

# Community Counselling & Resource Centre

Helping turn things around

*2011 – 2012 Annual Report*



## WHO WE ARE

### Board of Directors 2011 - 2012

Emmet Connolly - President  
Bob Campbell - Vice President  
Meghann Agnew - Treasurer  
Shirl Delarue - Secretary  
Mike Burger - Director  
Peter Darling - Director  
Rick Green - Director  
Sue Leeson - Director  
David Smith - Director

## CCRC's Vision:

CCRC exists  
to make a  
positive and  
lasting  
difference in  
people's  
lives.

## President & Executive Director Report

It is our pleasure to report on 2011-12 as a year marked by growth, change, caring and generosity at Community Counselling and Resource Centre (CCRC).

We present this report to share stories and information on ways CCRC served more than 7,300 households throughout the City and County of Peterborough over the past year. We share ways that CCRC services helped thousands of people deal with challenging life situations as they sought help dealing with personal difficulties, maintaining their housing, managing and overcoming issues with debt, improving relationships and enhancing connections with the community.

A common thread for all CCRC services this past year is the increasing complexity of the issues clients bring to us. Clients we see seldom face single or simple issues. Often, they are dealing instead with multiple challenges, many created by situations beyond their control. High rates of unemployment combined with difficulties in accessing stable employment add stress to people seeking to find and maintain decent, affordable housing. Pressures from poverty, debt and credit issues, health and mental health concerns, the effects of violence against women and stresses that accompany ageing and caregiving frequently connect.

CCRC staff are increasingly called upon to assist clients in multiple ways through our own programs and those of other agencies, as they seek to provide and advocate for the multiple levels of support needed by our clients.

We were pleased to introduce a number of new services over the year. These include a new approach to County outreach through our Housing Resource Centre as funding for this program changed mid-year and an agency-wide commitment to advocacy work to assist low income clients to avoid hidden and unfair costs from energy retailer and payday loans. A highlight of the year was our second Income Tax Clinic where volunteers from McColl Turner assisted 41 low income clients with their tax returns. On a different note, our 7th annual Juke Box Mania was a further highpoint, bringing a sell-out crowd of close to 400 people together to have great fun as they raised almost \$12,000 to assist us in preventing homelessness.

We also faced a number of program and funding challenges over the course of the past year. We were sorry to lose our Youth Community Service Order Program at the end of August as it was transferred from community operations to Probation and Parole. We also continued to strive to overcome the challenge of the competing business

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models of for-profit Credit Counselling and national Employee Assistance service providers by focusing on our strengths as a “client first” and local organization.

CCRC is accredited by Family Services Ontario and Credit Counselling Canada. Our accreditation is reviewed every five years and it truly represents a hard-earned seal of approval. We were actively involved in this over the past year, with an extensive assessment of our Governance, Program and Administration policies and practices. We will hear the results soon and trust that once again we will pass with high marks, ensuring quality services to our clients, funders and the community.

This spring marked the 2<sup>nd</sup> anniversary of our move to a central downtown location at 540 George Street North. This site offers increased visibility, bright welcoming spaces for clients and the ability to hold counselling groups, educational workshops and service clinics onsite. We offer Credit Counselling, Community Service Order and Housing Resource Centre programs at this new site, with our Counselling Services continuing at our office at 459 Reid Street.

The past year brought a number of staffing changes at CCRC. We extend deep thanks to Sue Stinson who provided excellent leadership in her role as Interim Executive Director until July 2011, while Casey Ready was on a self-funded educational leave. We bid fond farewells to two managers last fall as Arthur Herold retired following almost 20 years of service and Joanne Duquette moved to another non-profit agency. We were pleased to welcome Sandra Kowalchuk as Manager of Finance and Administration in November 2011 and Kirsten Armbrust as Counselling Program Manager in December 2011.

We thank our funders, donors, partners and volunteers for your dedication over the past year. Special appreciation is extended to the United Way of Peterborough and District, the City and County of Peterborough, the Province of Ontario, Service Canada, and Peterborough Utilities Services for making our services possible.

Our services could not exist without the compassion, commitment and dedication of CCRC staff. We extend special thanks to all CCRC staff and to our managers, Kirsten Armbrust, Shelley Giardino, Sandra Kowalchuk, Rosemary O'Donnell, and Steve Wesley, for their commitment, hard work and amazing resilience as they energetically and creatively help people every day.

The coming year offers exciting new opportunities as we review and renew our strategic commitments seeking new ways to support and sustain our services and to *help turn things around*.

*Emmet Connolly,*  
*President*

*Casey Ready,*  
*Executive Director*

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## CCRC's Mission:

CCRC helps people strengthen their lives & promotes community well-being.

We do this through services that offer counselling, support & resources to assist with personal well-being, credit & financial management, access to housing & connection with community.

## The Erica Cherney Inspiration Fund



*The Erica Cherney Inspiration Fund*, known more personally as *The Erica Fund*, was established to honour the exemplary community service and leadership of Erica Cherney.

Initiated in 2006 as a five year fund in commemoration of the 50<sup>th</sup> anniversary of CCRC, *The Erica Fund* has supported a broad range of services needed by CCRC

clients but not possible without this Fund.

Over the past five years, *The Erica Fund* has provided over \$90,000 to support Art Therapy for women who have experienced violence, prevent homelessness, provide counselling for people who could otherwise not afford it, support CCRC's move to our improved downtown location, help parents of young children access CCRC services, enhance housing outreach services in Peterborough County, increase Credit Counselling education, assist people to connect with the community through community service order placements, and assist people living in social housing communities to access nutritious foods.

CCRC is proud to celebrate Erica Cherney and the achievements of *The Erica Fund* at our Annual General Meeting on June 26, 2012.

***Thank you, Erica!***

## ***Excellence in Volunteerism***

The CCRC Board will wish fond farewells to board member **Shirl Delarue** as her term comes to a close at our 2012 Annual Meeting. We thank Shirl for sharing her tremendous leadership and organizational skills with us, making the move to our George Street location possible. We also thank Shirl for her thoughtful and committed contributions to all Board work. She will be missed!

The Board of CCRC was honoured to have **Dr. Michael Burger** join as a new member in November 2011. Dr. Burger brings extensive experience and knowledge to the board through his involvement and leadership in the community; he also brings a deep understanding issues faced by CCRC clients through his former role as Consulting Psychologist to our Counselling program.

## Juke Box Mania Committee Report

**T**he Juke Box Mania Fundraising Committee is a dedicated group of community and agency volunteers who meet on a regular basis during the year to plan and improve this annual event.

Celebrating its 7th anniversary in 2012, Juke Box Mania is continuing to gain a great reputation as an amazing fundraiser which not only serves a great cause but is also a lot of fun to attend.

For the second year in a row, the event was held at the Trentwinds International Centre with an Italian buffet style dinner. We built on our success from last year as we raised close to \$12,000 and were very



Juke Box Mania 2012 winners: LLF Lawyers LLP

pleased to sell the event out!

All proceeds from the event help prevent homelessness through the important work of CCRC's Housing Resource Centre. The money we raised will be put to great use as housing help, support and information are greatly needed in the City and County of Peterborough.

I would like to thank the committee members for their dedication and all their hard work to make this event so successful: Kathy Makowchik, Shelley Giardino, Kim Hamilton, Sue Stinson, Casey Ready, Kelly Scott, Christel Furnis, Noah Coones and Andrea Holtrust.

*Emmet Connolly,  
Event Chair*

## Advocacy Committee Report

**T**he role of this committee is to facilitate advocacy work related to our mission and systemic issues affecting CCRC clients.

The year began with a successful planning session where CCRC Board and staff reviewed commitments related to anti-poverty, diversity and inclusiveness. In addition to evaluating pro-

gress to date, attendees established priorities and recommended actions on two identified issues: *Payday Loans and Energy Retailers*. Accomplishments included:

- \* Review of Terms of Reference and Committee Membership
- \* Establishment of Annual Work Plan
- \* Reviewed and assisted with distribution of CCRC Newsletter 'Community

Matters' on "how energy costs impact poverty and housing stability"

- \* Assisted in the development and publication of communication materials on payday loans to community partners
- \* Reviewed, updated and presented communication materials related to the two priority issues to staff

*Continued on page 6*

# Communications & Fund Development Committee

In 2011-12, the Communications and Fund Development Committee focused on updating and adopting the Terms of Reference, a Communications Plan, and a Work Plan.

The Terms of Reference remained unchanged from those adopted in 2010 with the Committee focusing on strengthening the membership with community volunteers and staff in 2012-13.

The Communications Plan is based on the principles of the 2008-2009 plan, focusing on three main areas – Agency Awareness, Program Promotion and Fundraising/Resource Development.

With the increasing need for the CCRC to remain sustainable, the Committee felt the first priority is resources to move all areas of the plan forward.

A proposal was submitted to The Ontario Trillium Foundation for staffing and funds to carry out the plan, beginning in September 2012. We expect to receive a decision on this proposal by the end of June 2012.

The Trillium proposal laid out the Work Plan and goals for the Committee for the next three years. In the shorter term, the Committee reviewed the donor base from our mail campaigns to maximize funds and began the work to create a 'single message' for CCRC.

I want to thank Peter Darling, Casey Ready and Leni Rautiainen for their support and commitment in moving the organization's communication objectives forward.

*Rick Green, Chair*

*Advocacy Committee Report continued from page 5*

- \* Developed a volunteer position in the HRC to facilitate cancellation of client energy retailer contracts
- \* Participated in consultations and written submission to the Commission for the Review of Social Assistance in Ontario
- \* Developed a process for eligible clients of all CCRC programs to receive assistance to withdraw from costly energy contracts
- \* Reviewed information submitted to Peterborough Utilities consultation on the implementation of Smart Meters
- \* Began planning agency wide training for Fall 2012 linked to Strategic Plan
- \* Investigated the development of an efficient distribution method for time-sensitive alerts on matters of significant relevance to clients

Sincere thanks are extended to committee members Helene Lowry, Janice Green, Casey Ready, Nancy Jackson, Maisie Watson and Rosemary O'Donnell.

*Sue Leeson, Chair*

## CCRC's Values:

We promote individual & community wellbeing through:

- Respect
- Commitment to Clients
- Commitment to Community
- Leadership
- Volunteerism

# Community Service Order Program

In 2011-12, the Community Service Order (CSO) Program carried over 211 clients from the 2010-11 year in addition to receiving 226 new adult orders and 42 new youth orders, a total of 268 orders in all.

During 2011-12, CSO clients contributed 11,460 hours to non-profit organizations and municipally funded services in Peterborough City and County.

A number of significant changes occurred during the past year for the CSO Program.

In February 2010, Youth Case Coordinator Dana Hetherton left the program after 7 months to accept another position. In March 2011, Kirk Hillier was hired as the new Youth Case Coordinator.

Sadly, in June 2011, we received notice from the Ministry of Children and Youth Services that a provincial decision had been made to cease funding for Youth CSO programs across Ontario.

On August 31, 2011, the Youth CSO clients were returned to the Youth Probation office for supervision and Case

## Peterborough Community Service Order Program Year End Statistical Report for 2011

### CLIENTS

	ADULT	YOUTH	TOTAL
REFERRALS	226	42	268
COMPLETED	159	43	202
TRANSFERRED/INCOMPLETE	14	6	20
CHARGED	36	2	38
ACTIVITY AT YEAR END	151	1	152

### HOURS

	ADULT	YOUTH	TOTAL
TOTAL HOURS ORDERED	11,167	2,000	13,167
TOTAL HOURS COMPLETED	9,723	1,737	11,460
RANGE OF HOURS ORDERED	10-240	10-100	-

Coordinator Kirk Hillier could no longer be employed by the program.

CCRC advocated for this decision to be changed through a meeting with MPP Jeff Leal and via the Ontario Criminal Justice Association.

During the year, CSO staff made 164 placement contacts with community partners including maintenance of registered placements, special event requests.

In all, 189 placements in Peterborough City and County are registered with the program.

Staff did a total of 8 placement presentation reaching 26 people in addition to producing a newsletter circulated to 296

community partner organizations and the judicial system.

Staff attended 10 community initiatives including: Blue Sky Committee, Youth Advisory Committee, Peterborough Domestic Abuse Network, Ontario Criminal Justice Association and the Peterborough Drug Awareness Coalition.

Program Assistant Wanda Prince and Program Volunteer Diane Gallagher are thanked for their ongoing dedication to the program.

*Shelley Giardino, Manager  
Community Service Order  
Program*



## CCRC Strategic Commitment:

### Increase Inclusivity & Diversity

- \* Be proactive in addressing poverty issues
- \* Enhance services for county residents & seniors
- \* Develop a diversity lens & enhance inclusion of diverse groups in the agency & in service delivery

## Housing Resource Centre

In 2011-12 the HRC provided housing help to more than 2,000 local households with services to assist with housing access, stabilization and eviction prevention. This includes the provision of housing support and counselling and the delivery of targeted and effective homelessness prevention funds. Last year \$362,563 was issued to 579 clients with an average

allocation of \$626 per household.

Over the year, staff reported a marked increase in the complexity and urgency of client situations. Their observations were reflected in annual statistics showing that 1,636 households, a 97% increase over the previous year, were facing homelessness within 30 days.

There are many, varied circumstances that can create

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### ***One client's story:***

*Many people are surprised to learn that even elderly people find themselves struggling with ongoing housing security and are at risk of homelessness. Recently, a small retirement residence closed its doors, giving the vulnerable occupants 60 days notice to relocate. This of course created significant anxiety for the residents and their families.*

*The HRC was contacted by the (also elderly) relative of one such resident. Sadie is 84 years of age with an income of \$1,215 per month. She required assistance with medication dispensing and could not live alone. Unable to afford available retirement home alternatives, Sadie was assessed for (subsidized) Long Term Care but was deemed ineligible due to the good health she enjoyed because of medication support.*

*Our housing support worker met with Sadie and her cousin and provided reassurance, support and information on their housing options. They were dismayed to learn the lowest rate for a private room in Peterborough was \$1,400 per month plus dispensing fees. With limited time available, the HRC worker broadened her search and successfully located an acceptable establishment in a nearby County. The worker negotiated terms that would accommodate Sadie's needs and budget and Sadie was able to move before the eviction deadline.*



*Housing Resource Centre  
Continued from previous page*

a housing crisis for people of any age or stage of life.

The current economic environment with high unemployment, rising accommodation and energy costs, as well as a lack of affordable housing and supports creates instability and frequent crisis for people of any age who are living close to the edge.

Our ability to operate effective services is due entirely to the

continued support from our Board of Directors, Executive Director, Finance and Administration staff, Community Partners and Funders.

I extend sincere thanks to the HRC staff, and students *Karen Hennessey, Kelly Scott, Christine Hignett, Jenn Kalus, Magenta Ross and Trevor McEachern* for their contribution to making a positive difference in the lives of our clients.

*Rosemary O'Donnell,  
HRC Manager*



## Health & Safety Committee Report

The Health and Safety Committee met four times during the year to examine various issues and requirements that come along from time to time. Basic 'housekeeping concerns' such as the updating of wiring, lighting and desk alarms were addressed and mandatory work place safety inspections at both

locations took place last fall.

In January 2012 we also organized and provided a well attended Non Violent Crisis Intervention training session for staff. Committee members include Shelley Giardino, Jane Barry, Kim Hamilton and Steve Wesley.

*Steve Wesley, Chair*

## CCRC Strategic Commitment:

### Commit to Social Change

- \* Increase public education & prevention work
- \* Influence public policies related to clients' needs
- \* Educate the public about & be responsive to the reality of social injustices related to client needs, such as poverty & violence

The  
Counselling  
Program  
operates  
from CCRC's  
office at 459  
Reid Street

CCRC has  
been a  
valuable part  
of the  
Peterborough  
community  
for over 55  
years.

## Counselling Program

The 2011-2012 year has been busy, with the Counselling Program continuing to see a great need for our services. We were able to provide service to 2,828 clients which amounts to 11,361 hours of service. This includes individual and couples counselling, 27 groups and support and programming from the Housing Social Workers in housing communities.

Always dynamic, the last year has involved a lot of staff changes! We wished Arthur Herold well as he retired after 20 years with the agency and also said good-bye to Kristina Schwalm and Mandy Hamu. As the new manager I want to thank the Counselling team: Jane Barry, Brenda Logan, Carson Ryner, Ellie Stewart, Dawn Thexton, Maisie Watson and our newest members, Joy Simmonds and Peter Marrocco for their warm welcome and their ongoing commitment to our clients. We have also been lucky to provide



placements to five students as well as a counselling internship. Students add great value to our program, and help keep us on our toes!

With the changes in the provincial and federal budgets and the impact of this on our clients, our service will continue to provide much needed affordable professional counselling to a wide range of clients. While we will continue offering individual, couples and group counselling, we also plan to add two new groups to our roster in the coming year, to better respond to the needs of our young clients who have been involved in family violence.

*Kirsten Armbrust*  
*Counselling Program Manager*

### Counselling Program / Clients Seen

Child & Family Intervention	38
Violence Against Women Counselling	143
Peaceful Families	63
Caregiver Counselling	77
Seniors Counselling	185
Housing Social Worker	670
United Way	1,033
Employee Assistance Program	226
CAS Differential Response	79
Information & Referral	314
Total	2,828

## Credit Counselling Program

**I**n 2011-12 the Credit Counselling Program served a total of 740 clients and families and administered 450 Debt Management programs while returning \$1,335,701 back to creditors for our clients. We experienced an increase in brief service cases of almost 100% and provided clients with options and a better understanding of their legal rights and responsibilities. Our referrals to Bankruptcy trustees remained high; however many of these clients had to apply for Bankruptcy Assistance Program through the Superintendent of Bankruptcy Office in order to just afford the associated bankruptcy fees.

We also provided preventative and educational workshops to almost 800 people in the community.

Peterborough is still coping with the effects of the recent recession and we have found that many of our new clients are experiencing unemployment or under employment. Less income has meant that many individuals and families have used up their

savings and have resorted to using credit cards and other forms of credit to pay for food and other necessities of life.

We have also found that an increasing number of clients have fallen prey to the slick and persuasive advertising methods of Debt Settlement Companies and other for-profit agencies that claim to provide so-called credit counselling services.

Special thanks are extended to Credit Counselling staff members, Nancy Jackson, Larry Keller and Christine Richardson, for their hard work and commitment to clients throughout the year. Congratulations are extended to Nancy Jackson for her successful completion of Certification through the Association for Financial Counselling and Planning Education (AFCPE) in January, 2012.

*Steve Wesley, Manager  
Credit Counselling Services*



### ***One Client's Story:***

*"Carol" was referred to Credit Counselling Services by a community food bank volunteer.*

*A costly car repair caused her to approach a pay day lender. They seemed to be friendly, helpful and fast and Carol urgently needed the money. She only needed to borrow \$300 and although she knew she would have to make some sacrifices this month, she thought she could manage the short term loan.*

*Unfortunately, another unexpected expense resulted in Carol losing the ability to make the agreed-upon payment to the lender at the time it was due.*

*Suddenly the debt balance jumped to \$400 with penalties and interest and she now found herself facing the prospect of not being able to pay off this much larger debt.*

*Panic set in when the easygoing and friendly attitude of the lender suddenly turned hostile and threatening.*

*She felt that she had little choice other than to use food money to pay off her debt. Fortunately she instead found her way to the CCRC. A credit counsellor was able to reassure her of her rights and to negotiate a series of smaller, interest free payments to the Pay Day lender.*

*Carol was able to repay her debt in a realistic manner and is now following a manageable budget.*

## CCRC Strategic Commitment:

### Enhance Sustainability

- \* Secure new sustainable resources to provide quality services
- \* Increase collaborations & partnerships in the community
- \* Increase understanding of our role in the social determinants of health
- \* Enhance use of technology to support service delivery
- \* Tell more people about what we do & why

## Finance and Administration

2011-2012 was my first year at CCRC. I joined the Finance and Administration team in the fall of 2011.

The past six months have been a very busy and engaging orientation as I learned about and became familiar with the incredible work of CCRC.

I am thrilled to be part of an agency that is committed to making a difference in the lives of the people in our community.

Thanks to my fantastic team members, who have welcomed me warmly, taken the time to orient me to their work and continue to work very hard in their respective areas — Kim Hamilton, Sarah Bailey and Amanda Lickers.

Lastly, thanks to the funders and donors who support CCRC programs and make our work possible.

*Sandra Kowalchuk, Manager  
Finance and Administration*

## Volunteers and Students Make a Difference

You provide your generous gifts of time, effort, and skill which allows us to provide high quality service to our clients. We would like to extend our *thanks* to all of our volunteers and students for all that you do.

### ***Volunteers:***

Erica Cherney  
Don Cumming  
Andrea Dicks  
Christel Furniss  
Diane Gallagher  
Janice Green  
John Hunter  
Helene Lowry  
Kathy Makowchik  
Beth McMaster  
Tom Robbins

Barbara Thompson

Sue Stinson

All the volunteers with Juke Box Mania

Members of the CCRC Board of Directors

### ***Students:***

Heather Howe

Noah Coones

Kate Soloman

Sylvia Payne

Terry Noble

Trevor McEachern



# Auditors' Report



Collins Barrow

Chartered Accountants

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## INDEPENDENT AUDITORS' REPORT

### TO THE BOARD OF DIRECTORS OF COMMUNITY COUNSELLING AND RESOURCE CENTRE

#### *Report on the Financial Statements*

We have audited the accompanying financial statements of Community Counselling and Resource Centre, which comprise the statement of financial position as at March 31, 2012 and the statements of operations, changes in net assets and cash flows for the year then ended and a summary of significant accounting policies and other explanatory information.

#### *Management's Responsibility for the Financial Statements*

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian generally accepted accounting principles, and for such internal controls as management determines are necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

#### *Auditors' Responsibility*

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditors consider internal controls relevant to the entity's preparation and fair presentation of the financial statements 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 entity's internal controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### *Basis for Qualified Opinion*

In common with most not-for-profit organizations, the Community Counselling and Resource Centre derives revenue from donations and fundraising events, the completeness of which is not susceptible to satisfactory audit evidence. Accordingly, our verification of these revenues was limited to the amounts recorded by the organization and we were not able to determine whether any adjustments might be necessary to the revenues, excess of revenue over expenditure, assets and net assets.

#### *Qualified Opinion*

Except as noted in the above paragraph, in our opinion, these financial statements present fairly, in all material respects, the financial position of Community Counselling and Resource Centre as at March 31, 2012 and the results of its operations and its cash flows for the year then ended in accordance with Canadian generally accepted accounting principles.

*Collins Barrow Kawarthas LLP*

Chartered Accountants  
Licensed Public Accountants

Peterborough, Ontario  
June 14, 2012

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# Auditors' Report

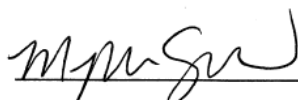
## COMMUNITY COUNSELLING AND RESOURCE CENTRE

### STATEMENT OF FINANCIAL POSITION At March 31, 2012


	2012 \$	2011 \$
<b>ASSETS</b>		
<b>Current</b>		
Cash	335,759	299,483
Investments	61,933	30,042
Accounts receivable	54,550	95,923
Prepaid expenses	20,265	17,587
	472,507	443,035
<b>Long-Term</b>		
Investments	26,054	56,110
Capital assets	419,721	472,298
	445,775	528,408
	918,282	971,443
<b>LIABILITIES AND NET ASSETS</b>		
<b>Current Liabilities</b>		
Accounts payable and accrued liabilities	158,717	169,701
Deferred revenue	67,365	42,667
	226,082	212,368
<b>Long Term Liabilities</b>		
Deferred capital contributions	279,027	319,644
<b>Net Assets</b>		
Invested in capital assets	140,694	152,654
Internally restricted	135,267	132,952
Externally restricted	2,883	3,089
Unrestricted	134,329	150,736
	413,173	439,431
	918,282	971,443

Approved By The Board,

 , President

 , Treasurer

Extracted from the Audited 2012 Financial Statements prepared by Collins Barrow Kawartha LLP.  
Copies of the 2012 Financial Statements and the Auditor's Report are available to any member upon request.

 **Collins Barrow**  
Chartered Accountants

# Auditors' Report

## **COMMUNITY COUNSELLING AND RESOURCE CENTRE**

### **STATEMENT OF OPERATIONS For The Year Ended March 31, 2012**

	2012 \$	2011 \$
<b>Revenue</b>		
Province of Ontario	652,224	700,354
United Way of Peterborough and District	272,975	220,590
City of Peterborough	702,558	619,922
Fees and user charges	120,419	151,035
Donations and fundraising	278,566	278,562
Erica Cherney Inspiration Fund donations	-	3,685
Other income	24,374	60,882
Amortization of deferred capital contributions	40,617	42,485
Gain on sale of building	-	139,787
	2,091,733	2,217,302
<b>Expenditures</b>		
Salaries and benefits	1,306,981	1,315,764
Program expenses	398,293	313,124
Purchased services	91,937	139,423
Occupancy costs	99,473	99,401
Equipment purchases and maintenance	12,461	20,141
Office and administration	100,847	101,233
Recruitment and education	6,338	8,195
Promotion and publicity	17,226	19,749
Dues and fees	29,885	29,575
Amortization	54,550	59,130
	2,117,991	2,105,735
<b>Excess (Deficiency) Of Revenue Over Expenditures For The Year</b>	<b>(26,258)</b>	<b>111,567</b>

*Extracted from the Audited 2012 Financial Statements prepared by Collins Barrow Kawarthas LLP.  
Copies of the 2012 Financial Statements and the Auditor's Report are available to any member upon request.*



# Auditors' Report

## **COMMUNITY COUNSELLING AND RESOURCE CENTRE**

### **STATEMENT OF CHANGES IN NET ASSETS For The Year Ended March 31, 2012**

	Capital Assets \$	Internally Restricted \$ (Note 7)	Externally Restricted \$ (Note 7)	Unrestricted \$	2012 Total \$	2011 Total \$
Balance, beginning of year	152,654	132,952	3,089	150,736	439,431	327,864
Excess (deficiency) of revenue over expenditures for the year	(13,931)	2,315	(206)	(14,436)	(26,258)	111,567
Additions to capital assets	1,971	-	-	(1,971)	-	26,449
Amounts financed by deferred contributions	-	-	-	-	-	(26,449)
<b>Balance, end of year</b>	<b>140,694</b>	<b>135,267</b>	<b>2,883</b>	<b>134,329</b>	<b>413,173</b>	<b>439,431</b>

*Extracted from the Audited 2012 Financial Statements prepared by Collins Barrow Kawartha LLP.  
Copies of the 2012 Financial Statements and the Auditor's Report are available to any member upon request.*

 **Collins Barrow**  
Chartered Accountants

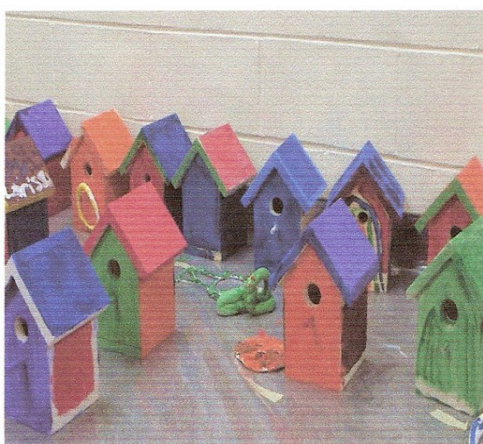


# Acknowledgement of Support

**The Board and Staff of CCRC extend our appreciation and gratitude to all of our funders and supporters:**

- \* Canadian Bankers Association
- \* City & County of Peterborough
- \* Cogeco Cable Solutions
- \* COIN
- \* Credit Counselling Canada
- \* Credit Counselling of Toronto
- \* Doyle Scholarship
- \* Employment Ontario
- \* Enbridge Gas (Winter Warmth Program)
- \* Family Service Ontario
- \* Family Service Canada
- \* George St. United Church
- \* Greater Peterborough Community Futures Development Corporation
- \* Greater Peterborough Health Services Foundation
- \* Hydro One (Winter Warmth Program)
- \* Industry Canada
- \* Ministry of Children & Youth Services
- \* Ministry of Community Safety & Correctional Services
- \* Ministry of Community & Social Services
- \* Ministry of Health & Long Term Care / Central East Local Health Integration Network (LHIN)
- \* Ontario Housing Help Centre Network
- \* Peterborough Partnership Council on Immigrant Integration
- \* Peterborough Utility Services
- \* Service Canada
- \* The Credit Canada Network
- \* The Ontario Trillium Foundation
- \* The Peterborough Foundation
- \* United Way of Peterborough & District
- \* The Companies who support our Debt Management Programs
- \* The landlords who listed their rental vacancies on our Housing Registry
- \* The community organizations that are placements for Community Service Orders

*We also extend our sincere appreciation to our members, donors, and to the many individuals, organizations and agencies who share their expertise and wisdom, their interest and quiet support, often anonymously, but always with impact.*



With the support of our funders & donors, we are able to support individuals and families in our community.

Thanks to you, CCRC *helped turn things around* for many individuals and families.

## All are Welcome!

Our services are available to everyone in Peterborough City and County.

Our Credit Counselling Services are also available in Lindsay, Cobourg and Haliburton.

All of our services are available in accessible locations.

## Community Partners

- \* Affordable Housing Action Committee (AHAC)
- \* Alan Lawson, Fisher Inc.
- \* Alternatives
- \* Brock Mission
- \* Canadian Mental Health Association
- \* CHEX TV
- \* Community Care Access Centre, Peterborough
- \* City & County of Peterborough
- \* Cogeco Cable Solutions
- \* Community Care Peterborough
- \* Credit Counselling Canada
- \* Crown Attorney's Office
- \* Curve Lake First National Band Office
- \* Elizabeth Fry Society
- \* Elder Abuse Prevention Network of Ontario
- \* Family Services Kingston
- \* Family Services Toronto
- \* Family Services Ottawa
- \* Family & Youth Clinic
- \* Federal Economic Development Agency for Southern Ontario
- \* Five Counties Children's Centre
- \* George Street United Church
- \* Greater Peterborough Business Development Corporation
- \* Greater Peterborough & Area Economic Development Corporation
- \* Help Centre—Cobourg
- \* Homegrown Homes
- \* Hometown Learning Centre Havelock
- \* Hospice Peterborough
- \* Housing Access Peterborough
- \* Housing Help Association Ontario (HHAO)
- \* Housing Workers Network
- \* John Howard Society
- \* Kawartha Connected Communities
- \* Kawartha Family Court Assessment
- \* Kawartha-Haliburton Children's Aid Society
- \* Kawartha Pine Ridge District School Board
- \* Kawartha Sexual Assault Centre
- \* Lakefield Affordable Housing Group
- \* New Canadians Centre
- \* Nijkiwendidaa Anishnaabe-Kwewag Services
- \* Northern Lights Employment Centre
- \* Ontario Criminal Justice Association
- \* Ontario Disability Support Program (ODSP)
- \* Ontario Works (OW)
- \* Peterborough AIDS Resource Network (PARN)
- \* Peterborough Area Fundraisers Network
- \* Peterborough Children's Services Committee
- \* Peterborough Coalition for Dental Health Care
- \* Peterborough Community Legal Centre
- \* Peterborough County-City Health Unit
- \* Peterborough County OPP
- \* Peterborough Domestic Abuse Network
- \* Peterborough Drug Awareness Coalition
- \* Peterborough Examiner

## Community Partners

- \* Peterborough Homelessness Support Services Coordinating Committee
- \* Peterborough Poverty Reduction Network
- \* Peterborough-Lakefield Community Police
- \* Peterborough Northumberland Victim Services
- \* Peterborough Regional Health Centre Adult Outreach Program (PRHC—AOP)
- \* Peterborough Social Planning Council
- \* PVNC Catholic District School Board
- \* Peterborough Utilities Services
- \* Peterborough Youth Services
- \* Probation & Parole Services
- \* Rural Outreach Centre Buckhorn
- \* Salvation Army
- \* Service Canada
- \* Sir Sandford Fleming College
- \* SIRCH Community Services, Haliburton
- \* St. Vincent de Paul
- \* Suicide Self Help
- \* Supportlink
- \* Telecare Peterborough
- \* The WOLF/KRUZ
- \* Township of Asphodel Norwood
- \* Trent Centre for Community Based Education
- \* Trent University
- \* United Way of Peterborough & District
- \* Victim Witness Assistance Program
- \* Victorian Order of Nurses
- \* Women's Health Care Centre
- \* Youth Emergency Shelter
- \* Youth Justice Networking Committee
- \* Youth Justice Partnership Council
- \* Youth Advisory Committee
- \* YWCA of Peterborough Victoria & Haliburton

We would like to extend our appreciation to all agencies & committees we have had the privilege of partnering with to serve this community.

Volunteers are an essential part of CCRC.



## LOCATIONS



540 George Street North  
Peterborough, ON, K9H 3S2

T: 705.743.CCRC (2272)

F: 705.742.3015 or 705.742.2895

- Credit Counselling
- Community Service Orders
- Housing Resource Centre
- Administration



459 Reid Street  
Peterborough, ON, K9H 4G7

T: 705.742.4258

F: 705.741.1734

- Counselling Program

Toll Free: 800.274.1611

On Line

[www.cccrc-ptbo.com](http://www.cccrc-ptbo.com)

[www.housingpeterborough.com](http://www.housingpeterborough.com)



[www.cccrc-ptbo.com](http://www.cccrc-ptbo.com)

# Thank You!

Your donations are  
helping turn things  
around.



*George Street United Church*

