

Annual Report 2021

Celebrating twenty-five years of helping Canadians



We Help. We Educate. We Give Hope.
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From the president

I am pleased to report on the activities and accomplishments of the Credit Counselling Society. The pandemic disrupted our momentum in 2020, and it proved to be a very challenging year on many fronts and still continues to impact our organization, the economy, and financial well-being of many Canadians. On the positive side, the pandemic has forced us to rethink how we deliver our services and programs in order to remain relevant and continue to meet the needs of Canadians into the future.

The pandemic has also provided us with clarity on the need for us to accelerate the speed of our innovative efforts and enhance our operating model to be more efficient, forward thinking, and technology driven. Moving to a cloud-based communication system in 2020 gave us the ability to enable our employees to work from home at the start of the pandemic and continue to provide all of our services and programs to consumers with no delays or interruptions. We have further leveraged this technology in 2021 to build teamwork, collaboration, and employee engagement across Western Canada and Ontario.

Without knowing when the pandemic would subside, we streamlined our operations, and standardized our processes in advance of our transition to a new cloud-based operating platform this summer. With this transition, we will be able to increase our capacity to assist more consumers and greatly improve our ability to analyze the client journey from the moment they reach out for help. We also introduced “Stand-By-Counselling” in the 4th quarter of 2021, where we start the counselling process as soon as the consumer contacts us for assistance, instead of scheduling an appointment for them. We have launched Stand-By-Counselling as a pilot project in 2022 and the early results and consumer satisfaction levels for this service are very encouraging.

We’re also working with a marketing research company to help us better understand what consumers are looking for when deciding who they should turn to when they need help to resolve their financial difficulties. We want to be ready with the right messaging and social media and awareness campaigns to be the go-to organization for consumers to turn to when they need help addressing their financial situation.

The new reality is that our society and economy have changed, we will continue to go through further changes, and new challenges will present themselves. While we can’t predict consumer behaviour and the future levels of our activity, we can ensure our culture is forward thinking and embraces change in line with our mission, vision, and values.

In closing, I want to thank our stakeholders and in particular the support from the financial institutions and credit industry. This support allows us to provide the majority of our services and programs at no cost to consumers. I’m grateful for the support and guidance we received from our Board of Directors under very challenging circumstances. Finally, I am grateful for the team of employees at the Credit Counselling Society that strive each day to live our values and provide exceptional service and guidance to the clients we serve.

Sincerely,
Scott Hannah
President & CEO
Credit Counselling Society

Our Services

- Confidential credit counselling services
- Debt repayment and settlement programs
- Educational workshops and webinars on personal money management and resolving debt problems
- Credit and money management publications
- Online assistance and information
- Referrals to other community and professional services

Credit Counselling Society is the operating name of the Credit Counselling Society of British Columbia. We are a non-profit charitable organization and a founding member of Credit Counselling Canada (CCC), a national association of non-profit credit counselling agencies. Our Counsellors and Educators help tens of thousands of Canadians each year find solutions to their debt and money problems, learn new skills and regain financial stability.

For further information about our services and programs please contact:

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98.3%

of all clients surveyed report they would recommend our services to others



“

I called very early one morning with what I thought was a crisis. They answered immediately - no wait time or automated answering machine. I was helped right away, without a prior appointment... Because of the help I received, a huge weight has been lifted off my shoulders... I can't thank them enough for their excellent service!!!

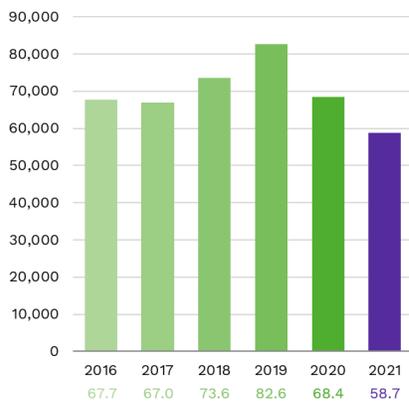
– Mckenna, Calgary

CCS changed everything for me, they helped me get out of debt in a year, when before them I thought I would never find my way out. All of the information they have on hand was so amazing and informative! I learned so much on how to manage my money and learned from all of my mistakes... I'm so thankful to CCS!

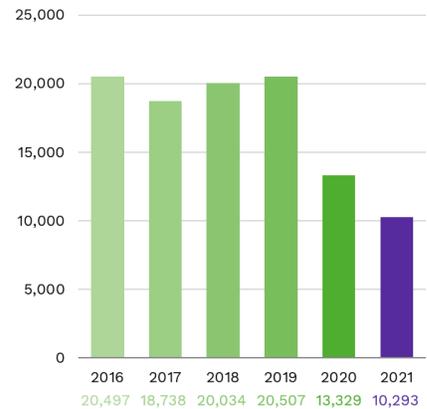
– Cassandra, Toronto

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Number of Clients Served (000)



New Credit Counselling Sessions



Debt Repaid Through CCS (\$M)



Consumer Education



*CDN Visitors

**Does not include awareness data, only workshop/webinar data

■ Visitors to Educational Website *
 ■ Consumers Educated**
 ■ Education Workshops/Webinars

“

Everyone had an amazing time at the workshop, and it was just so casual. At first I thought participants won't be comfortable sharing their experiences with budgeting, but as it turns out, they all participated. And I attribute this to the way you presented – you used simple and relatable language, were very well spoken, and shared practical experiences.

– Community Coordinator

Finances can easily be a dry topic, but the presenter was really engaging and made the topics very interesting... Each session was full of new information and taught in such a way that you can remember the information. I have already been recommending these sessions to others and will definitely continue as I want to see people empowered by the knowledge these sessions provide.

– Employer

”

From the board chair

The Board of Directors plays a pivotal role in the overall success and sustainability of the organization and continues to focus on its core responsibility of oversight of the Society through governance, long term strategic planning, and risk assessment. We are fortunate to have a dynamic and talented Board of Directors with unique skills and experience to ensure the Society's strategic objectives are in line with its mission, vision, and values.

The uncertainty of the pandemic continued to challenge the Senior Leadership and the Board to plan the Society's way forward without knowing when its impact would subside and the economy would return to normal. The Board maintained close contact with the organization, providing support and guidance to the Society during this ongoing difficult time. The Board and the Society's Senior Leadership Team worked together to develop a short term strategic plan that focused on priorities that would position the Society for future success while paying close attention to the long term sustainability of the organization.

The Board's standing committees continued their work of the previous year, re-evaluating their priorities, and completed a large body of work, including a complete revision of the Society's bylaws. These committees and the Board ensure the Society is well managed, is in compliance with government and industry regulations, and is future focused while paying close attention to risks that could impact the organization.

We congratulate the Society and thank all of its employees for the results achieved and their ability to stay focused on offering quality and timely services and programs under challenging circumstances.

Also, many thanks to all of our stakeholders for their ongoing support and for helping us continue our mission of helping Canadians achieve financial wellbeing.

I want to acknowledge and thank Neil Blanchard, who is stepping down from the Board of Directors after completing four years of service. We appreciate all of the work you have done and will miss your guidance and enthusiasm. Best wishes!

This is my final report as Board Chair and, in closing, I'd like to extend my sincere thanks to the Board for their support over the last two years, and to Scott Hannah, for his leadership.

Stephen Rotstein
Chair, Board of Directors
Credit Counselling Society

Board of Directors

Stephen Rotstein, BA, LL.B, *Board Chair*
Director, Global and Domestic Affairs
Ontario Securities Commission
Public Member

Susan Ryan, CPA, CMA, FCPHR,
SHRM-SCP, *Vice Chair*
Nanaimo & District Hospital Foundation

Jan Sampson, FCPA, FCA, *Treasurer*
Executive Vice-President Education and
Member Engagement
Chartered Professional Accountants of BC

Neil Blanchard
Vice-President, Deal Structuring & Finance
Opportunities New Brunswick
Public Member

Adebiyi Adeniran
Public Member

Jennifer Sondergaard, ICD.D
President, J Delta Management Solutions
Public Member

Jeffrey Morton, FCA ICD.D
Board Director & Business Advisor
Public Member

Cindy Skrukwa, ICD.D
CEO and Founder, Strategy House Inc.
Public Member

Richard Austin, LLB, MBA
Financial Services Advisor, Richard Austin
Public Member

Scott Hannah, DT, RQIC
President & CEO
Credit Counselling Society

Office Locations

Head Office & Education Centre
440 - 88 Sixth Street, New Westminster, BC

British Columbia
Kelowna, New Westminster, Surrey,
Vancouver, Victoria

Alberta
Calgary, Edmonton

Saskatchewan
Regina

Manitoba
Winnipeg

Ontario
Hamilton, Mississauga, Ottawa, Toronto



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2021 Consumer Choice Award
winner for Vancouver