorporation and nature of the organization

Cowichan Women Against Violence Society (the "Society") was incorporated under the authority of the Societies Act of British Columbia on November 14, 1980 and is a registered charity and thus is exempt from income taxes under 149(1)(l) of the Income Tax Act ("the Act").

The Society's principle purpose is to provide a range of programs promoting safety for women, children, youth and families in the Cowichan Region.

The Society maintains the following programs:

Community Based Victim Service Program ("CBVS")

The CBVS program provides crisis and emotional support, information, risk recognition and safety planning, assistance with understanding the justice system, and accompaniment to court for women and men who are victims of crime, or who have experienced violence or abuse.

PEACE Children's Counselling Program

Prevention, Education, Advocacy, Counselling and Empowerment ("PEACE") provides education and supportive counselling for children and youth that have been exposed to and/or witnessed domestic violence/abuse.

Homeless Prevention Program ("HPP")

The HPP program provides emergency rent supplements and supports with a focus on the prevention of homelessness primarily for individual women who have experienced violence or are at risk of violence, women with children, and Indigenous individuals.

Poverty Law Advocacy Program

The Poverty Law Advocacy program provides free and confidential service to people with legal poverty related issues. The program's goal is to ensure fair access to supports/services through information, referrals, support, and one-on-one advocacy.

Men Choose Respect ("MCR")

MCR is a 12-week program for men who have used violence, who acknowledge that doing so is wrong and who want to learn how to create healthy relationships. The program provides a combination of individual and group sessions that support men as they make decisions to base their relationships on safety, respect, and caring.

Police Based Victim Services ("PBVS")

The PBVS program provides support to victims or witnesses of crime when requested to do so by the local RCMP. They also provide support to police call outs where no crime has been committed but their services may be of value. The detachments served are Duncan/North Cowichan, Shawnigan Lake and Lake Cowichan.

Somenos House ("SH")

SH is a transition house that provides emergency shelter and support services for women and their children who are experiencing or are at risk of abuse or violence.

Stopping the Violence Counselling ("STV")

The STV program provides counselling for women who are experiencing violence or abuse in a current relationship or have experienced an abusive or violent relationship in the past.

Cedar Branches

Cedar Branches first opened as a winter night shelter in December 2018. It has since evolved to year-round service that operates 24/7. The shelter has 24 beds and provides meals, laundry facilities, storage space, showers and donated clothing as needed.

Kw'i Lelum

Kw'i Lelum is a second stage housing program, designed to assist women and their children who have left abusive relationships to make plans for independent living. Units are offered for up to 18 months, with a dedicated team providing support, safety planning and referrals.

Cowichan Women Against Violence Notes to the Financial Statements

For the year ended March 31, 2025

1. Incorporation and nature of the organization *(Continued from previous page)*

Workshops

Workshops are offered from time to time as part of the Society's commitment to educating the community about issues related to family and intimate partner violence. The workshops are organized by the Society's Social Action Committee. The Society applies for grants to cover the costs of the workshops. Those grants and the money allocated to the Social Action Committee from donations cover all costs of all workshops.

Raven's Nest Child and Youth Advocacy Centre

Raven's Nest CYAC provides a compassionate and coordinated resource for prevention, identification, prosecution, and treatment of child maltreatment. Raven's Nest is a resource where child victims and witnesses to violence receive centralized services to receive unconditional support.

Healthy Relationships

A program based on prevention and education where facilitators go into schools and work with classrooms to educate children and youth on healthy relationships. It also has camps that run through the summer and spring break.

2. Significant accounting policies

The financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations set out in Part III of the CPA Canada Handbook - Accounting, as issued by the Accounting Standards Board in Canada which are part of Canadian generally accepted accounting principles and include the following significant accounting policies:

Revenue recognition

The Society follows the deferral method of accounting for contributions. Restricted contributions, including donations, government funding, non-government funding, and miscellaneous revenue, 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. Endowment contributions are recognized as direct increases in net assets.

Restricted investment income is recognized as revenue in the year in which the related expenses are incurred. Unrestricted investment income is recognized as revenue when earned.

Unrestricted miscellaneous revenue consisting of rental and other revenue is recognized over the term of the rental on a straight line basis or as services are rendered if the amount can be reasonably estimated and the collection is reasonably assured.

Unrestricted donation and fundraising revenue is recognized in the year received or receivable if the amount can be reliably estimated and collection is reasonably assured.

Contributed materials

Contributions of materials are recognized both as contributions and expenses in the statement of operations when a fair value can be reasonably estimated and when the materials and services are used in the normal course of the Society's operations and would otherwise have been purchased.

Deferred contributions related to capital assets

Deferred contributions related to capital assets represent the unamortized portion of contributed capital assets and restricted contributions that were used to purchase the Society's capital assets. Recognition of these amounts as revenue is deferred to periods when the related capital assets are amortized.

Cowichan Women Against Violence Notes to the Financial Statements

For the year ended March 31, 2025

2. Significant accounting policies (Continued from previous page)

Financial instruments

The Society recognizes its financial instruments when the Society becomes party to the contractual provisions of the financial instrument. All financial instruments are initially recorded at their fair value, including financial assets and liabilities originated and issued in a related party transaction with management. Financial assets and liabilities originated and issued in all other related party transactions are initially measured at their carrying or exchange amount in accordance with Section 3840 *Related Party Transactions*.

At initial recognition, the Society may irrevocably elect to subsequently measure any financial instrument at fair value. The Society has not made any such elections during the year.

The Society subsequently measures investments in equity instruments quoted in an active market and all derivative instruments, except those designated in a qualifying hedging relationship or that are linked to, and must be settled by delivery of, unquoted equity instruments of another entity, at fair value. Fair value is determined by published price quotations. Investments in equity instruments not quoted in an active market and derivatives that are linked to, and must be settled by delivery of, unquoted equity instruments of another entity, are subsequently measured at cost less impairment. With the exception of financial liabilities indexed to a measure of the Society's performance or value of its equity and those instruments designated at fair value, all other financial assets and liabilities are subsequently measured at amortized cost.

Transaction costs and financing fees directly attributable to the origination, acquisition, issuance or assumption of financial instruments subsequently measured at fair value are immediately recognized in the excess of revenues over expenses for the current period. Conversely, transaction costs and financing fees are added to the carrying amount for those financial instruments subsequently measured at cost or amortized cost.

Cash and cash equivalents

Cash and cash equivalents include balances with banks and short-term investments with maturities of three months or less. Cash subject to restrictions that prevent its use for current purposes is included in restricted cash.

Capital assets

Purchased capital assets are recorded at cost. Contributed capital assets are recorded at fair value at the date of contribution plus all costs directly attributable to the acquisition.

Amortization is provided using the declining balance method at rates intended to amortize the cost of assets over their estimated useful lives. Amortization is not taken on assets that are not yet in use.

	Rate
Buildings	4 %
Automotive	30 %
Computer equipment	30 %
Furniture and fixtures	20 %
Leasehold improvements	20 %
Paved surfaces	8-10 %

Allocation of expenses

The Society engages in various programs. The costs of each program include the costs of personnel, premises and other expenses that are directly related to providing the program. The Society also incurs a number of general support expenses that are common to the administration of the Society and each of its programs.

The Society allocates a certain amount of its general support expenses by identifying the appropriate basis of allocating each component expense, and applies that basis consistently each year. It is the policy of the Society to allocate the administrative expenses to the various programs based on either the programs usage of administration or at the level required by the organization that provides the program funding to the Society. During the year the Society allocated administrative expenses at a rate of 1% to 15% of program revenues.

Cowichan Women Against Violence Notes to the Financial Statements

For the year ended March 31, 2025

2. Significant accounting policies *(Continued from previous page)*

Measurement uncertainty (use of estimates)

The preparation of 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 and disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period.

Accounts receivable are stated after evaluation as to their collectability and an appropriate allowance for doubtful accounts is provided where considered necessary. Amortization of capital assets and deferred capital contributions are based on the estimated useful lives of capital assets.

By their nature, these judgments are subject to measurement uncertainty, and the effect on the financial statements of changes in such estimates and assumptions in future years could be material. These estimates and assumptions are reviewed periodically and, as adjustments become necessary they are reported in excess of revenues over expenses in the years in which they become known.

3. Term deposits

Term deposits consist of guaranteed investment certificates with interest rates between 2.75% and 4.79% (2024 - 3.15%) and maturing between April 2025 and September 2025 (2024 - April 2024).

4. Capital Asset

	<i>Cost</i>	<i>Accumulated amortization</i>	<i>2025 Net book value</i>	<i>2024 Net book value</i>
Land	1,152,404	-	1,152,404	1,152,404
Buildings	2,852,329	418,002	2,434,327	2,535,757
Automotive	152,965	62,083	90,882	52,931
Computer equipment	73,268	52,498	20,770	11,204
Furniture and fixtures	352,228	217,319	134,909	94,780
Leasehold improvements	56,141	16,167	39,974	27,387
Paved surfaces	38,670	12,208	26,462	26,033
Asset under development	-	-	-	14,944
	4,678,005	778,277	3,899,728	3,915,440

5. Deferred contributions

Deferred contributions consist of unspent contributions externally restricted for the delivery of specific programs. Recognition of these amounts as revenue is deferred to periods when the specified expenditures are made. Changes in the deferred contribution balance are as follows:

	<i>2025</i>	<i>2024</i>
Balance, beginning of year	493,879	572,542
Amount received during the year	4,627,056	4,375,878
Less: Amount recognized as revenue during the year	(4,441,527)	(3,921,033)
Less: Amount transferred to deferred contributions related to capital assets	(29,078)	(533,508)
Balance, end of year	650,330	493,879

Cowichan Women Against Violence
Notes to the Financial Statements
For the year ended March 31, 2025

6. Long-term debt

	2025	2024
Term loan bearing interest at 4.83% (2024 - 4.83%) payable in monthly installments of \$5,073 including interest, maturing April 26, 2027.	663,019	691,510
Less: Current portion	29,483	28,095
	633,536	663,415

Principal repayments on long-term debt in each of the next five years, assuming long-term debt subject to refinancing is renewed are estimated as follows:

2026	29,483
2027	30,939
2028	32,467
2029	34,070
2030	37,518
Total	164,477
Thereafter	499,059

The Society has pledged land and buildings as collateral with a carrying amount of \$887,599 (2024 – \$ 901,167) as well as a general security agreement creating a security interest against all present and after-acquired personal property and registered (1st position) at the Personal Property Registry against the Society and a \$750,000 business promissory note made by the Society.

Long-term debt is subject to a financial covenants, the Society must maintain a debt service coverage of a minimum of 1.00 times to be in effect at all times, where debt service coverage means earnings before interest, taxes and amortization divided by all principal and interest payments. As at March 31, 2025, the Society is in compliance with this covenant.

As of March 2025, the Society has a \$300,000 line of credit with an interest rate of prime + 1% (5.95%). The Society has pledged land and buildings as collateral with a carrying value of \$ 2,307,476 (2024 - \$ 2,383,112). The Society has not drawn on this line of credit.

7. Deferred contributions related to capital assets

Deferred capital contributions consist of the unamortized amount of contributions received for the purchase of capital assets. Recognition of these amounts as revenue is deferred to periods when the related capital assets are amortized. Changes in deferred capital contributions are as follows:

	2025	2024
Balance, beginning of year	2,169,137	1,697,744
Amount received during the year	29,078	533,509
Less: Amortization of deferred capital contributions recognized as revenue during the year	(57,456)	(62,116)
Balance, end of year	2,140,759	2,169,137

Cowichan Women Against Violence

Notes to the Financial Statements

For the year ended March 31, 2025

8. Commitments

The Society has entered into various lease agreements with estimated minimum annual payments as follows:

2026	19,205
2027	20,566
2028	22,148
	<hr/>
	61,919

9. Director, employee and contractor compensation

During the year, the Society paid \$698,913 (2024 – 451,915) to seven (2024 - five) employees whose salary was greater than \$75,000. No remuneration was paid to any members of the Board of Directors.

10. Financial instruments

The Society, as part of its operations, carries a number of financial instruments. It is management's opinion that the Society is not exposed to significant interest, currency, credit, liquidity or other price risks arising from these financial instruments except as otherwise disclosed.

Cowichan Women Against Violence
Schedule 1 - Schedule of BC Housing Revenue and Expenses
For the year ended March 31, 2025

Programs funded by BC Housing

	Homeless Prevention Program	Somenos House	Cedar Branches	Kw'i Lelum	Kw'i Lelum Start-Up
Revenue					
BC Housing	110,722	990,411	927,972	262,444	155,049
Other sources	-	2,208	13,331	3,114	-
Total revenue	110,722	992,619	941,303	265,558	155,049

Expenses

Communications and IT	200	10,467	3,517	3,301	-
Contracted services	1,000	10,538	1,069	586	1,245
Equipment rental	-	1,111	2,247	-	-
Facilities	270	8,861	15,411	6,043	-
Insurance	350	10,973	14,571	174	-
Interest and bank charges	50	13	13	-	-
Office supplies	3,805	20,845	893	1,003	12,878
Professional fees	550	12,396	1,745	1,677	56
Program and client support	54,634	33,329	34,450	4,808	18,419
Property taxes	-	3,957	5,029	-	-
Repairs and maintenance	-	8,304	21,253	27,045	36,547
Staff development	500	3,259	3,500	975	4,433
Travel and automotive	248	7,936	192	952	1,304
Wages and benefits	46,759	860,630	863,632	218,098	75,168
Total expenses	108,366	992,619	967,522	264,662	150,050

Surplus/(deficit)	2,356	-	(26,219)	896	4,999
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Cowichan Women Against Violence
Schedule 2 - Schedule of Ministry of Public Safety and Solicitor General "MPSSG" Revenue and Expenses

For the year ended March 31, 2025

Programs funded by MPSSG

	Raven's Nest Child and Youth Advocacy Centre	Police Based Victim Services	Community Based Victim Service Program	Stopping the Violence Counselling	PEACE Children's Counselling Program
Revenue					
MPSSG	195,537	156,855	194,947	160,946	66,896
Other sources	-	-	-	37,703	-
Total revenue	195,537	156,855	194,947	198,649	66,896

Expenses

Communications and IT	2,578	1,957	250	300	-
Contracted services	5,027	360	2,266	2,667	2,463
Equipment rental	-	-	300	113	-
Facilities	8,177	3,193	5,126	3,106	1,566
Insurance	2,972	2,000	750	-	-
Interest and bank charges	-	-	-	-	-
Office supplies	976	343	548	3,462	341
Professional fees	-	1,094	1,084	-	112
Program and client support	5,989	932	446	638	201
Property taxes	1,500	-	735	-	-
Repairs and maintenance	2,828	17	1,336	402	734
Staff development	1,150	2,325	1,709	1,471	1,296
Travel and automotive	674	1,929	-	381	-
Wages and benefits	164,251	142,705	180,397	186,109	60,183
Total expenses	196,122	156,855	194,947	198,649	66,896

Surplus/(deficit)

(585)	-	-	-	-
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Cowichan Women Against Violence
Schedule 3 - Schedule of Department of Justice Revenue and Expenses
For the year ended March 31, 2025

Programs funded by the Department of Justice

	Raven's Nest Child and Youth Advocacy Centre	Enhancing Raven's Nest
Revenue		
Department of Justice	125,000	43,400
Other sources	-	-
Total revenue	125,000	43,400

Expenses

Communications and IT	-	-
Contracted services	2,865	
Equipment rental	-	-
Facilities	5,425	
Insurance	-	-
Interest and bank charges	-	-
Office supplies	5,887	17,266
Professional fees	7,315	
Program and client support	2,819	143
Property taxes	-	-
Repairs and maintenance	3,805	-
Staff development	-	-
Travel and automotive	3,318	
Wages and benefits	93,566	-
Total expenses	125,000	17,409

Surplus	-	25,991
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**Cowichan Women Against Violence Society CVRD
Programs - 2026**

Category	Description	457	459	493
		Police-Based Victim Services West	Police-Based Victim Services	Safer Futures
Salaries and Benefits	Wages and benefits for progr	10,235.00	66,027.34	20,285.85
Program Delivery Costs	Client support, workshops and	1,640.00	13,600.00	2,860.00
Administrative Support	Share of Admin staff wages (ir	2,000.00	15,264.00	2,500.00
Travel - Client Related	Travel to and from client local	600.00	2,400.00	600.00
Staff Training and Associated Travel	Staff training, including travel	525.00	3,325.00	1,600.00
Total		15,000.00	100,616.34	27,845.85