



SOCIAL PLANNING COWICHAN ANNUAL REPORT

| 2025 |



ABOUT



Cowichan Social Planning Society

In 2008, Social Planning Cowichan was gifted the work of Cultural Connections as a legacy from the 2008 North American Indigenous Games. This included the continuation and development of workshops, events, forums, projects and other goals as identified by the Elder-led council. Cultural Connections has formed its own Indigenous-led organization, Quw'utsun' Cultural Connections Society (QCCS), which is currently supported as a program of SPC as it forms and is established.

- To conduct research about the social health of the Cowichan Region
- To educate and inform the Cowichan Region community about social planning issues
- To facilitate partnerships and community consensus on issues and action plans
- To recommend action plans and short and long term strategies to improve the quality of life in the Cowichan Region
- To support the establishment of the Quw'utsun' Cultural Connections Society

The core annual funding from the CVRD has provided SPC with the stability and capacity needed to develop, deliver, and grow projects like Cultural Connections. This foundational support allows us to leverage additional funding that would otherwise be unavailable, ensuring that the Cowichan region's commitment to reconciliation, equity, cultural safety, and community wellbeing is translated into sustained, on the ground action. Core funding enables long term planning, relationship building with Indigenous communities and partners, staff continuity, and the ability to respond to emerging needs, rather than relying solely on short term, project based funding. As a result, SPC is able to act as a trusted regional backbone organization, strengthening collaboration, increasing impact, and ensuring community driven initiatives are supported, accountable, and resilient over time



Highlights 2025

Living Wage

Providing an annual living wage report for the Cowichan region is a direct community benefit we offer as an organization by making the true cost of living locally clear, accessible, and grounded in real data. The report is important for people across different demographics including single adults, families, seniors, newcomers, and people with disabilities because it shows how costs and income needs vary and who is being most impacted by rising expenses. It gives employers, local governments, and community partners a shared benchmark to guide fair wages, contracts, and funding decisions, while helping workers and families understand whether income actually meets basic needs in Cowichan. By producing the report year over year, we allow the community to monitor changes over time, track affordability trends, identify widening or narrowing gaps, and make more informed decisions that support reduced working poverty, workforce stability, and a healthier, more equitable regional economy. A more representative calculation for 2025

A major methodological shift shapes this year's living wage. Instead of basing the calculation solely on a two-parent household with two children, the 2025 model uses a weighted average of three household types:

- a single adult, a single parent with one child, and a two-parent family with two children.

Because single adults typically have lower expenses than families with children, the new approach produces a more representative regional figure, but it also means the modest increase from last year should not be mistaken for easing affordability. Rising rents and food costs remain significant pressures for all household types.

What's driving the 2025 living wage?

Housing costs continue to be the largest expense in the household budget. Although asking rents have shown early signs of levelling off, they are still rising faster than inflation and remain challenging in a region with low vacancy rates.

Food costs rose by 3.6% this year, making groceries the second-largest pressure on the living wage calculation. Food insecurity continues to worsen across BC, with food banks playing an increasing role in supporting households.

Transportation also plays a unique role in the Cowichan region. Many households rely on multiple vehicles due to long travel distances and limited transit options. The extended transit strike in 2025 added additional strain, particularly for workers without access to a personal vehicle.

At the same time, government programs such as expanded child care supports, the Canadian Dental Care Plan, and the enhanced BC Rental Assistance Program have helped reduce pressure, but not enough to counterbalance rising costs.

The gap between wages and basic costs

BC's current minimum wage is \$17.85 per hour, creating a gap of \$7.90 between the minimum wage and the living wage in the Cowichan region.

Across the province, nearly one in three workers earn less than the living wage, with women and racialized workers disproportionately represented in lower-wage roles.



AntiRacism



Our anti racism work provides critical community benefit for Indigenous people by creating clear pathways to report experiences of racism through the the Province of BC and United Way 211 programs, ensuring incidents are documented, taken seriously, and used to inform systemic change. We continue to offer ongoing opportunities for learning, connection, and dialogue that support Indigenous voices while helping non Indigenous individuals, workplaces, and institutions understand history, impacts, and present day realities. Pairing reporting mechanisms with education, training, and relationship building, we move beyond awareness toward accountability and bridge building, reducing harm, strengthening trust, and contributing to safer, more equitable systems across the Cowichan region.

Legacy Building Xpey

Policy development related to the restoration of cedar ecosystems provides long term community and immunity benefits by protecting a keystone species that supports ecological health, cultural continuity, and climate resilience for future generations. Cedar ecosystems strengthen biodiversity, stabilize watersheds, and improve ecosystem resilience, which in turn supports healthier lands, waters, and food systems that communities rely on for physical and cultural wellbeing. When this work is paired with experiential, on the land learning led by Indigenous knowledge holders, including education, cultural teachings, and hands on planting, it builds deep understanding, respect, and stewardship across generations. These land based teachings reconnect people to place, strengthen intergenerational knowledge transfer, and foster collective responsibility, ensuring that cedar restoration is not only an environmental response but a living practice that supports long term community health, resilience, and continuity.



Xpey Project Impacts

Knowledge Transfer

Family and school planting days, and culture camps offer the chance to connect youth, elders, and knowledge holders on the land, and carry teachings forward for future generations.

Medicine and Healing

Find resilience and wellbeing through traditional practices and cultural protocols involving Xpey', and help pass those gifts on to others.

Empowerment

If youth are invited to develop a relationship with the land, and with Xpey', they are given an opportunity to walk their own path as future knowledge holders and realize their value.

Reconciliation and Bridge-Building

Particularly for non-indigenous landholders, institutional partners, and other settlers, guilt and uncertainty about indigenous relations holds up continued social division and perpetuates systemic issues like the lack of access to land. The Xpey' project is an outstretched hand, offering connection and a step in the right direction.

Walking and Working Together

A chance for people to engage meaningfully with reconciliation and land back by offering access, or participating in the planting (or preparation for planting) of land.

Memorial and Commemoration

A living, growing monument to the children that did not come home creates a space to show them the care they were denied in life, brings them back into a community, and weaves their memory into a gift for current and future generations.

Bridging Worldviews

Elders often reiterate that knowledge comes from experience; through planting, connecting cedar with the memory or spirit of another, and returning to that tree or the memory of that experience, people are invited to move towards an understanding of the land as more than a resource.

Social Impact

Allows people to be part of a positive story of active collaboration, and to take a step beyond making empty land acknowledgements with no follow-up attached.





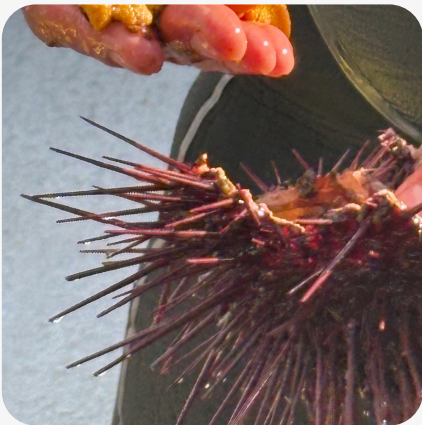
Indigenous Foods Gathering



The Island Indigenous Foods Gathering 2025 directly supported the revitalization of Indigenous food systems, strengthened community capacity, reinforced cultural identity, and created clear pathways for future programming. As a land-based, intergenerational gathering, it brought community members together to learn, practice, and share traditional food knowledge in ways that actively restored cultural food sovereignty.



A central teaching emphasized during the gathering was that traditional foods are medicine. By reconnecting participants with ancestral harvesting, preparation, and preservation practices, the gathering supported holistic health and strengthened relationships with the land and waters.



The event built community capacity through hands-on workshops, Elder-led teachings, and youth leadership opportunities. Participants gained practical skills in harvesting, ecosystem stewardship, and cultural protocols, while deepening their sense of belonging, identity, and responsibility.

The Island Indigenous Foods Gathering also helped establish pathways for future programs by fostering partnerships, supporting community leadership, and building momentum for ongoing food sovereignty initiatives. These outcomes included continued land-based education, the establishment of an annual foods gathering, and the expansion of the Seven Villages Project, ensuring that culturally rooted food systems and the wellness they bring continue to flourish for future generations.

38 Workshops

2000+ Participants

6 Events



Additional Community Benefit of Anti Racism Projects



Community Benefit:

By engaging community members in collaborative efforts, these projects strengthen social bonds and create a sense of unity.

Prioritization of sustainable and environmentally friendly practices. This approach not only benefits the local environment but also contributes to global efforts to address climate change and promote ecological sustainability.

Preservation and revitalization of cultural practices, languages, and traditions. This helps strengthen the cultural identity of the community, fostering a sense of pride and continuity.

Contribution to broader societal goals of inclusivity and diversity

Provide platforms for Indigenous voices to lead the conversations, education and teaching of history.

Inspire a sense of shared purpose and co-strengthening the capacity to undertake cultural restoration activities, including developing on the land cultural education curriculum and opportunities for School District 79 high school students.

Increasing engagement and broadening interest to support Indigenous lead land stewardship efforts that will restore and protect cedar ecosystems for future generations.

Beginning to shift perspectives toward a unified vision for restoring and stewarding cultural values in the region.

Supporting implementation of UNDRIP and DRIPA obligations contribute to a collective commitment to social and environmental responsibility.



Climate Conference

As one of the organizers of an annual climate gathering, we contributed to meaningful community benefit by advancing practical, action oriented climate leadership at the local level. The gathering brought together municipal leaders, climate experts, and community partners to move beyond plans and commitments toward real, on the ground solutions. Programming included a keynote focused on how leading cities are addressing the climate crisis and advancing a 1.5°C future, a facilitated panel of municipal leaders sharing concrete wins and lessons learned, and a series of short expert presentations offering timely, implementable tools for local climate action. Through this work, we helped strengthen regional capacity, fostered collaboration across jurisdictions, and supported informed decision making that translates climate goals into measurable community impact.

A Look Into the Conference

Keynote: How the World's Great Cities Are Fixing the Climate Crisis—David Miller, Former Toronto Mayor and climate leader, sharing hopeful, actionable steps municipalities can take now to move toward a 1.5°C future.

Panel: Transforming Commitments into Action – Hear directly from municipal leaders who are moving beyond plans and delivering real, on-the-ground climate solutions. This panel will highlight the wins, lessons learned, and bold steps being taken to turn climate commitments into impact. Facilitated by David Miller, featuring Dan Kutcher (Mayor of Summerside, PEI), Dave Thompson (Councillor, City of Victoria, BC), and Dianne Saxe (City of Toronto).

Deep-Dive Expert Presentations -These timely presentations offer practical tools and fresh ideas to help shape the future of local climate action—just when we need them most. A series of six highly-engaging, 12-minute deep-dives.



1. How Elected Officials Can Engage Youth in Decision-Making, with Rowan Gentleman-Sylvester (CityHive)



2. Multisolving: Climate Solutions That Increase Health and Well-Being, with Dr. Elizabeth Sawin (Multisolve Institute)



3. Strategies for Inclusive Dialogue, with Emi Sasagawa (University of British Columbia)



3. How the City of Vancouver transformed wastewater into an energy resource, with Derek Pope - (Neighbourhood Energy | City of Vancouver)



4. Domestic Climate Policies In Changing Times, with Alex Cool-Fergus (Climate Action Network Canada)



5. Understanding Climate Misinformation — And How to Combat It, with Dr. Chris Russill (Re.Climate)

**Social Planning Cowichan
Projected Budget 2026 Calendar Year**

REVENUES						
			General Operations	Confimed Project Funds	ing/Proposed Pro Grant Applications	
Core Funds						
		CVRD	50,000.00			
		Bank Interest	500.00			
Cultural Connec Subtotals			50,500.00		-	
Project Funds						
		REBC		62,500.00		Cultural Connections Legacy (X'Pey)
		Climate Readiness			50,000.00	Neighborhood Projects - sourcing funding
		United Way		50,000.00		Cultural Connections General
		Habitat Conservation Trust Fund		32,000.00		Cultural Connections Legacy (X'Pey)
		Workshop/Installation Fees			30,000.00	Projected for Cultural Connecitons related worshops and activites
		Job Creation Project			80,000.00	Youth Engagment
		Fundraising			10,000.00	Cultural Connetions Legacy (X'pey)
		BC Gaming			30,000.00	Youth Engagment Cross Cutlural Focus
Subtotals				144,500.00	200,000.00	
Other						
Summer Studens		HRSDC		10,000.00		Summer Student Positions

Subtotals			10,000.00	-		
Total Confirmed		50,500.00	154,500.00	205,000.00	Confirmed revenues	
Total Projected				200,000.00	Total for pojected revenues based on planned submissions of grants	
		Total: Revenues Confirmed as of August 10, 2024		\$ 205,000.00		
Projected Operational EXPENDITURES 2025 SPC						
ON CONFIRMED BUDGET ONLY						
Expenses		General Operations	Project Funds			
	Administrative F	250.00	800.00			
	Advertising & Pr	150.00	1,000.00			
	Bank Charges	500.00	500.00			
	Dues and Subscr	500.00	1,500.00			
	Equipment Purchase		5,000.00			
	GST Expense		1,000.00			
	Insurance	1,200.00	5,500.00			
	Salary and Wage	32,740.00	80,000.00			
	Accounting/Lega	1,850.00	5,000.00			
	Consulting/Contract Fees		15,000.00			
	Contract Facilitation Fees		10,000.00			
	License & Permi	30.00	1,000.00			
	Printing & Comn	500.00	2,000.00			
	Rent	9,980.00	14,400.00			
	Computer Maintenance		500.00			

		Travel, Lodging,	500.00	3,000.00		
		Meeting Expens	1,400.00	5,000.00		
		Training	400.00	2,000.00		
		Office Supplies &	500.00	1,300.00		
Total Expense			\$ <u>50,500.00</u>	\$ <u>154,500.00</u>	\$ 205,000.00	
NET			-	-		

Cowichan Social Planning Society

Balance Sheet As of March 31, 2025

	TOTAL
Assets	
Current Assets	
Cash and Cash Equivalent	
1050 Petty Cash	200.00
1060 Bank General Operating ISCU	12,928.93
1062 Gaming Funds	35,200.00
1070 QCC	13,400.31
1071 Social Enterprise QCC-Purchase 1	0.00
1072 Payroll Tax Suspense	-7,459.05
Membership Shares	6.56
12000 Undeposited Funds	0.00
Total Cash and Cash Equivalent	\$54,276.75
Accounts Receivable (A/R)	
1200 Account Recievable	10,000.00
Total Accounts Receivable (A/R)	\$10,000.00
1220 GST Receivable	0.00
1320 Prepaid Rent Deposit Queens St	0.00
1321 Island Bagel Summary	
Cultural Connections Fund	264.89
Legal Fees	89,378.90
Loan Repayment	-87,517.51
Office Expenses	4,676.03
Private Donations	-31,486.39
Purchase Set Up	37,295.49
Renovations	20,637.41
Total 1321 Island Bagel Summary	33,248.82
CRA Payroll Credit 2022	0.00
Total Current Assets	\$97,525.57
Non-current Assets	
Property, plant and equipment	
1600 Computer	13,696.66
1601 Accum Depn Computer	-8,842.29
1710 Accum Depr - Furn and Equip	-2,233.40
1810 Unrestrict Net Assets pre 2018	14,463.09
Total Property, plant and equipment	\$17,084.06
Total Non Current Assets	\$17,084.06
Total Assets	\$114,609.63

Cowichan Social Planning Society

Balance Sheet As of March 31, 2025

	TOTAL
Liabilities and Equity	
Liabilities	
Current Liabilities	
Accounts Payable (A/P)	
2100 Accounts Payable	1,704.41
Total Accounts Payable (A/P)	\$1,704.41
Credit Card	
Collabria MC (6695)	-42,241.23
Michelle - (5043)	22,582.05
Rosalie - (3661)	7,748.10
Sandra (4546)	16,429.05
Total Collabria MC (6695)	4,517.97
RK CC	0.00
Sue Glenn CC	0.00
Total Credit Card	\$4,517.97
2170 Vacation payable	0.00
2171 Vacation Payable 2023	0.00
2180 Payroll Liabilities	0.00
British Columbia WSBC	-251.57
Federal Taxes	0.00
Vacation Pay	0.00
Total 2180 Payroll Liabilities	-251.57
2185 Payroll Liability Prior Year	0.00
2230 WCB Payable	0.00
2232 Deferred Revenue - FNHA	0.00
2320 Deferred Revenue- CVRD	-12,500.01
2321 Deferred Revenue - UBCM	-30,713.74
2322 Deferred Rev - MakeWay Found	62,500.00
2327 Deferred Rev - Vancouver Found	0.00
2330 Def Rev- Cultural Connect (Gaming)	0.00
2331 Def Rev - Legacy Real Estate Fd	32,222.24
2335 Def Revenue- Poverty Project 2023	0.00
25500 GST/HST Payable	0.00
25501 GST Payments prior year	0.00
25502 GST Cumulative Prior Year	0.00
Direct Deposit Payable	0.00
Repayment	
Cash Advance Repayment	0.00
Total Repayment	0.00
Total Current Liabilities	\$57,479.30
Total Liabilities	\$57,479.30

Cowichan Social Planning Society

Balance Sheet

As of March 31, 2025

	TOTAL
Equity	
30000 Opening Balance Equity	0.00
3580 Balancing Account	0.00
Retained Earnings	38,619.49
Profit for the year	18,510.84
Total Equity	\$57,130.33
Total Liabilities and Equity	\$114,609.63

Cowichan Social Planning Society

Profit and Loss

April 2024 - March 2025

	TOTAL
INCOME	
4003 Gaming Funds Income	65,000.00
4007 Revenue - United Way	50,000.00
4015 Revenue - Poverty Project	33,830.33
4017 Revenue - Workshops	
4721 Workshops	21,414.37
4723 Workshop UW	24,650.00
Total 4017 Revenue - Workshops	46,064.37
4057 Legacy Project	137,777.76
4458 Revenue - CVRD Grant	51,000.00
4461 Revenue - UBCM Grant	30,713.74
4462 Revenue - MakeWay Foundation	37,499.98
46430 Miscellaneous Revenue	
4645 Private Donations	0.00
Total 46430 Miscellaneous Revenue	0.00
4724 QCCS-Project Management	80,000.00
Total Income	\$531,886.18
GROSS PROFIT	\$531,886.18
EXPENSES	
5000 Charitable Activities	
5010 Project Supplies	
5013 Cedar Trees	760.85
5018 Ladysmith PR	6,466.11
Total 5010 Project Supplies	7,226.96
5015 Poverty Project Costs	2,199.02
5050 QCC-Cultural Connect Costs Summary	
5051 Workshop Expenses	14,207.73
5052 Cultural Connect -Facilitators	31,914.70
5053 Project Advertising	3,009.52
5057 Meetings	2,839.84
5058 Vehicle Mileage	2,120.00
5059 Project Expenes	28,766.82
5063 Dues & Subscriptions	1,649.07
5064 Event Training Fees	335.45
5065 Supplies	174.25
Total 5050 QCC-Cultural Connect Costs Summary	85,017.38
Total 5000 Charitable Activities	94,443.36
5055 Space Rental-Workshops	4,534.00
5467 Honorarium	10,725.00
5600 Professional Fees	200.00
5464 Accounting Fees	5,764.19
5611 Sub Contractors	117,485.46
Total 5600 Professional Fees	123,449.65

Cowichan Social Planning Society

Profit and Loss

April 2024 - March 2025

	TOTAL
5620 Bank Charges Summary	2,142.39
5621 Credit Card Fees	346.99
5625 Late Fees and Interest	358.24
5626 Stripe/Eventbrite Fees	622.68
Total 5620 Bank Charges Summary	3,470.30
5700 General Administration Summary	
5705 Insurance - Liability,	3,103.00
Total 5700 General Administration Summary	3,103.00
5720 Meals & Entertainment	3,828.39
5800 Facilities Expense	
5805 Utilities	814.63
5810 Rent,	10,204.74
5812 Repair and Maintenance	325.54
5816 Janitorial	787.50
Total 5800 Facilities Expense	12,132.41
5815 Storage Expense	2,961.00
5850 Office Supplies	4,760.17
5900 Office Expense	219.63
5615 Advertising - Non Project	1,307.73
5650 Dues and Subscriptions	2,995.80
5855 Printing Costs	686.76
5905 Postage and Courier	10.80
5910 Meeting Expense	1,068.23
5915 Telephone, Telecommunications	3,040.94
5920 Training	302.25
5925 Gifts & Donations	500.00
Total 5900 Office Expense	10,132.14
5950 Travel	186.28
5791 Vehicle Mileage	420.00
5951 Fuel	81.00
5952 Parking	13.00
5955 Ferry Fees	701.46
Total 5950 Travel	1,401.74
Payroll Expenses	
5430 WCB Expense	1,346.03
Taxes	20,375.00
Wages	216,449.81
Total Payroll Expenses	238,170.84
Reimbursements	369.39
Total Expenses	\$513,481.39
OTHER INCOME	
4470 Interest Earned	106.05
Total Other Income	\$106.05

Cowichan Social Planning Society

Profit and Loss

April 2024 - March 2025

	TOTAL
OTHER EXPENSES	
8002 Suspense	0.00
Total Other Expenses	\$0.00
PROFIT	\$18,510.84