



SETTLEMENT ASSISTANCE &  
FAMILY SUPPORT SERVICES

# ANNUAL GENERAL MEETING

## Report of 2019 - 2020

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Charity # 132638719RR 0001

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# SAFSS ANNUAL GENERAL MEETING

Friday, November 13, 2020, 6:30 p.m.

## Virtual Meeting

Join with Google Meet:

<https://meet.google.com/jns-nvgn-gms>

Join by phone:

(CA) +1 647-734-6740 PIN: 731 200 763#

## AGENDA

- |  |  |
|--|--|
| 1. 6:30 p.m. – 6:40 p.m.   | Welcome  |
| 2. 6:40 p.m.. – 7:30 p.m.  | AGM Business Meeting: Call to Order Chair,<br>Board of Directors |
| • Chief Guest: Mitzie Hunter   | Speech   |
| • Approval of 2019 AGM Minutes   | Chair, Board of Directors  |
| • Chair Report   | Chair, Board of Directors  |
| • Executive Director Report  | Executive Director   |
| • Financial Report on the<br>Audited Financial Statements<br>Of the Year Ending March 31, 2019 | Treasurer, Board Of Directors/Auditors                           |
| • Approval of Auditor  | Treasurer, Board of Directors                                    |
| • Proposed Changes to the By-Laws  | Board of Directors   |
| • Nominations to SAFSS Board<br>Directors: slate and nominations                               | Chair , Board of Directors                                       |
| • Thanks and Motion to Adjourn   | Chair, Board of Directors  |

# TO OUR STAKEHOLDERS

## SAFSS VISION AND MISSION

**Vision:** To be a leader in the community by supporting and serving the needs of diverse multicultural communities.

**Mission:** To assist and educate victims of abuse; support seniors; and assist newcomers and their families in the integration process to improve their quality of life, realize their fullest potential and become contributing members of the Canadian Society.

# STRATEGIC HIGHLIGHTS

## SAFSS' VISION 2021

### MISSION

To assist and educate victims of abuse; support seniors; and assist newcomers and their families in the integration process to improve their quality of life, realize their fullest potential and become contributing members of the Canadian Society.

### VALUES

ADVOCACY

INTEGRITY

TRUST

RESPECT

### VISION

To be a leader in the community by supporting and serving the needs of diverse multicultural communities

SERVICE  
EXCELLENCE

OPERATIONAL  
EXCELLENCE

GOVERNANCE &  
REPORTING

SUSTAINABILITY

Deliver  
Unparalleled  
Services

Efficient,  
Effective  
Administration

Provide Full  
Transparency  
And  
Accountability

Ensure resources and  
capabilities main-  
tained into the future

High quality service that responds to client needs  
  
Dedicated, qualified and enhanced front line staff  
  
Awareness and response to changing needs – including new programs if necessary  
  
Measure performance

Allocation of resources efficiently and effectively  
  
Organization structure with clear responsibility  
  
Identify and manage risks

Achieve full community, client and funder confidence with transparent operations.  
  
Respect for mutual roles

Diverse reliable funding: Funder, clients, partners' confidence & fundraising  
  
Build profile and enhance communications  
  
Succession at all levels

### Stakeholder Value Delivered

Client	Staff	Community	Funder
Learning Opportunities	Engaged Employees	Community Confidence	Trusted Service Provider
Safe Environment	Learning Opportunities	Trusted Service Partner	
Community Service			

# BOARD CHAIR ADDRESS

This message, in theory, should be about the fiscal year which ended in March 2020. Somehow, with all that is going on, that seems a long way to look back. It is hard to take our focus away from the immediate concerns as we all cope with life in a pandemic.

That said, 2019-20 was an important year for SAFSS and it is well worth taking a moment to look back. It marked our first year under the leadership of our new Executive Director. Sudip began her tenure with SAFSS in April 2019 and “hit the ground running”. Both our approach to program delivery, and the administration of the agency have been getting a needed refresh under her leadership. Through those efforts the stage is being set for long term sustainability and continuous service delivery improvement.

Near the end of the fiscal year, along came COVID-19 and the world changed. In the past, SAFSS’s programs have relied on face-to-face interaction with clients whether they were honing their language skills, seeking practical advice on how to navigate their new home, or dealing with traumatic personal events. I have been struck by the commitment and creativity employed by Sudip and her staff in finding ways to deliver those programs in the new “virtual” world. I know I speak for the full board when I express my appreciation for the way staff have risen to the challenge.

I also want to take this opportunity to thank some of the board members whose time with SAFSS is coming to an end. Terry Kyritsis, Vivek Arora and Nandi Deterville all joined the board back in 2018, and all have made great contributions to SAFSS’s success. They will be missed.

Our funders also deserve a special vote of thanks for their continued support and for their flexibility in allowing us to adapt to these challenging times.

Our clients, of course, remain our primary focus. At the best of times, moving to a new country is a traumatic and challenging time. That is even more the case in 2020. We will continue to work to help them meet those challenges as we adapt to this new normal.

*Patrick Madden*



# EXECUTIVE DIRECTOR ADDRESS

I am pleased to share our 2019 – 20 Annual Report. This report also marks my first year as the Executive Director of Settlement Assistance and Family Support Services. As is expected, the first year of a new Executive Director is paradoxically an exercise to become a part of the family as well as a part of change. Looking back, I cannot recall a moment when I was not a part of this agency's amazing family. That is a testament to the commitment of our staff, volunteers and Board of Directors to the values of the organization. SAFSS does not work towards those values but we live it; it is an organic element of our culture.

Last year we began to lay the foundations for technology and innovations that will be relevant and ahead of the curve for the next decade. What we had not anticipated was that this would be tested in its infancy by this pandemic. However, what it revealed was that the staff was ready to meet the challenge head-on and at no point during this disruption were our clients left without services. Last year's efforts in professional development and investment in technology prepared us and helped us in a quick adaptation to a completely unknown situation. Technology and infrastructure could not have been a solution by itself without our committed staff driving that change, reaching out to clients and adapting to time schedules that were contingent on the availability of technology to the clients who shared a single computer with their school going kids. All of this important work depends on the quality, knowledge and engagement of our staff and volunteers.

We focused on rationalization and streamlining of activities and programs, and increased and strengthened partnerships with like-minded community agencies in fulfilment of our strategic plan. We introduced a Client Management System to get a better understanding of our clients' needs, attributes and strengths. This has allowed us to work towards introducing programs that best respond to the diverse population and needs that we serve.

All of this would not have been possible without the continued support of our funders, who have been generous and flexible. Our successes over the past year were made possible because of the commitment of SAFSS' Board, staff and volunteers, and our ongoing association with you, our stakeholders.

*Sudip Minhas*



# SETTLEMENT SERVICES OPERATING HIGHLIGHTS

Settlement services include assessment, orientation, referral, information, completing of government documents, advocacy and counselling for new immigrants and settled immigrants.

**4,504** newcomer

clients have been served  
in year 2019-2020 under  
IRCC.

**1,691** clients returned to

get more services according to  
their needs and got help in  
completing government forms  
and referral services to support  
in their local communities.

These services were provided  
under Immigration, Refugees  
and Citizenship Canada pro-  
gram in English and French.

**63** group Sessions were held under IRCC

Program on different topics to assist educate and empower newcomers to Canada in their settlement and integration through our workshops. Some of the topics were as follows: Public Education Fire Prevention and Safety, Tenant Rights in Ontario, Diabetes Prevention, Housing Help Services, Flu and Hand Hygiene, Parenting Workshop/Foster Parent, Police and Safety, Basic Cashier Training, Wills and Estate Planning, Your Rights at Work, Canada Benefits, OW and ODSP Eligibility, Citizenship, CPA Advance Career Guide, Children Aid Society, Financial Education, Resume Building and Job Search Workshop, Dental Health, Information Session on how to get a job in retail-Cashier Training, Immigration Updates and many more...



**11** workshops arranged by Counsellors

for their clients and **160** Participants have attended on different topics such as Legal Education for Refugee Women, Employment Opportunities for Youth, Healthy Lifestyle, Mental health Awareness, Public Education on Police Services, Government & Community Resources for Newcomers.

**2,813** new Immigrants have been served.

**Newcomer Settlement Program (NSP)** provides services to permanent residents, Canadian citizens, convention refugees, and refugee claimants, live-in caregiver, visitors, work permit and Minister's permit holder who have special permission to remain in Canada.

**810** unique clients have received over **1164** one-on-one services.

# OUR CLIENTS' STORIES

The stories of our clients are amazing! As humans, they have suffered trauma and indignities that no one should have to endure. But because of their inner strength and resiliency, they struggle through the most difficult challenges.

## **STORY OF AN ISLAND GIRL THARUNYA.....**

### **Collaboration among SAFSS and clients strengthen the Likelihood of a Positive Outcome.**

Tharunya, was brought into the U.S.A in 2017 from Sri Lanka. She and 35 other illegal immigrants paid a lump sum amount to an agent and were forced to spend 11 months in Yemen, Sudan, Egypt, Thailand & Brazil in order to escape from their war-torn nations. The situation in Sri Lanka forced Tharunya to leave the country with the help of the family's savings. Tharunya

was the eldest in the family and she was 25 years old when she left Sri Lanka.

During her stay in the USA Tharunya couldn't report to any authorities, because of the fear of deportation. Then she decided to move to Canada during a severe winter.

Tharunya needed Intensive Therapy along with Immigration Relief which was facilitated with the support and recommendation of settlement staff of SAFSS at a Tamil Church to cope with the trauma. The possibility of obtaining a stay order and work permit was of utmost importance in her recovery. Later Tharunya was granted Convention Refugee status with a work permit which gave her a sense of vindication.

The trauma she faced has left her with long-lasting effects with deep

roots. Recovery from traumatic events requires multi-layered approaches as well as cultural and linguistic support. The services she received from the collaboration of the community agencies are helping her to recover. Tharunya found peace, and she no longer lives in fear of the shadows because of her legal status. Together with other community services including the guidance from Settlement Assistance and Family Support Services she managed to improve her English, find a job, and all other settlement needs. The legal trouble which plagued her has disappeared because of the PR status she holds and now she is confidently taking her first steps with the help of Immigration Refugees and Citizenship of Canada towards greener pastures.

Hi waheeda,  
Hope you are doing well

I want to thank you to whole team of Toronto Furniture Bank. They are doing great job for the new comers like me, who don't have minimum expenses for Furniture and household items.

Thank you for making my house very beautiful with all wonderful things, Specially thank you from bottom of my heart for my son, who was missing Sofa and bed from back home.

Thank you word would be so small,  
I appreciate your help and Assistance.  
And would also suggest to newcomers in near future.

THANKING YOU  
ATISHI PATEL

# WOMEN SERVICES

**Violence Against Women (VAW)** program promotes non-violence and works towards the eventual elimination of Violence Against Women. The program addresses domestic violence. It provides individual and group counseling to women who have been physically, emotionally, and financially abused by their partners. This program is not only available to women, but are available equally to all individuals regardless of sex, gender identity, or sexual orientation. It assists women who have experienced abuse during their lives. These services are delivered in person or over the phone. The counseling is goal-focused.

- ◆ Crisis/support counseling to help clients get urgent assistance
- ◆ Develop safety plans with clients
- ◆ Provide info on their rights and available resources
- ◆ Advocacy with other agencies, legal, Ontario Works, ODSP and housing, etc.

The VAW program also conducts weekly support groups whereby women are encouraged to honor the qualities that contribute to their survival and the survival of their children. Empowering women to foster and develop their own healthier coping strategies and slowly letting go of more harmful behavior.

# LANGUAGE SERVICES

There were **691** students served in 2019-2020. Childcare and transportation assistance were provided.

Language classes with Computer Assisted Language Learning (CALL) were provided from three strategically located high need area in Scarborough. The classes offered at all three locations were from literacy, CLB 1, CLB 2, CLB 3, CLB 4, CLB 5 and blended class at CLB 6/7.

The top **three countries** where the students came from were Sri-Lanka, China and Afghanistan.

**27** information sessions/workshops were conducted at the centre, **597** students attended the session.

**56** children attended the CNC (Care for Newcomer's Services) program who were from infants to toddlers.

# STUDENTS' STORIES

## Hai Yen Tran From SAFSS, Finch Centre

My name is Hai Yen Tran and I am a newcomer from Vietnam. I have been in Canada for eight months. Immigrating to a new country was challenging to a person who is not very outgoing like me. However, the moment I joined SAFSS Finch Centre to develop my language skills, my attitude towards living in Canada has changed completely. My teacher's encouragement helped me to get involved not only in the learning activities but also to socialize with other students during the breaks. Now I feel lucky that I have a number of new friends that I made through SAFSS.

After less than seven months of joining the LINC program, I feel much more comfortable communicating in English and confident in my language skills. I joined the LINC class in January and I benefitted from all the in-class activities side by side with in school activities. Being a regular student helped me develop both my pro-

ductive and receptive skills. The themes, topics, ways of teaching, various indoor and outdoor activities, and the class environment helped me improve my English dramatically. I always enjoyed the variety of classroom activities and topics that have enhanced my knowledge about Canada along with my communication and academic skills through many real-world tasks. The academic skills we study, such as essay-writing and presentation skills, will help me greatly in my future academic career. By participating in discussions and presentations, I could overcome my fears of public speaking. The useful info sessions I attended at SAFSS raised my awareness about topics such as safety and security in every-day life, conscientiousness about the environment and the tax system in Canada. In March, and due to the extenuation circumstances of a global pandemic, my school transitioned into a fully online learning system. Despite all

the technical difficulties associated with the transition to online learning, I found it to be a very effective and productive experience thanks to my teacher's sustained support and encouragement. Using a variety of platforms and technologies facilitated the communication between me, my classmates and my teacher. Online learning has provided me the opportunity to improve computer skills along with my time-management skills, and it was a valuable tool to interact with others virtually. It has also taught me methods in independent study and self-motivation. Having experienced both in school and online teaching methods, I feel more prepared to join a university to continue my educational career. I am determined to apply to a master's program next admission cycle to be able to fulfill my academic goal.

I am a newcomer from Bangladesh, and I am a mother of two beautiful girls. I joined SAFSS LINC Finch Centre on October 2<sup>nd</sup>, 2018, and studied there for nine months as a level 6/7 student. Being a regular student helped me develop both my productive and receptive skills. The themes, topics, ways of teaching, various indoor and outdoor activities, and the class environment helped me improve my English dramatically. I always enjoyed the variety of classroom activities and topics that have enhanced my knowledge about Canada along with my communication and academic skills. I also learned about the job market, interview tips, workplace etiquettes, official mail correspondence and many other real-world activities.

Through participating in discussions, debates, presentations and practicing playing the role of the Master of ceremonies, I could ultimately overcome my fears of public speaking. The well-wishes and praises I used to receive from the manager, my teacher and all my classmates after each school event strengthened me and

motivated me to do even better the following time. I should not forget to mention that I was very fortunate to have such a wonderful group of classmates. Language and cultural barriers couldn't stop us from becoming friends.

SAFSS Finch also organized info sessions and seminars through which I came to know useful and valuable information and security issues related to living in Canada. This really helped us not only deal with everyday life issues but also to smoothly settle in Canada.

All the teachers and the childminders of the daycare were always very helpful and sincere. Whenever I needed anything, they were always there to consult for me and provide their precious suggestions.

The SAFSS Finch daycare staff members are a group of such amazing people that I didn't need to worry about my daughter. I couldn't have studied efficiently if SAFSS hadn't taken care of my little girl so incredibly. The daycare also made a very positive impact on my girl. As the Canadi-

an culture was very new for my daughter as well, she got to experience it from the day care. Thanks to the daycare, my daughter also gained social skills side by side with communication skills.

At present, I am studying "Business Analytics" at Seneca College. I had to meet their language proficiency requirement which is scoring at least 6 in each individual segment of IELTS test and an overall score of 6.5. I had a very short time to go through all the formalities in order to join the college this September. When I found that I had to sit for IELTS, I was a little anxious as I wouldn't get sufficient time to prepare for it. Though it was only a week of preparation, I could score 6.5 and was able to join the Business Analytics course thanks to the language training I had in my class.

LINC Finch Centre with all its staff and students has occupied a special space deep in my heart and it will always stay there.

**Sifat Ehsan**

# BOARD OF DIRECTORS



**Board Chair**  
Patrick Madden



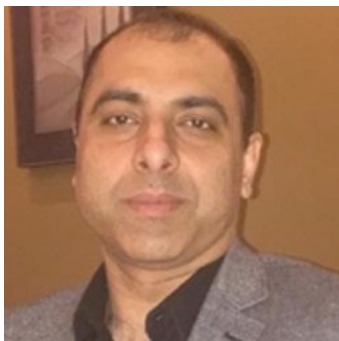
**Vice-Chair**  
Jim Hadjiyianni



**Secretary**  
Terry Kyritsis



**Treasurer**  
Sushma Subedi



Vivek Arora



Nandi Deterville



Brandon Arkinson



Kenneth Edeh



Roger Ramkissoon

# FINANCIAL STATEMENTS

## Settlement Assistance and Family Support Services (SAFSS)

### STATEMENT OF OPERATIONS

Year ended March 31, 2020

	Unrestricted Fund \$	Grant Programs Fund \$	Total 2020 \$	Total 2019 \$
<b>REVENUE</b>				
Operating grants				
Immigration, Refugees and Citizenship Canada	—	2,751,003	2,751,003	2,750,541
City of Toronto	—	130,444	130,444	114,759
Ministry of Children, Community and Social Services - VAW [Note 7]	—	94,246	94,246	90,052
Ministry of Children, Community and Social Services - NSP [Note 8]	—	77,531	77,531	77,531
United Way Toronto & York Region	—	—	—	40,348
New Horizons for Seniors Program	—	6,759	6,759	16,393
Other income	8,705	—	8,705	13,121
Gala dinner admission fees	37,573	—	37,573	29,378
Bingo proceeds	83,758	—	83,758	88,137
	<b>130,036</b>	<b>3,059,983</b>	<b>3,190,019</b>	<b>3,220,260</b>
<b>EXPENDITURES</b>				
Staffing	11,613	2,074,495	2,086,108	2,131,146
Occupancy	—	626,613	626,613	662,063
Direct program	—	171,078	171,078	169,800
Administration	30,524	115,361	145,885	118,956
Bingo program	83,758	—	83,758	88,137
Professional fee	10,539	27,766	38,305	41,549
Fundraising	13,389	—	13,389	13,535
Amortization	—	3,169	3,169	3,648
	<b>149,823</b>	<b>3,018,482</b>	<b>3,168,305</b>	<b>3,228,834</b>
Excess (deficiency) of revenue over expenditures	<b>(19,787)</b>	<b>41,501</b>	<b>21,714</b>	<b>(8,574)</b>

See accompanying notes

# INDEPENDENT AUDITOR'S REPORT



Financial Statements

## **Settlement Assistance and Family Support Services (SAFSS)**

March 31, 2020





# Settlement Assistance and Family Support Services (SAFSS)

March 31, 2020

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Chartered Professional Accountants  
Licensed Public Accountants  
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Fax: 905 882 9580  
Email: sohail.raza@srco.ca  
www.srco.ca

## INDEPENDENT AUDITOR'S REPORT

### To the Members of Settlement Assistance and Family Support Services (SAFSS)

#### *Opinion*

We have audited the financial statements of Settlement Assistance and Family Support Services (SAFSS) (the "Organization") as at March 31, 2020, and the statements of operations, changes in net assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Settlement Assistance & Family Support Services (SAFSS) as at March 31, 2020, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

#### *Basis for Opinion*

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Organization in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### *Responsibilities of Management and Those Charged with Governance for the Financial Statements*

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

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

#### *Auditor's Responsibilities for the Audit of the Financial Statements*

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

(continues)

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**Independent Auditor's Report to the Members of Settlement Assistance and Family Support Services (SAFSS) (continued)**

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

*SRCO Professional Corporation*

CHARTERED PROFESSIONAL ACCOUNTANTS  
Authorized to practice public accounting by the  
Chartered Professional Accountants of Ontario

Richmond Hill, Canada  
September 15, 2020

## Settlement Assistance and Family Support Services (SAFSS)

### STATEMENT OF FINANCIAL POSITION

As at March 31, 2020

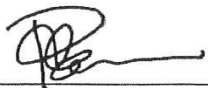
	2020	2019
	\$	\$
<b>ASSETS</b>		
<b>CURRENT</b>		
Cash	—	73,722
Guaranteed investment certificates <i>[Note 3]</i>	11,920	11,464
Accounts receivable - <i>grants, no allowance</i>	178,396	21,356
Other receivable	45,743	4,136
Harmonized sales tax recoverable	48,722	90,085
	284,781	200,763
SECURITY DEPOSIT	8,440	8,440
CAPITAL ASSETS <i>[Note 4]</i>	12,675	15,844
	305,896	225,047
<b>LIABILITIES AND NET ASSETS</b>		
<b>CURRENT</b>		
Bank overdraft <i>[Note 5]</i>	56,786	—
Accounts payable and accrued liabilities	25,097	16,754
Deferred revenue <i>[Note 6]</i>	43,188	49,182
	125,071	65,936
<b>Net assets</b>		
Unrestricted	139,324	159,111
Internally restricted	41,501	—
	180,825	159,111
	305,896	225,047

Commitments *[Note 9]*

Subsequent events *[Note 12]*

*See accompanying notes*

On behalf of the Board of Directors

 Director

 Director

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 **SRCO**

## Settlement Assistance and Family Support Services (SAFSS)

### STATEMENT OF OPERATIONS

Year ended March 31, 2020

	Unrestricted Fund \$	Grant Programs Fund \$	Total 2020 \$	Total 2019 \$
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*See accompanying notes*

## Settlement Assistance and Family Support Services (SAFSS)

### STATEMENT OF CHANGES IN NET ASSETS

Year ended March 31, 2020

	Unrestricted \$	Internally restricted \$	Total 2020 \$	Total 2019 \$
<b>NET ASSETS - BEGINNING OF YEAR</b>	159,111	—	159,111	167,685
Excess (deficiency) of revenue over expenditures	(19,787)	41,501	21,714	(8,574)
<b>NET ASSETS - END OF YEAR</b>	<b>139,324</b>	<b>41,501</b>	<b>180,825</b>	159,111

*See accompanying notes*

## Settlement Assistance and Family Support Services (SAFSS)

### STATEMENT OF CASH FLOWS

Year ended March 31, 2020

	2020	2019
	\$	\$
<b>OPERATING ACTIVITIES</b>		
Excess (deficiency) of revenue over expenditures	21,714	(8,574)
Amortization	3,169	3,648
	<b>24,883</b>	<b>(4,926)</b>
Change in non-cash working capital items		
Accounts receivable	(157,040)	273,173
Other receivable	(41,607)	1,000
Accounts payable and accrued liabilities	8,343	104
Deferred revenue	(5,994)	(15,469)
Harmonized sales tax recoverable	41,363	(47,690)
<b>Cash (used in) provided by operating activities</b>	<b>(130,052)</b>	<b>206,192</b>
<b>INVESTING ACTIVITIES</b>		
Purchases of capital assets	—	(2,506)
Guaranteed investment certificates	(456)	—
<b>Cash used in investing activities</b>	<b>(456)</b>	<b>(2,506)</b>
<b>FINANCING ACTIVITIES</b>		
Bank overdraft	56,786	(200,126)
<b>Cash provided by (used in) financing activities</b>	<b>56,786</b>	<b>(200,126)</b>
<b>(DECREASE) INCREASE IN CASH</b>	<b>(73,722)</b>	<b>3,560</b>
<b>CASH - BEGINNING OF YEAR</b>	<b>73,722</b>	<b>70,162</b>
<b>CASH - END OF YEAR</b>	<b>—</b>	<b>73,722</b>

*See accompanying notes*

## Settlement Assistance and Family Support Services (SAFSS)

### NOTES TO FINANCIAL STATEMENTS

March 31, 2020

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#### 1. INCORPORATION AND PURPOSE

Settlement Assistance and Family Support Services (SAFSS) (“the Organization”) was incorporated without share capital, under the laws of the Province of Ontario on March 26, 1990. The Organization is a registered charity under the Income Tax Act and is not subjected to income tax. The objects of the organization are as follows:

- a. To assist immigrants to Canada in their integration into Canadian society through language training, job skills training and other support services and by providing information regarding other services available in the community;
- b. To prevent wife, child, youth and senior abuse through education, counseling, intervention and support services;
- c. To increase awareness in the community of issues relating to the integration of immigrants to Canada and issues relating to wife, child, youth and senior abuse through educational workshops and seminars; and
- d. To promote and develop active participation and peer support of community volunteers.

In accordance with its objectives, the Organization administers English language instruction programs, conducts workshops and provides advocacy and referral services.

#### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

These financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations as contained in Part III of the Chartered Professional Accountant Canada (“CPAC”) Handbook. To the extent Part III of the CPAC Handbook does not address certain matters applicable to the Organization; it will use accounting standards for private enterprises contained in Part II of the CPAC Handbook. The significant accounting policies are detailed as follows:

##### **Fund accounting**

All programs receive program specific government grants, the uses of which are restricted to specific programs. In order to ensure observance of the restrictions on the use of resources, the Organization has classified these activities for accounting and reporting purposes into funds as follows:

- Unrestricted revenue and expenses relating to non-program activities are reported in the unrestricted fund.



## Settlement Assistance and Family Support Services (SAFSS)

### NOTES TO FINANCIAL STATEMENTS

March 31, 2020

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#### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

##### Fund accounting (continued)

- Contributions restricted to programs, program revenues and program expenses are reported in the grant programs fund.

Interfund transfers comprise transfers of financial resources from the unrestricted fund to the grant programs fund in order to cover deficiencies resulting when expenses of programs exceed the programs specific revenues.

##### Internally restricted net assets

The program deficit reserve is to be used to cover deficit that might arise in programs as a result of program expenses exceeding program specific revenues. According to the resolution of the Board, by which the reserve was established, it is to be adjusted annually at the discretion of the Board, by reference to the amount transferred from the unrestricted fund to the grant programs fund to cover program deficits of the previous year.

##### Revenue recognition

The Organization uses the restricted fund method of accounting for contributions for programs which are reported in the grant programs fund. Restricted contributions are recognized as revenue of the restricted grant programs fund in the year received, or receivable if the amount can be reasonably estimated and collection is reasonably assured.

Contributions for which no corresponding programs fund is presented are recognized in the unrestricted fund in accordance with the deferral method. Restricted contributions for expenses of future periods are deferred and recognized as revenue in the same period as the related expenses are incurred. Contributions restricted for the purchase of equipment are deferred and recognized as revenue on the same basis as the amortization expense related to the acquired equipment. Unrestricted contributors, revenue from fundraising activities and other income are recognized as revenue of the unrestricted fund in the year received, or receivable if the amount can be reasonably estimated and collection is reasonably assured.

##### Property tax rebate

The property tax rebates from the City of Toronto recognized when received or receivable if the amount can be reasonably estimated and collection is reasonably assured. During the year, the Organization recognized rent rebates amounting to \$91,999 (2019 - \$34,531). These rebates were recorded as a reduction in the associated occupancy costs which the Organization incurred, and were recognized in occupancy expenditures.

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## Settlement Assistance and Family Support Services (SAFSS)

### NOTES TO FINANCIAL STATEMENTS

March 31, 2020

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#### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

##### Donated equipment

Donations of equipment are recorded at fair value when fair value can reasonably be estimated and when such value is significant.

##### Donated material and services

Volunteers contribute extensive time and effort to assist the Organization in carrying out its activities. The value of donated materials and services are not recorded in these financial statements due to the difficulty in determining their fair value.

##### Cash (bank overdraft)

The Organization's policy is to present bank balances, including bank overdrafts with balances that fluctuate frequently from being positive to overdrawn, under cash or bank overdraft.

##### Capital assets

Capital assets are stated at cost less accumulated amortization. Capital assets are amortized over their estimated useful lives at the following rate and methods:

Furniture and fixtures	20%	Straight-line method
Equipment	20%	Straight-line method

All additions made during the year are amortized at 50% of the above rates.

##### Impairment of long-lived assets

The Organization reviews long-lived assets whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. When indicators of impairment of the carrying value of the assets exist, and the carrying value is greater than the net recoverable value, an impairment loss is recognized to the extent that the fair value is below the carrying value. As at March 31, 2020, there were no significant indications of impairment.

##### Financial instruments

The Organization initially measures its financial assets and liabilities at fair value. The Organization subsequently measures all its financial assets and financial liabilities at cost or amortized cost.

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## Settlement Assistance and Family Support Services (SAFSS)

### NOTES TO FINANCIAL STATEMENTS

March 31, 2020

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#### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

##### Financial instruments (continued)

Financial assets measured at cost or amortized cost consist of cash, guaranteed investment certificates, accounts receivable, other receivable and security deposit. Financial liabilities measured at cost or amortized cost consist of bank overdraft and accounts payable and accrued liabilities.

##### Impairment of financial instruments

Financial assets measured at cost are tested for impairment when there are indicators of impairment. The amount of the write-down is recognized in the statement of operations. The previously recognized impairment loss may be reversed to the extent of the improvement directly or by adjusting the allowance account, provided it is no greater than the amount that would have been reported at the date of the reversal had the impairment not been recognized previously. The amount of the reversal is recognized in the statement of operations.

##### Measurement uncertainty

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 amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Such estimates include allowance for doubtful accounts, useful lives of capital assets, impairment of financial assets and accruals and are periodically reviewed and any adjustments necessary are reported in earnings in the period in which they become known. Actual results could differ from these estimates.

##### Economic dependence

The Organization is dependent on government funding to sustain its operations.

#### 3. GUARANTEED INVESTMENT CERTIFICATES

The guaranteed investment certificates (GIC's) will mature in September 11, 2020 and bear interest at 1.60% (2019 – 0.60%).

## Settlement Assistance and Family Support Services (SAFSS)

### NOTES TO FINANCIAL STATEMENTS

March 31, 2020

#### 4. CAPITAL ASSETS

			2020	2019
	Cost	Accumulated amortization	Net book value	Net book value
	\$	\$	\$	\$
Furniture and fixtures	21,379	8,704	12,675	15,844
Equipment	116,017	116,017	—	—
	137,396	124,721	12,675	15,844

#### 5. LINE OF CREDIT

The Organization has a revolving line of credit facility, with a credit limit of \$225,000 (2019 - \$225,000), which bears interest at 5.45% (2019 - 5.45%) per annum and is secured by a general security agreement. As at March 31, 2020, \$56,786 (2019 - \$nil) of the available credit was utilized. The revolving line of credit agreement contains certain financial reporting covenants. As at March 31, 2020, the Organization is in compliance with the covenants.

## Settlement Assistance and Family Support Services (SAFSS)

### NOTES TO FINANCIAL STATEMENTS

March 31, 2020

#### 6. DEFERRED REVENUE

<b>Immigration, Refugees and Citizenship Canada - Settlement Program</b>		
	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
Deferred revenue, beginning of year	476	—
Funds received or receivable	481,414	481,961
Less: revenue recognized during the year	(481,890)	(481,485)
Deferred revenue, end of year	—	476

<b>Employment and Social development - New Horizons for Seniors Program</b>		
	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
Deferred revenue, beginning of year	27,076	43,469
Funds received for capital expenditures	—	—
Funds received for project costs	—	—
Less: revenue recognized during the year	(6,759)	(16,393)
Deferred revenue, end of year	20,317	27,076

<b>City of Toronto - Community Service Partnerships (CSP)</b>		
	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
Deferred revenue, beginning of year	21,630	21,182
Funds received or receivable	56,180	54,518
Less: revenue recognized during the year	(54,939)	(54,070)
Deferred revenue, end of year	22,871	21,630

## Settlement Assistance and Family Support Services (SAFSS)

### NOTES TO FINANCIAL STATEMENTS

March 31, 2020

#### 7. SERVICE CONTRACT WITH THE MINISTRY OF CHILDREN, COMMUNITY & SOCIAL SERVICES - VAW

The Organization receives funding from the Ministry of Children, Community & Social Services for its Violence Against Women Project. The revenue and expenditures for this program are as follows:

	2020	2019
	\$	\$
Revenue	94,246	90,052
Expenditures		
Salaries	66,441	74,254
Program supplies	11,033	2,987
Rent	9,600	8,100
Administration	5,635	3,142
Professional fees	1,203	1,020
Equipment	499	549
	94,411	90,052
Excess of revenue over expenditures	(165)	—
Transfer from unrestricted fund	165	—
Unexpended grant, end of year	—	—

## Settlement Assistance and Family Support Services (SAFSS)

### NOTES TO FINANCIAL STATEMENTS

March 31, 2020

#### 8. SERVICE CONTRACT WITH THE MINISTRY OF CHILDREN, COMMUNITY & SOCIAL SERVICES - NSP

The revenue and expenditures of the Ministry of Children, Community & Social Services are as follows:

	2020	2019
	\$	\$
Revenue	77,531	77,531
Expenditures		
Salaries	66,799	67,173
Rent	4,800	4,500
Program supplies	3,002	4,014
Administration	2,010	2,117
Professional fees	920	880
	77,531	78,684
Excess of revenue over expenditures	—	(1,153)
Transfer from unrestricted fund	—	1,153
Unexpended grant, end of year	—	—

#### 9. COMMITMENTS

The Organization is committed to leasing premises until 2025. Minimum annual payments as at March 31, 2020 are as follows:

	\$
2021	546,047
2022	552,734
2023	559,593
2024	141,822
2025	94,500

## Settlement Assistance and Family Support Services (SAFSS)

### NOTES TO FINANCIAL STATEMENTS

March 31, 2020

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#### 10. FINANCIAL INSTRUMENTS

The Organization is exposed to various risks through its financial instruments. The following analysis provides a measure of the Organization's risk exposure at the date of financial position, March 31, 2020:

##### **Credit risk**

Credit risk arises from the potential that a counter party will fail to perform its obligation. The Organization is exposed to credit risk through its guaranteed investment certificates and accounts receivable balances. The Organization reduces credit risk from its guaranteed investment certificates balances by maintaining its funds with credit worthy financial institutions. The Organization does not believe there is significant credit risk with respect to the accounts receivable as it relates to a government grant. In the opinion of management, the credit risk exposure to the Organization is not significant.

##### **Liquidity risk**

Liquidity risk is the risk that the Organization will encounter difficulty in meeting the obligations associated with its financial liabilities. The Organization is exposed to this risk mainly in respect of accounts payable and accrued liabilities. The Organization reduces its exposure to liquidity risk by ensuring that it documents when authorized payments become due and through its facility agreement. In the opinion of management, the liquidity risk exposure to the Organization is not significant.

##### **Interest rate risk**

Interest rate risk is the risk that the value of a financial instrument might be adversely affected by a change in the interest rates. The Organization is exposed to interest rate risk primarily through its floating interest rate on its credit facilities. In seeking to minimize the risks from interest rate fluctuations, the Organization manages exposure through its normal operating and financing activities.

The interest rate risk exposure to the Organization is not significant.



## Settlement Assistance and Family Support Services (SAFSS)

### NOTES TO FINANCIAL STATEMENTS

March 31, 2020

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#### 11. CAPITAL MANAGEMENT

In managing capital, the Organization focuses on liquid resources available for operations. The Organization's objective is to have sufficient liquid resources to continue operating despite adverse financial events. The need for sufficient liquid resources is considered in the preparation of an annual budget and in the monitoring of cash flows and actual operating results compared to the budget. As at March 31, 2020, the Organization has met its objective of having sufficient liquid resources to meet its current obligations.

#### 12. SUBSEQUENT EVENTS

Due to the disruption of the COVID-19 crisis, the Organization's operations will be affected in a variety of ways and extents. Up to the date of issuance of these financial statements, the Organization is still assessing such impacts on its operations and net assets and will account for and disclose them as soon as reliable estimates become available.

#### 13. COMPARATIVE FIGURES

Some of the comparative figures have been reclassified to conform to the current year's presentation.

# OUR FUNDERS

We would like to thank all of our funders for their continued support and faith in our capacity to deliver quality services to our clients. We look forward to their continued support.

- ◆ Immigration, Refugees and Citizenship Canada (IRCC)
- ◆ Ministry Of Children, Community and Social Services (MCCSS)
- ◆ City Of Toronto
- ◆ Toronto Employment & Social Services (TESS)
- ◆ Ontario Licensing and Gaming ( Dolphin Gaming)

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Immigration, Refugees  
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Immigration, Réfugiés  
et Citoyenneté Canada



Ministry of  
Children, Community &  
Social Services



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