

The Calgary Between Friends Club
Financial Statements
Year Ended December 31, 2025



INDEPENDENT AUDITOR'S REPORT

To the Members of The Calgary Between Friends Club

Opinion

I have audited the financial statements of The Calgary Between Friends Club (the Society), which comprise the statement of financial position as at December 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 my opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Society as at December 31, 2025, and the results of its operations and cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

Basis for Opinion

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

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Auditor's Responsibilities for the Audit of the Financial Statements

My 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 my 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, I exercise professional judgment and maintain professional skepticism throughout the audit. I 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 my 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 I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my 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.

I 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 I identify during my audit.

Calgary, Alberta
April 28, 2026


STEVEN POTTER PROFESSIONAL CORPORATION
CHARTERED PROFESSIONAL ACCOUNTANT

THE CALGARY BETWEEN FRIENDS CLUB

Statement of Financial Position

December 31, 2025

	General Fund	Property and Equipment Fund	Endowment Fund	2025	2024
Assets					
Current					
Cash and cash equivalents	\$ 554,463	\$ -	\$ -	\$ 554,463	\$ 1,035,009
Restricted casino cash (Note 3)	13,786	-	-	13,786	74,055
Short-term investments (Note 4)	3,397	-	-	3,397	3,291
Accounts receivable	15,381	-	-	15,381	2,560
Prepaid expenses and deposits	42,304	-	-	42,304	37,150
Goods and services tax recoverable	10,370	-	-	10,370	10,780
	<u>639,701</u>	<u>-</u>	<u>-</u>	<u>639,701</u>	<u>1,162,845</u>
Property and equipment (Note 5)	-	32,481	-	32,481	75,664
Endowment Fund investment (Note 6)	-	-	1,848,552	1,848,552	1,817,935
Restricted cash (Note 9)	-	-	-	-	21,100
	<u>\$ 639,701</u>	<u>\$ 32,481</u>	<u>\$ 1,848,552</u>	<u>\$ 2,520,734</u>	<u>\$ 3,077,544</u>
Liabilities					
Current					
Accounts payable and accrued liabilities	\$ 40,749	\$ -	\$ -	\$ 40,749	\$ 32,484
Wages payable	4,043	-	-	4,043	14,327
Source deduction payable	422	-	-	422	499
Deferred contributions (Note 7)	110,713	-	-	110,713	471,915
Deferred casino contributions (Note 8)	13,786	-	-	13,786	74,055
	<u>169,713</u>	<u>-</u>	<u>-</u>	<u>169,713</u>	<u>593,280</u>
Deferred property and equipment contributions (Note 9)	-	16,984	-	16,984	68,414
	<u>169,713</u>	<u>16,984</u>	<u>-</u>	<u>186,697</u>	<u>661,694</u>
Net assets	<u>469,988</u>	<u>15,497</u>	<u>1,848,552</u>	<u>2,334,037</u>	<u>2,415,850</u>
	<u>\$ 639,701</u>	<u>\$ 32,481</u>	<u>\$ 1,848,552</u>	<u>\$ 2,520,734</u>	<u>\$ 3,077,544</u>

Lease commitments (Note 10)

Approved by the Directors



Director



Director

See notes to financial statements

THE CALGARY BETWEEN FRIENDS CLUB

Statement of Operations

Year Ended December 31, 2025

	General Fund	Property and Equipment Fund	Endowment Fund	Total 2025	Total 2024
Revenues					
Fundraising <i>(Note 11)</i>	\$ 1,598,602	\$ -	\$ -	\$ 1,598,602	\$ 1,501,919
Programs	757,914	51,430	-	809,344	693,980
Government grants	215,987	-	-	215,987	87,494
Interest income	10,056	-	-	10,056	32,504
	<u>2,582,559</u>	<u>51,430</u>	<u>-</u>	<u>2,633,989</u>	<u>2,315,897</u>
Direct costs					
Program wages and benefits	1,521,257	-	-	1,521,257	1,249,147
Program costs	603,861	-	-	603,861	572,198
Fundraising wages and benefits <i>(Note 11)</i>	257,846	-	-	257,846	189,820
Fundraising costs <i>(Note 11)</i>	136,229	-	-	136,229	118,856
	<u>2,519,193</u>	<u>-</u>	<u>-</u>	<u>2,519,193</u>	<u>2,130,021</u>
Operating expenses					
General operating costs	133,149	-	-	133,149	107,535
Operating wages and benefits	114,891	-	-	114,891	76,464
Amortization	-	61,608	-	61,608	59,098
Building occupancy	38,969	-	-	38,969	31,810
Communications - publicity & promotions	4,678	-	-	4,678	7,864
	<u>291,687</u>	<u>61,608</u>	<u>-</u>	<u>353,295</u>	<u>282,771</u>
Operating deficiency	<u>(228,321)</u>	<u>(10,178)</u>	<u>-</u>	<u>(238,499)</u>	<u>(96,895)</u>
Other income (expenses)					
Realized gain on investments	-	-	68,903	68,903	100,156
Unrealized gain on investments	-	-	65,421	65,421	96,028
Investment income	-	-	43,232	43,232	37,906
Administration charges <i>(Note 6)</i>	-	-	(20,870)	(20,870)	(19,980)
	<u>-</u>	<u>-</u>	<u>156,686</u>	<u>156,686</u>	<u>214,110</u>
Excess (deficiency) of revenues over expenses	<u>\$ (228,321)</u>	<u>\$ (10,178)</u>	<u>\$ 156,686</u>	<u>\$ (81,813)</u>	<u>\$ 117,215</u>

See notes to financial statements

THE CALGARY BETWEEN FRIENDS CLUB
Statement of Changes in Net Assets
Year Ended December 31, 2025

	General Fund	Property and Equipment Fund	Endowment Fund	2025	2024
Net assets - beginning of year	\$ 569,565	\$ 28,350	\$ 1,817,935	\$ 2,415,850	\$ 2,298,635
Excess (deficiency) of revenues over expenses	(228,321)	(10,178)	156,686	(81,813)	117,215
Inter-fund transfers	128,744	(2,675)	(126,069)	-	-
Net assets - end of year	\$ 469,988	\$ 15,497	\$ 1,848,552	\$ 2,334,037	\$ 2,415,850

See notes to financial statements

THE CALGARY BETWEEN FRIENDS CLUB
Statement of Cash Flows
Year Ended December 31, 2025

	2025	2024
Operating activities		
Excess (deficiency) of revenues over expenses	\$ (81,813)	\$ 117,215
Items not affecting cash:		
Amortization of property and equipment	61,608	59,098
Recognition of deferred property and equipment contributions	(51,430)	(46,615)
Unrealized gain on investments	(65,421)	(96,028)
Realized gain on investments	(68,903)	(100,156)
Investment income reinvested in Endowment Fund	(43,232)	(37,906)
Administration charges within Endowment Fund	20,870	19,981
	<u>(228,321)</u>	<u>(84,411)</u>
Changes in non-cash working capital:		
Accounts receivable	(12,821)	101,416
Accounts payable and accrued liabilities	8,264	(7,759)
Prepaid expenses	(5,154)	(11,098)
Goods and services tax recoverable	410	(3,610)
Wages payable	(10,284)	10,000
Source deduction payable	(77)	207
Deferred contributions	(361,202)	(234,491)
Deferred casino contributions	(60,269)	19,489
	<u>(441,133)</u>	<u>(125,846)</u>
Cash flow used by operating activities	<u>(669,454)</u>	<u>(210,257)</u>
Investing activities		
Purchase of property and equipment	(18,424)	(21,172)
Deferred property and equipment contributions	-	21,100
Endowment Fund withdrawal	126,069	84,412
Short-term investments	(106)	(135)
Restricted cash	21,100	(18,793)
Restricted casino cash	60,269	(19,489)
	<u>188,908</u>	<u>45,923</u>
Cash flow from investing activities	<u>188,908</u>	<u>45,923</u>
Decrease in cash flow	(480,546)	(164,334)
Cash - beginning of year	<u>1,035,009</u>	<u>1,199,343</u>
Cash - end of year	\$ 554,463	\$ 1,035,009

See notes to financial statements

THE CALGARY BETWEEN FRIENDS CLUB
Notes to Financial Statements
Year Ended December 31, 2025

1. Purpose of the Society

The Calgary Between Friends Club (the Society) is a not-for-profit organization incorporated provincially under the Societies Act (Alberta). As a registered charity, the Society is exempt from the payment of income tax under Section 149(1) of the Income Tax Act.

The Society operates to provide quality social, recreation, and development opportunities so that persons with disabilities can connect, grow, and belong. The intended community of service is all persons with disabilities, or those who assist in the care of persons with disabilities, throughout Alberta.

2. Summary of significant accounting policies

Basis of presentation

The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

The preparation of financial statements in conformity with ASNPO requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. While actual results could differ from such estimates, these financial statements have, in management's opinion, been properly prepared using careful judgement within reasonable limits of materiality and within the framework of the significant accounting policies summarized as follows:

Fund accounting

For financial reporting purposes, the accounts of the Society have been classified into funds. The Society ensures, as part of its fiduciary responsibilities, that all funds received with a restricted purpose are expended for that purpose.

Revenue and expenses related to program delivery and administrative activities are reported in the General Fund.

The Property and Equipment Fund reports the assets, liabilities, revenues, and expenses related to the Society's capital assets.

The Endowment Fund was created to accumulate assets to generate investment income to help fund the Society's operations. The Endowment Fund's investments are maintained in trust by The Calgary Foundation (TCF). Access to capital contributions within the Endowment Fund is restricted for ten years following the initial date of contributions. Net investment income earned on the assets of the Endowment Fund is restricted and may be used to fund operations of the Society as determined by TCF, subject to a maximum of 5.0% of the market value of the Endowment Fund's pro-rata share of investments held in trust by TCF. Net investment income in excess of the 4.5% maximum is reinvested back into the Endowment Fund.

Inter-fund transfers

Inter-fund transfers are recorded when approved by the Board of Directors. Transfers from the Endowment Fund to the General Fund represent amounts available for operations in accordance with the 4.5% spending policy described in the fund accounting note. Transfers between the General Fund and the Property and Equipment Fund represent net capital asset activity funded from general operations.

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THE CALGARY BETWEEN FRIENDS CLUB
Notes to Financial Statements
Year Ended December 31, 2025

2. Summary of significant accounting policies (*continued*)

Revenue recognition

The Society follows the deferral method of accounting for contributions.

Unrestricted contributions, including donations and fundraising revenue, are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured. Restricted contributions are recognized as revenue in the year in which the related expenses are incurred.

Revenue from programs is recognized when the services are performed, the amount is determinable, and collection is reasonably assured.

Government grants are recognized as revenue in the period in which the related expenses are incurred, provided the conditions attached to the grant have been met, the amount is determinable, and collection is reasonably assured.

Casino proceeds are recognized as revenue when the related eligible expenses are incurred in accordance with the terms and conditions of the Alberta Gaming, Liquor and Cannabis Commission.

Investment income earned on General Fund assets is recognized as revenue in the General Fund in the year it is earned. Investment income, realized gains and losses, and unrealized gains and losses earned on the assets of the Endowment Fund are recognized as revenue in the Endowment Fund in the year they are earned.

Contributions received for property and equipment are recognized in revenue in proportion to the annual amortization of the related assets for which the contributions were made.

Endowment contributions are recognized as direct increases in net assets.

Contributed services

The operations of the Society depend on the contribution of time by volunteers. The fair value of donated services cannot be reasonably determined and are therefore not reflected in these financial statements.

Contributed goods are recognized where their fair values are readily determinable and the goods would have been purchased had they not been contributed. The amount of gift in kind received during the year was \$30,907 (2024 - \$14,063) and is included in fundraising revenue.

Cash and cash equivalents

Cash and cash equivalents include cash on hand, cash deposits held with Canadian chartered banking institutions, and cheques issued and outstanding.

Goods and services tax

The Society is a registered charity and is eligible for a Public Service Body rebate of 50% of the goods and services tax (GST) paid on eligible purchases. The recoverable portion of GST is recorded as a receivable, and the non-recoverable portion is included in the related expense.

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THE CALGARY BETWEEN FRIENDS CLUB
Notes to Financial Statements
Year Ended December 31, 2025

2. Summary of significant accounting policies (continued)

Property and equipment

Property and equipment are stated at cost less accumulated amortization. Contributed property and equipment are recorded at fair value at the date of contribution. Property and equipment are amortized over their estimated useful lives on a straight-line basis commencing in the month the asset is put into service at the following rates:

Leasehold improvements	term of the lease
Furniture and fixtures	5 years
Computer equipment	5 years
Equipment	5 years

The Society regularly reviews its property and equipment to eliminate obsolete items.

Impairment of long-lived assets

The Society tests for impairment whenever events or changes in circumstances indicate that the carrying amount of a capital asset may not be recoverable. An impairment loss is recognized when the carrying amount of the asset exceeds its fair value or when the asset no longer has any long-term service potential. An impairment loss is not reversed if the fair value subsequently increases.

Financial instruments

Financial instruments are recorded at fair value when acquired or issued. In subsequent periods, financial assets with actively traded markets are reported at fair value, with any unrealized gains and losses reported in the statement of operations. All other financial instruments are reported at amortized cost, and tested for impairment at each reporting date. Transaction costs on the acquisition, sale, or issue of financial instruments are expensed when incurred.

Financial assets measured at amortized cost include cash and cash equivalents, restricted cash, restricted casino cash, short-term investments, and accounts receivable.

Long-term investments held within the Endowment Fund are recorded at fair value as they are invested by TCF in publicly traded instruments.

Financial liabilities measured at amortized cost include accounts payable and accrued liabilities, wages payable, and source deductions payable.

At the end of each reporting period the Society assesses whether there are any indications that a financial asset measured at amortized cost may be impaired. Objective evidence of impairment might include significant financial difficulty of the issuer, default or delinquency in interest payments, or bankruptcy. When there is an indication of impairment, the Society determines whether a significant adverse change has occurred during the period in the expected timing or amount of future cash flows from the financial asset. Any impairment loss is recognized in the statement of operations in the current period. Impairment losses can be reversed to the extent of the improvement. The amount of the reversal is recognized in the statement of revenues and expenditures in the period the reversal occurs.

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THE CALGARY BETWEEN FRIENDS CLUB
Notes to Financial Statements
Year Ended December 31, 2025

2. Summary of significant accounting policies (continued)

Measurement uncertainty

The preparation of financial statements in conformity with Canadian ASNPO requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period.

Accounts receivable is stated after evaluation of collectability. Management considers setting up an allowance for doubtful accounts where necessary.

Amortization of property and equipment is based on estimated useful lives of the underlying assets.

The fair value of the Endowment Fund investment is based on valuations provided by The Calgary Foundation, which involve estimates and assumptions regarding the underlying investment portfolio.

Such estimates are periodically reviewed and any adjustments necessary are reported in the statement of operations in the period in which they become known. Actual results could differ from these estimates.

3. Restricted casino cash

Restricted cash consists of funds that have been collected through casino proceeds and are therefore externally restricted by the Alberta Gaming, Liquor & Cannabis Commission. The Society must use the gaming proceeds within 36 months after receiving the proceeds. The Society maintains a separate bank account for casino funds.

4. Short-term investments

Short-term investments consist of a guaranteed investment certificate bearing interest at 2.25% (2024 - 4.25%) per annum, maturing on July 1, 2026, with a carrying value of \$3,397 (2024 - \$3,291).

5. Property and equipment

	Cost	Accumulated amortization	2025 Net book value	2024 Net book value
Furniture and fixtures	\$ 77,182	\$ 55,049	\$ 22,133	\$ 11,570
Computer equipment	24,375	16,631	7,744	9,853
Equipment	21,368	18,764	2,604	3,348
Leasehold improvements	756,290	756,290	-	50,893
	\$ 879,215	\$ 846,734	\$ 32,481	\$ 75,664

THE CALGARY BETWEEN FRIENDS CLUB
Notes to Financial Statements
Year Ended December 31, 2025

6. Endowment Fund

The Endowment Fund investments are managed by The Calgary Foundation (TCF). Activity during the year is as follows:

	2025	2024
Balance - beginning of year	\$ 1,817,935	\$ 1,688,237
Grants approved by TCF	(126,069)	(84,412)
Investment income	43,232	37,906
TCF operational costs	(20,870)	(19,980)
Realized gain on investments	68,903	100,156
Unrealized gain on investments	65,421	96,028
	\$ 1,848,552	\$ 1,817,935

7. Deferred contributions related to operations

	Opening balance	Funds received	Funds utilized	2025	2024
General Operating	\$ 50,000	\$ -	\$ (25,000)	\$ 25,000	\$ 50,000
General Programs	7,000	20,500	(7,000)	20,500	7,000
WESOAR/WeConnect Programming	60,000	12,500	(35,000)	37,500	60,000
Camp Bonaventure (Red Deer)	45,000	-	(45,000)	-	45,000
Camp Bonaventure (Sandy Beach)	61,422	5,000	(61,422)	5,000	61,422
Camp Bonaventure (Cambrian Heights)	14,500	-	(14,500)	-	14,500
Adventurers Programs	75,352	17,713	(75,352)	17,713	75,352
Scholarships	7,775	-	(7,775)	-	7,775
Fee Assistance / Subsidy	82,500	5,000	(82,500)	5,000	82,500
Social Enterprise	4,400	-	(4,400)	-	4,400
Year End Campaign	63,966	-	(63,966)	-	63,966
	\$ 471,915	\$ 60,713	\$ (421,915)	\$ 110,713	\$ 471,915

THE CALGARY BETWEEN FRIENDS CLUB
Notes to Financial Statements
Year Ended December 31, 2025

8. Deferred contributions related to casino

	2025	2024
Casino		
Balance - beginning of year	\$ 74,055	\$ 54,566
Contributions received	20,573	113,133
Amounts utilized	(80,842)	(93,644)
	\$ 13,786	\$ 74,055

9. Deferred contributions related to property and equipment

	2025	2024
Balance - beginning of year	\$ 68,414	\$ 93,929
Contributions received	-	21,100
Amount amortized during the year	(51,430)	(46,615)
	\$ 16,984	\$ 68,414

Included in the above deferred contributions are externally restricted cash by funders for property and equipment. During the fiscal year, no contributions were received for future capital expenditures (2024 - \$21,100).

10. Lease commitments

The Society has a long-term lease with respect to its premises. The lease contains a renewal option for one additional three-year term and provides for payment of utilities, property taxes and maintenance costs. Future minimum lease payments as at December 31, 2025 are as follows:

2026	\$ 59,250
2027	39,500
	\$ 98,750

11. Charitable Fundraising Act of Alberta

As required under Section 7(2) of the Regulations of the Charitable Fundraising Act of Alberta, the Society discloses the following information related to fundraising:

Fundraising revenue for the year was \$1,598,602 (2024 - \$1,501,919). Expenses incurred for the purposes of soliciting contributions were \$136,229 (2024 - \$118,856). Remuneration paid to employees for fundraising activities were \$257,846 (2024 - \$189,820).

12. Comparative figures

The financial statements have been reclassified, where applicable, to conform to the presentation used in the current year. The changes do not affect prior year earnings.

THE CALGARY BETWEEN FRIENDS CLUB
Notes to Financial Statements
Year Ended December 31, 2025

13. Financial instrument risk

The following analysis provides information about the Society's risk exposure and concentration as of December 31, 2025.

Credit risk

Credit risk arises from the potential that a counter party will fail to perform its obligations. The Society is exposed to credit risk through its cash and cash equivalents, restricted cash, restricted casino cash, short-term investments, and accounts receivable. The Society mitigates this risk by holding cash deposits with major Canadian chartered banking institutions. Accounts receivable are primarily comprised of amounts due from government agencies and established funding bodies. Management considers the credit risk on these receivables to be low based on the nature of the counterparties and historical collection experience.

Liquidity risk

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities. The Society is exposed to this risk mainly in respect of its receipt of funds from its funders and other related sources, obligations under rental leases, and accounts payable. Management monitors its cash flows periodically to ensure these obligations are settled when due.

Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency rate risk, interest rate risk and other price risk. The Society is not exposed to significant interest rate risk or currency risk as it does not have financial assets or liabilities bearing significant interest rate risk and does not engage in foreign currency transactions. The Society is however, exposed to other price risk through changes in fair value of its Endowment Fund investments held by The Calgary Foundation. Management reviews its investments closely to ensure that these investments are made in low-risk instruments and accounts.

Unless otherwise noted, it is management's opinion that the Society is not exposed to significant other price risks arising from these financial instruments.









Between Friends 2025FS

Final Audit Report

2026-06-22

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