

2025

# COMMUNITY CONTRIBUTION REPORT

urban  
matters



## CONTENT OUTLINE

1. MESSAGE FROM LEADERS
2. OUR TEAM
3. PROJECT HIGHLIGHTS
4. THE ROAD AHEAD
5. 2025 CCC IMPACTS AND INSIGHTS
6. 2025 COMMUNITY CONTRIBUTIONS
7. FINANCIAL SUMMARY

## 1. MESSAGE FROM COMPANY LEADERS

It is a pleasure to share some of our stories of impact with you. Much has been written about the year 2025 by leaders, scholars, and social commentators. It has felt heavy for those of us in the social change sector. Pushing and pulling weights uphill. We are proud of our team, our collaborators, and the communities in which we work for weathering some knocks and responding with grit and inspiration. These folks continue to show up alongside us with courage and passion to create opportunities where everyone has opportunity to thrive.

Now, more than ever, the notion of opportunity for everyone resonates in our work and our approach. Truly leaning into opportunity requires a foundational essence: optimism. In 2025 our team spent time unpacking how we approach our work as consultants and collaborators by articulating shared perspectives about systems change. Doing so provided us with a refreshed framework to align our energy across projects despite different and distinct approaches and topics in our work.

These conversations have been energizing, engaging, and ultimately... hopeful. Despite the challenges we face in our current social, economic, and environmental systems, we are fortunate to be working alongside clients, partners, and collaborators who are contributing to shifting these landscapes—through innovation, relationship, and investment in the capacity of others. The stories shared in the following report represent some of these exciting initiatives—from work we are supporting related to meaningful employment for people with lived and living experience of substance use, to innovative approaches to how we fund and support housing for everyone, to language revitalization, and how we are building capacity among local networks through our work with CAT teams across BC. We are proud to be contributing to this type of impact, and it fuels us with inspiration and energy.

Despite the challenges in the social sector, our reflections as a team in 2025 affirmed this lens of optimism we strive to lead with. We believe in the opportunity to improve outcomes for future generations. We embed an inherent hope for the future. By taking a long view, we can see how work that is small in scale or timeline can lead to cumulative impact.

We invite you to embed this optimism and hope for the future into your approach. Consider how it might shift your perspective, allow you to show up in deep relationship, or invite reflections that lead to new ideas. Here's to a 2026 that embraces hopeful futures cocreated alongside communities.



Erin Welk, CEO



Jade Arignon, CEO



Urban Matters team gathering  
in October, 2025



## URBAN MATTERS CORE TEAM AND COLLABORATOR LOCATIONS

In 2025, our team grew to include several collaborators across our USL offices that bring expertise in land use planning, reconciliation, accessibility, and more. In November, we were excited to come together in Kelowna to do some strategic planning, team building, and as always, to learn from and with each other!



**14** Core team members  
across Western Canada



# 3. PROJECT HIGHLIGHTS

## CMHC SOLUTIONS LAB PROJECTS

Solutions Lab projects are federally funded research projects supported by the Canada Mortgage and Housing Corporation (CMHC) under the National Housing Strategy's Solutions Lab program. The projects are independent, non-commercial, and focused on public benefit. In 2025, Urban Matters began advising on three separate Solutions Labs each targeting the housing crisis in unique and community-focused ways.

Projects include:

- ▶ **I Invest in Housing:** 'I Invest in Housing', led by Four Pillars Community Housing, is grounded in the belief that all Canadians can play a role in addressing the housing crisis. The Lab is exploring social purpose investment models that mobilize community support and capital, engaging citizens, homeowners, realtors, and other unconventional actors. During the testing phase, it will assess the feasibility of below-market community housing bonds and lending options for homeowners to develop accessory dwelling units (ADUs) on their properties.
- ▶ **Localized Investment Funding Track (LIFT):** LIFT, led by Path to Place Society in Edmonton, sees pre-development financing as a significant barrier to the creation of new housing, as most grants require feasibility to be already established. This Lab tests how flexible early-stage capital, paired with localized governance and advisory supports, can help community-led organizations action their vision to unlock affordable housing across the Prairies.
- ▶ **Living With Pride Society:** 2SLGBTQIA+ seniors face significant barriers in accessing safe, supportive, and affirming housing. This Lab is working alongside queer seniors and community partners to co-design an inclusive housing model tailored to their unique needs, exploring concepts such as shared living, integrated wellness, and a community of shared values.

## PEER NAVIGATION AND CAPACITY BUILDING PROGRAM

In 2025, Urban Matters coordinated and supported the training and employment of three peer navigator cohorts in the communities of Penticton, Kamloops, and Abbotsford through partnerships with ASK Wellness, the City of Abbotsford, and Cedar Outreach Society to strengthen community response to substance use, homelessness, and related social challenges. The training cohorts took place for 6 weeks each, meeting in person several times a week to learn about topics including conflict resolution, life skills, harm reduction, and more. Peer navigators are incredible assets to existing community programs, bringing a lived experience perspective that is invaluable for providing culturally grounded, destigmatized support to fellow community members seeking resources. Throughout the multi-year program, dozens of peers will graduate and move to paid positions through participating host organizations such as recreation centres, libraries, or outreach teams.

## MERRITT CAT TEAM

Urban Matters has been coordinating and convening the Merritt Community Action Team (CAT) since 2023 in a partnership with Community Action Initiative, supported by funding through the Ministry of Health. There are over 40 CATs throughout the province working collaboratively with community to respond to the toxic drug crises experienced within each respective community. Five of these teams are facilitated by Urban Matters, however mid-way through 2025 members of the Merritt CAT started to share their interest in having a more community-led CAT. Urban Matters was pleased to bring potential partners together for discussions on what would best support the table, eventually leading to a leadership transition of the Merritt CAT to Conayt Friendship Society and Lower Nicola Indian Band in a co-leadership model. This exercise in capacity building, collaboration, and an eventual transition to community ownership over this important work was a win in 2025.



## KTUNAXA LANGUAGE TRANSCRIPTION

The Ktunaxa Transcription Project is a Nation-led language revitalization initiative focused on transcribing fluent-spoken Ktunaxa and returning ancestral knowledge to community. In 2024, the Ktunaxa Nation repatriated 152 audio recordings of fluent speakers from the California Language Archive at the University of California, Berkeley—many recorded decades ago and featuring speakers who have since passed on. With funding from Library and Archives Canada, the Nation launched a pilot project (April 2024–March 2025) to begin transcribing and stewarding this material, with an initial goal of completing 20 recordings.

The project was initiated by Martina Escutin, a Ktunaxa Nation citizen, Urban Matters team member, and lifelong learner of the Ktunaxa language, who initially became involved for the purpose of supporting transcription

of these recordings. Through this hands-on work—completing transcriptions alongside fluent speakers and other transcribers—an opportunity emerged to expand the pilot beyond individual transcription efforts into a more structured, community-supported program. With support from Urban Matters CCC, the work grew to include pursuing additional funding to sustain the initiative, developing a scalable program manual to support community implementation, and providing program coordination, community engagement, mentorship model development, and systems planning.

As a result, what began as a technical transcription initiative for a critically endangered language isolate has evolved into a broader capacity-building program that supports emerging transcribers, elevates cultural and linguistic knowledge, strengthens long-term community leadership in Ktunaxa language revitalization, and informs the development of related cultural competency resources.



The screenshot displays the ELAN software interface for transcription. At the top, the menu bar includes File, Edit, Annotation, Text, Type, Search, View, Options, Window, and Help. Below the menu bar, there are tabs for Grid, Text, Subtitles, Lexicon, Comments, Recognizers, and Metadata. The main text area shows the Ktunaxa text: "ni?sa kul sawsaqa ?i ?i ka titinala". Below this, the English Meaning is "when our grandmother was still here". The Context/Story Notes section contains "direct translation". A toolbar with various icons is visible below the text area. The bottom part of the interface shows a timeline with an audio waveform and several tracks for annotations, including "Ktunaxa", "English Meaning", "Context/ Story Notes", "Language Use Categories", "Flag", "Category", "Level 1 Word", and "Language Notes". The timeline shows time markers from 00:00:04.000 to 00:00:17.000.

## 4. THE ROAD AHEAD

Social development is an ever-changing sector responding to shifting societal needs within communities. We take a long view with this work, recognizing that there are always new and rising challenges that are complex and will continue to push the need for more innovative and holistic approaches to problem solving.

Trends that we've identified in previous years remain salient in our outlook for 2026, especially when it comes to matters of establishing community safety, assessing housing needs, building systemic equity and inclusion, and engaging local government in social development.

This year, we anticipate that our collaborative approach will remain foundational with our clients and communities as they respond to the complexity of the times. As we continue our work, our team is observing the following key trends:

- ▶ **Authentic Indigenous Governance & Policy** – With an ongoing need in the social planning sector to strive for decolonized practices and continue addressing Truth and Reconciliation, our team has expanded its capabilities within Indigenous-led governance, legal frameworks, and policy development. Elevating Indigenous ways of knowing and doing within institutional frameworks is essential to guide meaningful change, as it ensures processes and policy are culturally grounded and avoid reproducing harmful decisions, practices, and outcomes. As communities working toward self-determination increasingly call for support in governance and policy development, growing our team of Indigenous wellbeing practitioners allows us to respond in culturally safe ways that build lasting relationships and capacity.
- ▶ **Community Resilience-Building** – As communities face growing fatigue from repeated engagement demands, our team is noting the need to embed resilience building principles into planning and engagement work. This includes creating safer, more supportive spaces for participation, acknowledging lived experience alongside technical expertise, and designing processes that strengthen long-term capacity rather than adding strain. While this is not a new issue, it represents an evolving area of practice—one that positions planning as a tool for sustaining

community wellbeing in the face of ongoing change and challenge.

- ▶ **Cross-Sector Collaboration** – As more institutions implement measures that reflect communities of people with lived and living experiences, a new challenge arises in the capacity of those communities to respond to requests for input and knowledge sharing. This is especially true when it comes to Indigenous communities. Various institutions are coming to communities to engage in meaningful consultation, which takes a significant amount of time and effort. These efforts become exhausting when they begin to feel repetitive and lacking action, and over-engagement can itself be harmful.



## 5. IMPACT AND INSIGHTS FROM 2024 CCCS

As an ever-growing Community Contribution Company, our team has contributed over **\$1.5 million** back into our communities since 2016, and through our continued growth and maturation, we've been able to not only allocate but expand our annual contribution last year. We've made significant progress and development on a variety of challenges that our partners are facing today, as we continue to refine our processes to ensure that every dollar invested creates a meaningful, sustainable impact.

### THE IMPACTS FROM 2024



**COMMUNITY PARTNER:**  
Dr. Peter Centre



**CONTRIBUTION AMOUNT:**  
\$75,000

Dr. Peter Centre (DPC) is a Vancouver-based nonprofit healthcare organization dedicated to providing compassionate care and support to individuals living with complex health conditions such as HIV/AIDS, mental health challenges, substance use, and homelessness.

With support from the UM team, DPC has been working on a project to advance a partnership with the Vancouver Aboriginal Friendship Centres Society (VAFCS) to co-design trauma- and violence-informed responses. The work is intended to provide community-based complex care supports to urban Indigenous people in a way that honours Indigenous self-determination.

Since the collaboration began, the Dr. Peter Centre has attracted new diversified funding, demonstrated co-development with Indigenous partners, broadened cultural representation, embedded cultural safety, and is now showcasing and utilizing a scalable training model that is engaging a national network of Indigenous and non-Indigenous leaders in advancing harm reduction and complex care.



**COMMUNITY PARTNER:**  
AKSIS



**CONTRIBUTION AMOUNT:**  
\$50,000

AKSIS, Edmonton's Indigenous Business & Professional Association, is a not-for-profit organization dedicated to supporting Indigenous businesses and professionals for the benefit of all Indigenous peoples.

Our collaboration with AKSIS has enabled them to shift narratives, raise awareness, and deepen understanding of the opportunities and responsibilities in supporting Indigenous economic growth by developing a communications strategy and marketing campaign. AKSIS cites our relationship with them as a model for future partnerships, emphasizing the philosophical, trust-based, flexible and deeply respectful nature of the work, noting that it allowed them to move at a manner and pace that aligns with their own values and priorities — rather than being constrained by rigid deliverables or prescriptive metrics.



**COMMUNITY PARTNER:**  
Employ to Empower



**CONTRIBUTION AMOUNT:**  
\$55,000

Employ to Empower (ETE) is a Vancouver-based charity dedicated to breaking down barriers to employment through entrepreneurship. The organization empowers low-income individuals facing barriers such as mental health struggles, physical disabilities, and substance use recovery by providing them with skills and resources to build sustainable futures.

Over the past seven months, UM's contributions to ETE have gone toward empowering 15 entrepreneurs facing systemic barriers to access skills training, mentorship, and wrap around support to foster economic inclusion, community, and belonging. Funding was allocated to support skills training programs, one-on-one mentorship programs, business development workshops, counselling support, and Makerspace access.



**COMMUNITY PARTNER:**  
New Power Labs



**CONTRIBUTION AMOUNT:**  
\$110,000

New Power Labs (NPL) is a national social finance organization based in Toronto who we have been working alongside to design a social finance fund that supports mother entrepreneurs with lived and living experience.

Through our partnership, the Entrepreneur Mothers with Lived Experiences Fund had previously made significant progress. In 2025, the project has progressed from fund design to partnership development, prototyping, and fundraising.

Key activities in achieving this were fund design and financial modelling, updating the funding approach, assessing legal structure options, recruiting a fund management team, and updating their publicly accessible list of Canadian funding resources that support women entrepreneurs.

## LEARNINGS AND REFLECTIONS

As a Community Contribution Company, our goal is to go beyond making charitable donations by deliberately and intentionally identifying initiatives that will drive long-term systems change. Every year, our experiences shape our understanding of common values and lessons that help us to understand how our contributions can meet and exceed our goals. What we always come back to is trust-based relationships-placing high levels of autonomy in our partner organizations and providing strategic and delivery capacity where helpful. The result is a stronger partnership that can serve as a foundation for long-term sustainable impacts.



## 6. 2025 COMMUNITY CONTRIBUTIONS ANNOUNCEMENT

We are thrilled to announce the recipients of the latest round of community contributions. This year, contributions were funded by our parent company, Urban Systems, with contributions totaling \$150,000. These funds are going towards projects and organizations that support people with lived and living experience through social finance, research projects, and supportive services. The latest contributions focus on continuing Urban Matters' partnerships with organizations we've supported in the past enabling us to lean into collaborative relationships to strengthen long-term sustainable impacts.

The three partnerships we're continuing include:



**COMMUNITY PARTNER:**  
New Power Labs



**CONTRIBUTION AMOUNT:**  
\$50,000

New Power Labs (NPL) is a national social finance organization based in Toronto with a mission to redirect capital to underfunded and overlooked communities. Over the past year, we have been working with the NPL team to design a fund and finance model, update funding approaches, assess legal structure options, recruit fund management team members, and updating their publicly accessible list of Canadian funds and programs that support women entrepreneurs.

Moving forward, the NPL team will utilize the renewed contribution to operationalize and launch the Mothers with Lived Experience Fund, including key activities such as securing funding for a fund management team, field testing product offerings, development of financial products, and securing strategic partnerships.





**COMMUNITY PARTNER:**  
AKSIS



**CONTRIBUTION AMOUNT:**  
\$50,000

AKSIS, Edmonton's Indigenous Business & Professional Association, is a not-for-profit organization dedicated to supporting Indigenous businesses and professionals for the benefit of all Indigenous peoples. Its overarching purpose is to enhance the socio-economic standing of Indigenous communities in the greater Edmonton region, with a vision of establishing Edmonton as the Indigenous Business Capital of Canada.

Through our contributions, ASKSIS intends to assist and mentor emerging Indigenous leaders, provide entrepreneurs and professionals with business development resources, and integrate traditional ecological knowledge into modern business practices. By doing so, the initiative will amplify Indigenous voices in governance, expand economic independence through entrepreneurship, and embed environmental stewardship as a cornerstone of Indigenous business growth.



**COMMUNITY PARTNER:**  
Employ to Empower



**CONTRIBUTION AMOUNT:**  
\$50,000

Employ to Empower is a non-profit organization that operates in the Downtown Eastside to help individuals who face employment and social barriers to cultivate community connections through entrepreneurship and self-advocacy opportunities.

With our renewed contribution, ETE will support 15 entrepreneurs facing systemic barriers through one 8-week business skills cohort, 6-9 months of mentorship, 6-12 workshops, and 25-30 community activities.



Employ to Empower entrepreneurs at their annual Make Change Market in Vancouver!

At Urban Matters, we remain committed to listening, learning, and partnering with organizations that share our vision for systemic change. We are grateful to all our community partners for their dedication and inspired by the important work they continue to do.

Stay tuned for updates on the progress of these initiatives. For more information about our approach to community contributions, visit

[URBANMATTERS.CA/OUR-IMPACT](https://urbanmatters.ca/our-impact)



# The Fine Print

## 7. FINANCIAL SUMMARY

With that comes our annual disclosure statements, in legal ease for clarity, and coincident with our 2025 fiscal year end (December 1, 2024 to November 30, 2025). Every year, Urban Matters CCC must disclose:

- 1 The remuneration and position held of each person whose remuneration during that year was at least \$75,000, or, if there are more than 10 persons whose remuneration during that year was at least \$75,000, the remuneration and position held during that year of each of the 10 most highly remunerated persons.

**URBAN MATTERS CCC HELD NO POSITIONS IN FISCAL 2025 FOR WHICH THE REMUNERATION EXCEEDED \$75,000.**

- 2 The financial position of the company in that year.

**URBAN MATTERS CCC'S NET-PROFIT, AFTER-TAX, FINANCIAL EARNINGS WERE: (\$66,042).  
SEE TABLES BELOW FOR A SUMMARY.**

Statement of financial position (unaudited)

	2024	2025
<b>ASSETS</b>		
Current Assets	\$1,431,505	\$1,364,053
<b>LIABILITIES + SHAREHOLDERS' EQUITY</b>		
Current Liabilities	\$871,374	869,964
Long-Term Debt	-	-
Shareholders' Equity	-	-
Share Capital (note 6)	12	12
Retained Earnings	\$560,131	\$494,077
	<b>\$ 1,431,505</b>	<b>\$ 1,364,053</b>

Statement of comprehensive income (loss)(unaudited)

	2024	2025
Revenue	\$4,803,378	\$ 3,665,750
Expenses	\$4,778,699	\$ 3,755,760
Earnings (loss) before Income Taxes	\$24,679	(\$ 90,010)
Income Taxes	\$17,979	(\$ 23,968)
Net Earnings (loss)	\$6,700	(\$ 66,042)
Retained Earnings, beginning of year	\$553,419	\$ 560,119
Retained earnings, end of year	\$560,119	\$ 494,077

- 3 The following information about dividends declared in relation to shares of classes or series of shares:

- i. For each of those classes and series of shares, the aggregate amount of the dividends declared in that year in relation to shares of that class or series of shares.
- ii. The identity of all entities that hold or beneficially own shares of that class or series of shares.

**URBAN MATTERS CCC DID NOT DECLARE ANY DIVIDENDS IN FISCAL 2025.**

- 4 The amounts transferred with a fair market value in excess of the prescribed amount, other than to a qualified entity, to persons who are related to the company or to any other persons unless the provision of that financial assistance is in furtherance of the company's community purposes.

**URBAN MATTERS CCC DID NOT TRANSFER ANY SUCH MONEY OR OTHER ASSETS IN FISCAL 2025.**