



Dear Friends of CUPS,

It is with great pleasure that we invite you, our community stakeholders, to share with us the many accomplishments and great successes that CUPS has made in assisting those who struggle with poverty and homelessness during 2005. It has been a year of good fortune for our city and our community has worked hard to share these blessings with those less fortunate. Our community of stakeholders - faith communities, government, corporations, foundations, individuals and the people we serve - are the foundation of our work at CUPS and share in the success of our programs.

In 2005, we continued to grow, meeting the increased demand for services to low income families and individuals. We added elements to programs that will give those we serve more opportunity to further develop and increase their sustainability in our community. It is our mission at CUPS to provide education, social supports and health care to those we serve so that they too can continue to be a contributing part of our fortunate city.

The Family Resource Centres spent considerable time in 2005 strategically planning new parenting programs and educational opportunities that would help families to address both the social determinants that impact their health and well-being as well as increase opportunities for higher quality of living and increased earning potential. We are encouraged while implementing these programs that CUPS staff and volunteers have demonstrated such success in building relationships with those who come to us for assistance. Relationship is key as it opens doors to endless opportunities in reaching one's full potential.

The CUPS Health Clinic continued to meet the needs of a patients with complex health needs. The most significant growth was seen in the CUPS Women's Health Centre with more than double the number of visits in 2005 than the previous year. One of our greatest achievements was welcoming women to the Perinatal program earlier in their pregnancies and watching them maintain healthy lifestyles throughout



their pregnancy. Fetal Alcohol Spectrum Disorder has been and continues to be one of the most devastating health challenges we are working to prevent.

In 2005, CUPS One World Child Development Centre ensured that all key risk factors for children living in poverty were addressed and that parents were given the opportunity to develop as parents, people and community members. With a team of specialists, the children at One World were given all the resources they needed to truly help them reach their full potential. A special highlight this year was the announcement by an anonymous donor at the 2005 kindergarten graduation that post-secondary scholarships would be provided for all the children. Through such community efforts we are confident that we are breaking the cycle of poverty

At CUPS, we are passionate about building community and providing opportunities for those who need support. We know that housing and employment alone will not solely make all the difference but that they are key factors that can improve lives while social and health issues are being addressed. We are confident that we have played a role in giving families and individuals a better quality of life through the programs and services provided in 2005.

We are thankful for our community of supporters who, through their donations of time and resources, ensure that our focus can be the families and individuals who come through our doors for assistance.

Sincerely,

Michael Lang, Chair
Board of Directors

Carlene Donnelly
Executive Director

family resource centre

A young couple with two children at their sides and expecting another step hesitantly into the CUPS Family Resource Centre (FRC). They have just arrived in Calgary and have no family or friends for support. The smell of a hot lunch and a woman smiling at them warmly welcomes them to the Family Resource Centre. They are given a locker to store their things while their children play. While eating the lunch that is served to them, they share their story with their new friends. Tom and Sandy are relieved - they have not only found a resource centre, but a community that will support them as they struggle out of crisis and into long-term stability.

As family poverty and homelessness continue to rise, the FRC responds by expanding on the services offered to those struggling through crisis. In 2005, parent education became a central support in helping people to develop the skills to move toward long-term stability. Representatives from MCC Employment Development provided Money Management classes, AADAC offered workshops on addictions, and the Red Cross funded First Aid courses for parents. In addition, staff and volunteers led parenting groups and specialized workshops such as literacy in parenting and cross-cultural parenting. Meanwhile, people continued to access referral services, crisis counselling, warm and nutritious meals, as well as basic needs items such as diapers and formula in order to help them out of crisis.

Christmas is a particularly stressful time for many families as the spirit is often overshadowed by financial constraints. In 2005, the FRC once again brought the magic of Christmas back into the lives of families with the help of Penny Lane Entertainment, Our Lady Queen of Peace Ranch, the Calgary Firefighters, and the support of the many generous Calgarians who participated in the CUPS Adopt-A-Family program.

The CUPS Family Resource Centre is a welcoming place where families in crisis are provided with the resources and support they require in order to move their lives toward stability. Often times, this is only the beginning of a family's journey at CUPS – as is the case with Tom, Sandy and their children.

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outreach

As people walk in the front doors of CUPS, they are often drawn to the interactions taking place between Outreach worker and client. Conversations are filled with respect, empathy, and support. The CUPS Outreach team provides a source of compassion and fellowship to many people struggling with homelessness and poverty in Calgary.

The CUPS Outreach team is always there to provide a listening ear and lend a helping hand – responding with warmth and compassion. We often help people struggling with addictions, mental illness, hunger, prostitution, chronic health concerns and unemployment - turning no one away.

In 2005, the CUPS Outreach team worked together with the Housing Registry Network to expand the housing and employment components of its programming – making computers, housing, resumé and cover letter writing workshops available to those in need. In addition, the CUPS Clients In Transition Program grew significantly – providing housing supports to 1,283 individuals and families – allowing them to overcome the financial barriers and find secure, stable housing.

The work done by the Outreach team would not be possible without partnerships created with agencies throughout Calgary. The support of Mark's Work Warehouse, for example, allows the team to provide clients with work boots in order to get them started at their jobs. In 2005, a trial partnership was started with Alpha House creating the Downtown Outreach Addictions Partnership. This collaboration provides social supports to the homeless population struggling with addictions, while reducing the stresses on other community service bodies.

Sandy and Tom were introduced to the CUPS Outreach team by the staff in the FRC. Tom had found a job and was looking for work boots and a hard hat to get him started at his new position. After providing Tom with work clothing he was introduced to the Housing Registry Network. The worker let him know that once he found a place to rent, they would be happy to help him with damage deposit, provide referrals for furniture, as well as help the family move their belongings to their new house. They would help them move forward toward stability.



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housing registry network

For Sandy, Tom and their family, the Housing Registry Network – www.lowcostrent.org (HRN) was a means to find a new home. It provided them with a listing of affordable rental options in Calgary, as well as a network of resources available to help them to find a house that they could quickly turn into a home.

The HRN began as a partnership between the Calgary Homeless Foundation and CUPS. In 2005, it became a full-time program of CUPS. As part of CUPS, the HRN joined a continuum of services that help stabilize low income Calgarians. In addition, aesthetic and technical improvements made the website more accessible and appealing to both landlords and tenants.

Staff of the HRN developed partnerships with community agencies to facilitate and promote the use of the Network in helping to house and maintain housing for low income Calgarians. These collaborations contributed to an increase of more than 32,000 website visits in 2005 and more than 500 landlords posting their rental accommodations free of charge.

The HRN brought enhancements to programming already offered by CUPS - providing public computer access to those interested in performing housing searches. Workshops are being developed for both landlords and tenants in order to answer frequently asked questions for both parties.

As the HRN continues to grow, it is evident that it has an immense impact on those working toward stability. It provides many with hope as they are able to access affordable housing opportunities in Calgary.

As part of CUPS, the HRN joined a continuum of services that help stabilize low income Calgarians.



health clinic

Health concerns can leave anyone feeling vulnerable, hopeless and scared. For people living in poverty, the results of poor health are often detrimental. Using a multidisciplinary care model, the CUPS Health Clinic works to decrease the effects of poverty on health – helping to move individuals and families toward greater health and wellness, and ultimately stability.

In 2005, a growing patient population with complex health concerns led the Health Clinic to add a Nurse Practitioner to its primary care team. In addition, the continued joint study with the University of Calgary has resulted in a dramatic increase in the number of patients seen by the Hepatitis C program. The support provided by this program has not only increased the number of people seeking treatment for Hepatitis C, but has had a significant impact on the number of people seeking treatment for their addictions as well.

In the last year, additional partnerships began with a number of shelter providing agencies in an attempt to increase the accessibility of medical services to the at-risk population. A CUPS Outreach Nurse has been providing services to clients at Alpha House, Aventa, Native Addictions Services, and the Mustard Seed. A volunteer doctor has also been available to clients at the Mustard Seed. AADAC and CUPS nurses began a pilot project to increase treatment centre accessibility by having nurses provide initial medical assessments. Working with the community in order to decrease the impact of poverty on health remains a priority for the CUPS Health Clinic.

The most significant growth seen in the CUPS Clinic has been in the Women's Health Unit with more than three times as many visits with the Obstetrician and two times as many with the Nurse Practitioner. The expansions, however, have not only been in size but in depth. The unit saw increased supports for expecting moms both before and after they gave birth – ensuring that the families were able to maintain stability despite the changes in their lives.

Sandy, who was three months pregnant, was not in Calgary long before she was introduced to the staff in the Women's Health Unit for medical care during her pregnancy. However, it was much more than medical support that she received. The staff in the clinic, together with representatives from Best Beginnings, ensured that Sandy received all the supports necessary in order to have a healthy baby. They answered all the questions she had about her pregnancy and ensured her nutritional needs were met. Sandy developed a support system that would last far beyond her pregnancy.



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one world

Dillan, Sandy and Tom's three year old child, had never been read to as a child and had never interacted socially with other children his age. His development was significantly behind that of other three year olds. The staff in the Family Resource Centre helped register him at the CUPS One World Child Development Centre – a preschool, kindergarten, and parent education centre for those living in poverty. At One World, Dillan and his family began receiving long term support to ensure that the family would be able to maintain stability and that he and his siblings were given the opportunity to succeed.

One World continues to illustrate the importance of holistic care ensuring that all key risk factors for children living in poverty are met. We continue to operate under the philosophy of providing a nurturing, caring, educational environment to help children and families reach their full potential by meeting the needs of early intervention, parenting, health care, social services and full day preschool and kindergarten.

In 2005, collaboration between the One World Child Development Centre and the Calgary Board of Education facilitated the transition into grade one for children graduating from kindergarten at One World. In addition, in 2005 an anonymous donor through the Calgary Foundation granted each child with post secondary education. These developments combined with the addition of a Kindergarten Support Worker to the team at One World will allow graduates and their families to access necessary social supports well beyond the child's enrolment in the program.

Parent education continues to be critical to the success of One World. Programming focusing on the areas of literacy, nutrition, safety and injury prevention, as well as strengthening parent and child relationships are key in providing families with the skills necessary to be successful. These programs were made possible through partnerships with the Calgary Learning Centre, Calgary Community Family Literacy Program, Community Kitchen Program of Calgary, Catholic Family Services, and Families Matter.

Programming focusing on the areas of literacy, nutrition, safety and injury prevention, as well as strengthening parent and child relationships are key in providing families with the skills necessary to be successful.



Through the Alberta Children's Hospital, One World continues to offer Paediatric Development Assessments that address health problems and developmental delays that are a direct result of poverty. In addition, the students are able to access a team of consultants including a psychologist, occupational therapist, speech language pathologist and a physiotherapist thanks to the support of Alberta Education. In 2005, a partnership with the SAIT Dental Clinic provided teeth cleanings and x-rays for approximately 30 students at One World.

One World also brought many opportunities to the families that financial restraints may have otherwise prevented them from experiencing. For example, they were able to organize school trips to the Zoo to bath elephants, weekly trips to the Public Library, Family Potluck suppers, as well as trips to Riley Park, Devonian Gardens, and Petland.

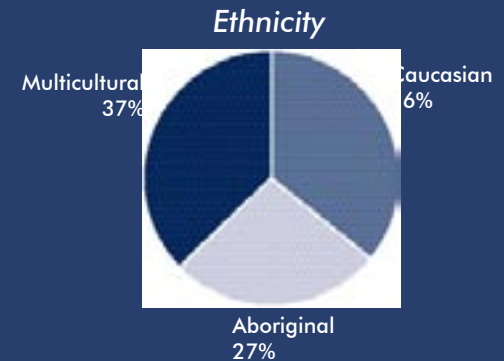
The families at One World are given the tools to meet their full potential. With the supports provided by One World, combined with the services available through all other CUPS programs, these families are able to make significant strides toward long-term stability.



One World

- 54 children and families in 2004/2005 school year.
- 47% of children are being raised in single parent households.
- 21% of children have prior or current involvement with children's services.
- 90% of children were identified with speech and language delays.

- Current research shows that children at One World have shown a significant improvement in their literacy skills from when they originally entered the program.
- Current study shows that parents of children at One World demonstrated a higher level of parenting knowledge and parenting attitudes from when they first entered the program.



street talk

Once a month, Calgary Street Talk is published with the desire of putting an end to poverty. The monthly newspaper generates a source of income for low income Calgarians while teaching them a variety of life skills. Through its articles it brings awareness of the issues of poverty and presents possible solutions. Through the vendors it brings a face and personality to Calgary's marginalized.

In 2005, the success of Street Talk was felt in the number of papers sold and, perhaps more importantly, in the effect the paper had on the community. Countless letters and phone calls articulated the impact the paper had on people's lives, both through the articles and as a result of meeting the vendors. Vendors often lifted the spirits of Calgarians by providing an unwavering face, a listening ear, and a cheerful "good morning". It is remarkable to witness people struggling to maintain stability encourage those more fortunate than themselves.

Vendors not only inspire people with their presence, but with their contributions to the papers. A number of vendors have monthly columns, crosswords, and articles that the community looks forward to. These contributions add depth to the impact the vendors and their stories are having on the community.

Street Talk also provides a venue for advocacy. It is a space where organizations, particularly CUPS, can share success stories as well as ask for support. The support generated by the response to articles published in Street Talk speak volumes about the support Calgary provides CUPS in helping those less fortunate to create and maintain stability in their lives.



Vendors often lifted the spirits of Calgarians by providing an unwavering face, a listening ear, and a cheerful "good morning".

spiritual programming

Spirituality is the foundation on which CUPS was built, and it continues to be integrated throughout our programs and services – caring with compassion and serving without judgment.

The spiritual program at CUPS illustrated the vision of acceptance and celebration of diversity. Weekly services of stories, song, scripture and healing are held in the CUPS lobby, bringing hope to those working toward stability. Retired Bishop Gary Woolsey, together with staff and volunteers, led weekly services at CUPS, fostering the spiritual environment that is so central to CUPS history and future.



The spiritual program at CUPS illustrated the vision of acceptance and celebration of diversity.

thank you

Without the support of the community, the important work that CUPS does would not be possible. Countless donations and contributions are made by individuals, corporations, foundations, faith communities and community groups - all of which make it possible for CUPS to serve the marginalized population in a holistic way.

In 2005, more than 250 people donated the gift of time - providing service to help those struggling to bring stability back to their lives. Volunteers, staff, donors, and clients who walk through the doors of CUPS were brought here through a spirit of giving, sharing and caring – united by the community that makes CUPS so successful.

Thank you to all of our supporters who recognize the importance of treating all our citizens with respect, dignity and equality.

thank you

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AUDITORS' REPORT

To the Members
Calgary Urban Project Society (CUPS)
Calgary, Alberta

We have audited the statement of financial position of Calgary Urban Project Society (CUPS) as at December 31, 2005 and the statements of operations and changes in fund balances and cash flows for the year then ended. These financial statements are the responsibility of management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In our opinion, these financial statements present fairly, in all material respects, the financial position of the society as at December 31, 2005 and the results of its operations and its cash flows for the year then ended in accordance with Canadian generally accepted accounting principles.

Calgary, Alberta
February 10, 2006

Bailie Boschee Wood
Chartered Accountants

CALGARY URBAN PROJECT SOCIETY (CUPS)

STATEMENT OF FINANCIAL POSITION AS AT DECEMBER 31, 2005

	2005				2004
	Operating Fund	Special Projects Fund	Capital Asset Fund	Total	Total
ASSETS					
CURRENT ASSETS					
Cash	\$ 681,772	\$ 319,921	\$ 30,649	\$ 1,032,342	\$ 926,975
Accounts receivable	245,399	-	-	245,399	159,298
Prepaid expenses	24,228	-	-	24,228	60,175
	951,399	319,921	30,649	1,301,969	1,146,448
INVESTMENTS - Note 3	10,008	403,293	-	413,301	385,345
CAPITAL ASSETS					
- Note 4	-	-	2,978,577	2,978,577	3,085,659
	\$ 961,407	\$ 723,214	\$ 3,009,226	\$ 4,693,847	\$ 4,617,452
LIABILITIES AND FUND BALANCES					
CURRENT LIABILITIES					
Accounts payable	\$ 116,404	\$ -	\$ -	\$ 116,404	\$ 113,043
Designated contributions - Note 5	608,565	-	-	608,565	542,634
	724,969	-	-	724,969	655,677
FUND BALANCES					
Investment in capital assets	-	-	2,978,577	2,978,577	3,085,659
Internally restricted	-	723,214	-	723,214	703,392
Restricted	-	-	30,649	30,649	-
Unrestricted	236,438	-	-	236,438	172,724
	236,438	723,214	3,009,226	3,968,878	3,961,775
	\$ 961,407	\$ 723,214	\$ 3,009,226	\$ 4,693,847	\$ 4,617,452

CALGARY URBAN PROJECT SOCIETY (CUPS)

STATEMENT OF OPERATIONS AND CHANGES IN FUND BALANCES
FOR THE YEAR ENDED DECEMBER 31, 2005

	2005			2004	
	Operating Fund	Special Projects Fund	Capital Asset Fund	Total	Total
REVENUE					
Medical services	\$ 1,192,322	\$ -	\$ -	\$ 1,192,322	\$ 930,369
Outreach grants	1,575,110	-	-	1,575,110	821,760
Donations	778,852	-	61,142	839,994	870,051
Special events	184,026	-	-	184,026	89,929
Interest and other	42,219	19,822	-	62,041	91,064
	<u>3,772,529</u>	<u>19,822</u>	<u>61,142</u>	<u>3,853,493</u>	<u>2,803,173</u>
EXPENSES					
Medical - Note 6	1,429,899	-	-	1,429,899	1,262,610
Programs	2,278,916	-	-	2,278,916	1,497,322
Amortization	-	-	137,575	137,575	182,378
	<u>3,708,815</u>	<u>-</u>	<u>137,575</u>	<u>3,846,390</u>	<u>2,942,310</u>
Excess of revenue over expenses (expenses over revenue)	63,714	19,822	(76,433)	7,103	(139,137)
Fund balances, at beginning of year	<u>172,724</u>	<u>703,392</u>	<u>3,085,659</u>	<u>3,961,775</u>	<u>4,100,912</u>
Fund balances, at end of year	<u>\$ 236,438</u>	<u>\$ 723,214</u>	<u>\$ 3,009,226</u>	<u>\$ 3,968,878</u>	<u>\$ 3,961,775</u>

CALGARY URBAN PROJECT SOCIETY (CUPS)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2005

	2005	2004
CASH FLOWS FROM OPERATING ACTIVITIES		
Cash receipts from grants, donations and others	\$ 3,781,594	\$ 2,556,389
Cash paid to suppliers and employees	(3,669,507)	(2,760,823)
Interest received	<u>24,391</u>	<u>15,646</u>
	<u>136,478</u>	<u>(188,788)</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of capital assets	(30,493)	(105,814)
Proceeds on disposal of capital assets	-	1,250
Purchases of investments	(100,618)	(94,455)
Proceeds on disposal of investments	<u>100,000</u>	<u>92,418</u>
	<u>(31,111)</u>	<u>(106,601)</u>
INCREASE (DECREASE) IN CASH DURING THE YEAR	105,367	(295,389)
CASH, AT BEGINNING OF YEAR	<u>926,975</u>	<u>1,222,364</u>
CASH, AT END OF YEAR	<u>\$ 1,032,342</u>	<u>\$ 926,975</u>

CALGARY URBAN PROJECT SOCIETY (CUPS)

NOTES TO THE FINANCIAL STATEMENTS

DECEMBER 31, 2005

NOTE 1 AUTHORITY AND PURPOSE

Calgary Urban Project Society (CUPS) was incorporated under the Societies Act of Alberta and operates as CUPS Community Health C^o to those that have rejected or have been rejected or neglected by society.

The services provided include the Community Health Clinic; nursing, chiropractic and dental care; the Family Resource Centre; the Calgary Street Talk newspaper; the Outreach Program; the crisis counselling and referral program; the literacy program; shower facilities; emergency clothing and a light lunch program.

In addition, the One World Child Development Centre ("One World"), operates an early childhood development program.

The society is a registered charity and accordingly, is exempt from income taxes and is authorized to issue donation receipts for income tax purposes.

NOTE 2 SIGNIFICANT ACCOUNTING POLICIES

Fund Accounting

These financial statements are prepared on a restricted fund accounting basis that includes the following funds:

Operating Fund – accounts for the assets, liabilities, revenues and expenses related to the society's delivery of programs and operating activities.

Special Projects Fund – accounts for the assets, liabilities, revenues and expenses related to the society's projects mandated by the board of directors.

Capital Asset Fund – accounts for the assets, liabilities, revenues and expenses related to the facilities and equipment.

Cash and Cash Equivalents

Cash and cash equivalents include cash on deposit and short-term investments with a maturity date of less than three months at acquisition.

NOTE 2 SIGNIFICANT ACCOUNTING POLICIES – continued

Revenue Recognition

Unrestricted
and collection is reasonably assured.

Designated
expenses
amount can be reasonably estimated and collection is reasonably assured.

Contributed Services

Volunteers contribute time and services to the programs of the society. Contributed services are not recognized in the financial statements as their fair market value cannot reasonably be determined.

Amortization

Capital assets are amortized using the straight line method at the following annual rates:

Buildings	2.5%
Building Improvements	20%
Automobile	20%
Equipment	20%

Use of Estimates

The preparation of financial statements requires management to make estimates of the amounts and timing of assets and liabilities. Actual results could differ from those estimates.

NOTE 3 INVESTMENTS

□
guaranteed by Provincial Governments.

The bonds mature in the years 2007 to 2011 with interest rates ranging from 3.62% to 5.79%.

At December 31, 2005, the market value of the investments was \$414,481 (2004 – \$392,536).

NOTE 4 CAPITAL ASSETS

	2005		2004	
	Cost	Accumulated Amortization	Net Book Value	Net Book Value
Land	\$ 553,500	\$ -	\$ 553,500	\$ 553,500
Buildings	2,548,490	324,881	2,223,609	2,287,318
Building improvements	818,453	813,314	5,139	11,686
Automobile	163,769	81,879	81,890	114,642
Equipment	341,955	227,516	114,439	118,513
	\$ 4,426,167	\$ 1,447,590	\$ 2,978,577	\$ 3,085,659

NOTE 5 DESIGNATED CONTRIBUTIONS

Contributions and donations designated by contributors to specific programs are as follows:

	2005	2004
<u>Community Health Clinic</u>		
Balance, at beginning of year	\$ 17,692	\$ 142,164
Contributions received during the year	1,200,572	781,472
Contributions receivable at end of the year	-	24,425
Amount utilized to meet expenses	<u>(1,192,322)</u>	<u>(930,369)</u>
Balance, at end of year	<u>25,942</u>	<u>17,692</u>
<u>Family Resource Centre</u>		
Balance, at beginning of year	13,874	11,539
Contributions received during the year	268,195	251,588
Contributions receivable at end of the year	81,194	-
Amount utilized to meet expenses	<u>(269,649)</u>	<u>(249,253)</u>
Balance, at end of year	<u>93,614</u>	<u>13,874</u>
<u>One World</u>		
Balance, at beginning of year	362,298	383,993
Contributions received during the year	1,142,929	599,316
Contributions receivable at end of the year	97,000	107,000
Amount utilized to meet expenses	<u>(1,221,194)</u>	<u>(728,011)</u>
Balance, at end of year	<u>381,033</u>	<u>362,298</u>
<u>Outreach Program</u>		
Balance, at beginning of year	137,659	103,756
Contributions received during the year	756,950	403,876
Amount utilized to meet expenses	<u>(796,775)</u>	<u>(369,973)</u>
Balance, at end of year	<u>97,834</u>	<u>137,659</u>

NOTE 5 DESIGNATED CONTRIBUTIONS – continued

Others

Balance, at beginning of year	11,111	7,851
Contributions received during the year	5,697	8,520
Amount utilized to meet expenses	<u>(6,666)</u>	<u>(5,260)</u>
Balance, at end of year	<u>10,142</u>	<u>11,111</u>
	<u>\$ 608,565</u>	<u>\$ 542,634</u>

NOTE 6 MEDICAL EXPENSES

Certain expenses amount of \$440,831 (2004 – \$418,855).

NOTE 7 FINANCIAL INSTRUMENTS

The society's accounts payable. The fair value of the financial instruments approximate their carrying value.

The society is exposed to interest rate risk. The interest rate would impact the fair value of these investments.

CUPS directors



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Chair, Board of Directors



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Director of Operations
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Bonnie Bailey
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CUPS Directors