

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: 1.800.274.1611

www.ccrc-ptbo.com
www.housingpeterborough.co



www.ccrc-ptbo.com

Thank You!

Your donations are
helping turn things
around.



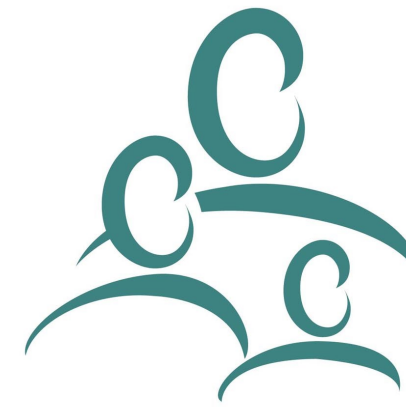
Ontario
Trillium Foundation



Fondation Trillium
de l'Ontario



George Street United Church



Community Counselling & Resource Centre

Helping turn things around

2012 – 2013 Annual Report



Visit us online at www.ccrc-ptbo.com

Thank you volunteers and students!

*Your generous gifts
of time, effort, and
skill allows us to
provide high quality
service to our
clients.*

Volunteers:

- ◆ Nicole Fernandes
- ◆ Janice Green
- ◆ Barbara Harper
- ◆ John Hunter
- ◆ Glen Jones
- ◆ Portia Kalunlonerga
- ◆ Christine Liew
- ◆ Helene Lowry
- ◆ Katie McCrea
- ◆ Ashleigh Perry
- ◆ Tom Robbins
- ◆ Aneka Samuels
- ◆ Kaho Sheikh
- ◆ Deb Shore
- ◆ Katherine Smith
- ◆ Sue Stinson
- ◆ Felix Xuan

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 Family Court Assessment
- * Kawartha-Haliburton Children's Aid Society
- * Kawartha Pine Ridge District School Board
- * Kawartha Sexual Assault Centre
- * Lakefield Affordable Housing Group
- * Laridae Communications
- * Lighthouse Drop-In Centre
- * New Canadians Centre
- * Nijikiwendidaa Anishnaabe-Kwewag Services
- * Northern Lights Employment Centre
- * Ontario Criminal Justice Association
- * Ontario Disability Support Program (ODSP)
- * Ontario Works (OW)
- * Peterborough and Kawartha Lakes Human Services and Justice Coordinaton Committee
- * Peterborough AIDS Resource Network (PARN)
- * Peterborough Area Fundraisers Network
- * Peterborough Children's Services Committee
- * Peterborough Coalition for Dental Health Care
- * Peterborough Community Garden Network
- * Peterborough Community Legal Centre
- * Peterborough County-City Health Unit
- * Peterborough County OPP
- * Peterborough Domestic Abuse Network

CCRC was delighted to receive a 3 year grant of \$173,600 from The Ontario Trillium Foundation, to support resource development, communications, and connection with partner organizations throughout the City and County of Peterborough. We hired Hanah Howlett McFarlane in September 2012 as our Resource Development Coordinator to support this work. We have moved forward in leaps and bounds since then, connecting with donors and volunteers, building relationships, advancing communications and moving into the 21st century with the use of social media. We thank Trillium and Hanah for making this necessary work possible!

Increasing complexity continues to be a theme for CCRC. As in previous years, our clients often face issues which have no single or simple solution, such as unemployment and underemployment in the face of a shortage of stable jobs and a lack of affordable housing. CCRC assists clients in multiple ways through our own programs and in collaboration with other programs and groups, including shared drop-in service locations and service hubs.

CCRC was pleased to continue to work with many community partners over the year as listed in this report. We extend thanks to Meghann Agnew and the chartered accountants from McColl Turner who assisted 36 low income clients with their tax returns at their third Income Tax Clinic. We also thank the sponsors, donors and the more than 400 participants who had fun while raising over \$13,000 to help prevent homelessness at our 8th annual Juke Box Mania event.

The year also had its challenges, including increasing community needs, changes in program funding and transitions among staff which placed pressures on our finances. We commend and express appreciation to Sarah Bailey who stepped into the role of Interim Manager of Finance and Administration in September and Lynda Terry who joined us in this ongoing role in late November, for their dedication and hard work in bringing our budget information up to date. Funding shortages forced us to reduce staff and other resources in our Credit Counselling, Housing and Community Service Order programs, changes made with regret, knowing they added pressure on services and staff.

The CCRC Board approved our Strategic Plan 2013 - 2016 in May 2013. This Plan was developed through a 10 month process involving CCRC Board members, managers, staff, and volunteers, looking at community demographics, program and funding trends, and pressures and opportunities to address client and community needs. This reaffirmed our Vision, Mission, Values and Operating Principles and established three strategic priorities to guide our work: *Strengthen Sustainability, Deepen Client Centred & Social Justice Approach, and Invest in Staff and Volunteer Resources*. Highlights of the new Plan are outlined throughout this Annual Report.

We thank our funders, donors, partners and volunteers for their dedication. Special appreciation is extended to the City and County of Peterborough, the Province of Ontario, United Way of Peterborough and District, The Ontario Trillium Foundation, Service Canada, the Community Foundation of Peterborough and Peterborough Utilities Services for their support and belief in our services.

Our services would not be possible without the compassion and dedication of all members of our Board and staff. We extend deep appreciation to all of these caring individuals with special thanks to CCRC's managers: Kirsten Armbrust, Shelley Giardino, Rosemary O'Donnell, Lynda Terry and Steve Wesley. We can only achieve our goals with all of you!

*Bob Campbell,
President*

*Casey Ready
Executive Director*



Bob Campbell, Casey Ready and Steve Wesley receiving Ontario Trillium Foundation funding and accreditations from Credit Counselling Canada and Family Service Ontario

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.

CCRC Thanks & Congratulates Volunteer Board Members

CCRC extends deep appreciation and thanks to four Board members who are retiring from the Board at our June 2013 Annual General Meeting.

Meghann Agnew has completed two full terms on the Board and has made significant contributions to the agency as Treasurer and member of our Executive Committee. Meghann held this position during a remarkably busy six year period, supporting the agency through our move to our George Street location, increasing complex financial reporting and several transitions among finance staff. Special thanks are also extended to Meghann for initiating Income Tax Clinics with Chartered Accountants from McColl Turner who voluntarily completed tax forms for CCRC clients who would not normally have access to such expertise and for her upbeat support for Juke Box Mania.

Also leaving us after two full terms on the Board, **Emmet Connolly** is thanked for his support and leadership skills in the role of Board President. Emmet shared his expertise with CCRC generously throughout his terms and in particular in his role on the CCRC property committee as we prepared for the move to our George St. location. Showing a great range of skills, Emmet also brought leadership – and prizes! – to Juke Box Mania as the chair and co-chair of the past three events.

CCRC thanks **Sue Leeson** for the banking expertise she has brought to the CCRC Board over the past six years. Sue has served on CCRC's Advocacy, Human Resources and Juke Box committees, and has brought special support to the agency from the TD Bank in recognition of her volunteer commitment.

Special thanks are also extended to **Dave Smith** as he completes his term on the CCRC Board. Dave has assisted CCRC as a member of our Property Committee and as a longtime supporter of CCRC services. Dave is appreciated for the community-wide connections and the business perspectives he brought to our Board and agency work.

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
- * Community Opportunity & Innovation Network
- * Credit Counselling Canada
- * Credit Counselling of Toronto
- * Doyle Scholarship
- * Enbridge Gas (LEAP Program)
- * Erica Cherney Fund
- * Family Service Ontario
- * Family Service Canada
- * George St. United Church
- * Greater Peterborough Community Futures Development Corporation
- * Greater Peterborough Health Services Foundation
- * Housing Help Association Ontario (LEAP Program)
- * Hydro One (LEAP 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
- * Credit Canada Network
- * Ontario Trillium Foundation
- * Peterborough Foundation
- * United Way of Peterborough & District
- * Debt Management Program partners
- * Landlords who listed their rental vacancies on our Housing Registry
- * Community placement organizations for CSO clients

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.



Community Garden initiative supported through Erica Cherney Fund.

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.

Auditors' Report

COMMUNITY COUNSELLING AND RESOURCE CENTRE

STATEMENT OF OPERATIONS For The Years Ended March 31, 2013 And March 31, 2012

	2013 \$	2012 \$
Revenue		
Province of Ontario	619,385	652,224
United Way of Peterborough and District	246,977	272,975
City of Peterborough	746,040	702,558
Fees and user charges	133,043	120,419
Donations and fundraising	248,463	278,566
Other income	47,714	23,924
Amortization of deferred capital contributions	40,617	40,617
Trillium Foundation	33,057	-
	2,115,296	2,091,283
Expenditures		
Salaries and benefits	1,348,031	1,306,981
Program expenses	425,718	398,356
Purchased services	93,152	91,937
Occupancy costs	95,217	99,023
Equipment purchases and maintenance	13,598	12,461
Office and administration	94,353	100,784
Recruitment and education	4,780	6,338
Promotion and publicity	28,022	17,226
Dues and fees	26,981	29,885
Amortization	51,260	54,550
	2,181,112	2,117,541
Excess (Deficiency) Of Revenue Over Expenditures For The Year	(65,816)	(26,258)

Extracted from the Audited 2013 Financial Statements prepared by Collins Barrow Kawarthas LLP.
Copies of the 2013 Financial Statements and the Auditor's Report are available to any member upon request.



Juke Box Mania Committee

Celebrating its 8th anniversary in 2013, Juke Box Mania has a great reputation in the community as an amazing fundraiser which not only serves a great cause, but is a lot of fun to attend.

For the third consecutive year the event was held at the Trentwinds International Centre. Building on success from the prior two years, we are happy to announce that this year a sold-out crowd helped raise over \$13,000, our highest total yet!

All proceeds assist in homelessness prevention through the work of CCRC's Housing Resource Centre.

We would like to thank the other community and agency committee members for their dedication and all their hard work to make this

event so successful: Kim Hamilton, Kelly Scott, Casey Ready, Shelley Giardino, Andrea Holtrust, Glen Jones and Annie Hedden, as well as those who volunteered at and prior to the event to make it possible!

Sue Stinson and Emmet Connolly,
Event Co-Chairs



"Best Dressed" team at
Juke Box Mania 2013

Communications & Fund Development Committee

In summer 2012, the CCRC was awarded a 3 year grant by the Ontario Trillium Foundation to support the Communications and Fund Development Committee and its work. The goals of this grant are to improve organizational capacity for outreach, communications, fund development and volunteer management to ensure sustainability of the organization. The first critical step in reaching this goal was the hiring of Resource Development Coordinator, Hanah Howlett

McFarlane, in the Fall of 2012. Her invaluable work has assisted the Committee to focus on:

- a) Understanding current revenue generation tools,
- b) Developing potential areas of new revenue generation, and
- c) Developing existing resources, including volunteer capacity.

The Committee also advised the Board on resource development, and its important role in the recently adopted Strategic Plan.

CCRC's Vision:

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

CCRC's Values:

We promote individual & community well-being through:

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

Continued on page 6.

Advocacy Committee

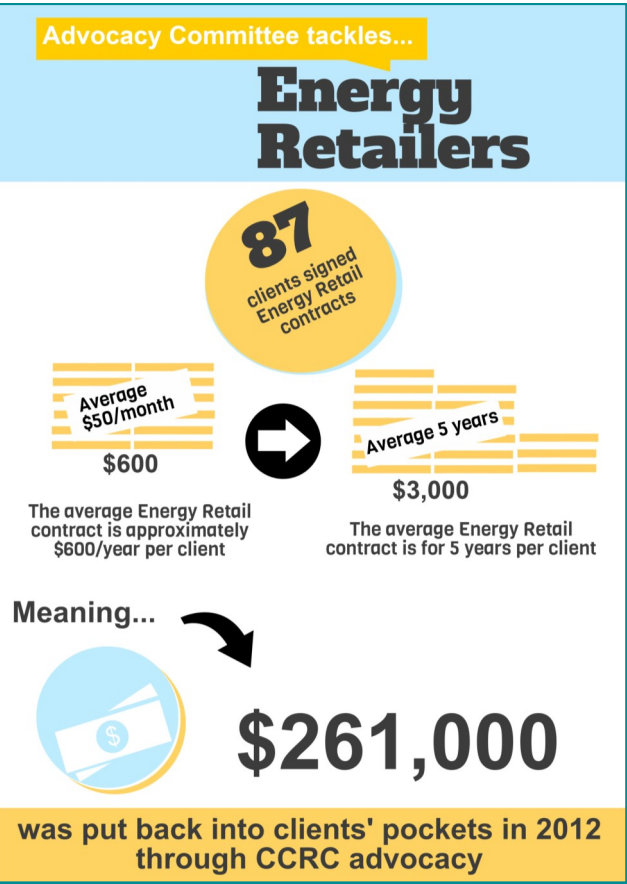
The role of the Advocacy committee is to facilitate advocacy work related to our mission and to address systemic issues affecting CCRC clients. Our work this year focused on three areas: information gathering, information sharing and action related to energy retail contracts (see Infographic).

Information gathering:

- Attended the Social Assistance Review community consultation sponsored by the Peterborough Poverty Reduction Network
- Provided input into Staff ‘Kitchen Table’ Strategic Planning Session
- Researched the latest schemes in the City threatening our clients and investigated the possibility of reducing their impact on our clients (i.e. Energy Retailers— see chart)
- Kept informed about the Discretionary Benefit cuts and their impact on our clients, and along with community partners, managed a small delay in the instigation of these cuts
- Met with Hanah Howlett McFarlane, Resource Development Coordinator, to discuss electronic vehicles available to us to communicate urgent news briefs

Information sharing:

- Held Staff/Committee meetings to discuss communications between programs in the organization, particularly in identifying clients who have signed energy contracts
- Provided input to Board/Staff training sessions



Sincere thanks are extended to the committee: Maureen Condon (Board), Janice Green (Past Chair), Casey Ready (Executive Director), Rosemary O'Donnell (Staff Liaison), Nancy Jackson (Staff) and Maisie Watson (Staff).

Helene Lowry, Acting Chair

Continued from page 5

These elements focused on a renewed commitment to a fundraising plan, communicating the work of the CCRC to the community at large and increasing volunteer engagement. These elements will constitute the base of the Committee's work in the upcoming year.

I would like to thank Peter Darling, Janice Abbot, Casey Ready and Hanah Howlett McFarlane for their continued dedication and commitment to resource development in the organization.

Rick Green, Chair

Auditors' Report

COMMUNITY COUNSELLING AND RESOURCE CENTRE

STATEMENT OF CHANGES IN NET ASSETS For The Years Ended March 31, 2013 And March 31, 2012

	Capital Assets \$	Internally Restricted \$ (Note 7)	Externally Restricted \$ (Note 7)	Unrestricted \$	2013 Total \$	2012 Total \$
Balance, beginning of year	140,694	135,267	2,883	134,329	413,173	439,431
Excess (deficiency) of revenue over expenditures for the year	(10,643)	774	1,029	(56,976)	(65,816)	(26,258)
Additions to capital assets	-	-	-	-	-	-
Amounts financed by deferred contributions	-	-	-	-	-	-
Balance, end of year	130,051	136,041	3,912	77,353	347,357	413,173

Extracted from the Audited 2013 Financial Statements prepared by Collins Barrow Kawartha LLP.
Copies of the 2013 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 FINANCIAL POSITION
At March 31, 2013, March 31, 2012 And April 1, 2011

	March 31, 2013 \$	March 31, 2012 \$	April 1, 2011 \$
ASSETS			
Current			
Cash	346,131	335,759	299,483
Investments (Note 4)	26,050	61,933	30,042
Accounts receivable	114,642	54,550	95,923
Prepaid expenses	16,354	20,265	17,587
	503,177	472,507	443,035
Long-Term			
Investments (Note 4)	-	26,054	56,110
Capital assets (Note 5)	368,461	419,721	472,298
	368,461	445,775	528,408
	871,638	918,282	971,443
LIABILITIES AND NET ASSETS			
Current Liabilities			
Accounts payable and accrued liabilities (Note 8)	185,396	158,717	169,701
Deferred revenue	100,475	67,365	42,667
	285,871	226,082	212,368
Long Term Liabilities			
Deferred capital contributions (Note 6)	238,410	279,027	319,644
Net Assets			
Invested in capital assets	130,051	140,694	152,654
Internally restricted (Note 7)	136,041	135,267	132,952
Externally restricted (Note 7)	3,912	2,883	3,089
Unrestricted	77,353	134,329	150,736
	347,357	413,173	439,431
	871,638	918,282	971,443

Approved By The Board,

 President

 Treasurer

The accompanying notes are an integral part of this financial statement.

 **Collins Barrow**
Chartered Accountants

Community Service Order Program

In 2012, the Community Service Order (CSO) Program carried over 152 clients from 2011, in addition to receiving 216 new adult orders. During 2012, CSO clients contributed 7,520 hours to non-profit organizations and municipally funded services in Peterborough City and County.

During this time we partnered with Sir Sanford Fleming College's Community Justice Program to host a placement student, Julia Bakker, from September 2012 through January 2013. The placement was a great help to the CSO program during a time of limited staffing, and provided Julia with some excellent hands-on experience. Special thanks to Julia Bakker, Program Assistant, Wanda Prince and Resource Development Coordinator Hanah Howlett McFarlane for their administrative and placement development work throughout the year.

Examples of CSO duties:

- Kitchen work
- Gardening & landscaping
- Hockey tournaments
- Maintenance and cleaning (for organizations & personal placements)
- Special events (fundraising, BBQ's, walks, fishing derby, etc.)
- Teaching (cultural and cooking programs)
- Wood cutting
- Recycling work (building materials, clothing and waste)
- Construction or repair work
- Community outreach program
- Animal shelters
- Food distribution programs
- Environmental programs composting & planting
- Website and web applications
- Helping seniors or disabled people
- Assisting with dog training
- Photography
- Office work

Insufficient funding for this program continues to be a challenge and CCRC continues to bring concerns forward to the Ministry of Correctional Service and Community Safety and the Minister of Finance via the Ontario Criminal Justice Association.

CSO staff made 358 placement contacts with community partners in 2012, including maintenance of registered placements, new placement development and special event requests.

We currently have 186 organizations in Peterborough City and County that are registered to host placements with the program. Program staff completed a total of 11 placement presentations reaching 46 people to discuss community partnerships. Additionally, CSO staff participated in 8 community initiatives including: Blue Sky Committee, Youth Advisory Committee, Peterborough Domestic Abuse Network, Ontario Criminal Justice Association, Peterborough Drug Awareness Coalition and the Human Justice Services Committee conference.

Shelley Giardino, Manager
Community Service Order Program

Clients	Adult
New Referrals	216
Completed	127
Transferred/ Incomplete	26
Charged	33
Active at Year End	170

Types of Charges	Adult
Theft Under	21
Fail to comply with probation	20
Assault Summary	13
All other offences	67
# of clients with multiple charges	23

CCRC Strategic
Priorities
and Goals
2013 to 2016:

Strengthen
Sustainability

- ◆ Increase Board commitment to resource development and fundraising
- ◆ Develop and manage resources to respond to pressing service needs
- ◆ Develop a sustainable fundraising plan
- ◆ Measure and communicate the impact of services

Housing Resource Centre

The past year has been one of change and challenge for the HRC’s services, clients and staff. The recent austerity measures implemented by the government create immediate impact on the housing stability of our clients. This is reflected in more complex need and necessitates increased support for fewer clients.

A grant from the City and County provided the capacity for the HRC to begin delivering outreach service weekly at The Lighthouse Drop In program. To date we have provided housing support to 59 individuals who were homeless (with or without shelter) from that location. We continue to offer services via SKYPE from the Havelock Teach Centre for residents of that area and serve

other County residents from our Peterborough office. In the past year we provided housing support to 472 County households.

Sincere thanks are due to our Board and Executive Director for their leadership and vision and to the HRC staff and students whose contribution over the past year created positive outcomes for so many people: Karen Hennessey, Kelly Scott, Jenn Kalus, Andrea Holtrust, Magenta Ross, Trevor McEachern; as well as placement students Annie Hedden and Tom Turvey.

Rosemary O'Donnell, Manager
Housing Resource Centre

Housing Resource Centre	2012/13
Households Served	1,975
Total Client Contacts	6,657
Website Users	25,839
At risk of homelessness within 30 days	1,102
Homeless with or without shelter – individual households served	291
Households Accessing Emergency Funds	419
Total Funds Allocated	302,406
Average Allocation / Household	516
# H/H receiving Monthly Rent Supplements	112

Auditors’ Report



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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, 2013, March 31, 2012 and April 1, 2011 and the statements of operations, changes in net assets and cash flows for the years ended March 31, 2013 and March 31, 2012 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 accounting standards for not-for-profit organizations, 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, 2013, March 31, 2012 and April 1, 2011 and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Collins Barrow Kawarthas LLP

Chartered Accountants
Licensed Public Accountants

Peterborough, Ontario
June 6, 2013

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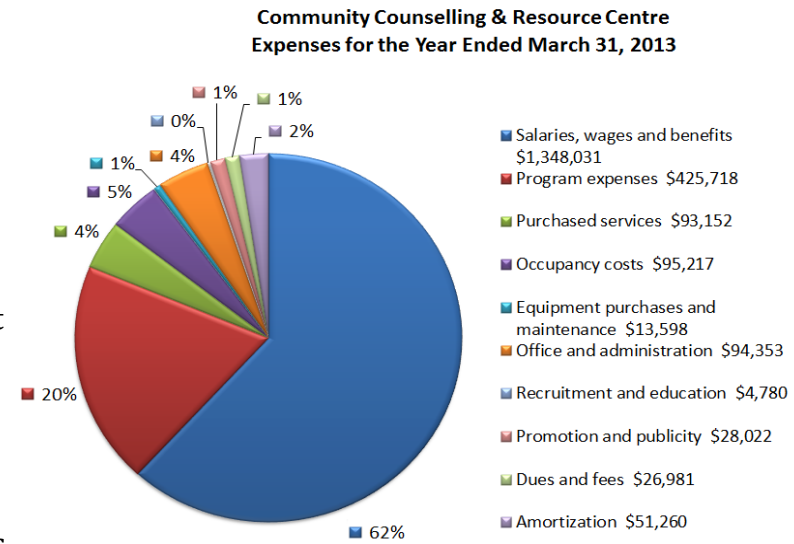
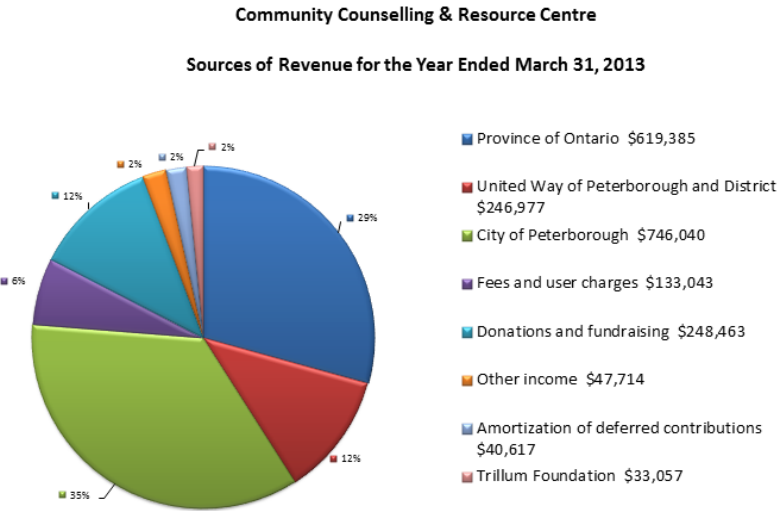
Finance and Administration

After only six months of being employed at CCRC I have already seen incredible dedication and passion from staff. I am amazed at how this high level of commitment stretches across the whole agency. It is this spirit that makes CCRC a wonderful place to work and volunteer. It is a privilege to be a part of this wonderful community.

I would like to send a big thank-you to all my team members Sarah Bailey, Financial Officer, who stood in as Interim Manager of Finance and Administration during the position's two month vacancy; Kim Hamilton, Program and Administrative Assistant, who brings a wealth of organizational skills and information to the table; Magenta Ross, Rent Supplement Coordinator, who seamlessly joins the HRC and Finance processes together; and our newest team member Anne Ruston, Program and Administrative Assistant, who is eager to offer her assistance in all programs at CCRC. Thank you also, to Hanah Howlett McFarlane, Resource Development Coordinator, who has implemented our new CiviCRM Donor database.

CCRC believes in strengthening people lives and helping turn things around, and we would like to thank our funders and donors who continue to make a positive and lasting impact in our community.

Lynda Terry, Manager
Finance and Administration



Counselling Program

We have had a busy year with a high demand for our services in 2012-2013. Our counsellors provide individual, couples and group counselling to clients across Peterborough City & County for a broad range of issues.

Increasingly complex needs by our clients have provided us with opportunities to work in partnership with other agencies in order to share our expertise. While we saw 2,421 clients in the past year, providing 10,216 hours of service, there are always more clients in need. As we move forward into the 2013-2014 year we will be looking at creative ways to increase our income and reduce our waitlist, while continuing to provide quality services to the community.



Last year we said a fond farewell to Linda Herold who retired after fourteen years facilitating our women's personal growth groups. Dawn Thexton, our Housing Social Worker at Sunshine Homes also moved on to pursue another opportunity. Unfortunately, funding for this program ended, so we were unable to replace this position.

We had two placement students join us last year and are looking forward to more in the coming year. Thank you to the ever energetic, enthusiastic and highly skilled staff team, Jane Barry, Brenda Logan, Peter Marrocco, Carson Ryner, Joy Simmonds, Ellie Stewart, Maisie Watson and our newest addition Sylvia Payne for providing such excellent services to our community.

Kirsten Armbrust, Manager
Counselling Program

Counselling Program	2012/13
Child and Family Intervention	25
Child Witness Program	66
Counselling for Seniors	147
United Way	491
CAS Differential Response	101
Violence Against Women	121
Caregiver Counselling	69
Housing Social Worker	753
Employee Assistance Program	166
Information & Referral	482
Total	2421

CCRC Strategic
Priorities
and Goals
2013 to 2016:

Deepen Client
-Centered &
Social Justice
Approach

- ♦ Advocate for client's needs
- ♦ Focus on diversity and inclusivity
- ♦ Address social injustices related to client needs, such as poverty and violence
- ♦ Influence public policies related to clients' needs

CCRC Strategic Priorities and Goals 2013 to 2016:

Invest in Staff and Volunteer Resources

- ♦ Maintain a positive, caring culture
- ♦ Commit to leadership and skills training
- ♦ Enhance opportunities for nimble, flexible action
- ♦ Enhance use of technology to support service delivery
- ♦ Enhance volunteer engagement

Credit Counselling Program

The Credit Counselling Program was pleased to celebrate its 40th anniversary in 2012-2013. This has been a challenging but productive year for the Credit Counselling program. Despite staff reduction we have opened more than 103 new Debt Management Programs (DMPs) and closed 106, maintaining our existing DMP caseload at approximately 290 cases. Through the Debt Management Program we distributed \$1,285,375 to our client's creditors. We also provided 55 personal financial literacy workshops, presentations and seminars throughout the region to more than 1705 people. We assisted more than 850 families and individuals during the year through face-to-face counselling sessions.

We formalized a counselling contract with A. Farber & Partners Inc. to provide their mandatory

counselling sessions as required in the Bankruptcy and Insolvency Act. We also partnered with the Peterborough Community Legal Centre in the production of a Pay Day Loan information article for consumers.

Other accomplishments included a formal accreditation celebration plus an additional successful audit performed by a major funder. We were also successful in having our website funding request granted by the Peterborough Foundation and the resulting website design is currently underway.

Thank you to the dedication and commitment of Credit Counsellors, Nancy Jackson and Larry Keller.

*Steve Wesley, Manager
Credit Counselling Services*



*Solutions, Education, Peace of Mind for 40 years
Established 1973—Present*

You are not alone

“Edith” lived in a small community in Peterborough County and until two years ago led a happy, normal life. She was happily married, had two grown children and was a 30-year employee at a local business. Two years ago everything changed. Her employer had to downsize and abruptly terminated Edith's employment. Her eldest son was killed in an automobile accident two months later and the resulting family stress led to a breakdown of her marriage. On her own and out of work with mounting legal bills, she had to rely on her credit cards to pay for rent and other necessities of life until they maxed at over \$50,000.

As if this wasn't enough, she started experiencing abdominal pain and was diagnosed with a type of terminal cancer. She slipped in to a deep depression when collectors began contacting her daily, threatening her with expensive legal actions.

Some close friends contacted CCRC's Credit Counselling program on her behalf and we set up a home visit appointment for her. After several of these sessions and with the assistance of her physician, we managed to have some of her debts forgiven on compassionate grounds. For the remaining debts, we arranged a Debt Management Program that was affordable for her even on her disability benefits. The small payments were mostly symbolic but they were enough to keep the collectors away from her door. For a period of one year until her death, “Edith” was able to find some degree of peace and freedom from financial stress and was able to spend her remaining months doing the things she enjoyed with her friends and family.

Throughout her illness she would periodically contact our office to thank us for our efforts. We all wished that we could have done much more, but she was one of the clients who we were able to help when life's unexpected challenges became too much to handle alone.

Health & Safety Committee

The Health and Safety committee had several meetings during the year to examine various issues and requirements that come along from time to time. Basic ‘housekeeping’ concerns such as ergonomics, lighting and desk alarms were addressed and mandatory work place safety inspections at both locations took place. Ongoing Non-Violent Crisis Intervention training has been arranged with an annual refresher for those who have already completed the training in past years. Committee members include Shelley Giardino, Jane Barry, Kim Hamilton and Steve Wesley.

Steve Wesley, Chair

Congratulations Bob!

Special congratulations are extended to CCRC Board President, Bob Campbell, for his appointment to the Family Service Ontario Board of Directors. Bob is entering his second year term as President of CCRC's Board. In addition to his steady and thoughtful leadership, CCRC will now benefit through the connections and partnerships Bob will acquire as he works with family service organizations across Ontario.