



# UNITED WAY



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**Change starts here.**



## Where is here?

Wherever people decide to make change.

Change can start with two people, at a community meeting, at a board meeting, in a union meeting or in a classroom. And once it starts, it grows. As change happens, new things are possible.

## GIVE. VOLUNTEER. ACT.

Change also starts with you. United Way is proud of its role as a leader, convener and participant in positive social change in our community – but we couldn't do it without your support. When people are inspired to come together, we can make a lasting impact in our community.

Better, stronger communities are only possible when Calgary's citizens become involved in projects such as the annual United Way Campaign. Your support of United Way means Calgarians in vulnerable circumstances can achieve a better quality of life and a newfound hope for the future. Moreover, as we all become more involved, we enrich our own lives and communities. The City of Calgary appreciates your efforts and your support of United Way. The continued cooperation between corporate Calgary, government, the non-profit sector and Calgarians at large is an example of how we can achieve great things together.

**Naheed Nenshi, Mayor, City of Calgary**

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# A BETTER LIFE FOR EVERYONE

A strong, supported, resilient city benefits all of us. Everyday, United Way of Calgary and Area has a profound impact on our community by ensuring an essential network of programs and services that work together to achieve lasting, positive change. No other organization has the same breadth, depth, reach and history of making such a profound difference in the lives of others.

## *DID YOU KNOW?*

**Next to government, United Way is the largest funder of the voluntary sector and social services in Canada, raising upwards of \$480 million each year to improve the social conditions of Canadians.**

# WHAT WE DO

## INVEST IN HUMAN SERVICES

We invest in a community support network of more than 100 human service agencies that deliver more than 200 critical, prevention-based programs and initiatives that improve lives and strengthen the community.

## BRING LASTING VALUE TO AGENCY PARTNERS

We make multi-year funding commitments, collectively design long-term strategies for program delivery, share research and provide assistance to improve governance and administration practices.

## RESEARCH

Our *Community Investments & Collaborations* team researches and investigates the root causes of our most challenging social issues in order to develop strategies that ensure lasting change.

## BRING TOGETHER

We partner with the community – school boards, governments, academia, unions, business leaders, neighbourhood residents and others – to ensure coordinated, collaborative action and develop local solutions. By working together, we make the greatest difference.

## ADVOCATE

We have become a trusted voice for the community to influence and shift public attitudes, policies and systems.

## EVALUATE

Our planning and investment decisions must achieve positive change and we must understand the impact of our investments. United Way regularly evaluates the programs and initiatives we fund and analyze our investment results.

I see United Way as my trusted philanthropic advisor. Just as a professional financial advisor is able to help me make the best investment decisions in the stock market, United Way is able to make the best decisions about where to invest my money in the community.

**Linda Hohol, 2006 Campaign Co-Chair, 2009-2010 Board Chair and 2011 Tomorrow Fund Committee Chair**



## TODAY'S UNITED WAY

### **MORE THAN A FUNDRAISER**

Up until 2000, United Way primarily raised and distributed funds to local agencies whose programs and services worked to improve social conditions.

As our community and its needs grew and became more complex, we recognized a need to develop innovative ways to achieve longer-term results. Today, United Way is a community impact organization and a convener for collaborative action aimed at improving lives and building extraordinary communities.

### **ADDING VALUE TO YOUR DONATION**

To achieve long-term, sustainable change we rely on four strategies:

1. Focus on underlying causes and solutions
2. Influence policy, practice and systems
3. Collaborate and coordinate with all community sectors
4. Engage community resources in new and innovative ways

To develop, implement, guide and evaluate strategies we rely on our *Community Investments & Collaborations* team. They undertake extensive research on an ongoing basis, have an unparalleled awareness of community needs and have the ability to identify, address and alleviate gaps in access, policy and systems. Their expertise ensures funds and resources are strategically targeted to achieve maximum impact in the community in the short and long-term.

Your support helps this community work more effectively to improve social conditions by enabling us to bring all sectors to the table to define and address major social problems in a collaborative and coordinated way. This ability to capitalize on the relationships we have and convene community, government, corporate and not-for-profit partners enables us to bring a nimble approach to addressing our community's problems in ways no single organization or institution could do alone.

**Ruth Ramsden-Wood, President, United Way of Calgary and Area**

# EVERY DOLLAR MAKES A DIFFERENCE

\$25

## All that kids can be

- 1 week of bus tickets for 1 youth to get to and from school
- A nutritious snack for 30 youth at an after school program
- 1 week of camp for 1 youth with a disability

## Healthy people, strong communities

- 1 hour of positive parenting consultation for new parents
- 1 hour of phone counselling support from the Women's Emergency Shelter

## From poverty to possibility

- Lunch for 17 working homeless people
- 1 month of telephone, internet and fax services for a recent immigrant woman transitioning into affordable housing

\$120

## All that kids can be

- 1 elementary school start-up package (shoes, back pack, calculator, etc.) for 1 child in need
- 1 year of education for 1 youth
- 2 months of supplies for a school support program

## Healthy people, strong communities

- Childcare for 5 women
- 2 hours of counselling for a child, youth or family
- 2 networking sessions for new parents

## From poverty to possibility

- 1 week of groceries for a family of 4
- 4 months of lunches for 1 working homeless person
- 1 full set of ID for 2 youth (birth certificate, SIN, picture ID) needed for employment

\$365

## All that kids can be

- 1 week of summer day camp for 3 children or youth
- 1 year of weekly counselling for 1 youth
- 2 weeks of support, mentorship and advocacy for a youth in crisis

## Healthy people, strong communities

- 3 nights of emergency accommodation and related services for 1 individual in crisis
- 12 sessions of a health and wellness program for people affected by Cerebral Palsy

## From poverty to possibility

- 1 year of monthly delivery of fresh fruit and vegetables to a small family
- 6 hours of employment counselling and resume building
- Winter clothing for a family of 4

\$1,000

## All that kids can be

- 500 breakfasts for children at school
- 1 year of early childhood programs for 1 immigrant child
- 1 year of transportation to school for 2 youth

## Healthy people, strong communities

- 14 weeks of victim support for 1 female
- 1 year of lawn care and snow removal for 1 senior
- 4 sessions of group therapy for violent abusers

## From poverty to possibility

- 3 months of rental subsidization for 1 senior living in poverty
- 1 month of transportation and groceries for a small family
- Assistance for 1 family to find and move into affordable accommodation, preventing homelessness

# COMMUNITY INVESTMENT STRATEGY



## All that kids can be

- Supporting early childhood learning and development
- Helping kids succeed and stay in school until graduation



## From poverty to possibility

- Meeting basic needs (food, shelter, employment)
- Helping families and individuals achieve income and financial stability



## Healthy people, strong communities

- Improving access to social and health-related support services
- Promoting resident and community engagement



## DID YOU KNOW?

- **Every day more than 20,000 Calgary and area children go to school hungry.**
- **Almost 25% of youth crime occurs between 3 - 6 pm, a time when many youth are without activities or supervision.**
- **An estimated 3,000 youth drop out of high school each year in Calgary.**

## ALL THAT KIDS CAN BE

Children and youth are the future of our community.

To become successful, independent adults, children and youth need a good start in life, access to early literacy and development programs, positive school experiences during the middle years and to graduate from high school. They also benefit from recreational activities, mentor relationships with adult role models and opportunities to discover and develop their talents and interests.

United Way partners with all levels of government, the business community, human service organizations and community members to identify, address and alleviate the barriers children and youth face from “cradle to career.”

## UNITED WAY OF CALGARY AND AREA SUPPORTED PROGRAMS AND INITIATIVES INCLUDE:

- A bursary program for young adults to complete their education or find employment
- A project that enables young mothers to complete high school and develop a life plan
- A bursary that provides basic needs to high school students in need
- A program that supports immigrant youth and families to fulfill their potential in Canadian society

- **The Calgary Learning Village Cooperative:** We are one of 12 partners in this initiative that supports positive physical, social, emotional and cognitive development through a school-based model in Calgary's Greater Forest Lawn area
- **The Vulnerable Youth Strategy:** Launching in fall of 2011, this initiative will address the barriers that Calgary's vulnerable youth face as they transition to adulthood
- **The BeCause Social Design Table:** A group of young leaders in the community engaged as a group to discover how to best support vulnerable youth to develop relationships that connect them to new opportunities

For more information and to view United Way's 2011 Agency list visit [www.calgaryunitedway.org](http://www.calgaryunitedway.org)

## From the Streets to the Classroom

"It has definitely been a change – a great change – over the past few years," says 26 year-old Bruce Barton. "For once I feel like a productive member of society."

With no real family, Bruce spent his youth feeling out of place and dejected. He attended more than 30 different schools and repeated grade 9 three times because he was forever moving or getting kicked out. "It was hard to find stable ground, especially when you're always the new kid at school," he recalls. By the time Bruce was 12 things had gone from bad to worse. He was selling drugs, stealing cars and doing cocaine. It wasn't long before he was living on the streets.



It was either go to school or survive. I had no choice.

**Bruce Barton**

Bruce wanted a better life and knew school was the key. But without a home or family to support him, he was forced to work at the same time. "I had to work because I had bills to pay, which unfortunately took priority over school," he explains.

It wasn't until Bruce discovered he was going to be a father that he decided to clean up, take control of his life and get an education.

He found *The Alex*, an organization supported by United Way that supports at-risk and homeless youth. They helped Bruce find a scholarship program and go back to school. "I never really had a family and *The Alex* has always been there," he says.

Bruce successfully completed grade 12 and is currently working on technical certificates toward a university degree program. "This is the first time in my life I've actually felt successful, that I've felt like I'm going to be okay."



## BECAUSE OF YOUR SUPPORT IN 2010:

- ➔ **Over 250,000 breakfasts, lunches and snacks were provided to children**
- ➔ **Over 2,300 children developed positive mentor relationships**
- ➔ **Over 280 children increased their literacy and non-verbal skills**
- ➔ **300 youth received support to obtain employment skills**

# FROM POVERTY TO POSSIBILITY

Poverty is a far-reaching, complex issue. It's also a lasting one. Once in the cycle of poverty, it's extremely difficult to overcome and can continue for generations.

Calgary has one of the highest standards of living in Canada but not all Calgarians benefit. Many live in poverty, trying to make ends meet with low-paying work or multiple part-time jobs.

United Way is committed to ensuring access to immediate supports for families and individuals in need. We also invest in numerous programs that give Calgarians the ability to stabilize, avoid or move out of the cycle of poverty. These include providing basic needs, help to secure affordable housing, and providing financial literacy skills and vocational training.



## UNITED WAY OF CALGARY AND AREA SUPPORTED PROGRAMS AND INITIATIVES INCLUDE:

- Family resource centres that provide access to community resources for low-income families, such as groceries and low-cost recreation activities
- A free savings circle program where low-income individuals and families 'earn while they learn' about money management, paying down debt and rebuilding credit
- Delivery of nutritious, affordable meals to seniors, people recovering from illness or surgery and the disabled
- Bagged lunches for the working homeless
- A hot soup program for children in high-risk elementary schools

- The **Benefits Navigator**: An online tool that provides information about government benefits that people might be eligible for but don't know about. Since January 1, 2011 there have been 4,866 visitors
- **211**: A free service that connects callers to a full range of community, social, government and health service information 24 hours a day, 7 days a week in 175 languages. Since January 1, 2011 there have been more than 53,000 calls
- The **ID Outreach Program**: Helps low-income and other at-risk groups attain proper government identification (social insurance card, birth certificate and photo affidavit or drivers license) needed to get a job, open a bank account or rent an apartment

For more information and to view United Way's 2011 Agency list visit [www.calgaryunitedway.org](http://www.calgaryunitedway.org)

## DID YOU KNOW?

- **There are currently 4,200 individuals and families on a wait list for affordable housing.**
- **23,165 households in Calgary have been classified as living in extreme poverty.**
- **In Calgary, one in eight children lives in poverty.**



## The Difference a Mentor Can Make

In 2010, Eugenia Alfonso immigrated to Canada from Mexico with her children to pursue a better life.

"I brought my family here so we could experience Canada. There were few opportunities in Mexico because of the economic situation and the politics," says Eugenia.

In Mexico, Eugenia had a government job working with marginalized women. When she moved to Calgary, she connected with *Calgary Regional Immigrant Employment Council (CRIEC)*, a program supported by United Way's Shell Immigrant Employment Project, to help her find work.

Being given the opportunity to participate in such a worthwhile program has really supported my efforts to become part of Canadian society.

**Eugenia Alfonso**

Through CRIEC, Eugenia met her mentor, Jamilah Joseph, a United Way employee. Through her four-month mentoring experience, Eugenia gained the tools and skills she needed to search for a job, build a professional network, and learn about Canadian culture.

Recently, Eugenia participated in her first mock interview to help build her confidence when being interviewed for potential jobs. "It gave me the opportunity to listen to the questions carefully and also learn how to answer them in a more accurate way," says Eugenia. "It was a wonderful experience."

With the support of her mentor, Eugenia is now closer toward achieving her dream of working with marginalized women.

"My mentor has played an amazing role in my growth as a professional and for that, I thank her."

For more information about the Calgary Regional Immigrant Employment Council visit [www.criec.ca](http://www.criec.ca)

### BECAUSE OF YOUR SUPPORT IN 2010:

- **More than 1,145 families and individuals in crisis stabilized their housing situation**
- **More than 1,200 individuals improved their overall well-being through counseling**
- **476 individuals obtained employment**

# HEALTHY PEOPLE, STRONG COMMUNITIES

Vulnerable neighbourhoods – those facing a combination of economic and social challenges - need support to improve the quality of life of residents. If challenges go unaddressed, poverty and other issues become increasingly concentrated, local businesses move away and public spaces diminish in quality-making the neighbourhood vulnerable. Healthy people, strong communities works to engage and mobilize residents to take collective action to improve access to and availability of the resources needed to revitalize and strengthen neighbourhoods.

United Way invests in programs that increase resiliency and support networks and connect residents to needed services and the community in general. We assist residents to identify community strengths and leverage resident knowledge, skills and experience to help neighbourhoods become stronger.



## UNITED WAY OF CALGARY AND AREA SUPPORTED PROGRAMS AND INITIATIVES INCLUDE:

- Helping people complete their Grade 12 Equivalency Diploma (GED)
  - Supporting a family resource centre specializing in social, educational and recreational services for immigrant children, youth and parents
  - Crisis Counseling and legal and safety supports for women at the Calgary Women's Emergency Shelter
  - An intergenerational program that promotes connection, friendship and understanding between youth and seniors
- 
- **Bowness Vital Actions:** United Way's 2009 *Voices of Bowness* report identified strengths and weaknesses as noted by people who live, learn, work or worship in Bowness. In response, residents implemented 15 Vital Actions, including the creation of a community garden, a small grants initiative and formation of a development committee. Our Neighbourhoods Team supports the Bowness Community Association to develop and implement these actions.
  - **The Genesis Centre:** scheduled to open in 2012 in Saddleridge, the Genesis Centre is a central, multi-purpose community gathering place that contains a YMCA, Calgary Public Library, gymnasium, indoor and outdoor soccer fields, a community and human services centre and community spaces. United Way was instrumental in the creation of the Centre's Community and Human Services Centre.
  - **Martindale Neighbourhood Initiative:** United Way, working with The City of Calgary, is supporting resident leadership to create change in Martindale. Early successes include the Martindale Winterfest and increased membership and participation of residents in the School Parent Council. Upcoming projects include a community garden, market and job fair.

For more information and to view United Way's 2011 Agency list visit [www.calgaryunitedway.org](http://www.calgaryunitedway.org)

## DID YOU KNOW?

- ⇒ **Calgary's vulnerable neighbourhoods face increased poverty and other social issues and a decline in services and positive economic activity.**
- ⇒ **During the recession, immigrants lost their jobs at a rate three times higher than Canadian-born workers.**
- ⇒ **Without strong support networks, many Calgarians live in isolation and face difficulty overcoming challenges.**



## Young Immigrant Embraces Life in Calgary

Koray Demirbag was just 16 years-old when he first arrived in Canada as a refugee from Turkey. He chose not to serve in the army, a mandatory service in his country where refusal means jail and had no option but to leave.

I remember getting off the plane and walking in the airport – even air felt different. I was basically starting all over again.

**Koray Demirbag**

Alone and arriving without knowing a word of English, Koray was determined to make Calgary his new home. It was no easy feat, but his ambitious nature led him to learn English in just three months.

Then Koray learned of YMCA Calgary's YMAP program, a program supported by United Way that provides employment and life skills training to immigrant youth. "I gained confidence, skills, friendships, but most of all, it gave me hope when I needed it most," says Koray.

Very quickly, Koray became a leader and role model in the program. His passion for the community led him to volunteer with Kids Help Phone, the Western Canada Leadership Conference and the Global Youth Summit.

Today, at 22, Koray is making waves in the immigrant sector. In 2010 he was selected as a youth delegate to represent Canada at the World Council of YMCAs in Hong Kong, where he joined youth from around the world to build global citizenship. He was also recognized by Immigrant Services Calgary for his outstanding work with youth in the community.

"Everything I have done, I did not do for recognition, but because I wanted to make a difference," Koray says. "Now it is my opportunity to help others in the same situation."

## BECAUSE OF YOUR SUPPORT IN 2010:

- **1,000 seniors became more engaged in their communities, reducing the isolation they experience**
- **Over 1,300 vital documents, such as professional/trade certificates, diplomas and letters of reference, were translated for newcomers**
- **1,000 residents in Calgary's North of McKnight neighbourhoods were involved in identifying issues, strengths and priority actions**
- **138 men participated in counseling to end the cycle of violence and abuse**



# VULNERABLE YOUTH REPORT

## *DID YOU KNOW?*

**The actual cost to society of each person who drops out of school is estimated to be \$15,850 per year, every year, throughout their lives.**

**– 2011 Vulnerable Youth Report**

## **WHY ARE SO MANY CALGARY YOUTH FALLING THROUGH THE CRACKS?**

The transition from youth to adulthood is a time when young people are building their future economic, social and physical well-being while pursuing opportunities related to education, employment and

personal development. These experiences shape their own lives as well as affect the well-being of the broader community. How youth navigate the transition period will have lasting effects for years into the future.

Most of Calgary's youth successfully make the transition. But there are many who struggle and fall through the cracks. These are our vulnerable youth.

### **There are an estimated 27,000 vulnerable youth living in Calgary.**

These young people are those most likely to struggle as they move towards independent adulthood. They often miss out on opportunities to pursue healthy development and the education and training that would help them avoid or move out of the cycle of poverty, forever.

In the summer of 2010, to better understand this issue and the challenges of Calgary's vulnerable youth, United Way of Calgary and

Area conducted research into the particular challenges and barriers vulnerable youth face in our city.

The research report, released in April 2011, identifies the primary challenges vulnerable youth face and makes a series of recommendations. View these in the full report at [www.calgaryunitedway.org/vulnerableyouth](http://www.calgaryunitedway.org/vulnerableyouth)

### **PRIMARY CHALLENGES FACED BY VULNERABLE YOUTH:**

- 1. A lack of family supports**
- 2. Difficulty staying engaged in school**
- 3. A lack of employment opportunities**
- 4. Chronic stress**
- 5. Limited community integration**
- 6. Poverty**
- 7. A combination of these and other issues**

Like all youth, vulnerable youth have incredible potential and important aspirations just waiting to be realized. The Vulnerable Youth report clearly shows that they want to be in school, find meaningful employment, have a safe place to live, support their own families and be active members of the community.



## Inspiration and Connection through Digital Story Telling

They were from two different worlds.

Thu Huong Vu is a 21 year-old business student studying at the University of Calgary. She grew up in a loving family and recently immigrated to Canada from Vietnam; Toni Morris is 18 years old. She came from a broken home, lived on the streets and she became a mother at age 16.

Their worlds collided when they met at a gathering for an initiative titled, Youth-By-Youth: A Digital Storytelling Project, jointly led by United Way and the University of Calgary. The project brought together youth with diverse backgrounds and experiences to share their perspectives.

At first Thu and Toni were distant, uncertain of what to say to one another. However, when they began to share their life stories, they quickly realized how alike they really were.

"We both experienced hardships growing up," Thu says. "Toni struggled with addictions, lived in shelters and always felt as though she was invisible and did not belong. It's a sentiment that resonates very close to me. Being that I'm new to this country, I often struggle with belonging to this city and its culture."

"At the start we saw these youth stick to their own groups," says Alison Thompson, senior analyst of Poverty Initiatives and Research with United Way. "By the end, they had come together and began to share the richness of their experiences."

Since completing the project, both Toni and Thu have gained confidence and believe sharing their stories makes a difference.

Even little things, like our video story, can create change. If everyone does something, there will be a ripple effect.

**Toni Morris**

"I gained a friend," says Toni, who aspires to go university and work in the social services field. "Not only did we accomplish something amazing, we realized this story was about both of us - our struggles of fitting in with society, our struggles of wanting to belong and our struggle with finding our identity."

Thu and Toni's video, along with the videos of other youth in the project can be viewed at: [www.calgaryunitedway.org/vulnerableyouth](http://www.calgaryunitedway.org/vulnerableyouth)



Alberta has one of the highest high school dropout rates in the country, and one of the lowest rates of youth pursuing post-secondary education. Dropping out deeply impacts individual lives and our community.

### **How can we better prepare our youth to succeed?**

United Way of Calgary and Area's *UpStart* initiative, which supports children from cradle to career-readiness, has made answering this question a priority.

UpStart brings together community leaders to help build civic infrastructure in a way that will support Calgary's children and youth.

There are clearly identified milestones during childhood and adolescence where supports must be in place. UpStart focuses on four distinct priority areas:

- **Early Years / School Readiness** focuses on ensuring all children enter kindergarten prepared to succeed. The foundation for lifetime success is built in early childhood. A child's experience in the early year's impacts language, behaviour, mental and physical health and life-long learning.
- **School/Community Collaboration** focuses on ensuring equal access to quality after-school recreational programs. This is critical for children and youth. Those with access to programming during the period of 3 to 6 pm do better in school and avoid risky behaviours.

- The **High School Completion** work supports a long-term vision that will see all Alberta youth complete high school. Research shows a direct correlation between high school completion and the investment made in youth long before high school.
- The **Aboriginal Youth & Education Strategy** is developing *Full Circle*, a holistic model of service delivery, to influence change for Aboriginal youth by ensuring they stay in school, do well in school and complete high school.

For more detailed information about UpStart and its partners, strategies and results visit:

[www.upstartchampions.ca](http://www.upstartchampions.ca)

Children and youth have always been an integral focus of United Way. Today, its UpStart initiative in particular is achieving remarkable, positive and lasting results for Calgary's children and youth. Calgarians should be proud: there isn't another city in Canada where you'll see all the necessary systems – local school boards, universities, The City of Calgary, The Calgary Police Service, Child and Family Services and Alberta Health Services – at the same table, along with community business leaders, to focus on maximizing impact and results. United Way has been an integral part of the alignment and fostering of these collaborative relationships and I'm honoured to have been both a partner and advocate of the organization for over 19 years.

**Stephanie Felesky, Co-Chair, Council of Champions, UpStart, Champions for Children and Youth**

# 2010 COMMUNITY INVESTMENT REPORT-BACK

United Way of Calgary and Area invests in an essential network of community support by partnering with more than 100 human services agencies and funding more than 200 services and programs.

In 2010 we supported strategies and programs in the following three priority areas:

## 1 ALL THAT KIDS CAN BE

### HELPING CHILDREN AND YOUTH ACHIEVE THEIR POTENTIAL

To succeed in school and in life, children need nurturing, early literacy development opportunities, positive role models and an education – at least to grade 12. United Way of Calgary and Area supports development, educational and after-school programs that give children and youth the self-esteem and confidence they need to become engaged and productive adults.



### BECAUSE OF YOUR SUPPORT IN 2010:

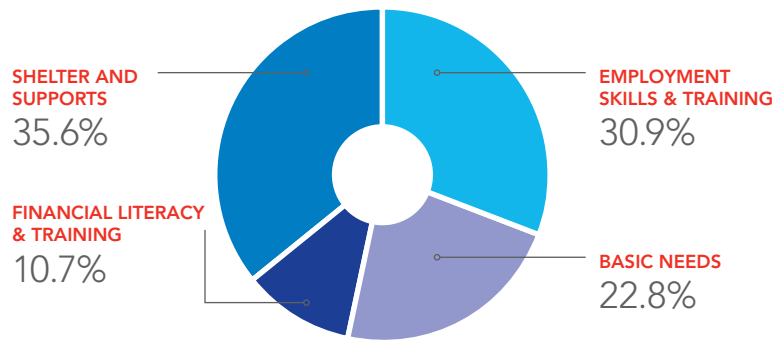
- More than 54,000 children, youth and families were supported by education, parenting, after-school, mentoring and leadership programs and services
- More than 250,000 breakfasts, lunches and snacks were provided to children and youth to reduce the negative impact of hunger on learning
- 2,300 children developed positive, supportive relationships with adult and peer mentors

## 2 FROM POVERTY TO POSSIBILITY

### PROMOTING FINANCIAL STABILITY AND INDEPENDENCE

Poverty is a complex issue. Once in the cycle of poverty, it is extremely difficult for individuals and families to overcome and can continue for generations.

United Way invests in numerous high quality, high impact programs to support individuals to gain access to the basic needs and other resources to help them stabilize. Supports also provide the opportunity to acquire the knowledge and tools to maximize income and increase savings for long-term stability. United Way of Calgary and Area supports money management, financial counseling and matched savings programs to help Calgarians avoid or escape the cycle of poverty.



**BECAUSE OF YOUR SUPPORT IN 2010:**

- **More than 825 individuals and families and 167 youth were prevented from being evicted, avoiding the risk of becoming homeless**
- **More than 3,800 low-income Calgarians developed effective money management skills that enabled them to increase their financial literacy, credit ratings, and maintain or improve their current housing situation**
- **More than 925 low-income individuals and families were supported to obtain affordable, sustainable housing**

### 3 HEALTHY PEOPLE, STRONG COMMUNITIES

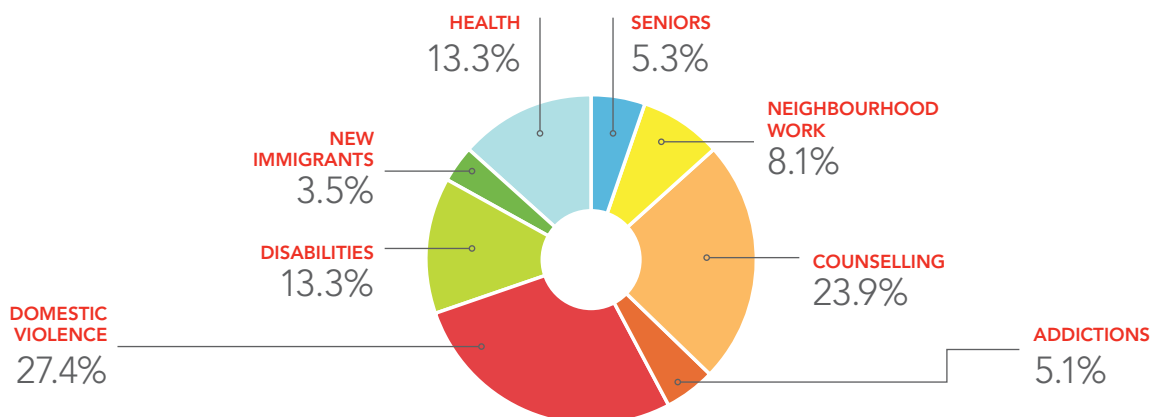
**IMPROVING NEIGHBOURHOOD HEALTH AND PERSONAL WELL-BEING**

Health and well-being are influenced by where people live. The strength, resilience and health of neighbourhoods have a major impact on residents' current and future quality of life.

United Way supports recreation, parenting and social and human service programs that provide the tools, confidence and support needed to create vital communities. We also seek input from the residents through conversations and consultation in order to deepen our understanding of issues, promote action and strengthen the neighbourhoods.

**BECAUSE OF YOUR SUPPORT IN 2010:**

- **More than 1,000 residents in our North of McKnight communities were engaged to identify issues, strengths and priority actions**
- **Children, youth and families had access to more than 102 United Way supported programs where individuals and families can participate, grow and flourish in their neighbourhoods**
- **More than 135 individuals participated in counselling to end the cycle of violence and abuse**



# TAX BENEFITS OF CHARITABLE GIVING

Giving to United Way has many benefits, both to the community and to you. Donations of cash, securities and other assets are eligible for charitable tax credits, which can reduce the federal and provincial income tax paid each year.

## TAX BENEFITS OF DONATING UP TO \$200

As an Alberta resident, the first \$200 of all your gifts to charities entitles you to a tax credit of 25 percent (15 percent federal tax credit plus 10 percent provincial tax credit). For example, when you give \$100 to United Way your taxes will be reduced by \$25,

**TABLE 1** demonstrates the tax savings you will get when you donate \$100 to United Way:

\$100	Tax Savings
Federal Tax Credit at 15%	\$15.00
Alberta Tax Credit at 10%	\$10.00
<b>Total Tax Savings</b>	<b>\$25.00</b>
<b>After Tax Cost of Giving \$100</b>	<b>\$75.00</b>

meaning your donation costs you just \$75 after tax (see Table 1).

## TAX BENEFITS OF DONATING MORE THAN \$200

All gifts to charities over the initial \$200 entitle you to a tax credit of 50 percent (29 percent federal tax credit plus 21 percent Alberta provincial tax credit). For example, when you give \$1,000 to United Way, the first \$200 creates a tax credit of \$50 and the remaining \$800 creates a tax credit of \$400. The tax credits add up to \$450 and your donation costs just \$550 after tax (see Table 2).

**TABLE 2** demonstrates the tax savings you will get when you donate \$1,000 to United Way:

First \$200	Tax Savings	Remaining \$800	Tax Savings
Federal Tax Credit at 15%	\$30.00	Federal Tax Credit at 29%	\$232.00
Alberta Tax Credit at 10%	\$20.00	Alberta Tax Credit at 21%	\$168.00
Tax Savings on \$200	\$50.00	Tax Savings on \$800	\$400.00
<b>Total Tax Savings on \$1,000</b>			<b>\$450.00</b>
<b>After Tax Cost of Giving \$1,000</b>			<b>\$550.00</b>

# LEADERSHIP GIVING



**ARE YOU  
A LEADER?**

## **YOUR LEADERSHIP CHANGES LIVES**

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Leaders have the power to be instruments of change. They inspire others and create hope for tomorrow.

A donation of \$1,000 – \$9,999 makes you a Leader in United Way's Leadership Giving program. This program gives progressive, community-minded Leaders, like you, the opportunity to be a part of the solution to our city's complex social issues by enabling us to develop long-term, sustainable strategies that identify and address root causes of social issues.

## **7,000 STRONG AND GROWING**

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In 2010, over 7,000 United Way Leaders contributed more than \$11M of the \$51.7M annual campaign achievement. Here are just a few ways Leaders create a better future:

- \$1,000 provides a 14 week victim support program for one individual
- \$2,500 provides 5 high school upgrading classes for one youth
- \$5,000 supports 10 families in crisis to avoid homelessness

## **LEADERSHIP BENEFITS**

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Being a Leader inspires and sets a profound example of giving to your family and professional and social networks while measurably impacting the lives of individuals, families and the community at large.

By donating as little as \$1,000 a year (\$550 after tax, or less than \$46 per month), you become an Emerging Leader with United Way. You'll be invited to Leadership events\*, kept informed about the impact of your investment and recognized in our annual Honour Roll\*.

## **HOW TO BE A LEADER**

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- Give through payroll deductions or [unitedway@work](mailto:unitedway@work)
- Give through pre-authorized payment by credit card or chequing account
- Give a single donation by cash, cheque or credit card
- Donate online at [www.calgaryunitedway.org](http://www.calgaryunitedway.org)
- Give through our Gifts of Securities program

\*Leaders who give between \$1,000 - \$4,999 are recognized in our online Honour Roll. Leaders who give \$5,000+ are recognized in both the online and print versions. Thanks to our generous sponsors, no campaign dollars are used towards events or to print the Honour Roll.

## LEADERSHIP LEVELS & TAX SAVINGS

Given the considerable tax savings outlined below for each giving level, you may find that you are able to give more than you originally thought possible!

Leadership Level	Donation before Tax	Actual cost to donor after tax
Emerging Leaders	\$ 1,000 - \$1,199	\$ 550 - \$649.50
Founders	\$ 1,200 - \$1,499	\$ 650 - \$799.50
Pacesetters	\$ 1,500 - \$1,799	\$ 800 - \$949.50
Sustainers	\$ 1,800 - \$2,499	\$ 950 - \$1299.50
Sponsors	\$ 2,500 - \$4,999	\$ 1,300 - \$2,549.50
Patrons	\$ 5,000 - \$7,499	\$ 2,550 - \$3,799.50
Pathfinders	\$ 7,500 - \$9,999	\$ 3,800 - \$5,049.50
Trailblazers	\$ 10,000 - \$14,999	\$ 5,050 - \$7,549.50
Builders	\$ 15,000 - \$24,499	\$ 7,550 - \$12,549.50
Benefactors	\$ 25,000 - \$49,999	\$ 12,550 - \$25,049.50
Guardians	\$ 50,000 - \$74,999	\$ 25,050 - \$37,549.50
Cornerstones	\$ 75,000 - \$99,999	\$ 37,550 - \$50,049.50
Pillars	\$ 100,000 - \$199,999	\$ 50,050 - \$100,049.50
Visionaries	\$ 200,000 - \$499,999	\$ 100,050 - \$250,049.50
Innovators	\$ 500,000 - \$999,999	\$ 250,050 - \$500,049.50
Million Dollar Round Table	\$ 1 million +	\$ 500,050 +

For more information visit [www.calgaryunitedway.org](http://www.calgaryunitedway.org) or contact our Leaders Coordinator at: 403-231-6282 or [leaders@calgaryunitedway.org](mailto:leaders@calgaryunitedway.org).

# DONATING PUBLICLY TRADED SECURITIES

## DONATING SECURITIES TO UNITED WAY — IT'S FAST, IT'S EASY AND BOTH YOU AND THE COMMUNITY BENEFIT.

United Way of Calgary and Area has been providing an efficient and effective way for you to give Gifts of Securities since 1999. Our expertise and experience ensures your contribution is maximized and goes to where it is needed most in the community.

### TAX BENEFITS

Donations of publicly traded securities present tax effective alternatives to giving, allowing you to give more than you might have thought possible.

- The **capital gains tax rate is now at ZERO** per cent in many cases.
- You receive a **tax receipt for the market value** of your donation and, in most cases, you will not incur any capital gains tax.

### HOW DOES IT WORK?

Consider the following example. Columns 1 and 2 compare the tax savings for you on a donation of \$1,000 in publicly traded securities to United Way of Calgary and Area against the proceeds from simply selling shares to make the donation.

	Option 1	Option 2
	Sell security and give cash to United Way	Donate security directly to United Way
Market value of security	\$1,000	\$1,000
Tax due on capital gain	\$78	n/a
Tax receipt for gift	\$1,000	\$1,000
Value of tax receipt*	\$450	\$450
Net after tax cost	\$628	\$550

\*Example uses Alberta federal and provincial combined tax rate

## DONATE IN THREE EASY STEPS:

1. Download, print and complete the Gift of Securities Share Transfer Form\*\* at [www.calgaryunitedway.org/securities](http://www.calgaryunitedway.org/securities). Please note the transfer form is for United Way's records and does not initiate transfer of the securities.
2. Contact our Gift of Securities Coordinator at 403-410-2578 and let us know to expect your donation. Once the signed form has been received and approved by United Way you will be provided with our brokerage account information.\*\*\*
3. Instruct your broker to transfer your securities to United Way's brokerage account. Please do not transfer securities to United Way without notifying us first.

Once we have the signed Transfer Form and shares have been transferred to our account, a United Way representative will advise you of the value and you will receive a charitable tax receipt for the same amount. Generally, this will be based on the closing price on the day we accept the donation, but exceptions may apply.

\*\*Any gift planning should be done in consultation with your financial or tax advisor.

\*\*\* Some restrictions apply. To download the complete Gifts of Securities policy, visit [www.calgaryunitedway.org/securities](http://www.calgaryunitedway.org/securities).

While 2011 tax rules modified the inclusion of capital gains on flow-through shares, these remain an **attractive gift alternative**.

For more information please contact our Gift of Securities Coordinator at **403-410-2578**.

# THE TOMORROW FUND



## CREATING A BETTER CALGARY. NOW AND FOREVER.

Whether giving today or planning for the future, we can help you plan a gift that meets your charitable, financial and tax goals. Established in 1996, United Way of Calgary and Area's Tomorrow Fund gives Calgarians the opportunity to make their imprint on the future of our city. Today, we are pleased to report that The Tomorrow Fund's capital value has grown to over \$20 million!

**DONATIONS TO THE TOMORROW FUND – UNITED WAY'S ENDOWMENT FUND – ARE COMBINED AND INVESTED TO MAXIMIZE RETURNS WHILE PRESERVING THE CAPITAL. RETURNS GENERATED GO BACK INTO THE COMMUNITY THROUGH UNITED WAY OF CALGARY AND AREA'S INITIATIVES.**

*Mawer Investment Management Limited* manages the fund, ensuring your gift achieves maximum returns for our community for years to come.

### The Tomorrow Fund provides a unique opportunity to:

- Continue your annual gift in perpetuity
- Make a lasting statement about your values
- Ensure your vision for the community is carried out
- Pave the way to a solid future for generations to come
- Inspire family and friends to give

### HOW TO GIVE:

- **Cash or cheque**
- **Bequest** – in your will, leave a portion (or all) of your estate to United Way
- **Gift of Securities** – a highly beneficial way of giving to United Way that can result in significant tax benefits
- **Life Insurance Policies** – give an existing life insurance policy, name United Way as a beneficiary in an existing policy, or purchase a new policy in United Way's name
- **RRSPs** – if a portion or the entire amount of an RRSP is donated upon death, most or all taxes owing can be eliminated through careful planning
- **Real Estate** – a gift of property can support the work of United Way in many ways
- **Charitable Remainder Trust** - this involves transferring property into a trust, all or part of which is donated to United Way following your death
- **Residual Interest Gift** – a contract where United Way receives future ownership of a valuable asset (generally real estate or art), but you maintain use of it for life
- **Limited Partnership Interests** – donate all or part of your interests in a limited partnership
- **Stock Options** – a way for companies to support the community without reducing cash flow

For more information about The Tomorrow Fund contact our Tomorrow Fund representative at **403-231-6444** or visit [www.calgaryunitedway.org](http://www.calgaryunitedway.org)

# CONNECTIONS

United Way of Calgary and Area's *Community Connections* team supports our mission by strengthening the community through employee engagement.

## BENEFITS

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- Enhances and aligns your company's brand within the Calgary community
- Positively impacts on workforce morale, skill development, productivity, job satisfaction and employee retention
- Helps others through hands-on activities
- Increases understanding of the needs of our community and the work of United Way



## WAYS TO ENGAGE YOUR EMPLOYEES

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### Speakers Bureau

Our speakers are either United Way employees, volunteers or individuals with a compelling connection to United Way and its work. They are an excellent resource to educate groups of any size about the issues in the community, put a face to the work of United Way and inspire people to get involved.

### Poverty Simulation

The "Living on the Edge" Poverty Simulation experience helps participants begin to understand what it might be like to live in a typical low-income family trying to survive from month-to-month. It is a simulation, *not* a game. The object is to sensitize participants to the realities faced by low-income people.

### Community Connect Tours

This is a great way to see United Way's work first-hand in a safe and interactive way.

### Day of Caring®\*

Participating in a Day of Caring® complements workplace campaigns by giving employees a hands-on opportunity to make a valuable difference in the community. We work with you to find an opportunity that connects your employee's interests to the needs of our agency partners.

*\*Due to the popularity of these activities, and the extensive resources required of an agency to organize a Day of Caring®, the opportunities are limited.*

### Day of Caring® Collection Drives

To reduce the program and administration costs for our partner agencies, we ask you to collect items such as toiletries, sheets and groceries or donate surplus office equipment or gas cards. Collection drives are accessible to ALL employees, retirees and their friends and families.

*For more information, please contact Community Connections at: [connections@calgaryunitedway.org](mailto:connections@calgaryunitedway.org)*

# UNITING THE NEXT GENERATION



## CALGARY IS YOURS TO CHANGE

**BeCause** is a group of young community and business leaders in Calgary who are leading, educating and inspiring the next generation (20-40 year olds) of philanthropists.

## GIVE. VOLUNTEER. ACT.

**BeCause** offers many opportunities to become involved through three focus areas:

### CHARITABLE GIVING

Whether you can give a little, or a lot, every dollar counts. Donor dollars are an enabler of social change in our community. Without them, United Way couldn't continue its work in the community or be able to create the opportunities that lead to a better city, life and future for all of us.



### VOLUNTEERISM

Your time is precious, making the act of volunteering invaluable yet so rewarding. Volunteering gives a hands-on learning experience and allows you to play a role in creating a healthy and caring Calgary.

### COMMUNITY & CIVIC ENGAGEMENT

Awareness and advocacy are key elements in creating change. Voting and other forms of social activism have a measurable impact in the community. It's easy to participate in your community when you feel passionate about a cause and participating is very rewarding – even the smallest efforts can make a big difference.

## HOW TO GET INVOLVED

Become a **BeCause** Ambassador and run a **BeCause** Campaign within your workplace's United Way Campaign. Be the face of this initiative in your workplace and plan and implement fun and innovative fundraising initiatives such as a road hockey or mini golf tournament, a wine raffle or collections drive – the possibilities are endless.

Check out [www.Because.ca](http://www.Because.ca) to view and download the campaign toolkit or view the **BeCause** video.


### Workplace Campaign 2011: BECAUSE VIDEO CONTEST!


**BeCause is hosting a video contest as part of United Way's 2011 Campaign. BeCause even created their own 'Lip Dub' video as well as a 'How-To' video to facilitate others to follow suit. BeCause hopes workplaces around Calgary will create their own video to highlight the excitement and energy of their campaign and to engage the BeCause generation in a new and creative way.**

### HERE'S HOW IT WORKS:

**Start by visiting the Lip Dub Competition page in the online Campaign Toolkit at [www.Because.ca](http://www.Because.ca). Any BeCause video received by the end of 2011 will be entered into the contest and will be featured at the BeCause Black & Red Bash in early 2012. Top videos will be awarded fantastic prizes – not to mention major bragging rights!**

**Check out [www.Because.ca](http://www.Because.ca) for details and deadlines or email [BeCause@calgaryunitedway.org](mailto:BeCause@calgaryunitedway.org) for more information.**

Follow us on Twitter  
 @BeCause\_ca

Connect with us on Facebook  
 BeCause.ca



## MORE WAYS TO GET INVOLVED

### 1. Join us at FUNDRAISING EVENTS

like our upcoming Black & Red Bash in early 2012. Mix and mingle with your peers while making a difference in the community. Join our network at [www.BeCause.ca](http://www.BeCause.ca) to receive event invitations.

**2. Sign up a team for WHY?RACE**, a popular citywide team challenge that's part scavenger hunt and part obstacle course. Held in May, this is a fun, unique way to gain a better understanding of our community and promote positive social change. Visit [www.BeCause.ca](http://www.BeCause.ca) to view a video of the May 2011 Why?Race.

**3. Bid with us at TIMERAISER**, a silent auction where guests bid on incredible pieces of local art. What makes Timeraiser unique? Auction-goers bid with volunteer hours rather than money! Find out more about Timeraiser at [www.BeCause.ca](http://www.BeCause.ca).

**4. Take part in a United Way POVERTY SIMULATION**, a dynamic experience that gives participants an eye-opening, impactful glimpse into the challenges faced by Calgarians living in poverty. Visit [www.calgaryunitedway.org](http://www.calgaryunitedway.org) for more information.

**5. Focus on our URBAN EXPOSURE PROJECT**. Once a year a group of amateur photographers are provided with in-depth knowledge about a local social issue and are asked to capture their point of view in photographs, which are ultimately put on exhibit for the public. Contact us to host the traveling version of the 2011 Urban Exposure Project during your workplace campaign.

**6. Meet up with us at SOCIAL CONNECT**, where like-minded individuals interested in learning about and discussing community social issues meet in a peer forum. The perfect opportunity to engage in social discussion, foster your community connection and expand your network. Visit [www.BeCause.ca](http://www.BeCause.ca) for more information.

**7. Follow the progress of the BeCause DESIGN TABLE**, a collaborative, multi-stakeholder project that's using Design Thinking methodology to develop a solution to the issue of disconnected or 'Un-Plugged' youth in Calgary. Visit [www.BeCause.ca](http://www.BeCause.ca) for more information.

For more information contact **MORGAN FALLOW**: 403-231-6288 or [BeCause@calgaryunitedway.org](mailto:BeCause@calgaryunitedway.org)

**because**  
a united way initiative

# ADMINISTRATION COSTS & COMMUNITY INVESTMENT

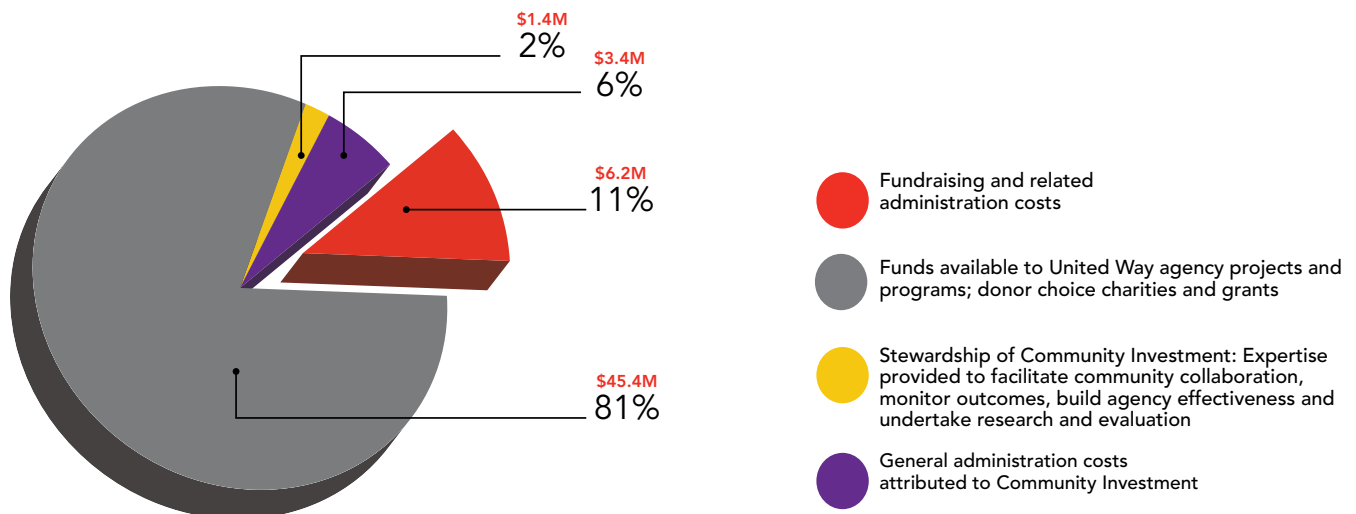
United Way and its partner agencies take great care in stewardship of both donor trust and donor dollars. In the simplest terms, this is how our 2010 financial results and community investment plans break down.

Detailed, independently audited financial statements are available at [www.calgaryunitedway.org](http://www.calgaryunitedway.org). Our latest Canada Revenue Agency annual T3010 registered charity disclosure can be found at [www.cra-arc-gc.ca](http://www.cra-arc-gc.ca).

## 2010 (\$MILLIONS)

Campaign (\$51.7M) and other revenue	\$ 56.4M
Fundraising and related administration costs	\$ 6.2M
<b>Fundraising and administration cost ratio as defined by Canada Revenue Agency (\$6.2M/\$56.4M)</b>	<b>11.0 %</b>

Net Revenue Available for Programs	\$ 50.2M
Stewardship of Community Investment: Expertise provided to facilitate community collaboration, monitor outcomes, build agency effectiveness and undertake research and evaluation	\$ 1.4M
General Administration Costs attributed to Community Investment	\$ 3.4M
Funds provided to United Way agency projects and programs; donor choice charities, grants, future community needs	\$ 45.4M



# FAQ

## What does United Way of Calgary and Area do?

We fund agency programs, respond to people in immediate crisis and engage volunteers, business and government to identify and address the underlying causes of prevalent social issues in order to strengthen the entire community over the long-term.

## I feel pressured to give. Does United Way condone this?

No one should feel pressured to give. But everyone should have the opportunity to make an informed choice about giving. Our staff and volunteers are trained to provide factual information and real examples of where, who and how the community benefits if you choose to give.

## Does United Way fund religious or political projects, or abortions?

No. We do support some agencies with religious roots, but only those with programs that are open to all community members and do not promote religion to participants. We do not fund abortions or medical procedures. We do fund programs that work to reduce the incidence of unplanned pregnancies and the spread of sexually transmitted diseases.

## How much of my donation is used for fundraising and administration costs?

In 2010, these costs were 11 percent of the total funds raised. 2011 costs are expected to be in the same range. This is among the lowest costs of fundraising for registered charities in Canada. By comparison, the Canada Revenue Agency (CRA) considers up to 35 percent to be an acceptable standard.

## How much are United Way's senior executives paid?

All salaries at United Way of Calgary and Area are benchmarked against other Canadian non-profit organizations of similar size and scope. In Calgary, United Way participates in an annual not-for-profit survey comparing all salary levels and job descriptions in the social services sector so that salaries remain comparatively reasonable and fair... and no, our President does not have a private jet!

## What does 'Fundraising and Related Administration Costs' really mean?

Some charities report fundraising costs as only those tied directly to their fundraising campaigns or events – such as printed materials, advertising, postage and paid fundraising services. If we measured and reported our costs in this way they would equate to about five percent of every dollar raised. This low ratio is achievable due to the use of volunteers (over 11,000), afforded economies of scale and prudent spending. As well, we don't require professional (for profit) fundraising services.

However, along with other United Ways in Canada, we've chosen to adopt common principles around Transparency in Financial Reporting and Accountability (TAFR). In addition to reporting all direct costs related to our annual and year-round fundraising activities we also include other administration and operational costs that can be tied in any way to fundraising (i.e. general administration, marketing, information technology, volunteer support and other general overhead costs).

## What is United Way of Calgary and Area's geographic scope?

We serve Calgary and partner with Cochrane, High River, Okotoks, Strathmore and Chestermere. We also fund agencies in Airdrie.

## Would my donation go further if I gave directly to one of your agencies?

No. In fact, United Way brings lasting value to our agency partners. We make multi-year funding commitments, collectively design long-term strategies for program delivery, share research and provide assistance to improve governance and administration practices. Additionally, every agency that receives funding from United Way funds is subject to an in depth annual review. We measure performance against outcome goals, we look at governance and we report back to donors.

## How are investment decisions made?

Experienced staff and volunteers make investment decisions based on community needs, research and funding criteria. We invest to minimize duplication among programs and look for measurable results, quality performance and innovative approaches.

## Are United Way events paid for with donor dollars?

No. Every United Way event is sponsored by generous corporations or individuals. All events and sponsors are listed on our website.

## Why does United Way charge \$12 for processing each Donor Choice designated gift?

To be able to offer this added service to our donors, we charge a cost-recovery fee of \$12 per designation to offset the added time and resource costs of processing designations outside of our community investments. We do not make any profit on the processing fee and gifts designated to other charities are not reported in our annual campaign results.

More details and faq's are available on [www.calgaryunitedway.org](http://www.calgaryunitedway.org)

# BECAUSE OF YOU IN 2010\*

- Y **300** youth received support to obtain appropriate employment skills.
- Y United Way funded programs helped over **1,000** seniors to become more engaged in their communities, reducing isolation.
- Y Clothing, furniture, food hampers, toiletries and other supports for daily living were provided to over **10,216** low-income women, families and individuals.
- Y Programs funded by United Way provided **250,000** meals to the homeless, children and low income families in Calgary.
- Y Over **3,600** low-income earners developed skills to better manage their financial resources.
- Y Over **2,300** children developed positive, supportive relationships with adults and peers as a result of United Way programs.
  
- Y United Way funded programs supported **476** individuals to obtain employment.
- Y Programs funded by United Way were able to house **1,409** individuals.
- Y United Way funded programs prevented **994** people from being evicted.
- Y Supports were provided for **350** youth who were homeless or at-risk of becoming homeless.
- Y **112** new immigrants received support to become employed and achieve increased financial control and independence.

- Y United Way funded programs helped **188** parents increase their knowledge of parenting strategies and skills.
- Y The North of McKnight Residents Committee worked with United Way to engage local residents in creating the **1,000** Voices report, identifying the area's assets and challenges.
- Y As a result of the Bowness Vital Signs initiative, residents have taken on **15** actions in response to the issues identified in the report.
- Y In partnership with United Way, the Shell Immigrant Employment Project supported **55** underemployed skilled immigrants to find employment through their "Networking for Success" events.
- Y United Way began working with provincial partners to extend **211** to the rural areas of Alberta, in order to help all Albertans access the human services they need.
- Y United Way presented to city council on extending the availability of the youth transit pass to those who are no longer attending school and to reduce the rate to **50%** of the adult cost.



**United Way**  
Calgary and Area

[www.facebook.com/calgaryunitedway](http://www.facebook.com/calgaryunitedway)

[www.twitter.com/UnitedWayCgy](http://www.twitter.com/UnitedWayCgy)

[WWW.CALGARYUNITEDWAY.ORG](http://WWW.CALGARYUNITEDWAY.ORG)

United Way of Calgary and Area

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Calgary, AB T2G 5A5

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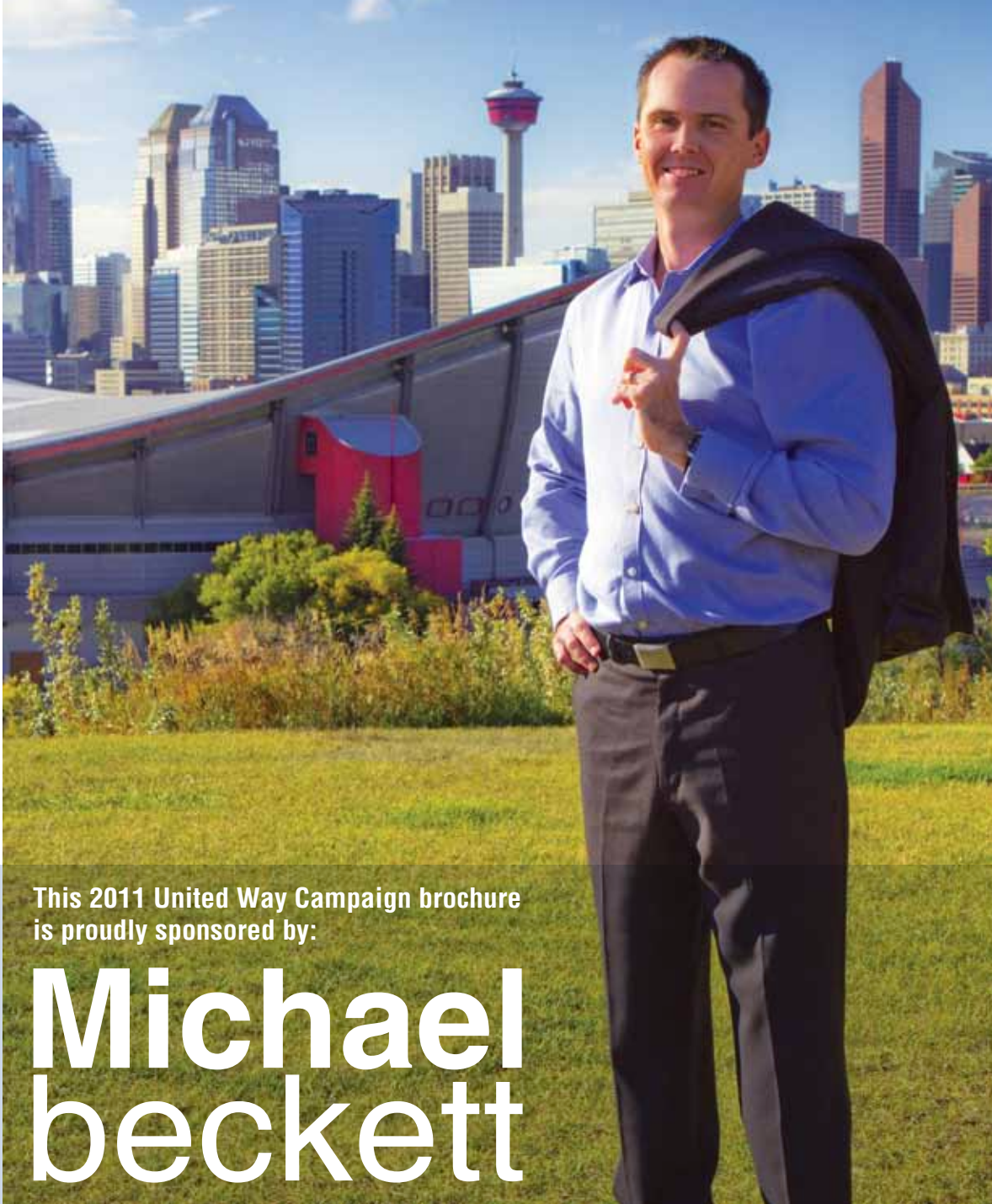


[WWW.CALGARYSOCIALVOICE.COM](http://WWW.CALGARYSOCIALVOICE.COM)

*United Way is a registered charity.*

*Business Number 13022 9750 RR0001*

\*Agency outcomes are reported on in the spring of the year following the annual campaign.



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