



THE CRIDGE CENTRE FOR THE FAMILY

**149TH ANNUAL REPORT
APRIL 1, 2021 - MARCH 31, 2022**



act justly
love mercy
walk humbly





*Under the Distinguished Patronage of
The Honourable Janet Austin, OBC
Lieutenant Governor of British Columbia*

MISSION

Abundant Life

VISION

Providing excellence in support, housing, education and community, we work together to restore hope and a future to those overcoming the challenges before them.

VALUES

Act justly. Love mercy. Walk humbly.

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THE CRIDGE CENTRE FOR THE FAMILY

PURPOSE

Consistent with the principles taught by Jesus Christ and seeking to manifest his love, we commit to rendering aid and service to children, adults and families by:

1. Providing childcare to children in the community through supervised, structured programs to help their personal development, and to advance education by operating programs and activities;
2. Assisting women and children who have experienced family violence and abuse move from crisis and instability to self-sufficiency, personal safety and stability by providing them with support programs such as transitional housing, counselling, support groups, and access to other community services;
3. Relieving poverty by providing low and moderate income families and those who are poor or needy with affordable housing and with programs to support them with life necessities;
4. Promoting health and wellbeing by providing respite services and resources to families of children with disabilities;
5. Promoting health and wellbeing by providing survivors of brain injury with housing and other support services to enable them to achieve their highest possible level of independent living, including assistance in daily tasks, health management, skills training, employment opportunities, and community involvement;
6. Relieving conditions attributable to being aged by providing specially adapted residential accommodation, incidental facilities, and support to seniors;
7. Providing youth in need who are young parents or at risk of homelessness with supports, mentoring and resources including counselling and advocacy to ensure their basic needs are met and to enable them to pursue education, employment and safe affordable housing;
8. Undertaking activities ancillary and incidental to the attainment of the above charitable purposes.

BOARD OF DIRECTORS

Ann Wellman, President
Valerie Fuller, Vice-President
Jan Price, Treasurer
Mary Jane Spray, Secretary
Mike Cridge
Claudia Dorrington
Gerald Mann
Beiyan Ou
Louise Parton
Ken Peters
Del Phillips

RECIPIENTS OF THE MARY CRIDGE DISTINGUISHED VOLUNTEER AWARD

Susan Brice	Del Phillips
Charles Ellington	Paul Scambler, Q.C.
Graham Fram	Anne Spicer, C.M.
Henry Kennedy	Denison Stewart
Holly Monteith	Vernon Storey
Florence Moorman	Lyle Biagioni

HONORARY LIFE MEMBERS

Colin Moorman
Catherine Morris Scambler
Paul Scambler, Q.C.

CHIEF EXECUTIVE OFFICER ADAM RICHARDS



It is hard to believe that it has been over a year since I arrived in the CEO chair at The Cridge Centre. In some ways, it feels like a few weeks, in other ways, several years. There is nothing like starting a new role in the midst of a pandemic! What was clear from day one, is that this organization is populated with the most talented, committed, and resilient managers, staff, board members and volunteers, and it is an absolute privilege to join this special family. The other discovered truth is that we stand on the shoulders of so many that have gone before us, and this year we celebrated two special individuals who have poured in a combined 70+ years of service to The Cridge Centre, **Shelley Morris** and **Patricia Bailey**. So much of the blessing we share today in regards to financial stability, clear and refined policies and procedures, exceptional organizational structure, and significant credibility within our region is due to the work and commitment of these two incredible people.

As they now enjoy retirement, we thank them for their Godly service, and we wish them the very best in this next chapter. We do not forget the legacy and challenge they have set before us, to continue the mission they worked so hard to build.

This past year brought a continuation of challenges related to the COVID-19 pandemic. COVID finally made its way through our doors in the spring starting with our Women's Transition House, then to Child Care Services, our Senior Centre and finally Macdonald House. Even yours truly was hit hard by this virus. In every step, we saw God's hand and the amazing work of our leadership team as they navigated some very stormy waters. By God's grace everyone was able to get through it without significant illness. I was inspired by our staff's commitment to carry on providing care in the most volatile of circumstances, and for our managers who led their teams with courage and resilience.

There were many other trials faced throughout the year, but through it all we sensed the grace of God and His presence. There is no doubt that to do the work of The Cridge Centre is beyond human ability, and we cling to the truth that we do not walk alone.

I want to take the opportunity to thank The Cridge Management Team; **Marlene, Paula, Geoff, Joanne, Sarah, Tina, Candace, Christine, and Patricia** for welcoming me into this role with trust and kindness. I have so enjoyed working with this group, and they have taught me so much in this short time.

More importantly, their ongoing commitment to the purposes of The Cridge Centre inspire me to raise my game to meet their standards of care, compassion, and faith.

I also want to thank the tremendously hard working admin and finance team; **Linda, Arlene, Vivian, Barb, and Jessica** for their tireless work in making sure the engine keeps running. They are a precious and humble group to work with. I also want to thank **Dave Gavora** and the maintenance team for their ongoing excellent work in ensuring our property and buildings have the highest level of care. A special thanks to Dave, as he pushed back retirement this year to help us carry on while we find a replacement. Dave has been here 29 years, and there are no words to express the gratitude we have for his years of service.

When I first started here last year, I immediately realized that this organization is led by a very special Board of Directors. Their deep passion and commitment to this organization is unmatched. They have been supportive in every way possible. They have prayed, served, encouraged, guided, and led us through some unique times. They showed faith in me from day one which made the transition so much easier. I know it is prudent for a CEO to say nice things about their board, but in this case, it is an absolute privilege to do so. I want to especially thank the Onboarding Committee of **Val Fuller, Mike Cridge, and Ann Wellman** for their guidance and support during my first six months. Meeting with you regularly and receiving your wisdom and encouragement made for a great start. **Jan, Mary Jane, Ken, Gerald, Louise, Claudia, Del, and Beiyan**, I have grown to appreciate and love each of you during this past year. Your partnership in the leadership of this organization has been a blessing and a gift from God.

To our society members, thank you for your prayers and support. As we turn the page on another chapter in the long history of The Cridge Centre for the Family, I look forward to what God has in store for us in the years to come.

Your faithful partnership in this journey is paramount and I thank you in advance for your commitment to this work. Many of you have also contributed through monthly pledges and donations. You have no idea how affirming this support is to our team as we continue the work God has called us to.

This coming year will see us focusing on developing a new strategic plan to guide us. We will also be working on strengthening our administration infrastructure to prepare for growth and renewal. There are so many opportunities for us in the days ahead and we need to be ready to take on what's around the corner while remaining sustainable in what we have in our hands now.

It is a privilege to have rejoined The Cridge family after all these years. Folks, this place is doing life changing work. The Cridge Centre continues to be a beacon of dignity and hope for so many, and even though there are 150 years of legacy behind us, there is so much ahead of us. God has been writing the story of this organization from the first chapter with Bishop Edward and Mary Cridge and their heart for neglected and abandoned children to this day where we serve seniors, children, women escaping violence, survivors of brain injury, young at-risk parents, families who are caring for kids with unique needs, and so much more. He is writing the next chapters to come and by His grace, He has included all of us in this story. I am humbled to be a part of it. Please continue to pray for us, walk with us and encourage us, so that we can continue to live out the mission and vision set before us.

PRESIDENT OF THE BOARD

ANN WELLMAN



This has been a year of significant change for The Cridge Centre for the Family and its Board of Directors. Of paramount importance was the hiring of our new CEO - **Adam Richards**. Secondly, we welcomed a new member to our Board, **Beiyang Ou**, as well as returning directors **Mike Cridge and Louise Parton**. Finally, I became the new board president in October 2021. My humble goal has been to fill the role as capably as my predecessor - **Val Fuller**. Personally, I have had my doubts and insecurities. The first six months of my tenure were fraught with private losses and challenges - all of which, I felt, distracted me from my role as president. But throughout it all was the reminder that I, and The Cridge Centre, are on the path of God's choosing. I took encouragement from Esther 4:14 "Perhaps you were born for such a time as this,"

and Jeremiah 29:11 "For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future."

In the three and a half short years I have been involved with this organization I have come to love it passionately. I am continually amazed at the exemplary caliber of our managers and staff, who have survived and thrived during this lengthy pandemic. They have accomplished this through prayer, diligence and by going above and beyond to devise innovative ways to maintain our services and protect our clients and residents. I have come to love and respect my fellow board members who are unwavering in their dedication to The Cridge Centre and its governance. These are individuals who generously use their gifts for the betterment of everyone connected to The Cridge Centre, while reflecting the core values of Acting Justly, Loving Mercy and Walking Humbly. My sincere appreciation for your patience and support these past few months.

As I reflected on the past year I was struck by how completely we have been surrounded by YOU Lord.

YOU led us to our new CEO - Adam Richards.

YOU nudged Adam in our direction at a time when he was uncertain about his future, but was exactly what we needed moving forward. Adam's strong faith and vision for the future are critical for us to explore the opportunities YOU will be presenting for our next chapter.

YOU came alongside us and afforded us the opportunity to gather 'in person' safely at a variety of events to celebrate our previous CEO and to honour her many accomplishments.

YOU also made it possible to hold our first 'in person' AGM in 2 years. All those in attendance confirmed it was a blessing! These successes have provided the strong foundation and impetus to enable us to move forward, and without them we wouldn't be facing a future of exciting possibilities!

In these first months of Adam's and my tenure YOU'VE held our hands on several occasions, strengthening us and enabling us to deal with a variety of issues - some expected, others, not so much, and we have benefitted from these experiences.

YOU enfolded The Cridge Centre for the Family in YOUR arms by keeping the virus away for the first 2 years of the pandemic and you protected our residents, clients and staff in all our various programs when Covid-19 did impact us, by minimizing its adverse effects.

We are constantly aware of YOUR presence, YOUR strength, YOUR wisdom and YOUR guidance.

I feel privileged to be connected to this amazing, unapologetic, faith based organization. But The Cridge Centre would not have existed for almost 150 years without the support of our Society members, our extended Cridge family members, our committees, our community, corporate and government partners and advocates, and our many generous donors - who have supported us beyond all expectations this year. My sincere appreciation to all!

I would be remiss, though, if I did not express a special thank you to Patricia Bailey, our Cridge Executive Assistant and Board Liaison for the past 34 years. **Pat**, who retired this year, served our board tirelessly - recording all our board and committee meetings, ensuring we missed no government regulation deadlines, reminding us of policies and protocols, doing absolutely everything to keep us organized and on track.

In the months leading up to her retirement she generously passed on her wealth of knowledge and expertise to her successor - Tanya Kuhn - and we look forward to working with her.

Throughout her tenure Pat consistently went above and beyond in her care for the organization and for all of us - whom she prayed for fiercely. We are eternally grateful for her! We love you Pat, and wish you nothing but a fulfilling retirement overflowing with abundant blessings and joy!

In closing, as I look forward to the coming year, I am excited to see what this next chapter of The Cridge Centre will hold. I look forward to the end of this pandemic and to the return of 'in person' meetings once we all are safe and comfortable doing so. Will we be able to build on the strong foundation of success our predecessors provided for us? Will we be able to meet whatever additional needs You, Lord, identify for us in our community?

I believe, confidently, YES!

"And we know that for those who love God all things work together for good, for those who are called according to his purpose."
Romans 8:28

FINANCE COMMITTEE

JAN PRICE



Why is the thought of change so intimidating whereas the reality is a chance for renewal and increased energy? So it has been for The Cridge Centre. When I wrote this report last year there was angst over the retirement of **Shelley Morris** and also great anticipation of our new CEO Adam Richards. I want to take this opportunity to say how much I have enjoyed the opportunity to work with Adam who has managed his very steep learning curve extremely well and with great thoughtfulness and wisdom. Thank you, Adam, for joining our organization. God indeed led you to us.

We have come through another turbulent year. Our donors have been incredible; many thanks to our hard-working Fund Development Team so capably led by **Joanne Linka**. We ended the year with a substantial surplus which is helping us to expand our programming and allowing us to look to the future with optimism.

The Cridge Centre continues to manage its assets effectively with: sound fiscal policies, a strong accounting department and book keeping systems, as well as strong internal controls. We are also pleased that we continue to

be members of Imagine Canada, meaning that The Cridge Centre complies with a set of comprehensive standards that ensure a high level of excellence in our accounting systems and management thereof.

We are so very blessed to have a committed and competent management team who each contribute to the ongoing financial success of the organization. I want to take this opportunity to thank each one of them for their valuable contributions.

Ann Wellman stepped up into the role of President this year. She has been very instrumental in the integration of our new CEO and keeping the Board focused and forward-thinking. Thank you so very much, Ann, for your hard work and dedication.

A very big THANK YOU also goes to **Patricia Bailey** as she now enters a new phase of life's journey. She has been instrumental in keeping the Board "on track" in so many ways.

The Finance Committee has taken on many tasks this year, the most major of which was the review of our investment policies in preparation for a Request For Proposals for our investment services. I want to thank each one of them for their thoughtful contributions and prayers throughout the past year: **Beiyan Ou, Nathan Janz, Mary Jane Spray and Del Philips**. A very special thank you to **Mike Cridge** for your efforts and wisdom in working with the Investment Policies.

I would like to take this opportunity to say how privileged I feel in being allowed to be a part of The Cridge Board for the past 6 years. I view it as being one of the best opportunities I have had and I thank each and every board member—past and present—for making this such a rich experience. Blessings to all of you.

GOVERNANCE COMMITTEE

VAL FULLER



The Governance Committee's areas of responsibility and focus are

- Education for directors as well as knowledge and skill development
- Reviewing on behalf of and recommending to the board bylaw amendments
- Monitoring and ensuring that the society is following the bylaws
- Liaising with any other board-related external organizations
- Conducting board self-evaluations
- Reviewing board policies and recommending development and amendments.

Our members for 2021/2022 are **Gerald Mann**, **Louise Parton** and **Ken Peters**.

Much of our focus this year has been in updating our policies to ensure we are in compliance with the most recent Societies Act changes and Imagine Canada Standards updates. We have also worked together with our Finance Committee to create a "Finance 101" document with a focus on new Director orientation and education.

Board Voice has been hosting board governance webinars which we have been accessing as well as some excellent reference materials. This year, together with our Cridge Management Team we have started a journey on Truth and Reconciliation and are excited to discover what this means to The Cridge Center for the Family. The underlying thread throughout this year in all of our committees is the successful on-boarding of our new CEO. It has been challenging and fulfilling to see the work we do through a new and fresh perspective.

I would like to thank each of the members of this committee for their hard work and drive for excellence in governance and leadership. Thank you to **Adam** for asking the hard questions and for his insights. A sincere thanks to **Ann** for her leadership as our Board President this year. I would also like to extend a special note of deep and heartfelt gratitude to **Patricia Bailey**, our Board Liaison. For almost 35 years Patricia has been the curator of board history and information. In many ways she has been the rudder of our ship reminding us of deadlines and keeping us in line with all mandatory changes and updates from our many governing bodies. Patricia was the active agent that completed everything required to enable us to be accredited by Imagine Canada which was no small feat! More important than her desire for excellence is her passion for God's blessing and direction for our organization. Thank you **Patricia** for the many years of service to The Cridge and our community and thank you for the many, many hours you have spent in prayer for all of us. We will miss you! May you know God's richest blessings as you retire and rest.



NOMINATING & MEMBERSHIP COMMITTEE

MARY JANE SPRAY

your studio



The purpose of this committee is to build a membership which reflects The Cridge Centre for the Family's faith-based structure. From this membership we choose directors who have been society members for a year. Society members, receive a letter asking for suggestions for potential board membership or to consider board membership. This has been a second very strange year with COVID-19. The many events that usually happen, such as Stuff the Stacking for the Respiratory program, the Annual Society Breakfast, and the special get-togethers for prospective new members were either cancelled or happened in a different format. The committee had put together a comprehensive list of volunteer possibilities for all our programs which has had to be put off because of the pandemic.

The committee was concerned that our society members would be isolated during the pandemic, so we asked the board to help us make personal calls to check on them; you may have received a special "Cridge Card." We are pleased to say that in general, all seems to be well.

We have brought on a few new members into the society. I would like to thank **Claudia Dorrington, Louise Parton, and Lynne Ellis** for their hard work as members of this committee. Our president **Val Fuller** and later **Ann Welman** and CEO **Shelley Morris**, followed in August by **Adam Richards**, bring a wider perspective to discussions. As always, thank you to **Pat Bailey** for keeping records at all meetings and keeping us all on track. Thank you all for being such loyal servants of our wonderful Lord.

THE CRIDGE CHILD CARE SERVICES

PAULA WEST-PATRICK & CHRISTINE WOSILIUS



Another year has passed with COVID-19, with restrictions fluctuating as new variants took hold. By God's Grace, not only have we survived through this time, we have thrived. All Children's Services programs continue to be fully registered with wait-lists that grow exponentially. With the support of our Communications' Department our application process is now fully online making it much easier for families to register in the program.

With staff coming and going, we were very blessed to know that **Tim Latour** was interested in returning to his former role. In January he returned to lead the School Age Care team yet again. We are looking forward to an amazing year with him at the helm.

Day Care and Preschool continued to have outdoor drop-offs and pick-ups to ensure social distancing and low traffic through the child care building. We look forward to the day when we can invite parents back into the classrooms to see where their children spend the day.

We were grateful for funding that allowed us to

install a covered area outside for our daily sign in/out for parents.

With the help of a generous donation from one of the former residents in the Seniors' program we were able to put in turf in the Nursery playground. The donor always enjoyed coming out to watch the children play and so this was a very appropriate use of his donation.

We managed to keep COVID out of the centre until January when it hit us hard. In the beginning we only had a few cases, but due to BCCDC guidelines we were required to have many of the healthy children isolate at home. Within a few weeks we started having staff develop COVID but were able to manage ratios with our relief staff and a lot of creative movement (thanks to **Christine**). By the time most staff were back to work the government came through with rapid test kits for everyone.

This year weather was a big factor in our programs. June found us under the most amazing heat dome Victoria had ever experienced. Temperatures were in the high 30's and low 40's for almost a week. Thank goodness for the turf and lots of sprinklers to help keep our children cool. We were also able to use grant funds to install air conditioners in four of our classrooms that suffered from severe heat. In December we experienced not one, but two major snowstorms and a few days of record cold. That did not stop our children from enjoying some outdoor snow play that including painting the white snow with many colors and sledding down the front field hill.

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Quality Child Care services continue to be a challenge all over our province. The NDP government continues to work toward making these services affordable for families through the \$10/day trial programs.

This year with our financial comptroller, **Linda Zwick**'s, assistance we applied to be a part of this trial but were unsuccessful. We hope to try again for the next round of funding in 2022/23.

This past year, several of our staff upgraded or completed certifications. We are so proud of all of the staff that show up each and every day committed to making a difference not only in the lives of the children but the families as well.

We are grateful for the many funders: Community Gaming, The Victoria Conservatory of Music and other community partners and individuals who provide funds to enhance our programs and support our families. We could not do this without you.

In closing we want to offer our special thanks for God's wisdom and guidance to the Board in choosing **Adam Richards** as our new CEO. His seamless transition into the leadership of this organization has allowed us all to continue serving our community in new and exciting ways.



THE CRIDGE SCHOOL AGE CARE PROGRAM

TIM LATOUR



I am so grateful to be back with The Cridge Centre for the Family and to Paula and Christine for making my transition back as easy as possible. I returned to a new team that were eager to learn and work hard. We continue to build strong relationships with our families and community partners, such as Queen Alexandra Centre for Children's Health and Aboriginal Supported Child Development.

Like many other programs, School Aged Care also fought through a wave of COVID in February. Our program had not seen one case in nearly two years, but the fourth wave hit us hard. We have had 10 staff and almost 20 children contract the virus since February. Thankfully God watched over us, cases were mild and we were able to provide continuous programming.

The future looks good for School Aged Care. We are forming a very strong team for the summer with several former staff returning who had moved on from the program. Registration for both summer and fall are completely full, and we were also approved for six Canada Works student grants for the summer which will bring much relief to the budget.

All in all, I feel incredibly blessed and reminded of the strength in the community we have at The Cridge Centre. Please pray for us as we continue to build and work towards a fantastic year in School Aged Care.

THE CRIDGE BRAIN INJURY SERVICES

GEOFF SING



In March 2022 most of the COVID-19 restrictions were lifted. Over the past year the Cridge Brain Injury program has been fortunate to be minimally impacted by COVID-19. No clients had been infected. I give credit to the clients themselves, as well as their support teams who worked hard to respect, follow and carry out all Covid-19 protocols. This commitment has been trying. Over the past year, we have experienced mandated isolation, strict adherence to Personal Protective Equipment protocols, lifting of restrictions followed by implementation of new, tighter restrictions and eventually, various stages of receiving vaccines. Our brain injury community is finally starting to emerge from isolation and have been able to reintegrate into community, allowing survivors to find and partake in meaningful activity for their lives.

With COVID-19 becoming less of a factor within our day-to-day lives, the CBIP will re-focus on its primary goals that we established in 2019 (can you believe that we lost two years?)

For our Brain Injury programs our primary goal is to minimize isolation and assist survivors of a brain injury to be productive contributing members of our community. To guide us, we are committed to the following two Vision Statements for the Cridge Brain Injury Services.

For the clients we support we are committed to:

1. Redesigning Lives to Reach Maximum Potential
2. Seeking 100% employment and /or volunteer positions for survivors supported by The Cridge Brain Injury Program.

These Vision Statements ensure that we are striving to provide the best support possible to survivors as they progress along their personal journey to recovery. As well, there is the expectation that survivors will contribute back to their community through meaningful activity.

Survivors of a brain injury face significant challenges along their road to recovery. Even with the presence of COVID-19, and despite the setbacks they experience, they can be leaders, employees, volunteers and valuable contributors to our community. That is our goal for every survivor we support. We thank them for the opportunity to be a part of their lives to assist their recovery.

THE CRIDGE VILLAGE SENIORS' CENTRE

SARAH SMITH & TINA ROGALINSKI



The Cridge Village Seniors' Centre is comprised of a total of 76 suites: 38 of which are Subsidized Assisted Living and 38 Independent Living. Home Support care is available to those who need it through Island Health, and Hospitality Services (lunch, dinner, housekeeping, recreation, emergency response and reception) are provided through The Cridge Centre. The average age of our residents is 85 and we serve seniors with a variety of income and health needs.

As a Health Care setting, there were (and still are) many restrictions and safety measures put in place by the Ministry of Health and Island Health to do everything we could to prevent a possible outbreak of COVID-19. We are delighted that over this last year some of those restrictions have lessened and all of our usual recreational events, such as birthday parties, happy hour, crafts, games, outings, bingo etc, as well as group dining have been able to resume. Every resident has also been able to welcome vaccinated visitors.

There are still some restrictions in place (the building remains closed to the public, visitors have to wear a mask at all times and so aren't able to join residents in the dining room) but it has been so lovely for all of us to see those connections with family and friends resume. Because of the Ministry of Health screening requirements for anyone entering the building, they have provided funding for those screening positions, as well as some additional Covid-19 related expenses (Personal Protective Equipment, staff time for additional disinfecting and more).

This has certainly helped cover the additional demands on our budget for these staff members. Negatively impacting our budget has been a few vacancies in our suites, which is a first for us. We have heard that this is a province wide issue, most likely because of folks not wanting to move into a health care setting during a pandemic. We are hopeful that that is beginning to change. As we have all seen in the news, there is a staffing shortage across Canada for crucial hospitality positions (servers, cooks, housekeepers). We have certainly felt that crisis impacting us at The Cridge Centre. Great new staff members are difficult to come by, making us even more thankful for the fantastic staff members we already have! It certainly doesn't help that Victoria is also the third most expensive city in Canada to live in! Two of our staff members reached their 15 year milestone of employment, and another two staff members reached their ten years! We were so excited to celebrate this with them and have the opportunity to thank them formally for their service to our seniors.

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The heat wave of this past summer hit our residents particularly hard. **Adam** was able to work with BC Housing and secure funding to put an air conditioner on the roof which will cool the air in the hallways for the main wing of the building. Residents can then use fans or portable air conditioning units to cool their suites.

Unfortunately we are unable to retrofit AC into individual units because of the ducting involved. However having residents be able to open their suite doors to cooler air will help immensely! We hosted seven vaccine clinics this past year (six for Covid-19 and one for influenza) and we now have it down to a science! We are so thankful for the Covid-19 vaccine that has made the cases we have encountered so much milder than what our colleagues in other facilities faced at the beginning of the epidemic.

This year we said goodbye to our much loved CEO, **Shelley**, and welcomed **Adam** to the role. No one can ever replace Shelley, with her wisdom, organizational knowledge, humour and incredible compassion, but Adam brings with him incredible skills, kindness, generosity and integrity to continue carrying this torch. The Seniors Centre wishes Shelley the very best of all things, as she enjoys her well-earned retirement.



THE CRIDGE TRANSITION HOUSE FOR WOMEN & THE CRIDGE YOUNG PARENT OUTREACH PROGRAM

MARLENE GOLEY



The Cridge Transition House and Outreach Services covers the following programs:

- The Cridge Transition House for Women
- The Cridge Transition House Outreach Program
- The Cridge Transition House Volunteer Program
- Homelessness Prevention Program (HPP)
- Corrections Women's Day-parole Program
- The Cridge Young Parent Outreach Program

1. The Cridge Transition House for Women

CTHW is an 18-bed transition house providing emergency shelter for up to 30 days, to women and children fleeing violence. Funding comes from BC Housing, donations, and fundraising. In previous typical years, our annual numbers averaged between 70 and 90 women, even up to 100, and up to 60 to 80 children. These past two pandemic years have been anything but average or typical. The average number of women sheltered has declined but their average length of stay has far exceeded 30 days. Occupancy seemed tied to the number of reported COVID-19 cases. When the numbers were high, our occupancy was low.

When reported COVID-19 numbers went down, our occupancy went up. Women ended up staying at least 60 days and some as long as 100 days. The housing crisis made finding safe, affordable housing in Greater Victoria almost impossible.

2. The Cridge Transition House Outreach Program provides transition house supports to women who are on the transition house wait list, who do not want to come into the shelter but still want supports, or who have moved on from the transition house and want some continued support. The Outreach Program experienced the same highs and lows in demand for services that reflected the highs and lows of reported COVID-19 cases.

Currently, we are living through the sixth wave of the COVID pandemic. Since March 2020, we have had only two residents test positive and they were both able to isolate in their rooms and recover quickly. Staff have not been so lucky. Just after Christmas, over a third of the transition house staff got sick. As of February 2022, many staff have had COVID for the second or third time. Fortunately, everyone has been able to bounce back and no one has been seriously ill or required hospitalization. Throughout the pandemic, we have been grateful for the regular meetings with Island Health to keep us up to date with public health protocols.

The pandemic did not prevent us from celebrating, honouring, and having some fun! We celebrated Easter and Mother's Day. Children staying with us got to go to Summer Camps with the hope that these children will remember their summer in a transition house as a fun time.

CONTINUED ON P. 17

On the National Day for Truth and Reconciliation everyone received orange t-shirts, participated in bannock making with **Deborah Louie**, hung hand-made feathers, and created a reconciliation tree. Our 30th Annual Christmas/Anniversary Party was another COVID-safe, “curb-side pick-up” event with lots of gifts and treats. The Empress delivered Christmas dinner to our doorstep at 4:00pm on Christmas day, and gifts abounded once again. Former residents received grocery cards for a turkey and all the trimmings. A huge thank you to our donors: Abstract Developments, Michelle from Bungalow Gifts, Royal LePage, Modern Real Estate, Glad Tidings Church, and the Fairmont Empress Hotel, who made this all possible.

Throughout the year Royal LePage realtors continued to donate a percentage of their commissions and to fundraise, ensuring that we could say “yes” to the hundreds of needs to launch women into safety: moving, storage, gas cards, grocery cards, and whatever else was needed. Some of their fundraising efforts were truly epic. **Sarah Williamson** and **Neil Bosdet** hiked the Rockies. **Rosemarie Colterman** gathered friends and family for a Polar Bear swim January 1 – perhaps the coldest winter day of the year! Other donors included The Lady Bears Kindness Squad, the Victoria Rotary Club, Westshore Quilters’ Guild and friends, Blankets for Canada, Lisa Woo and Discovery Toys, Thunderbird Fried Chicken, QE Home, and more! Volunteers returned from pandemic isolation to cook meals, bake treats, garden, watch children, help out in the office, and hundreds of other tasks.

Connecting to community services and continuing our advocacy efforts has been challenging during the pandemic – meetings have been through Zoom, Microsoft Teams, meeting outdoors, and lots of phone conferences!

We continue to participate on the Violence Against Women Coordination Committee, the Shared Assessment Committee (Ministry of Child and Family Development), and in BC Society of Transition House meetings.

We persist in advocating for better outcomes for women in our Family Law system and to get coercive control into the federal Criminal Code. We also participated in a couple of the virtual roundtables of the BC Gender-Based Violence Action Plan.

3. Corrections

We have had a contract with the Correctional Service of Canada since 2015. Since that time, we have provided day-parole services to 20 women. This year we had two women finish their day parole. Both launched successfully back into living in the community. Two more women are currently residing in the program and are on their way to successful completion of their day parole goals.



4. Young Parent Outreach Program (YPOP)

The Cridge Young Parent Outreach Program (YPOP) was created in 2010 to help young moms create safe, stable lives for themselves and their children. Nicole Andrews is the Young Parent Outreach Worker.

Some examples of the kinds of support provided to these young parents and children included:

- Poverty reduction: accessing the Homelessness Prevention Program, bus tickets, and grocery cards.

- Transportation to doctors' appointments, Best Babies groups, and grocery shopping.
- Supporting moms to work with their MCFD child protection workers to reduce identified risks.
- Problem solving with moms, and helping them to access services and supports for their children.

At the beginning of the pandemic, Nicole was doing doorstep check-ins and deliveries to keep moms and kids from contracting COVID. In January, as Omicron peaked, this changed to delivery of care packages for sick moms and kids – including a 10:00pm run to deliver Tylenol to a mom with sick twins.

Here are the words of one mom, which summarizes the work of YPOP:

“YPOP helped me with food, toys and clothing for my baby who was just born when COVID first started. I was going to lose my housing at the time. I didn't know where my next meal was coming from. Nicole would bring fresh fruit and veggies to help get through the week. She would text me often to check in on me, to see if I needed any support.”

“Nicole has been a great help in something as simple as giving me a listening ear.”

Special occasions were celebrated – gifts from the Easter Bunny, flowers on Mother's Day, and Christmas hampers with food and toys. In the summer, with the help of generous donors, nine children went to summer camp. When COVID restrictions were lifted, Nicole brought nine families together for a pizza dinner and first aid workshop.

Creating a new YPOP Assistant position was made possible with United Way funding. Unfortunately, the perfect person for the position had to give it up in July. With no time to recruit, hire, train and launch a replacement within the time frame of the grant,

we were able to re-allocate the remaining funds to cover counselling for interested program participants. This has been a huge success.

Last but not least, we need to replace the program vehicle. We have not been able to find what we need in our price range so we will have to carry this over to next year's report!

In conclusion, we survived and carried on through another year of COVID. We said good-bye to Shelley and welcomed Adam. We stood up and we spoke out for justice for women. We rejoiced in successes, had some fun, and cried over the heartbreaks. We witnessed another year of women's resilience and strength and had the honour to share a bit of their journey with them. How blessed we are.

THE CRIDGE SUPPORTIVE TRANSITIONAL HOUSING SERVICES & THE CRIDGE RESPITE & RESPITALITY SERVICES

CANDACE STRETCH



1. The Cridge Supportive Transitional Housing

This past year in the Supportive Housing & Dovetail program has been marked by staffing changes, an emerging housing crisis in our city as well as the ongoing impact of the pandemic. While each of these factors created challenges, they have also given us opportunities to be creative and adaptable. This year, we had the biggest staff change over the history of our program! Also, our beloved **Louise Neufeldt**, a 30 year employee of The Cridge Centre for the Family, took her well-earned retirement. Each of the individuals who make up our new Dovetail staff team have incredible skills and experience, and have come together to provide excellent support to our residents.

The emerging housing crisis in our city has had a significant impact on our program. The cost of market housing has skyrocketed, and it has become increasingly difficult for residents to find affordable housing when they are ready to exit our program after their three year stay.

We are also turning away an average of 95% of applicants who apply for housing each quarter. To counter this crisis, we have:

1. A new partnership with the Greater Victoria Housing Society, adding three units to our City Reach portfolio and funding for staff wages for these additional units.
2. Advocating with BC Housing for additional housing options for women fleeing violence.
3. Working together with community agencies who are involved in housing, including Burnside Gorge Housing Outreach.

An ongoing pandemic meant that our services continued to look quite different this year. We were fortunate to have a staff team who were committed to following the latest regulations. We were able to keep our doors open to residents six days a week. We increased one-on-one sessions, and when the weather was nice enough were able to offer outdoor activities.

Donor highlights include:

1. Royal LePage Shelter Foundation continue to be our largest financial supporter. They provide rent, moving costs and child care fees.
2. Glad Tidings Church donated Mother's Day gifts as well as volunteer moving services.
3. Oaklands Chapel offered free Vacation Bible School on site for our resident's children.
4. The Get Growing Program, offered by The City of Victoria, gives starter vegetable plants to individuals with lower incomes.
5. The Farmers Market Nutritional Coupon Program, supported by the Province of BC, offers 35 households gift certificates of \$21 per week through the summer season to be used at our local farmers markets.

It has been a time of change in The Cridge Supportive Transitional Housing & Dovetail Services, but we have seen God's hand of blessing every step of the way.



2. The Cridge Respite & Respitality Services are two interconnected programs that serve parents and guardians of children with developmental, behavioural or mental health needs. The Cridge Respite Service, funded by the Ministry of Children and Family Development, and coordinated by our amazing **Linda Pityn**, offers parents access to support, community connections and resources, including a listing of qualified respite care providers. The Cridge Respitality Service, run by the astounding **Heather Stevens**, offers parents and guardians a chance to take a break through an overnight stay in a hotel, a restaurant or entertainment gift certificates or a self-care experience, such as a spa gift certificate. Respitality is supported by The United Way, Community Gaming, private donors and by businesses who give overnight stays, discounts on services, and gift cards.

This has been a season of growth for Respite and Respitality, with over 600 families currently receiving services each year, and an average of 20 new referrals coming in each month. Meeting the needs of this growing population has been a wonderful learning experience.

Through program surveys and one-on-one conversations with parents, Linda and Heather have learned that, though some parents want overnight hotel stays, many R&R parents are looking for other opportunities: a salon experience, activities that they can do with their kids, or even just a take-out dinner that they can enjoy in their own home.

It has been exciting to expand our definition of Respitality to include anything that parents experience as a break from the challenges of caregiving, and it has taken us in some new and fun directions!

To expand our offerings, we took time in early 2021 with our Fund Development colleague, **Joanne Linka**, to develop a 5 year strategy. The plan includes: increasing our 'ask' of certain hotel and business partners, re-engaging hotels that reduced their offerings during the pandemic, as well as identifying and approaching businesses and hotels that we want to enter into new partnerships with. We also plan to develop a stronger donor appreciation process, including giving longstanding hotel partners appreciation plaques.

In the midst of all this high-level growth and planning, Linda and Heather have continued to offer the type of service that Respite and Respitality is so well known for, including sending out a monthly newsletter, making weekly phone calls to families in crisis, coordinating 20-25 hotel stays per month, and recruiting new respite care providers for families to access through our Cridge Respite Connect platform.

In the summer of 2021, 5 families in financial crisis participated in the Farmers Market Nutritional Coupon Program. Additionally, we continue to offer a bursary program for parents who need additional funds to pay their respite care provider.

The Cridge Respite & Respitality Services fill a vital and unmet need in our community. We look forward to growing our circle of donors in the coming years to meet the needs of parents and guardians of children with support and mental health needs.

THE CRIDGE INTIMATE PARTNER VIOLENCE & BRAIN INJURY SERVICES

JOANNE LINKA



Over the past year, our IPV-BI program has grown in leaps and bounds! We continue to work in 5 important areas:

1. **Direct Services:** We continue to provide individualized services for up to 20 women with a variety of support needs. Each woman has a support worker who assists her with learning new skills and overcoming the challenges she faces due to her brain injury.

2. **Training:** **Candace Stretch** and **Tori Dach** have provided online and in person training to over 600 people across a broad spectrum of professions and service areas. They continue to seek new arenas to share the connection between IPV and BI and to provide basic training on how to support women.

3. **Advocacy:** Our partnership with Board Voice has dramatically increased the local and provincial awareness of the connection between IPV-BI as our advocate, Jody Paterson, takes the issue into the political and service sectors. We have been thrilled to see high ranking politicians and policy makers engaging with the issue and supporting us as we move forward with the work.

4. **Research:** We continue to partner with IPV-BI researchers both in Ontario and in the interior of BC. These partnerships are extremely valuable as they offer a wider platform for the information we continue to learn and develop around providing direct services, while also increasing our network of people working in the field.

5. **Prevention:** While not actively working to develop this area, we continue to learn from other organizations who do work in Transformative Justice and to consider how we want to approach the area of prevention.

All of the work currently being done is funded through private donors and grants. As we work on advocacy and training, our hope is that government will join us as a funder. In the meantime, we value the support of our donors and work hard to make every dollar count.

THE CRIDGE COMMUNICATION & FUND DEVELOPMENT

JOANNE LINKA



Have you ever played dodgeball? This past year has felt like an endless game of dodgeball – constantly on guard, moving quickly to stay safe, and pivoting, pivoting, pivoting. I have the utmost respect and admiration for all The Cridge staff and managers who have passionately provided essential services throughout the pandemic, and we all look forward to the day when the pivoting can stop!

The Communications and Fund Development department is responsible for:

1. All outward facing communication (advertising, social media, newsletters and print materials, website, public announcements, media releases etc) as well as representing the organization at public events and in times of crisis.
2. All donor stewardship, fundraising, grant writing and donor acquisition.

The year brought some new donors to the organization, most notably a group of donors who have committed to three years of support to initiate our Intimate Partner Violence and Brain Injury program.

We have also seen an increase in monthly donors and people wanting to include The Cridge Centre in their will. We have benefitted from several COVID grants directed towards our clients who received extra support with food security and mental wellness. While many other smaller charities struggled to remain open, we were blessed and honoured to continue to receive exceptional support from our Cridge family of donors and supporters.

In Communications we have been working on updating materials such as the Messenger, the brochure and the website, always striving to provide our supporters with relevant and engaging content.

As always, I am grateful for my hardworking team who provide support to all the programs in the essential work that they do. We are honoured to be part of The Cridge Centre team.

APPENDICES

A. Minutes Of The 148th Annual General Meeting

B. Grant Report 2021-2022

C. Endowment Fund Report

D. Auditor's Report



THE CRIDGE CENTRE FOR THE FAMILY

MINUTES OF THE 148th ANNUAL GENERAL MEETING held at 7:30 p.m. on Tuesday, September 28, 2021 at Oaklands Bible Chapel, 2736 Fernwood Road, Victoria, B.C.
The President, Val Fuller, in the Chair.

The President gave a territorial acknowledgment.

Welcome

The President, Val Fuller, welcomed society members and staff in attendance. Val announced that anyone needing an Agenda or Annual Report (which included the Minutes of the previous year's Annual General meeting and complete Financial Statements as prepared by the auditors) raise your hand and one will be delivered to you. The President noted that due to provincial health orders requiring masks and distancing, the only person at the head table with her is Patricia Bailey (recorder of minutes).

1. **Call to Order and Determine Quorum**

The President called the meeting to order at approximately 7:40 p.m. and determined there was a quorum present. The Society records showed 78 paid up members with 26 being present.

2. **Opening Prayer**

Society Member Rev. Dr. Rod Ellis opened the meeting in prayer.

3. **Approval of Circulated Agenda**

Moved: Louise Parton

Seconded: Claudia Dorrington

THAT the Agenda be adopted as circulated.

This motion was put to a vote and

APPROVED

4. **Approval of Previous Minutes**

AGMMINUTES

Annual General Meeting Minutes of September 28, 2020 were distributed with the Annual Report, so the reading of the Minutes was dispensed with.

Moved: Lynne Ellis

Seconded: Gerald Mann

THAT the Minutes of the 2020 Annual General Meeting dated September 28, 2020 be adopted.

This motion was put to a vote and

APPROVED

5. **Matters Arising from Minutes**

There were no matters arising.

6. **President's Report**

In addition to the President's written report which is on Page 3 of the Annual Reports, Val noted that last year the AGM was by Zoom and this year we are still in a time of change. Thankfully Jesus does not change. He is the same yesterday, today and tomorrow. This year The Cridge Centre provided services throughout the pandemic. The Cridge Board worked on governance policies and finances. The priority was to honour Shelley Morris into retirement so she could hand over the legacy to the next generation. Management and Society prayers were invaluable in determining the outcome of the search for a new CEO. Adam Richards joined The Cridge Centre July 5, 2021 and this is his inaugural AGM and Val officially welcomed him. Val thanked Shelley and the management team for their work in an ever changing environment, and for embracing Adam in this new role. Special thanks also to Lynne Ellis and Claudia Dorrington who prayed through the process, the Society who are the caretakers of the organization and Patricia Bailey, Executive Assistant and Board Liaison.

Val stated she is honoured to be a part of what God is doing in this place and in an ever changing organization, the one constant is God. Val read the lyrics of Great is Thy Faithfulness.

Val thanked those who served on the board during the past year: Claudia Dorrington, Lynne Ellis, Gerald Mann, Louise Parton, Ken Peters, Del Phillips, Jan Price, Mary Jane Spray and Ann Wellman.

Val also thanked society members who give of their time and talent to sit on committees: Mike Cridge and Nathan Janz who sat on the Finance/Audit Committee; Martha Partridge on Nominating/Membership Committee; Sally Crowder and Tony and Jan Zanon on the Long Term Plan/Land Development Committee.

Additionally, those society members who do the important work of prayer walks were acknowledged: Lorna Bampton, Rachael Fryer, Susan Lewis, Diane Laing, Harold McNabb, Colin

& Florence Moorman, Dr. Chris Muller, Janet and David Parker, Lois Pegg, Jo Politano, David Rand, Rob Szo, Laine Warden and Garry and Adele Wickett.

Val also thanked those society members who have reached a milestone of being a part of this organization for many years. Those who have been faithfully committed to God's work for over 10 years, reaching a milestone this year, are:

In 2021:

Grace Friesen-10

Greg Hatton-10

Harold McNabb-10

Patricia Moncrieff-10

Carol Phillips-10

Katherine Webb-10

Elizabeth Cooper-15

Claudia Dorrington-15

John & Ann Wenman-15

Mary Ethel Audley-20

Bishop Charles Dorrington-20

Mike Cridge-25

John & Louise Parton-25

Bob & Alma Prescesky-25

Jane Russell-30

Joan Dean -35

Sheila Kennedy-35

Michael Wolff-35

7. CEO's Report

In addition to the CEO's written report which is on Page 5 of the Annual Reports, the former Chief Executive Officer, Shelley Morris, gave a report from her heart stating that in her 40 years her greatest challenges were the moments that God shone brightest. God pulled us up one more time, time and time again. It is time for her to let go and she wanted the society to know that it is well with her soul.

Clayton Dougan said a blessing over Shelley followed with prayer.

Adam Richards, new CEO, told of his walk with God and the calling he feels to The Cridge Centre. He feels blessed to have been given a month of learning at The Cridge Centre from Shelley and thanked the Board and Shelley for her heart leadership and for the trust the Board has in him. Adam acknowledged the important work that is done here and we are to keep our eyes on God and honour the gift He has given to us.

Shelley gave a blessing over Adam reading from Philippians 4 followed with prayer.

8. Treasurer's Report

The Treasurer, Jan Price, presented the Treasurer's report stating that this could have been a terrible year but God is good and we ended up better than imagined.

Jan thanked the management team and accounting team. The level of reporting is extraordinary especially due to Covid. She also thanked our auditors KPMG and members of the Finance/Audit Committee: Mike Cridge, Del Phillips, Mary Jane Spray and Nathan Janz. Jan invited questions on the financial statements. There being none.

Moved: Jan Price

Seconded: Mary Jane Spray

THAT the audited Financial Statements for the fiscal year ended March 31, 2021 be adopted as submitted.

This motion was put to a vote and

APPROVED

9. **Appointment of Auditors**

The Treasurer expressed appreciation for KPMG's contribution and involvement and the relationship we have with them. Jan thanked our auditor Liette Bates-Eamer, who was present.

Moved: Jan Price

Seconded: Del Phillips

THAT we appoint KPMG as Auditors for The Cridge Centre for the Family for the fiscal year 2021-2022.

This motion was put to a vote and

APPROVED

10. **Questions re Annual Report**

The President invited questions on the annual report. There being none.

Moved: Lynne Ellis

Seconded: Ken Peters

THAT the Annual Report be adopted.

This motion was put to a vote and

APPROVED

11. **Nominating Committee Report**

Secretary and Nominating/Membership Committee Chair, Mary Jane Spray stated that Bylaw 10.1 states "The Board of Directors will number no more than twelve" and Bylaw 10.3(b) states in part "...if the number of candidates nominated for election as director is equal to the number of directors to be elected, those nominated candidates are declared elected by the Board of Directors and no election is required". There are currently seven directors remaining in office: Claudia Dorrington, Val Fuller, Louise Parton, Gerald Mann, Ken Peters, Jan Price and Mary Jane Spray. Lynne Ellis has completed her six years in office and will be taking a mandatory one year off.

AGMMINUTES

Four candidates were nominated: Del Phillips and Ann Wellman who have completed a three-year term and have agreed to stand for re-election, Mike Cridge and Beiyan Ou. All are paid up society members who have agreed to stand for election.

Pursuant to Bylaw 10.3(b) these nominated candidates and members of The Cridge Centre for the Family Society were declared elected for the vacant positions of directors with terms expiring in 2024.

12. Proposed Resolution re Bylaws

A minor change is being proposed to bylaw 10.13.1.

Moved: Del Phillips

Seconded: Gerald Mann

THAT part of Bylaw 10.13.1 of The Cridge Centre for the Family Bylaws be amended as circulated.

This motion was put to a vote and

APPROVED

13. Proposed Resolution re Bylaws

A proposed addition to bylaw 13.7 to allow for a virtual general meeting under extenuating circumstances.

Moved: Sally Crowder

Seconded: Claudia Dorrington

THAT The Cridge Centre for the Family Bylaw 13.7 be amended as circulated.

This motion was put to a vote and

APPROVED

14. Awards

Retiring Director Rev. Lynne Ellis was thanked for her contributions to the board and was presented with a print.

Geoff Sing, Manager of Brain Injury Services, was presented with an award for his 20 years of service.

Adam read the names of staff who will be presented with their long term service award by their Manager:

- Louise Neufeldt, Supportive Housing and Family Services – 30 years
- Lynda Halliwell, Children’s Services – 20 years
- Nik Milonas, Executive Chef, Seniors’ Services – 15 years
- Vu Huynh, Seniors’ Services – 15 years
- Tanya Kuhn, Children’s Services – 10 years
- Xu Jin, Children’s Services – 10 years
- Mary Juleff, Seniors’ Services – 10 years
- Devin Gray, Seniors’ Services – 10 years
- Manjana Parajuli, Children’s Services - 5 years
- Gyani Lama, Brain Injury Services – 5 years
- Mary Jane Moe, Brain Injury Services – 5 years
- Crystal Bedford, Seniors’ Services – 5 years

15. **Any Other Business**

None

16. **Adjournment of Formal Proceedings**

Moved: Louise Parton

Seconded: Lynne Ellis

THAT the 148th Annual General Meeting of The Cridge Centre for the Family be adjourned.

This motion was put to a vote and

APPROVED

15. **Closing Prayer**

Society member, Elaine Pountney closed the business portion of the meeting in prayer.

There being no other business, the President declared the 148th Annual General Meeting of The Cridge Centre for the Family adjourned.

Following the formal proceedings a video presentation was made on Intimate Partner Violence & Brain Injury by Candace Stretch and Tori Dach.

ENDOWMENT FUND REPORT

The Fiscal Year Ending March 31:	2022	2021
Mary Cridge Endowment Funds - Investments:		
Awards Fund	\$9 857	\$9 857
Coast Capital Savings Endowment	\$20 475	\$20 475
Margaret T. Clinch Endowment	\$153 823	\$153 823
Edward & Jeannine Cridge Endowment	\$24 500	\$24 500
Respitality Victoria Endowment	\$114 878	\$114 878
Lindsay Buziak (Keys in Hand) Endowment	\$76 846	\$75 596
Ranica Endowment Fund	\$28 908	\$7 698
Senior's Pay it Forward Endowment Fund	\$48 120	\$46 620
Zonnenberg Fund	\$63 000	\$41 402
Undistributed endowment earnings	\$188 059	\$175 902
Accrued interest	\$2 455	\$1 936
Market Value Adjustment	\$283 692	\$238 379
	\$1 014 613	\$911 066
Zoie Gardner Fund:		
Scotia McLeod Endowment	\$1 312 250	\$1 312 250
Undistributed endowment earnings	\$335 109	\$281 231
Scotia McLeod Accrued Interest	\$8 866	\$9 097
Market Value Adjustment	\$578 044	\$513 391
	\$2 234 269	\$2 115 969
Total Endowment Funds	\$3 248 882	\$3 027 035
Mary Cridge Endowment Funds Available for Disbursement		
Awards Fund	\$634	\$634
Coast Capital Savings Endowment	\$4 504	\$4 504
Margaret T. Clinch Endowment	\$2 905	\$6 667
Edward and Jeannine Cridge Endowment	\$696	\$798
Respitality Victoria Endowment	\$0	\$0
Lindsay Buziak (Keys in Hand)	\$0	\$0
Ranica Endowment	\$0	\$0
Senior's Pay it Forward	\$0	\$0
	\$8 739	\$12 603
Zoie Gardner Funds Available for Disbursement		
Zoie Gardner Fund	\$13 353	\$8 492
Z.G.- Respitality Enhancements (approved June 7, 2021)	\$40 000	\$0
	\$53 353	\$8 492
Total Disbursement Funds	\$62 092	\$21 095

In the Mary Cridge Endowment Funds Report: Withdrawals - \$10,000; Bursaries - \$13,864; Donations Received - \$45,560 (Buziak \$1,250, Ranica \$21,210, Senior's Pay it Forward \$1,500 and Zonnenberg Fund \$21,600.)

In the Zoie Gardner Fund Report: Withdrawals - \$55,000; Bursaries - \$10,139; Donations - zero

Grant Report 2021-2022

Linda Zwick

We are privileged and grateful to acknowledge the grants we received from the following:

The COVID-19 Pandemic Community Support:

Government of Canada – Women’s Shelters Canada – extra staffing & expenses for The Cridge Dovetail/ Housing Services and The Cridge Transition House for Women.

\$24,813.00

Community Food Centres Canada – from the Good Food Access Fund to provide food/ grocery cards to clients of The Cridge Dovetail/ Housing Services, The Cridge Transition House for Women and the Young Parent Outreach Program.

\$20,000.00

The Cridge Intimate Partner Violence & Brain Injury Services:

The Victoria Foundation – Gender Equity Grant – for Women Impacted by Intimate Partner Violence.

\$12,500.00

The Koerner Foundation – Program Support for Services

\$25,000.00

Tamara Foundation through Stronger Philanthropy for Services

\$13,750.00

John and Diane MacRae (pass-through grant fund) through The Victoria Foundation

\$500.00

The Cridge Centre Child Care Programs:

Government of Canada - Canada Summer Jobs for young adults work experience

\$7,509.00

The Cridge Young Parent Outreach Program:

United Way of Greater Victoria - Young Parent Outreach Program

\$7,500.00

Anonymous Grant - for support of the Young Parent Outreach Program

\$32,000.00

The Cridge Dovetail/Housing Services:

Provincial Employees Community Services Fund- for support of the Child & Youth Care Worker.

\$30,884.28

The Cridge Brain Injury House:

Raymond James Canada Foundation.

\$5,000.00

The Cridge Respitality Services:

United Way of Greater Victoria

\$22,500.00

Barb & Steve McKerrell (Family) Fund (pass-through grants funds) through the Victoria Foundation

\$1,714.00

Elizabeth J. Bell Fund through the Victoria Foundation

\$13,968.00

Province of B.C. - Ministry of Municipal Affairs - Gaming Policy & Enforcement Branch - Community Gaming funding for children's programs and respitality.

\$85,000.00

General Purposes

City of Victoria - permissive tax exemption for 2021

\$12,227.77

The Corporation of the District of Saanich - permissive tax exemption for 2021

\$11,696.35

Fenton Family Fund through the Victoria Foundation

\$1,508.00

M.I. Richardson Fund through the Victoria Foundation

\$625.00

Financial Statements of

**THE CRIDGE CENTRE
FOR THE FAMILY**

And Independent Auditors' Report thereon

Year ended March 31, 2022



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INDEPENDENT AUDITORS' REPORT

To the Members of The Cridge Centre for the Family

Report on the Audit of Financial Statements

Opinion

We have audited the financial statements of The Cridge Centre for the Family (the Entity), which comprise:

- the statement of financial position as at March 31, 2022
- the statement of operations and changes in net assets for the year then ended
- the statement of cash flows for the year then ended
- and notes to the financial statements, including a summary of significant accounting policies

(hereinafter referred to as the "financial statements").

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Entity as at March 31, 2022, and its results of operations and its cash flows for the year then ended in accordance with the financial reporting provisions of the Operating Agreement between the Entity and British Columbia Housing Management Commission ("BC Housing").

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 **"Auditors' Responsibilities for the Audit of the Financial Statements"** section of our auditors' report.

We are independent of the Entity 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.

Emphasis of Matter - Basis of Preparation

We draw attention to Note 1(a) to the financial statements, which describes the basis of accounting.

The financial statements are prepared to assist the Entity in complying with the reporting provisions of the Operating Agreement referred to above.

Our opinion is not modified in respect to this matter.

Other Information

Management is responsible for the other information. The other information comprises:

- Information, other than the financial statements and the auditors' report thereon, included in the Annual Report document

Our opinion on the financial statements does not cover the other information and we do not and will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, and remain alert for indications that the other information appears to be materially misstated.

We obtained the Information, other than the financial statements and the auditors' report thereon, included in the Annual Report document as at the date of this auditors' report.

If, based on the work we have performed on this other information, we conclude that there is a material misstatement of this other information, we are required to report that fact in the auditors' report.

We have nothing to report in this regard.

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 the financial reporting provisions of the Operating Agreement between the Entity and BC Housing, 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 Entity'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 Entity or to cease operations, or has no realistic alternative but to do so.

Those charged with Governance are responsible for overseeing the Entity's financial reporting process.

Auditors' 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 auditors' 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 the 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 Entity'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 Entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' 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 auditors' report. However, future events or conditions may cause the Entity 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
- 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.

Report on Other Legal and Regulatory Requirements

As required by the Societies Act (British Columbia), we report that, in our opinion, the accounting policies applied in preparing and presenting financial statements in accordance with applicable financial reporting framework have been applied on a basis consistent with that of the preceding year.

Chartered Professional Accountants

Victoria, Canada
July 14, 2022

THE CRIDGE CENTRE FOR THE FAMILY

Statement of Financial Position

March 31, 2022, with comparative information for 2021

	2022	2021
Assets		
Current assets:		
Cash (note 2)	\$ 788,523	\$ 834,819
Accounts receivable	221,236	107,948
Inventories	1,289	1,297
Prepaid expenses	142,862	227,625
	1,153,910	1,171,689
Investments and marketable securities (note 3)	8,343,020	7,890,636
Capital assets (note 4)	12,583,856	13,296,300
	\$ 22,080,786	\$ 22,358,625

Liabilities and Net Assets

Current liabilities:		
Accounts payable and accrued charges (note 5)	\$ 550,171	\$ 556,355
Employee benefit accruals (note 6)	602,040	660,087
Deferred donations (note 7)	530,538	396,275
Current portion of long-term debt	361,838	493,758
Current portion of deferred revenue - operating	715,754	708,382
Current portion of deferred revenue - capital	346,709	360,857
	3,107,050	3,175,714
Long-term debt (note 8)	7,931,969	8,153,176
Deferred revenue - operating (note 9)	34,497	54,204
Deferred revenue - capital (note 9)	2,410,569	2,748,468
	13,484,085	14,131,562
Net assets:		
Endowment fund (note 10)	1,014,613	911,066
Invested in capital assets	1,532,771	1,540,041
Other funds (note 11)	4,055,889	3,774,580
Unrestricted	1,993,428	2,001,376
	8,596,701	8,227,063
Commitments (note 14)		
Contingencies (note 15)		
	\$ 22,080,786	\$ 22,358,625

See accompanying notes to financial statements.

On behalf of the Board:

Director

Director

THE CRIDGE CENTRE FOR THE FAMILY

Statement of Operations and Changes in Net Assets

Year ended March 31, 2022, with comparative information for 2021

	Capital Fund	Endowment Fund	Other Funds	Operating Fund	2022 Total	2021 Total
		(note 10)	(note 11)			(Schedule)
Revenue:						
Government contracts	\$ -	\$ -	\$ -	\$ 5,335,271	\$ 5,335,271	\$ 5,944,084
Fee for service income	-	-	-	1,830,240	1,830,240	1,534,153
Rents and leases	-	-	-	2,165,483	2,165,483	2,173,821
Donations and bequests	-	-	-	738,272	738,272	657,220
Amortization of deferred revenue	362,047	-	-	19,707	381,754	375,804
Other income	-	-	-	13,452	13,452	15,000
	362,047	-	-	10,102,425	10,464,472	10,700,082
Expenses:						
Salaries and benefits	-	-	-	6,291,602	6,291,602	6,163,877
Program costs	-	-	-	2,127,646	2,127,646	2,026,849
Mortgage interest	-	-	-	199,628	199,628	209,962
Occupancy	-	-	-	853,185	853,185	767,507
Amortization of capital assets	730,677	-	-	-	730,677	743,205
Administration	-	-	-	321,124	321,124	297,140
Professional fees	-	-	-	165,620	165,620	112,805
Transportation	-	-	-	52,980	52,980	48,027
	730,677	-	-	10,011,785	10,742,462	10,369,372
Program income (deficit)	(368,630)	-	-	90,640	(277,990)	330,710
Other income:						
Capital gains and interest	-	-	-	382,144	382,144	178,291
Unrealized gain	-	-	-	219,924	219,924	1,098,003
	-	-	-	602,068	602,068	1,276,294
Excess (deficiency) of revenue over expenses	(368,630)	-	-	692,708	324,078	1,607,004
Net assets, beginning of year	1,540,041	911,066	3,774,580	2,001,376	8,227,063	6,583,409
Contributions to endowment funds	-	45,560	-	-	45,560	36,650
Transfers:						
Recovery of reserve expenses	-	-	(22,821)	22,821	-	-
Allocations to reserves	-	-	123,385	(123,385)	-	-
Net investment in capital assets	8,233	-	-	(8,233)	-	-
Mortgage principal	353,127	-	-	(353,127)	-	-
Allocation of investment income	-	27,296	141,006	(168,302)	-	-
Allocation of fees	-	(4,620)	(12,995)	17,615	-	-
Recovery of disbursements	-	(10,000)	(55,000)	65,000	-	-
Allocation of unrealized gain	-	45,311	93,814	(139,125)	-	-
Allocation to future programming	-	-	13,920	(13,920)	-	-
Net assets, end of year	\$ 1,532,771	\$ 1,014,613	\$ 4,055,889	\$ 1,993,428	\$ 8,596,701	\$ 8,227,063

See accompanying notes to financial statements.

THE CRIDGE CENTRE FOR THE FAMILY

Statement of Cash Flows

Year ended March 31, 2022, with comparative information for 2021

	2022	2021
Cash provided by (used in):		
Operating:		
Excess (deficiency) of revenue over expenses	\$ 324,078	\$ 1,607,004
Endowment funds received	45,560	36,650
Items not involving cash:		
Amortization	730,677	743,205
Earned deferred donations	(177,196)	(256,863)
Unrealized gain on investment portfolio	(219,924)	(1,098,003)
Earned property lease	(19,707)	(19,707)
Amortization of deferred revenue - capital	(362,047)	(356,097)
	321,441	656,189
Change in non-cash operating working capital (note 12)	(85,376)	190,263
	236,065	846,452
Financing:		
Deferred revenue - capital received	10,000	132,913
Mortgage principal repayments	(353,127)	(343,970)
Deferred donations received	311,459	145,745
	(31,668)	(65,312)
Investments:		
Net purchases of investments and marketable securities	(232,460)	(329,496)
Purchase of capital assets	(18,233)	(220,254)
	(250,693)	(549,750)
Increase (decrease) in cash	(46,296)	231,390
Cash, beginning of year	834,819	603,429
Cash, end of year	\$ 788,523	\$ 834,819

See accompanying notes to financial statements.

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements

Year ended March 31, 2022

The Cridge Centre for the Family (the "Society") is incorporated under the Society Act (British Columbia) and its principal business activities are the provision of social services to families including child care, supportive and transition housing, respite care, residence for survivors of brain injury and seniors' assisted living housing. The Society is a charitable organization registered under the Income Tax Act and, as such, is exempt from income taxes and able to issue donation receipts for income tax purposes. On November 28, 2016, the new Societies Act (British Columbia) became effective. The Society transitioned to the new act January 5, 2017.

1. Significant accounting policies:

(a) Basis of presentation:

The financial statements have been prepared in accordance with the significant accounting policies set out below in order to comply with the Society's agreement with the British Columbia Housing Management Commission ("BC Housing"). The basis of accounting used in these financial statements materially differs from Canadian accounting standards for not-for-profit organizations because amortization is not provided on the Brain Injury House and the Seniors' Centre over the estimated useful lives of these assets but rather at a rate equal to the annual principal reduction of the mortgages; and specific capital assets purchased from funding received from BC Housing are charged to operations in the year the expenditure is incurred rather than being capitalized and amortized over their estimated useful lives.

(b) Fund descriptions:

The Capital Fund reports resources that are to be used for capital activities relating to the ongoing programs and facilities.

The Endowment Fund reports resources contributed for endowment.

The Other Fund reports externally and internally restricted reserves for specified programs and purposes.

The Operating Fund accounts for the operations of social services provided to families including child care, supportive and transition housing, respite care, residence for survivors of brain injury and seniors' assisted living. Funding is primarily from government organizations, fee for service income and rents.

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements (continued)

Year ended March 31, 2022

1. Significant accounting policies (continued):

(c) Revenue recognition:

The Society follows the deferral method of accounting for contributions which include donations and government grants.

The Society receives funding from several government sources, primarily at the provincial level. Operating grants are recorded as revenue in the period to which they relate. Grants approved, but not received, at the end of an accounting period are accrued. Where a portion of a grant relates to a future period, it is deferred and recognized in that subsequent period.

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.

Externally restricted contributions, other than endowment contributions, are recognized as revenue in the year in which the related expenses are recognized. Contributions restricted for the purchase of capital assets are deferred and amortized into revenue on a straight-line basis at a rate corresponding with the amortization rate for the related capital assets.

Endowment contributions are recognized as direct increases in net assets.

Restricted investment income is recognized in revenue in the year in which the related expenses are incurred. Unrestricted investment income is recognized as revenue as it is earned.

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements (continued)

Year ended March 31, 2022

1. Significant accounting policies (continued):

(d) Capital assets:

Capital assets are stated at cost, except for the original land and 1893 building located on Kings Road which are valued at the nominal amount of \$1. Amortization is provided using the following basis and annual rates:

Asset	Basis	Rate
Building improvements - Kings Road	Straight-line	5 - 20 years
Building improvements - Kings Road - slate roof and brick restoration	Straight-line	50 years
Building - housing	Straight-line	25 years
Building improvements - housing	Straight-line	10 - 20 years
Building - Seniors' Centre	Principal reduction for the year	
Building - Child Care Centre	Straight-line	20 years
Building - Brain Injury House	Principal reduction for the year	
Building - Cridge Transition House for Women	Straight-line	25 years
Furniture and equipment	Straight-line	5 - 15 years
Computer equipment	Straight-line	3 years
Vehicles	Straight-line	5 years

When a capital asset no longer contributes to the Society's ability to provide services, its carrying value is written down to its residual value.

(e) Replacement and vacancy reserves:

Major repairs and replacement of equipment are provided for by an annual transfer from operations and accumulated in the BC Housing replacement reserve in Other Funds. The cost of replacements is charged to operations in the year the expense is incurred and recovered from the reserve through a fund transfer when incurred. Other replacement and vacancy reserve transfers are recorded as fund transfers in the statement of operations and changes in net assets.

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements (continued)

Year ended March 31, 2022

1. Significant accounting policies (continued):

(f) Financial instruments:

Financial instruments are recorded at fair value on initial recognition. Investments that are quoted in an active market are subsequently measured at fair value and all changes in the fair value are recognized in net income in the period incurred. All other financial instruments are subsequently recorded at cost or amortized cost, unless management has elected to carry the instruments at fair value. The Society has not elected to carry any such financial instruments at fair value.

Transaction costs incurred on the acquisition of financial instruments measured subsequently at fair value are expensed as incurred. All other financial instruments are adjusted by transaction costs incurred on acquisition and financing costs, which are amortized using straight-line method.

Financial assets are assessed for impairment on an annual basis at the end of the fiscal year if there are indicators of impairment. If there is an indicator of impairment, the Society determines if there is a significant adverse change in the expected amount or timing of future cash flows from the financial asset. If there is a significant adverse change in the expected cash flows, the carrying value of the financial asset is reduced to the highest of the present value of the expected cash flows, the amount that could be realized from selling the financial asset or the amount the Society expects to realize by exercising its right to any collateral. If events and circumstances reverse in a future period, an impairment loss will be reversed to the extent of the improvement, not exceeding the initial carrying value.

(g) Employee future benefits:

The Society and its employees contribute to a multi-employer plan for health related benefits, administered by the Community Services Benefit Trust and to the Municipal Pension Plan, a multi-employer defined benefit plan for pension benefits. Contributions to the plans are expensed as incurred.

The Society accrues sick leave liability for employees equal to 50% of the total hours included in the sick bank at year end. This amount is included in accrued employee benefit accruals.

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements (continued)

Year ended March 31, 2022

1. Significant accounting policies (continued):

(h) Use of estimates:

The preparation of financial statements in conformity 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 and the disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Items requiring the use of estimates include the estimated useful life of capital assets and the estimated sick leave liability. Actual results could differ from these estimates.

(i) Contributed materials and services:

Donated materials and services are recognized in the financial statements when a fair value can be reasonably established, when the materials and services are used in the normal course of operations and would otherwise have been purchased.

A substantial number of volunteers contribute a significant amount of their time each year. Because of the difficulty of determining the fair value, contributed services are not recognized in the financial statements.

2. Cash:

	2022	2021
Cash held at financial institutions	\$ 781,273	\$ 827,369
Petty cash	7,250	7,450
	\$ 788,523	\$ 834,819
Unrestricted cash	\$ 698,523	\$ 741,257
Restricted cash - Gaming account	90,000	93,562
	\$ 788,523	\$ 834,819

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements (continued)

Year ended March 31, 2022

3. Investments and marketable securities:

Investments are recorded at quoted market values.

	2022	2021
General Fund:		
Fixed income	\$ 1,644,682	\$ 1,439,714
Mutual funds - Canadian equity	133,778	287,996
Canadian equities	1,023,870	937,840
Mutual funds - foreign equity	338,054	317,257
Foreign equity	1,397,054	1,288,309
	<u>4,537,438</u>	<u>4,271,116</u>
Endowment Fund:		
Fixed income	389,196	252,341
Mutual funds - Canadian equity	40,353	59,599
Canadian equities	297,892	252,187
Mutual funds - foreign equity	81,503	96,335
Foreign equity	193,407	181,450
	<u>1,002,351</u>	<u>841,912</u>
Zoie Gardner Fund:		
Fixed income	428,565	727,661
Mutual funds - Canadian equity	235,759	63,485
Canadian equities	483,104	409,935
Mutual funds - foreign equity	356,726	266,491
Foreign equity	631,380	608,184
	<u>2,135,534</u>	<u>2,075,756</u>
Replacement Reserve Fund - Restricted:		
Fixed income	300,484	486,373
Mutual funds - Canadian equity	157,883	85,852
Canadian equities	133,829	63,604
Foreign equity	75,501	66,023
	<u>667,697</u>	<u>701,852</u>
	<u>\$ 8,343,020</u>	<u>\$ 7,890,636</u>

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements (continued)

Year ended March 31, 2022

4. Capital assets:

	2022		
	Cost	Accumulated amortization	Net book value
Original land and building - Kings Road (aka 1307 Hillside Ave)	\$ 1	\$ -	\$ 1
Land (Brain Injury Residence, Cridge Transition House for Women and landscaping)	385,314	-	385,314
Building - Seniors' Centre	13,812,244	3,897,227	9,915,017
Building - Child Care Centre	2,469,492	2,115,752	353,740
Building improvements - Taylor Building (Seniors' Centre)	657,430	108,549	548,881
Building - housing	724,221	710,737	13,484
Building improvements - Seniors' Centre - Brick Restoration	426,236	31,390	394,846
Building improvements - housing	1,804,439	1,082,426	722,013
Building - Cridge Transition House for Women	530,053	530,053	-
Building - Brain Injury House	444,564	444,564	-
Furniture and equipment	1,230,815	1,086,912	143,903
Computer equipment	231,298	227,903	3,395
Vehicles	563,711	460,449	103,262
	\$ 23,279,818	\$ 10,695,962	\$ 12,583,856

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements (continued)

Year ended March 31, 2022

4. Capital assets (continued):

			2021
	Cost	Accumulated amortization	Net book value
Original land and building - Kings Road (aka 1307 Hillside Ave)	\$ 1	\$ -	\$ 1
Land (Brain Injury Residence, Cridge Transition House for Women and landscaping)	385,314	-	385,314
Building - Seniors' Centre	13,812,244	3,502,860	10,309,384
Building - Child Care Centre	2,469,492	1,990,907	478,585
Building improvements - Taylor Building (Seniors' Centre)	657,430	95,500	561,930
Building - housing	724,221	703,234	20,987
Building improvements - Seniors' Centre - Brick Restoration	426,236	22,865	403,371
Building improvements - housing	1,804,439	983,324	821,115
Building - Cridge Transition House for Women	530,053	530,053	-
Building - Brain Injury House	444,564	444,564	-
Furniture and equipment	1,215,301	1,045,777	169,524
Computer equipment	228,577	225,557	3,020
Vehicles	563,711	420,642	143,069
	\$ 23,261,583	\$ 9,965,283	\$ 13,296,300

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements (continued)

Year ended March 31, 2022

5. Accounts payable and accrued charges:

Included in accounts payable and accrued charges as at March 31, 2022 are government remittances payable of \$29,404 (2021 – \$26,889) relating to federal and provincial sales taxes, payroll taxes, health taxes and workers' safety insurance.

6. Employee benefit accruals:

	2022	2021
Accrued sick bank	\$ 420,110	\$ 463,855
Accrued vacation	145,653	159,955
Other accruals	36,277	36,277
	\$ 602,040	\$ 660,087

7. Deferred donations:

Deferred donations consist of donations received for specific expenditures which will be incurred in subsequent years.

	2022	2021
Respitality donation	\$ 67,321	\$ 65,419
Intimate Partner Violence Brain Injury donations	65,161	50,475
Cridge Transition House for Women contingency donations	61,353	59,253
Anonymous donations for multiple purposes	60,602	62,315
Dovetail program funds	55,234	27,516
Young Parent Outreach program funds	50,353	14,064
Cridge Transition House for Women funds	50,256	27,786
Special Trust donation	40,127	40,127
Playground donations	29,812	-
Traumatic Brain Injury Program Funds	29,801	27,243
Property purchase fund	10,367	10,367
Seniors' Centre funds	7,782	7,782
Day Care Program fund	2,004	3,563
Housing Children fund	365	365
	\$ 530,538	\$ 396,275

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements (continued)

Year ended March 31, 2022

8. Long-term debt:

	2022	2021
Renewed mortgage with Canada Mortgage and Housing Corporation, ("CMHC"), interest at 1.01% due June 1, 2026, repayable at \$2,818 principal and interest per month, secured by the Brain Injury Residence	\$ 140,629	\$ 172,184
Peoples Trust Company, interest at 2.385%, due November 1, 2026, repayable at \$43,268 principal and interest per month secured by land and buildings located at Kings Road (aka 1307 Hillside Avenue)	8,153,178	8,474,750
	8,293,807	8,646,934
Less current portion long-term debt	361,838	493,758
	\$ 7,931,969	\$ 8,153,176

Principal repayments due on long-term debt for each of the next five years under these terms are as follows:

2023	\$ 361,838
2024	370,066
2025	378,492
2026	387,111
2027	6,796,300
	\$ 8,293,807

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements (continued)

Year ended March 31, 2022

9. Deferred revenue:

	2022	2021
Operating:		
Capital Region Housing Corporation lease commenced January 1, 1984. Initial deferred amount of \$808,000 is being brought into income over the 41 year term of the lease at \$19,707 annually	\$ 54,204	\$ 73,911
Grants and revenue received in advance of services rendered	696,047	688,675
	750,251	762,586
Less current portion	715,754	708,382
	\$ 34,497	\$ 54,204

	2022	2021
Capital:		
Colonel Harland Sanders Charitable Foundation and Queen Alexandra Foundation (now known as Children's Health Foundation of Vancouver Island) each donated \$1,000,000. Private donations and a grant from the Province of BC make up the balance of the initial deferred amounts for the Child Care Centre totaling \$2,415,589 which are being brought into income over 20 years, commencing January 2005 at \$120,779 annually	\$ 332,557	\$ 453,337
Private donations, grants and remainder trust is the funding towards the Seniors' Centre which opened November 2006. Initial deferred amounts of \$1,275,092 are being brought into income over 35 years at \$36,431 annually	716,547	752,978
Private Donation for a van for the Cridge Supportive Housing was received in May 2020. Initial deferred amount of \$7,275 is being brought into income over 5 years at \$1,455 annually.	4,644	6,098
Balance carried forward	1,053,748	1,212,413

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements (continued)

Year ended March 31, 2022

9. Deferred revenue (continued):

	2022	2021
Balance brought forward	1,053,748	1,212,413
Private donations and grants received from The Real Estate Foundation of B.C., The Victoria Foundation, Coast Capital Savings Credit Union, City of Victoria, United Way of Greater Victoria, and the Capital Regional District were used towards the renovations of two six bedroom townhouses into eight one bedroom units for transitional housing for women. The project completed in October 2009. The initial deferred amount of \$329,608 is being brought into income over 20 years at \$16,480 annually.	125,025	141,505
CMHC forgivable loan of \$1,000,000 for the building of the Seniors' Centre commencing December 1, 2006. The 35 year forgivable loan will be brought into income starting in the eleventh year (2017) at a rate of \$40,000 per year for the final 25 years of the mortgage, provided the Society continues to meet the terms and conditions of the forgivable loan	783,562	823,562
CMHC forgivable loan of \$360,000 bearing interest at 7.625% related to the Residential Rehabilitation Assistance Program for housing renovations for the heritage building to be earned over 15 years, commencing December 1, 2006. The forgivable loan will be brought into income each year for the next 15 years at a rate of \$24,000 per year, provided the Society continues to meet the terms and conditions of the forgivable loan	-	16,044
Private donation for the replacement of kitchen cabinets at the brain injury residence was received in June 2011. Initial deferred amount of \$8,400 is being brought into income over 10 years at \$840 annually	-	104
Balance carried forward	1,962,335	2,193,628

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements (continued)

Year ended March 31, 2022

9. Deferred revenue (continued):

	2022	2021
Balance brought forward	1,962,335	2,193,628
Private donation for closet organizers at the brain injury residence was received in April 2018. Initial deferred amount of \$4,253 is being brought into income over 5 years at \$851 annually.	851	1,701
The Child Care Centre received a Variety Club - The Children's Charity grant and donations to purchase a new handicapped accessible bus in 2019. Initial deferred amount of \$91,164 is being brought into income over 5 years at \$18,233 annually.	40,513	58,746
The Child Care Centre received donations toward the purchase of new playground equipment and resurfacing of the playground with turf which was completed in 2020. In 2022, \$10,000 of restricted donations were used for turf additions which brought the initial deferred amount to \$135,638 and is being brought into income over 5 years at \$26,317 annually.	97,367	113,683
The Cridge Seniors' Centre received grants from the Victoria Civic Heritage Trust and private donations to assist with the assessment and repairs of the exterior historic masonry of the Taylor Building. The restoration was completed in July 2018. Initial deferred amount of \$65,980 is being brought into income over 50 years at \$1,320 annually.	61,121	62,441
The Cridge Transition House received private donations for the replacement of kitchen cabinets and countertops in July 2015. Initial deferred amount of \$10,939 is being brought into income over 10 years at \$1,094 annually	3,599	4,693
BC Housing Forgivable loan of \$41,920 for New Make-up Air Units for the Cridge Seniors' Centre commencing June 8, 2018. The 10 year forgivable loan will be brought into income each year for the next 10 years at a rate of \$4,192 per year, provided the Society continues to meet the terms and conditions of the forgivable loan	25,944	30,136
Balance carried forward	2,191,730	2,465,028

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements (continued)

Year ended March 31, 2022

9. Deferred revenue (continued):

	2022	2021
Balance brought forward	2,191,730	2,465,028
The Cridge Centre for the Family received a private donation for the purchase of a commercial popcorn maker in December 2018. Initial deferred amount of \$1,705 is being brought into income over 5 years at \$341 annually.	599	940
B.C. Housing through CMHC (Federal Social Infrastructure Fund Grant) forgivable loan of \$784,058 for renovations in the Cridge Supportive Housing for interior unit upgrades commencing June 14, 2018. The 10 year forgivable loan will be brought into income each year for the next 10 years, commencing recognition at June 14, 2019 at a rate of \$78,406 per year, provided the Society continues to meet the terms and conditions of the forgivable loan.	564,949	643,357
	2,757,278	3,109,325
Less current portion	346,709	360,857
	\$ 2,410,569	\$ 2,748,468

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements (continued)

Year ended March 31, 2022

10. Endowment Fund:

	2022	2021
Externally restricted:		
Mary Cridge Endowment - Awards Fund	\$ 9,857	\$ 9,857
Coast Capital Savings Endowment	20,475	20,475
Margaret T. Clinch Endowment	153,823	153,823
Edward and Jeannine Cridge Endowment	24,500	24,500
Respality Victoria Endowment	114,878	114,878
Keys in Hand Endowment	76,846	75,596
Endowment accrued interest	2,455	1,936
Senior's Pay it Forward Endowment	48,120	46,620
Ranica Endowment	28,908	7,698
The Zonnenberg Endowment Fund	63,000	41,402
	542,862	496,785
Internally restricted:		
Undistributed endowment earnings	471,751	414,281
	\$ 1,014,613	\$ 911,066

11. Other funds:

	2022	2021
Externally restricted:		
Zoie Gardner Fund	\$ 2,234,269	\$ 2,115,969
Replacement Reserve	821,671	723,199
	3,055,940	2,839,168
Internally restricted:		
Replacement Reserve	778,060	728,961
Vacancy Reserve	74,460	66,210
Traumatic Brain Injury Reserve	16,656	16,656
Future Programming	130,773	123,585
	999,949	935,412
	\$ 4,055,889	\$ 3,774,580

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements (continued)

Year ended March 31, 2022

12. Change in non-cash operating working capital:

	2022	2021
Accounts receivable	\$ (113,288)	\$ 36,866
Inventory	8	2
Prepaid expenses	84,763	(115,468)
Accounts payable and accrued charges	(6,184)	66,070
Employee benefit accruals	(58,047)	64,544
Deferred revenue - operating	7,372	138,249
	\$ (85,376)	\$ 190,263

13. Related party - Cridge Housing Society:

The Cridge Centre for the Family is related to the Cridge Housing Society as the boards of both organizations are comprised of the same directors. The Cridge Housing Society is incorporated under the Societies Act (British Columbia).

The purpose of the Cridge Housing Society is to hold land leased from the Provincial Rental Housing Corporation and buildings mortgaged through BC Housing. The assets are restricted to be used for the purpose of providing rental housing to families and persons with disabilities. The Homes BC Operating Agreement related to the assets was assigned to Capital Regional Housing Corporation.

The Cridge Housing Society has not been consolidated in the Cridge Centre for the Family's financial statements. As at March 31, 2022, the Cridge Housing Society had total assets of \$2,570,832 (2021 - \$2,742,272), total liabilities of \$2,570,727 (2021 - \$2,742,167), and total fund balances of \$105 (2021 - \$105).

As at March 31, 2022, there are no amounts owing from or to the Cridge Housing Society to The Cridge Centre for the Family nor were there any transactions reported in revenues or expenses between the organizations.

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements (continued)

Year ended March 31, 2022

14. Commitments:

The Society rents equipment and contracts services under operating leases. Commitments for minimum annual lease payments for the next five years and thereafter under the various operating leases are as follows:

2023	\$	293,500
2024		97,100
2025		69,400
2026		30,300
2027		24,300
Thereafter		9,700
		<hr/>
		\$ 524,300

15. Contingencies:

CMHC has provided the Society with forgivable loans totaling \$2,185,978 (note 9) to enable the Society to build the Seniors' Centre and complete various building renovations. The loans are being brought into income over the useful life of the associated assets. The remaining balance of these loans is \$1,374,455 (2021 - \$1,513,099). There is no requirement to repay these funds other than as a result of an event of default under the agreement with CMHC.

16. Employee future benefits:

(a) Municipal Pension Plan:

The Society and its employees contribute to the Municipal Pension Plan (the "Plan"), a jointly trusteesd pension plan. The Board of Trustees, representing plan members and employers, is responsible for overseeing the management of the Plan, including investment of the assets and administration of benefits. The Plan is a multi-employer contributory pension plan. Basic pension benefits are based on a formula. The plan has about 220,000 active members and approximately 112,000 retired members.

Every three years, an actuarial valuation is performed to assess the financial position of the plan and adequacy of plan funding. The actuary determines an appropriate combined employer and member contribution rate to fund the plan. The actuary's calculated contribution rate is based on the entry- age normal cost method, which produces the long-term rate of member and employer contributions sufficient to provide benefits for average future entrants to the plan. This rate may be adjusted for the amortization of any actuarial funding surplus and will be adjusted for the amortization of any unfunded actuarial liability.

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements (continued)

Year ended March 31, 2022

16. Employee future benefits (continued):

(a) Municipal Pension Plan (continued):

The most recent valuation as at December 31, 2018 indicated a \$2,866 million funding surplus for basic pension benefits on a going concern basis.

The next valuation will be as at December 31, 2021, with results available later in 2022. The actuary does not attribute portions of the unfunded liability to individual employers. The Society paid \$319,142 (2021 - \$309,189) for employer contributions to the plan in fiscal 2022.

(b) Community Services Benefit Trust:

The Society and its employees contribute to the Community Services Benefit Trust, a multi-employer plan for long-term disability, group life insurance, accidental and serious illness, extended health, dental and medical service premiums. The Society paid \$415,684 for employer contributions to the Community Services Benefit Trust in fiscal 2022 (2021 - \$372,218).

17. Financial risks and concentration of risk:

(a) Foreign currency risk:

The Society holds investments in equities outside of Canada which are subject to foreign exchange risk. At March 31, 2022, the Society held foreign investments with a fair value of \$3,073,625 (2021 - \$2,824,049).

(b) Interest rate risk:

The Society's long-term debt has fixed interest rates until June 1, 2026 and November 1, 2026 (note 8). The Society is not subject to interest rate risk until refinancing of the long-term debt.

The Society is exposed to interest rate risk related to its investments in fixed income funds. The fair value of these funds is directly impacted by changes in interest rates.

THE CRIDGE CENTRE FOR THE FAMILY

Notes to Financial Statements (continued)

Year ended March 31, 2022

17. Financial risks and concentration of risk (continued):

(c) Credit risk:

Credit risk arises from cash held with banks and financial institutions and credit exposure to accounts receivable balances. The maximum exposure to credit risk is equal to the carrying value of the financial assets. The Society assesses the credit quality of the counter parties, taking into account their financial position, past experience, and other factors. It is management's opinion that the Society is not exposed to significant credit risk.

Interest rate and credit risk are managed through the Society's policy of dealing with high credit quality financial institutions and its Investment Policy which specifies the required asset mix and eligible securities permitted within its investment portfolio.

(d) Liquidity risk:

Liquidity risk is the risk that the Society will be unable to fulfill its obligations on a timely basis or at a reasonable cost. The Society manages its liquidity risk by monitoring its operating requirements. The Society prepares budget and cash forecasts to ensure it has sufficient funds to fulfill its obligations.

There has been no change to the risk exposures from 2021.

18. Employee and contractor remuneration:

The BC Societies Act came into effect on November 28, 2016. The Act has a requirement for the disclosure in the financial statements of the remuneration of directors, employees and contractors for financial statements prepared after November 28, 2016. For employee and contractor remuneration the requirement is to disclose amounts paid to individuals whose remuneration was greater than \$75,000. For the fiscal year ending March 31, 2022, the Society paid remuneration (including wages and benefits) of \$916,068 to 10 employees (2021 - \$724,941 to 7 employees), each of whom received total annual remuneration of \$75,000 or greater. There were no remuneration payments made to directors.

THE CRIDGE CENTRE FOR THE FAMILY

Statement of Operations and Changes in Net Assets

Schedule

Year ended March 31, 2021

	Capital Fund	Endowment Fund (note 10)	Other Funds (note 11)	Operating Fund	Total
Revenue:					
Government contracts	\$ -	\$ -	\$ -	\$ 5,944,084	\$ 5,944,084
Fee for service income	-	-	-	1,534,153	1,534,153
Rents and leases	-	-	-	2,173,821	2,173,821
Donations and bequests	-	-	-	657,220	657,220
Amortization of deferred revenue	356,097	-	-	19,707	375,804
Other income	-	-	-	15,000	15,000
	356,097	-	-	10,343,985	10,700,082
Expenses:					
Salaries and benefits	-	-	-	6,163,877	6,163,877
Program costs	-	-	-	2,026,849	2,026,849
Mortgage interest	-	-	-	209,962	209,962
Occupancy	-	-	-	767,507	767,507
Amortization of capital assets	743,205	-	-	-	743,205
Administration	-	-	-	297,140	297,140
Professional fees	-	-	-	112,805	112,805
Transportation	-	-	-	48,027	48,027
	743,205	-	-	9,626,167	10,369,372
Program income (deficit)	(387,108)	-	-	717,818	330,710
Other income:					
Capital gains and interest	-	-	-	178,291	178,291
Unrealized gain	-	-	-	1,098,003	1,098,003
	-	-	-	1,276,294	1,276,294
Excess (deficiency) of revenue over expenses	(387,108)	-	-	1,994,112	1,607,004
Net assets, beginning of year	1,495,838	697,740	3,366,587	1,023,244	6,583,409
Contributions to endowment funds	-	36,650	-	-	36,650
Transfers:					
Recovery of reserve expenses	41,025	-	(87,559)	46,534	-
Allocations to reserves	-	-	123,685	(123,685)	-
Net investment in capital assets	46,316	-	-	(46,316)	-
Mortgage principal	343,970	-	-	(343,970)	-
Allocation of investment income	-	75,253	68,927	(144,180)	-
Allocation of fees	-	(3,745)	(9,941)	13,686	-
Recovery of disbursements	-	(5,000)	(25,000)	30,000	-
Allocation of unrealized gain	-	110,168	308,695	(418,863)	-
Allocation to future programming	-	-	29,186	(29,186)	-
Net assets, end of year	\$ 1,540,041	\$ 911,066	\$ 3,774,580	\$ 2,001,376	\$ 8,227,063

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