



ANNUAL REPORT 2024

VETERANS' HOUSE CANADA



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WHO WE ARE

At Veterans' House Canada (VHC), we are committed to upholding the highest standards of accountability and transparency, and to maximizing our impact, in support of our Veteran community, donors, and stakeholders.

As part of this commitment, we publicize our Annual Reports, Audited Financial Statements, and a comprehensive overview of our activities, demonstrating the tangible difference we make in the lives of Veterans facing homelessness and other socio-economic challenges.

In a short time, VHC has strategically strengthened its national structure, processes, and systems, laying the foundation for sustainable growth. We have also begun implementing technology infrastructures designed to enhance communication, collaboration, and operational effectiveness across Canada.

Our mission remains clear: *Helping homeless veterans build a better future by providing permanent, affordable, and supportive housing.*

The Andy Carswell Building

MARK ELDRIDGE

Board Chair

I am honoured to present our 2024 Annual Report, our summary of another year of service in our community, marked by resilience, growth, and unwavering commitment to providing safe, supportive housing and community for Veterans escaping homelessness.

Over the past year, we have continued to strengthen our organisation, expand our reach, and deepen the impact of our programs. Every step forward has been made possible only by the collective effort of our staff, volunteers, partners and donors, each an enthusiastic contributor to improving the lives of the Veterans we serve; respect for their strength and perseverance in the face of challenge are at the heart of everything we do.

Board Chair Message Contd...

In the past 12 months, we have celebrated important milestones. Perhaps most exciting, 2024 has ended with VHC ready to start construction of our second building, in Edmonton. While our municipal, development, engineering, architecture and funding partners have been instrumental in this achievement, the real underpinning of success has been our effort to broaden and deepen our volunteer committee structure to better support both current operations and future developments, and the hiring of new staff with crucial expertise to enhance management and control of business operations.

Externally, we continue to deepen our partnerships with many other organizations focused on solving homelessness, including among Veterans. These have given us opportunities to learn and share lessons not only about housing Veterans but, and perhaps more importantly, eliminating the root causes of homelessness. We are proud of our holistic model, which integrates wrap-around supports, life skills training, and peer support; initiatives which are not only safely house Veterans, but giving them a stable platform on which to rebuild lives of purpose and dignity.

This report offers a transparent look at our operations, finances, and the lives we've touched. We believe every Veteran deserves a place to call home—and with your continued support, we will not rest until that vision becomes a reality.

You have my sincere gratitude for standing with us; I trust you will find much in this annual report to amplify your willingness to continue doing so.

A photograph of a modern building with a glass facade and a red curved graphic element. The building has a distinctive, angular, glass-enclosed structure that tapers towards the top. A thick, solid red curved line sweeps across the lower half of the image, partially obscuring the building and the text below.

BRIGADIER-GENERAL (RET'D) ALAN MULAWYSHYN

Executive Director

It is hard to believe that a year has already passed since I assumed the role of Executive Director. It has been a remarkable year! What a year it has been! We have seen tremendous progress and growth as an organization and we look forward to another banner year.

The hard work of our staff, volunteers, supporters and donors has enabled us to accomplish so much in such a short period of time. It is sometimes hard to believe that Veterans' House Canada was only incorporated 4 short years ago!

For my first year as Executive Director, I laid out three areas of focus for my efforts and for Veterans' House Canada over the year.

It is worth reflecting on what we have accomplished together:

BUILD AND STABILIZE THE ORGANIZATION

As we mature as an organization, we needed to grow in order to stand on our own and provide the services, oversight, and expertise that would allow us to provide continued excellent support to our veteran tenants.

Growth was also paramount to ensuring effective business practices are in place in order to set ourselves up for future success.

Key to these goals was adding staff.

Joining me and John this year were Angella (Fund Development Manager), Steve (Operations Manager) and Michael (Office Operations Coordinator). To accommodate these additions, we moved from our temporary home with Multifaith Housing Initiative and moved into our own offices, still at Heartwood House.

To support our growth and reflect our national expansion plans, the Board of Directors also expanded its reach, welcoming two new Directors from outside of the NCR. Efforts were also undertaken to achieve sustainable national funding, through initiatives such as corporate sponsorships, CANSEC attendance and the widening of our national base and brand, including the launch of VHC-branded merchandise on an online store.

STABILIZE AND IMPROVE SERVICES AT THE ANDY CARSWELL BUILDING

It is sometimes hard to believe that the Andy Carswell Building has only been open since February 2021. Since that time, we have housed over 70 homeless Veterans from across the country, and we still have a waitlist, which reinforces the need for other projects across Canada.

In 2024 it was important to reflect on how we were doing and what we could be doing better. Review was needed to ensure we are providing the best support possible to our Veteran tenants in Ottawa, and to consider and incorporate lessons learned for our new Edmonton project.

We therefore conducted a third-party review of the services and support we provide our Veterans, in conjunction with our wonderful partner Salus Ottawa, with whom we have worked alongside in Ottawa since the building opened. As a result of the review, we hired a new staff member, Frank (Veteran Support Coordinator), to help fill in some of the gaps identified.

In addition, we were thrilled to receive support from the Federal Government's Veteran Homelessness Program. We received a grant for \$2.4M over 4 years to help provide wrap-around supports and rent supplements for our Veteran tenants living at the Andy Carswell Building. We are confident our tenants are in good hands and we look forward to celebrating the 5-year anniversary of their home in 2026, especially since we were not able to celebrate the opening of the ACB due to the COVID-19 pandemic.

IMAGES: VHP ANNOUNCEMENT



The background of the slide features a blurred photograph of a building with a prominent gabled roof, possibly a church or institutional building, under a blue sky with white clouds. A thick, solid red curved line starts from the left edge and sweeps across the top and right side of the slide, framing the text area.

Executive Director Message Contd...

In order to help in-house staff at the Andy Carswell Building and VHC national staff, the Ottawa Advisory Committee, a new committee of the Board of Directors, is in the process of being formed.

This will be our first local Advisory Committee, and it is expected to also serve as an important model for future VHC cities.

CREATE IRREVERSIBLE MOMENTUM FOR OUR EDMONTON PROJECT.

With the announcements of funding from the Province of Alberta and land from the City of Edmonton, we were able to start turning our Edmonton community plans into reality. Our ability to move forward with the project is also largely thanks to John Carswell and Canso Investment Counsel Ltd.

Their generous financial support allowed us to bring together the team needed to realize this project, including EllisDon Community Builders as our Development Manager and CSV Architects as our prime architects.

Together, a design team was formed utilizing local Edmonton companies. The building design was updated based on lessons learned from the Andy Carswell Building, and the project began to take shape as all of the permit processes were worked on with the wonderfully supportive staff from the City of Edmonton.

We continued to formalize municipal, provincial, and federal funding agreements and rolled out our \$6M Alberta Capital Campaign.

What a year it has been. 2024 was busy, and the pace will only pick up during this coming year.

IMAGES: EDMONTON CSV ARCHITECTURE



CREATE IRREVERSIBLE MOMENTUM FOR OUR EDMONTON PROJECT.

Contd.

While we consolidate nationally and ensure the Andy Carswell Building continues to operate successfully, much of our focus will remain in Edmonton. There will be many milestones this year, including the hiring of a General Contractor who will mobilize onsite and start construction work. We look forward to hosting an official ground-breaking ceremony at the appropriate time. We also plan on hiring our first VHC employee in Edmonton this year, our Edmonton Operations Manager, as well as forming the Edmonton Advisory Committee, building upon our experiences in Ottawa.

Key for both of them will be building strong relationships with supporters, donors, public officials, and others within the City of Edmonton, Province of Alberta, and regionally. In the meantime, we will never take our eye off the ball and remain focused on our mission, continuing to look towards other opportunities across Canada. Could this be the year we are able to announce our third project? Only time will tell.

As we engage in the trenches of our day-to-day challenges, it will also be important for us to continue being a voice for homeless veterans, advocating for additional supports for homeless veterans in whatever venue we can. In 2024, we pursued these goals.

This past year, we remained as members of the City of Ottawa Veterans Task Force and as well as the City of Ottawa Build for Zero Veterans Working Group.



We also had the great opportunity to present at and field questions from the Senate of Canada's Sub-Committee on Veterans Affairs and as well as host them for a visit at the Andy Carswell Building.

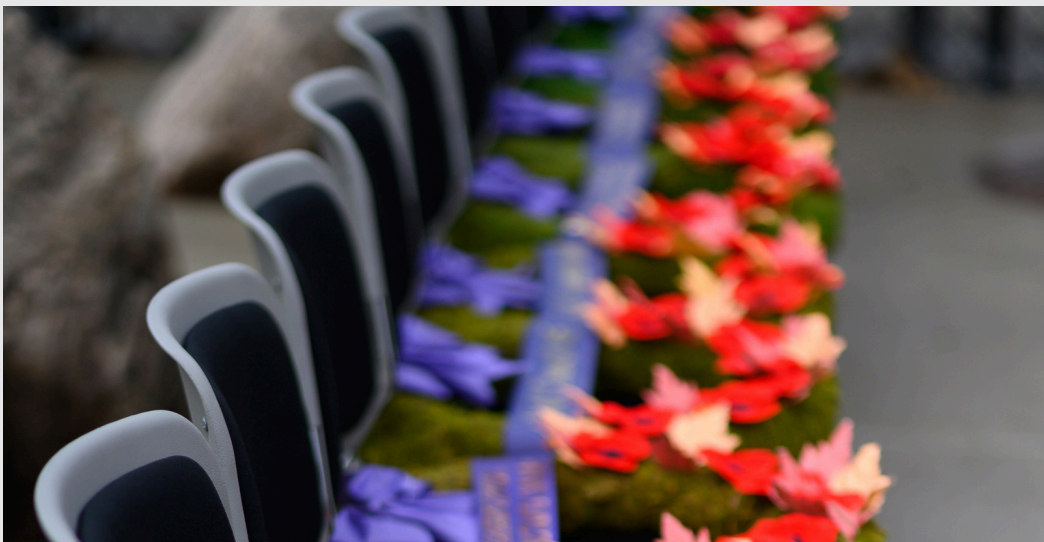
We will continue to encourage politicians from all parties and all levels of government to visit us at the Andy Carswell Building so they can see the work that we are doing and meet and talk with our Veteran tenants, who are our best spokespeople.

They have the lived experience and understand what it has meant to them to move into a Veterans' House Canada supportive housing community. building.

IMAGES: REMEMBRANCE DAY 2024



IMAGES: REMEMBRANCE DAY 2024



We have endeavoured to get our message out about the plight of homeless veterans and what we are trying to do in our own small way to help alleviate this situation.

This past year, we were able to be a featured guest on one of the Blue Door charity's "On The Way Home" podcasts, and also provided live interviews on Remembrance Day on CBC radio from coast to coast. It is important that each of us speaks on the issue of veteran homelessness whenever we have the opportunity.



Veterans' House Canada / Maison du vétéran Canada



Financial Statements

For the year ended October 31, 2024

Veterans' House Canada / Maison du vétéran Canada
Financial Statements
For the year ended October 31, 2024

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Independent Auditor's Report

**To the Directors of
Veterans' House Canada / Maison du vétéran Canada**

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Opinion

We have audited the financial statements of Veterans' House Canada / Maison du vétéran Canada (the "organization"), which comprise the as at October 31, 2024, and the statement of operations, statement of changes in net assets and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the organization as at October 31, 2024, and its results of operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the organization in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our 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 organization'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 organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our 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 our 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, we exercise professional judgment and maintain professional skepticism throughout the audit. We 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 our 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 organization'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 organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization 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.

We 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 we identify during our audit.

Baker Tilly Ottawa LLP

Chartered Professional Accountants, Licensed Public Accountants
February 18, 2025
Ottawa, Ontario

Veterans' House Canada / Maison du v  t  ran Canada

Statement of Financial Position

For the year ended October 31

2024

2023

Assets

Current

Cash (Note 2)	\$ 999,337	\$ 568,410
Accounts receivable (Note 3)	267,988	164,643
Prepaid expenses	18,126	5,433
Short term investment (Note 4)	16,208	15,659
	1,301,659	754,145

Tangible capital assets (Note 5)

11,104,933 10,585,080

\$ 12,406,592 \$ 11,339,225

Liabilities and Net assets

Current

Accounts payable and accrued liabilities (Note 7)	\$ 351,784	\$ 145,387
Current portion of mortgage payable (Note 8)	29,060	28,856
Deferred contributions (Note 9)	459,164	-
	840,008	174,243

Mortgage payable (Note 8)

1,653,757 1,682,817

Deferred capital contributions (Note 10)

8,819,198 8,633,124

11,312,963 10,490,184

Net assets

Unrestricted	216,677	109,353
Internally restricted (Note 6)	391,363	466,482
Restricted for Andy Carswell	639,745	273,206
Restricted for Edmonton	(154,156)	-
	1,093,629	849,041

1,093,629 849,041

\$ 12,406,592 \$ 11,339,225

On behalf of the board

Member

Member

Veterans' House Canada / Maison du v  t  ran Canada
Statement of Changes in Net Assets

For the year ended October 31	Unrestricted	Internally Restricted (Note 6)	Restricted Andy Carswell	Restricted Edmonton	Total 2024	Total 2023
Balance, beginning of year (previously stated)	\$ 172,616	\$ 466,482	\$ 277,647	\$ -	\$ 916,745	\$ 1,067,774
Prior Period Adjustment (Note 11)	(63,263)	-	(4,441)	-	(67,704)	-
Balance, beginning of year (restated)	109,353	466,482	273,206	-	849,041	1,067,774
Excess (deficiency) of revenue over expenditures for the year	32,205	-	366,539	(154,156)	244,588	(218,733)
Interfund transfers (Note 6)	75,119	(75,119)	-	-	-	-
Balance, end of year	\$ 216,677	\$ 391,363	\$ 639,745	\$ (154,156)	\$ 1,093,629	\$ 849,041

Veterans' House Canada / Maison du v  t  ran Canada

Statement of Operations

For the year ended October 31	Unrestricted	Restricted Andy Carswell	Restricted Edmonton	Total 2024	Total 2023
Revenue					
Donations	\$ 630,263	\$ 138,669	\$ -	\$ 768,932	\$ 325,718
Housing charges	-	298,453	-	298,453	308,521
Grant revenue	40,221	255,529	-	295,750	5,877
Interest income	4,383	-	-	4,383	4,103
Amortization of deferred contributions	-	460,470	-	460,470	460,470
Other	587	27,704	-	28,291	-
	675,454	1,180,825	-	1,856,279	1,104,689
Expenses					
Amortization	2,573	200,652	-	203,225	201,118
Audit and accounting	101,067	608	-	101,675	31,231
Bad debts	-	18,181	-	18,181	44,769
Bank charges	2,381	-	-	2,381	1,173
Donation expenses	2,551	9	-	2,560	-
Fundraising consultant	-	-	140,000	140,000	142,902
Fundraising expenses	3,820	-	-	3,820	-
Grant expenses	-	-	-	-	5,877
Insurance	810	23,731	-	24,541	19,158
Legal	17,099	9,316	-	26,415	126,983
Maintenance and repairs	8,325	175,620	645	184,590	135,129
Marketing	13,738	200	6,502	20,440	3,114
Office	82,371	32,188	-	114,559	37,494
Property management fee	34,891	63,899	-	98,790	61,568
Professional fees	5,000	8,000	-	13,000	2,220
Program expenses	-	178,485	-	178,485	172,857
Rent	14,301	-	-	14,301	7,864
Salaries and benefits	343,932	43,034	-	386,966	263,854
Travel	10,390	9,859	7,009	27,258	1,550
Utilities	-	50,504	-	50,504	64,561
	643,249	814,286	154,156	1,611,691	1,323,422
Excess (deficiency) of revenue over expenditures for the year	\$ 32,205	\$ 366,539	\$ (154,156)	\$ 244,588	\$ (218,733)

Veterans' House Canada / Maison du v  t  ran Canada

Statement of Cash Flows

For the year ended October 31	2024	2023
Cash flows from operating activities		
Excess (deficiency) of revenue over expenditures for the year	\$ 244,588	\$ (218,733)
Amortization of tangible capital assets	203,225	201,118
Amortization of deferred contributions	(460,470)	(460,470)
	(12,657)	(478,085)
Changes in non-cash working capital items		
Accounts receivable	(103,345)	173,294
Prepaid expenses	(12,693)	(5,433)
Accounts payable and accrued liabilities	206,399	78,223
Deferred contributions	459,164	(7,445)
	536,868	(239,446)
Cash flows from investing activities		
Increase in investments	(549)	(660)
Additions to tangible capital assets	(723,080)	(10,786,198)
	(723,629)	(10,786,858)
Cash flows from financing activities		
Repayment towards mortgages	(28,856)	-
Deferred capital contributions received	646,544	9,093,593
Advance of mortgage	-	1,711,673
	617,688	10,805,266
Increase (decrease) in cash during the year	430,927	(221,038)
Cash, beginning of year	568,410	789,448
Cash, end of year	\$ 999,337	\$ 568,410

Veterans' House Canada / Maison du vétéran Canada

Notes to the Financial Statements

October 31, 2024

Nature Of Operations

Veterans' House Canada / Maison du vétéran Canada (the "organization") is a not-for-profit organization incorporated on December 23, 2020 without share capital under the laws of Canada and is dedicated to helping homeless veterans build a better future by providing permanent, affordable and supportive housing. The organization is a registered charity and as such, is exempt from income tax and may issue income tax receipts to donors.

1. Significant Accounting Policies

Basis of Presentation	The financial statements were prepared in accordance with Canadian Accounting Standards for Not-for-Profit Organizations (ASNPO) which are part of Canadian generally accepted accounting principles and include the following significant accounting policies.
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Management Responsibility and Use of Estimates	<p>The preparation of the consolidated financial statements in accordance with Canadian Accounting Standards for Not-for-Profit Organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements, and the reported amounts of revenue and expenses during the reporting period. Actual results could differ from management's best estimates and assumptions as additional information becomes available in the future. These estimates and assumptions are reviewed periodically and, as adjustments become necessary, they are reported in the period in which they become known.</p>
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Significant estimates include assumptions used in estimating the collectability of accounts receivable; the useful lives and related amortization of tangible capital assets; provisions for certain accrued liabilities, and the amount of revenue earned and related deferred contributions.

Fund Accounting	The organization uses fund accounting and follows the deferral method of accounting for contributions.
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The General Fund accounts for the organization's program delivery and administrative activities. This fund reports unrestricted resources and restricted operating grants.

The Andy Carswell Fund reports the revenues and expenses related to the operations of the Andy Carswell building.

The Edmonton Fund reports the revenues and expenses related to the Edmonton building.

Veterans' House Canada / Maison du vétéran Canada

Notes to the Financial Statements

October 31, 2024

1. Significant Accounting Policies (continued)

Financial Instruments

Measurement of arm's length financial instruments

Financial instruments are financial assets or liabilities of the organization where, in general, the organization has the right to receive cash or another financial asset from another party or the organization has the obligation to pay another party cash or other financial asset.

The organization initially measures its financial assets and liabilities at fair value, except for certain non-arm's length transactions.

The organization subsequently measures investments in actively traded securities at fair value. All other financial assets and financial liabilities are measured at amortized cost.

Financial assets and financial liabilities measured at amortized cost include cash, accounts receivable, short term investments, accounts payable and accrued liabilities, and mortgages payable.

Financial Instruments (continued)

Impairment

Financial assets measured at cost are tested for impairment when there are indicators of impairment. The amount of the write-down, if any, is recognized in excess of revenue over expenditures. The previously recognized impairment loss may be reversed, to the extent of the improvement, directly or by adjusting the allowance account. The reversal may be recorded provided it is no greater than the amount that had been previously reported as a reduction in the asset and it does not exceed original cost. The amount of the reversal is recognized in excess of revenue over expenditures.

Transaction costs

The organization recognizes its transaction costs in excess of revenue over expenditures in the period incurred. However, arm's length financial instruments that will not be subsequently measured at fair value are adjusted by the transaction costs that are directly attributable to their origination, issuance or assumption.

Internally Restricted Net Assets

Internally restricted capital replacement reserve

Internally restricted reserve has been restricted in accordance with specific directives as approved by the organization's board of directors is to be used at the discretion of the board of directors.

Veterans' House Canada / Maison du vétéran Canada

Notes to the Financial Statements

October 31, 2024

1. Significant Accounting Policies (continued)

Revenue Recognition

The organization follows the deferral method of accounting for contributions. Restricted contributions are recognized as revenue in the year in which the related expenses are incurred. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Donations are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Gross rents and other revenues are recognized in the period which it pertains to.

Interest revenue is recognized when received or receivable if the amounts can be estimated and collection is reasonably assured.

Tangible Capital Assets

Tangible capital assets are recorded at cost. Buildings are amortized over the estimated useful life of the assets of 40 years on a straight-line basis.

Office equipment is amortized over the estimated useful life of 5 years on a straight-line basis.

Leasehold improvements are amortized over the term of the lease.

The half-rate rule is used in the year of acquisition.

**Deferred Contributions
Related to Tangible
Capital Assets**

Contributions received for capital assets are deferred and amortized over the same term and on the same basis as the related capital assets, unless those assets are not amortized, in which case the contributions are recognized as a direct increase to the organization's net assets. Deferred capital contributions represent the unamortized amount of contributions and grants received for capital assets.

**Impairment of Long-lived
Assets**

The organization tests for impairment whenever events or changes in circumstances indicate that the carrying amount of the assets may not be recoverable. Recoverability is assessed by comparing the carrying amount to the projected undiscounted future net cash flows the long-lived assets are expected to generate through their direct use and eventual disposition. When a test for impairment indicates that the carrying amount of an asset is not recoverable, an impairment loss is recognized to the extent carrying value exceeds its fair value.

Veterans' House Canada / Maison du vétéran Canada

Notes to the Financial Statements

October 31, 2024

1. Significant Accounting Policies (continued)

Government Contribution The organization records government contributions in the year the applicable expenditures are incurred provided there is reasonable assurance of realization. Government contributions are presented as revenue and may be subject to audit under the terms and conditions of the program. Should an audit reveal that any of the qualifying criteria or expenses incurred are not in accordance with program guidelines, the federal government may require the organization to reimburse a portion of the contribution.

2. Cash

Cash consist of funds held in an operating bank account at a chartered bank.

3. Accounts Receivable

	<u>2024</u>		<u>2023</u>
Accounts receivable	\$ 66,226	\$	77,033
Tenant receivable	23,444		22,526
HST receivable	<u>178,318</u>		<u>65,084</u>
	<u>\$ 267,988</u>	\$	<u>164,643</u>

Tenant receivables is net of \$15,572 of an allowance for doubtful accounts.

4. Short-term Investment

Short term investment consists of a term deposit with an interest rate of 4.00%, redeemed by November 2024.

Veterans' House Canada / Maison du v  t  ran Canada

Notes to the Financial Statements

October 31, 2024

5. Tangible Capital Assets

	Cost	Accumulated Amortization	2024 Net Book Value	2023 Net Book Value
Land	\$ 2,750,000	\$ -	\$ 2,750,000	\$ 2,750,000
Building	8,021,832	401,092	7,620,740	7,821,286
Office equipment	20,629	2,719	17,910	3,244
Leasehold improvements	23,205	532	22,673	-
Edmonton development costs	693,610	-	693,610	10,550
	\$ 11,509,276	\$ 404,343	\$ 11,104,933	\$ 10,585,080

The Edmonton development costs relate to a new project to build housing in Edmonton. Given the construction is not complete as of year-end, amortization for the asset has not yet begun.

6. Internally Restricted

	Subsidy Reserve	Operating Reserve	Program Reserve	Mortgage Lump-sum Reserve	Cenotaph Reserve	Total
Balance	\$ 10,873	\$121,931	\$ 62,551	\$245,827	\$ 25,300	\$466,482
Transfer to unrestricted	(10,873)	-	(62,551)	-	(1,695)	(75,119)
Balance, end of year	\$ -	\$121,931	\$ -	\$245,827	\$ 23,605	\$391,363

During the year, the board of directors approved the transfer of \$75,119 from internally restricted net assets to unrestricted net assets.

7. Accounts Payable and Accrued Liabilities

	2024	2023
Accounts Payable and Accrued Liabilities	\$ (327,774)	\$ (121,005)
Last month Rent Deposit	(24,010)	(24,382)
	\$ (351,784)	\$ (145,387)

Veterans' House Canada / Maison du v  t  ran Canada

Notes to the Financial Statements

October 31, 2024

8. Mortgage Payable

	2024	2023
Canadian Mortgage Housing Corporation, 0.74%, repayable in blended monthly payments of \$3,451. Secured by building and land with a current net book value of \$10,370,740, matures January 2030.	\$ (1,682,817)	\$ (1,711,673)
Less: Current portion	29,060	28,856
	\$ (1,653,757)	\$ (1,682,817)

Principal payments required on mortgages payable for the next five years and thereafter are as follows:

2025	\$ 29,060
2026	29,276
2027	29,493
2028	29,712
2029	29,933
Thereafter	1,535,343
	\$ 1,682,817

9. Deferred Contributions

	Balance, beginning of year	Received	Recognized	Balance, end of year
Veteran and Family Well-Being Fund	\$ -	\$ 100,000	\$ (100,000)	\$ -
Veteran Homelessness Program	-	654,913	(195,749)	459,164
	\$ -	\$ 754,913	\$ (295,749)	\$ 459,164

The above amounts represent contributions received from the Government of Canada that are not restricted for capital assets which have not yet been used as of year-end.

Veterans' House Canada / Maison du vétéran Canada

Notes to the Financial Statements

October 31, 2024

10. Deferred Contributions Related to Capital Assets

Deferred contributions related to capital assets represent restricted contributions with which the organization's capital assets were originally purchased. The changes in the deferred contributions balance for the year are as follows:

	2024	2023
Beginning balance	\$ 8,633,124	\$ -
Add: Contributions related to capital assets	646,544	9,093,594
Less: Amounts amortized to revenue	(460,470)	(460,470)
Ending balance	<u>\$ 8,819,198</u>	<u>\$ 8,633,124</u>

The organization has entered into various contribution agreements for the development and operation of supportive housing units. Under the terms of these agreements, should the organization default on its obligation, the remaining amount of forgivable loans would become due and payable to the contributors. As at year end, the estimated contingent liabilities resulting from these agreements is \$5,773,123.

11. Prior Period Adjustment

During the year, the organization was billed for legal services pertaining to the prior fiscal year which were not accrued for in 2023. As a result, a prior period adjustment has been made to accrue the fees in the 2023 fiscal year.

The corresponding amounts have been restated to reflect these adjustments: the 2023 accounts payable and accrued liabilities has increased by \$73,413, the 2023 accounts receivable related to the PSB rebate has increased by \$5,711, and the 2023 legal expenses have increased by \$67,704.

As a result of these corrections, the deficiency of revenue over expenditures for 2023 has increased by \$67,704, unrestricted net assets as of November 1, 2023, has decreased by \$63,263 and net assets restricted for Andy Carswell as of November 1, 2023, has decreased by \$4,441.

Veterans' House Canada / Maison du vétéran Canada

Notes to the Financial Statements

October 31, 2024

12. Financial Commitments

Edmonton Development Management and Architect services

The organization has entered into a development management agreement and architect services agreement as part of the Edmonton project. The outstanding costs on these agreements are estimated to be \$559,865 and \$115,912 respectively.

Lease

The organization has leased office space under an agreement which expires on March 31, 2029. Future minimum payments under this lease are:

2025	\$	14,095
2026		14,095
2027		14,095
2028		14,095
2029		5,873

13. Risks and Concentrations

The organization is exposed to various risks through its financial instruments. The following analysis provides a measure of the organization's risk exposure and concentrations as at October 31, 2024.

Credit risk

Credit risk is the risk that one party to a financial instrument will cause a financial loss for the other party by failing to discharge an obligation. The organization is exposed to this risk in respect of its accounts receivable.

Liquidity risk

Liquidity risk is the risk that the organization will encounter difficulty in meeting obligations associated with financial liabilities. The organization is exposed to this risk mainly in respect of its accounts payable and accrued liabilities and mortgage payable.

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 risk, interest rate risk, and other price risk. The organization is mainly exposed to interest rate risk.

Veterans' House Canada / Maison du vétéran Canada

Notes to the Financial Statements

October 31, 2024

13. Risks and Concentrations (continued)

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates. The organization is exposed to fair value risk on its mortgage with fixed interest rates.

Changes in risk

There have been no changes in the organization's risk exposures from the prior year.

14. Comparative Amounts

The financial statements have been reclassified, where applicable, to conform with the presentation used in the current year.



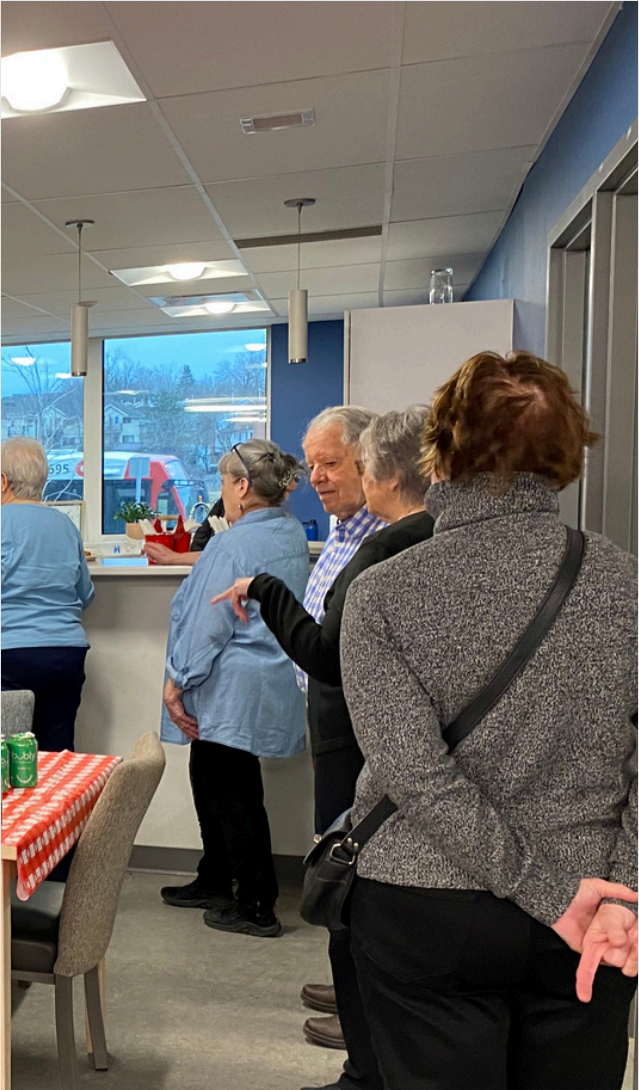
ANDY CARSWELL BUILDING

Today, this Veterans' House Canada (VHC) supportive housing community remains fully occupied, with a waitlist. VHC relies on the continued support from both individuals and organizations alike. The Andy Carswell Building remains grateful for the support of individuals such as Doug Yonson, Diana Poitras, Carryl Potter, Geraldine Dixon, Steve Young, Dana Roedig, Jules Bernier, and Mike Humphries, among others.

We would also like to thank the following organizations for their continued contributions: Riders for Veterans, St Columba Church, St Andrew's Church, Barrhaven Knitters, UBC Local 93, Knights of Columbus, Citadel Canine, Ottawa Community, and finally, the Royal Canadian Legion and many of its branches.

Your generosity ensures that we can continue our mission of supporting veterans in need.

IMAGES: ST. COLUMBA AND CHRISTMAS PHOTOS



Veterans' House Canada would like to express our deepest gratitude for your ongoing support. Your donations continue to impact the lives of veterans at the Andy Carswell Building. Your helpfulness helps to promote a stronger community with your thoughtful gifts, such as organized meals, winter jackets, handmade knitted items, grocery gift cards, and more.

We are also grateful for the many services you have provided, including assisting veterans with rides, completing taxes, repairing bicycles, and providing thank-you letters over the Remembrance Day period. These efforts all leave a lasting impression on the veterans who reside at the Andy Carswell Building.

DONOR APPRECIATION.

We are incredibly grateful to all who have made donations to Veterans' House Canada over the last year. Your generosity has made a significant impact on our veteran community. All of your contributions have enabled us to expand our programs and reach more veterans in need. In addition, your support is enabling us to build our new home in Athlone, Edmonton, Alberta. Your commitment to our cause is truly inspiring, and we are honoured to have your support.

THANK YOU TO OUR MONTHLY DONORS

We extend our heartfelt gratitude to the monthly donors of Veterans' House Canada. Your consistent funding supports the backbone of our mission, allowing us to provide stable, essential services and support to veterans in need. Your monthly donations provide VHC with a reliable and predictable stream of income, which is crucial for effective planning and sustainability.

SPECIAL THANKS TO ALL PARTICIPANTS OF THE CANSO GOLF DAY

Our sincere appreciation to corporate donors and private golfers who took part in the Canso Golf Day in August 2024. Your enthusiasm and generosity helped us raise over \$60,000 for Veterans' House Canada, toward our new Edmonton home.

This incredible support will go a long way in providing essential services and support to our veterans, ensuring they receive the care and assistance they deserve. Your participation not only made the event a success but also made a significant impact on the lives of those who have served our country.

IMAGES: CANSO GOLF DAY





CORPORATE PARTNERS

RMUS Royal Canadian Legion
Canso Lysander Funds LTD

CORPORATE DONORS

RBC
Thales

BMO

Boeing Canada

PTSD Foundation
Gastops

Danbe Foundation

FUNDRAISING HIGHLIGHTS

Edmonton total to date: \$151,364.61

Breakdown: \$61,005.73

Alberta Capital Campaign Initiatives (2024)

Brick by Brick - \$2,826.10

Canso Golf 2024 - \$62,532.78

General Funds Operations: \$10,553.00

Andy Carswell Programs: \$19,214.22

IMAGE: VETERANS' HOUSE CORPORATE PARTNERS



VHC SUSTAINABLE INCOME

Thanks to the generosity of our donors and supporters, VHC has also consistently received local sustainable funding thanks to via consistent collaborations with third-party fundraising events.

Events Veteran's House collaborated and engaged in, including the Legion Jazz Event, and the above-noted 2024 Canso Golf Day.

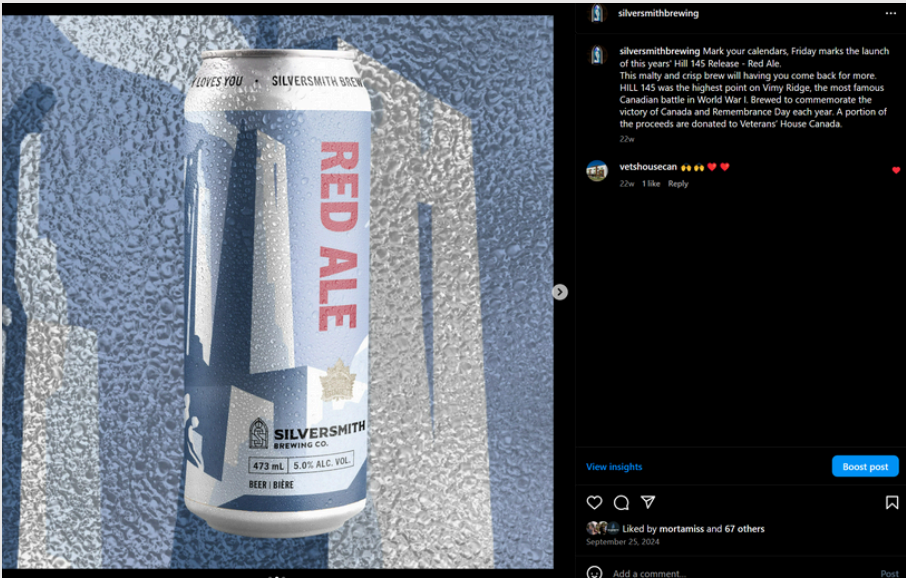
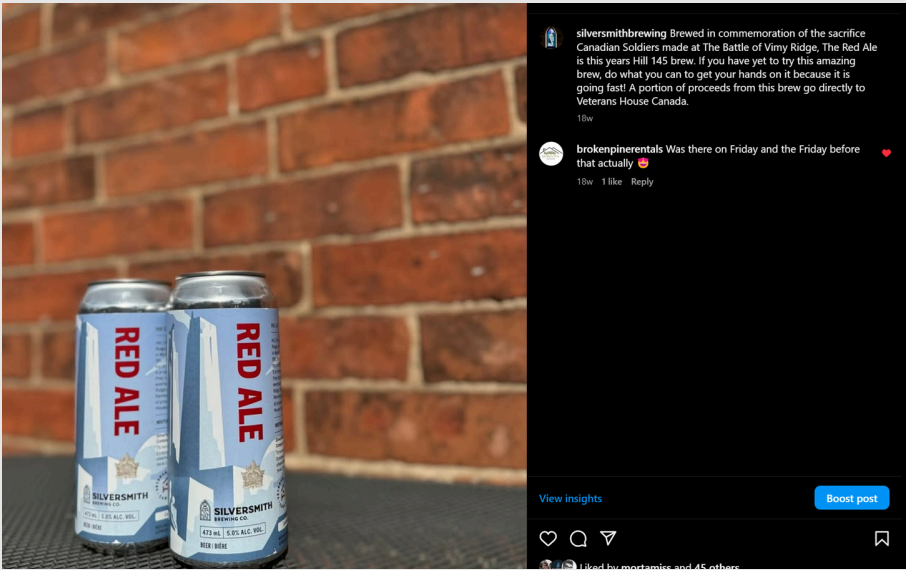
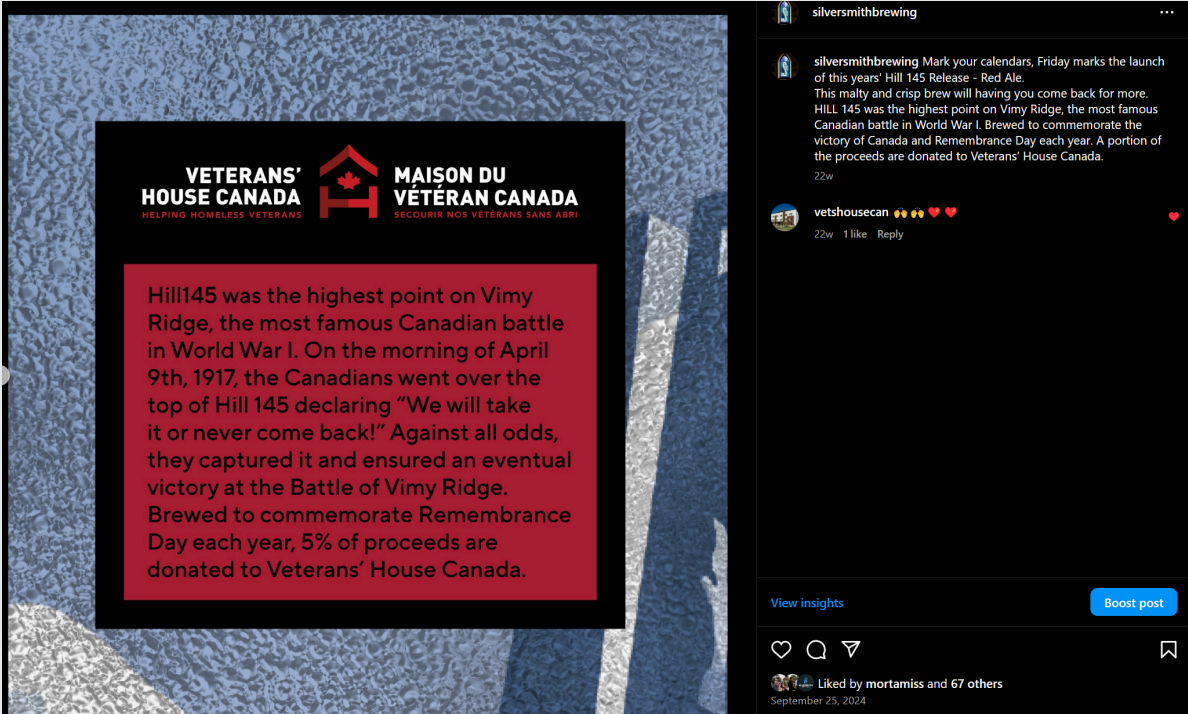
VHC SUSTAINABLE INCOME

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We are seeking to build our corporate following with local businesses. Furthermore, we continue to develop new donation streams for VHC supporters such as gifts in wills, donations of securities, and fundraising events.

One key channel for VHC has been its direct mail, which serves as a direct connection to not only inform stakeholders about events, but also provide updates on advocacy efforts through which they can support.

IMAGE: VETERANS' HOUSE CANADA PARTNERSHIP





VETERANS' HOUSE CANADA @CANSEC 2024





VETERANS' HOUSE CANADA TORCH OF REMEMBRANCE 2024



SUCCESS STORIES

Reflection on my stay at Veterans' House Canada, Andy Carswell Building.

It has been almost four months since I left Veterans' House for a new apartment downtown, in the Golden Triangle. The move went well and I am settling in just fine. I've been thinking about my time on Mikinak Road, and how it might have delivered me to where I am now.

I moved in during February 2021 which made me one of the first Veterans to move in. The House provides almost everything one requires and this keeps costs low and provides the chance to save some money. Over time, another 35 veterans moved into the House and I was able to make friends and share stories.

These friends, other veterans who had shared military life, were one of the best parts of my almost 4 years at Veterans' House. The cost of living is low at the house and I was able to save some money, which is essential if one wants to move out.

I was lucky enough to move in with Mikinak, having a Doctor and a Psychiatrist so I did not need additional support, but some of my friends were able to take advantage of services when they needed them. I was named to the Veterans Task Force at the City as well as the staff of The Alliance to End Homelessness. I have just been named to the Housing and Homelessness Leadership Table at the City of Ottawa. Some of these pay, and some are volunteer; the money is important in covering the additional expenses downtown, and they all keep me busy.

SUCCESS STORIES CONTD...

I also turned 60 while at Veterans' House and was able to collect my CPP. Collectively, I can make it work financially, which was not the case when I moved in.

Finally, there are days that I miss some of my friends at ACB. I find it is those things - finances and friendship, which helped me move on to a new apartment - that are the best parts of life at Veterans' House.

Veteran Resident - Mark



SNAPSHOT OF THE ANDY CARSWELL BUILDING.

We have matured on multiple fronts within VHC, which has provided our team a stable platform to foster our constant growth at the Andy Carswell Building (ACB).

As the ACB is our main effort, we continue to focus on providing wrap-around support to all our veterans who reside at the ACB, while supporting as well as our outstanding everyday supporters and staff.

There has been a plethora of activities in 2024 at the ACB. The community of supporters, from all agencies, continues to grow, and their support from all agencies has been instrumental to our success. Our staff at the ACB continues to be one of the main elements in our successful efforts journey with respect to meeting or surpassing our expectations.

We are continuously reviewing our intake and flow at the ACB, always keeping at the forefront our ultimate goal to provide permanent, stable housing to any and all veterans who need it, while concurrently managing the flow and effect on our community as a whole. 2024 has been a wonderful great year, and we will endeavour to evolve and do everything possible so that 2025 will can be even better.

COMMUNITY ENGAGEMENT

All through 2024, the team sought ways to further engage with the community, and through a partnership with the Canadian Remembrance Torch organization, we hosted a commemoration ceremony for the 80th Anniversary of D-Day, titled: Echoes of Gratitude Tour at Veterans' House Canada - Andy Carswell Building.

At Veterans' House Canada, we are deeply grateful for the opportunity to honour our Veterans and reflect on the values of service, sacrifice, and freedom during this special event. The Echoes of Gratitude Tour at the Andy Carswell Building provided a unique reminder of the selfless contributions made by our Veterans - an experience that continues to inspire us to be better, cherish our freedoms, and strive for a brighter future.

This commemoration was made even more meaningful by the presence of the local community (Wateridge), and our residents, whose stories and experiences enriched the event.

Welcoming the Wateridge community, and in particular, youth representation, allowed for a deeper understanding of the sacrifices made on D-Day and its cross-generational relevance. We were honoured to have been part of the Echoes of Gratitude Tour, reinforcing our mission not only to support Veterans facing socio-economic challenges but also to celebrate their legacies and immeasurable contributions to our beloved nation, Canada.

INVESTMENT INTO TECHNOLOGY AND CAPACITY AS VHC GROWS

All through 2024, the team sought ways to further engage with the community, and through a partnership with the Canadian Remembrance Torch organization, we hosted a commemoration ceremony for the 80th Anniversary of D-Day, titled: Echoes of Gratitude Tour at Veterans' House Canada - Andy Carswell Building.

As VHC grew on multiple fronts in 2024, with respect to staffing, capacity and our expansion on the national front, it became apparent that we needed to expand some of our service platforms. Through rigorous review, we have made the recommended adjustments to ensure we have the capability and capacity to manage expectations and exceed future demand.

Through the knowledge of our team and the assistance of consultants (current and new), we have made huge leaps in securing our footprint in areas that will provide us the ability to grow exponentially in 2025.

We will continue to explore any opportunities to learn and adjust our processes to ensure that we can continue to provide nothing but the best to our current Veterans at the ACB and all future VHC communities across Canada.

HIGHLIGHTING OUR GROWING TEAM AND FUTURE HIRES (2025).

2024 was a very exciting year with respect to staffing, as key new team members joined VHC. Led by our ED, VHC was very excited to announce the addition of at we have successfully added 4 new positions to the VHC team - 2 positions in our head office and 2 at the Andy Carswell Building (ACB).

These “capacity force multipliers” have allowed us to provide the required support in the planning and execution of our day-to-day operations, while always keeping our vision and mission at the forefront.

Concurrently, it has also allowed us to forecast future capacity requirements needed for success on the national front.

We continue to look at all avenues with respect to future staff positions in other areas that will be required to either replicate our current community in Ottawa and/or fulfill any requirements that are identified as they materialize.

From a staff perspective, 2024 was a very successful team-building/growth experience, and we look forward to expanding yet again in 2025 as we continue to grow our vision across Canada.

VETERANS' HOUSE CANADA COMMITTEES SUMMARY.

Veterans' House Canada has continued, leadership-driven, to ensure that good governance is a foundation of our organization, from our Board down to all staff members the lowest level is adhered to. We have had great success on multiple fronts.

With leadership and structure from our ED, policies which will guide us on a day-to-day basis have been developed or reviewed, and discussed at all levels.

The commitment to each and the contributions of our committees have been invaluable as we continue to grow and learn where we need to expand our framework of practices and policies. We have also had great success implementing our Health and Safety program which includes annual training and education.

Through our committees and the board, we will continue our efforts to pursue this process as we add more depth to, and ensure consistency in, VHC policies.

VOLUNTEERS

The Property Maintenance Team (PMT)—or as fondly referred to—Lori's Tiger Team: This amazing group of individuals, who do great work behind the scenes, asking nothing in return, epitomizes the "spirit" of volunteers supporting VHC.

Their contributions include ACB room turnovers - i.e., conducting minor repairs, cleaning, painting, and finally making all the preparations to prepare the room for the next ACB veteran.



Images: Rogers community ACB photos



CORPORATE VOLUNTEERING

We are thrilled to extend our deepest gratitude to Rogers Communications for being Veterans' House Canada's first corporate volunteers. Your team's dedication and hard work have set a remarkable example of corporate social responsibility. Your involvement has not only provided invaluable support to our veterans but also highlighted the importance of community and corporate partnerships in making a difference.

We are incredibly grateful for your commitment and look forward to continuing this impactful collaboration.

Thank you, Rogers Communications, for your unwavering support and for being a pioneer in our volunteer program.

Thank you for your dedication and for making a difference!



DIRECTORS OF 2024

Mark Eldridge **Board Chair**

Mark Eldridge joined the Royal Canadian Navy as a combat systems engineer in 1976 and retired after 37 years, having served in a wide range of leadership and staff positions, and in both Naval and Joint Forces Headquarters.

Since retiring from the RCN, Mark has developed a successful consulting business with clients in the medical, academic, social enterprise and government spheres.

He has also worked to mitigate the plight of homeless veterans through his work in support of Soldiers Helping Soldiers and Veterans' House Canada.

R. Neil Raynor

Past President, and Chair of the Board of Directors. Past Chair, Nominations Committee Chair, Communications & Engagement Committee Member, Governance Committee

Neil Raynor is an aeronautical engineer and business strategist. He is an Air Force Veteran and attended both the Royal Air Force College, Cranwell, and the RAF Staff College. Since retiring from the RAF, he has held senior executive positions in Canada in the aerospace overhaul and manufacturing industry, airport authorities, and for the past 15 years has consulted to the aviation industry. His clients have included all levels of government, airports, airlines, and aviation service providers.

He has been active in the charitable sector with the Bruce Denniston Bone Marrow Society, Project NorthStar, Multifaith Housing Initiative, and Veterans' House Canada since its inception. He is the Managing Director of the Lindbergh Group Inc., an Ottawa-based consultancy.



Cal Hegge

Treasurer

Chair, Finance Committee

Cal Hegge is a Chartered Professional Accountant with over 40 years of military and government service, primarily in the financial management area. He retired from the Canadian Forces in 1990 with the rank of Colonel. His employment within the Public Service was split between Indian and Northern Affairs Canada (now Indigenous Services Canada) and the Department of Fisheries and Oceans (DFO). He retired in 1990 with his last position being Chief Financial Officer, DFO. Since retiring he worked as a management consultant to several government departments and agencies.

Cal is a graduate of the Canadian Forces Command and Staff College (1978) and the National Defence College (1989). He became a Certified General Accountant in 1977. He has a BA from Mount Allison University and a MBA from York University.

Sheila McIntyre

Secretary

Sheila McIntyre is an Associate Professor of Early American History at SUNY Potsdam, where she has taught since 2001. Sheila received her PhD from Boston University in 1996 and has published for academic and popular audiences. She has received research grants from the Social Science and Research Council of Canada (1999-2001), the Massachusetts Historical Society, and the Nuala Drescher Foundation. She helped to found the Consumers Supporting Midwifery Group in Ottawa and that work led to her appointment to an expert panel mandated to review maternity care in the Province of Ontario (2003-2006). Her engagement with ending homelessness, especially for military veterans, began as a volunteer more than 30 years ago at the Interfaith Sheltering Coalition/Father Place (Mainspring), in Quincy, Mass. Her deep commitment to addressing homelessness led to the establishment of the McIntyre House, a home for up to 10 veterans built nearly 25 years ago.



J'lyn Nye

Board Member

J'lyn Nye is an award-winning journalist and published author who worked in television and radio in cities across Western Canada for 35 years. In late 2023, she turned off the microphone and set her sights on a new challenge, taking on the role of Director of Marketing and Digital Media for the Edmonton Police Service.

In 2004, J'lyn won a prestigious Edward R. Murrow Award from the American Radio and Television News Directors Association for her documentary “Return to Normandy” which she wrote and produced. In 2022, J'lyn received the Minister of Veterans Affairs Commendation, awarded to individuals who have performed commendable service to the veteran community. She has also been honoured with the Queen Elizabeth II Platinum Jubilee Medal for her commitment to the military and veteran community.

J'lyn has served as Patron of the Edmonton Military Family Resource Centre for 12 years and has been the Honorary Colonel of 408 Tactical Helicopter Squadron for more than 9 years.

Dave Gordon

Board Member

Dave Gordon has been very involved in Veterans issues for most of his life. He is the Past President of Legion Villa, Kingston, a Royal Canadian Legion 44-unit home for Seniors and Veterans and is still serving on the Board of Directors. He has also served on the Veterans Advisory Committee of Sunnybrook Health Sciences Centre, Toronto for 25 years.



Dave Gordon...Contd

In addition, Dave is a member of the Fort Drum, New York, Retiree Council as a Canadian Liaison, assisting American Veterans who are Canadian citizens. He is the former Executive Director, Royal Canadian Legion, Ontario Command and is presently serving as the Royal Canadian Legion's National Homeless Veterans Representative.

Darlene Boileau

Board Member

Member, Finance Committee

Member, Governance Committee

Darlene is a seasoned, fluently bilingual (French and English), retired senior executive with over 30 years of varied federal experience, including eleven years in key positions as Assistant Deputy Minister and Chief Financial Officer. A recognized collaborative leader with vision and integrity, a proven strategic thinker, and a decision-maker, Darlene is well-versed in dealing with all organizational levels on matters related to financial, policy, and legislative frameworks.

Darlene's non-government organization experience includes mentoring, coaching, and grants and contributions. She holds degrees from the University of Ottawa in Political Science and Law, and a Master of Science from Royal Roads University. She is married; a caretaker to two furry friends, and loves gardening, kayaking, the great outdoors, and travel.

VETERANS' HOUSE CANADA TEAM



BRIGADIER-GENERAL
(RET'D) ALAN MULAWYSHYN
| EXECUTIVE DIRECTOR



STEVE MADORE |
OPERATIONS MANAGER



ANGELLA RAWSTHORNE |
FUND DEVELOPMENT
MANAGER



MICHAEL POWELL | OFFICE
OPERATIONS COORDINATOR



JOHN ATOYEBI | MARKETING
& COMMUNICATIONS
MANAGER



WAYNE DUGGAN | PROGRAM
FACILITATOR – ANDY
CARSWELL BUILDING



FRANK TREBBNE REID |
VETERAN SUPPORT MANAGER

VETERANS' HOUSE CANADA VOLUNTEERS

DANIELLE DUGAS
LORRAINE ENGLAND
FRASER MACISAAC
ERIN MACLEOD
LOUISE PATRY
BOB PROPER
BARBARA SMITH

KEN KIRKBY
KELLY DENIS
CATHY THOM
ELAINE MCCURDIE
TOM RENNICK
KIRK BROWN
SCOTT BERTHIAUME
ROSE CORREA

CLAUDE SAVARD
WAYNE TUCK
REG MCILVEEN
LORI HOWELL
JEANNE STANG

RIDERS4VETERANS
WANDA DUFFY
BERTHIAUME
MIKE BERTHIAUME
ERIC PLACE
BEV KIRKLAND
HAROLD TERRIAH
CAROL DUFFY
TIM MOTT
MICHEL JOANNETTE



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