



Community Care
NORTHUMBERLAND

YTD July Financial Report

For the four months ending July 31st, 2025

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Prepared for: **Finance Committee**

Version 2

Presentation Notes

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Abbreviations:

YTD = year to date

PY = prior year

Y/Y = year over year

**HISA = High-Interest Savings
Account**

CSS = Community Support Services

PALC = Palliative Care



Statement of Financial Position

For the 4 months ended July 31, 2025

Highlights:

- Cash stability (liquidity¹) has improved from PY
- Increase in HISA driven by \$48K estate donation
- Accounts payable increased due to timing - Hospice funding received but not yet transferred

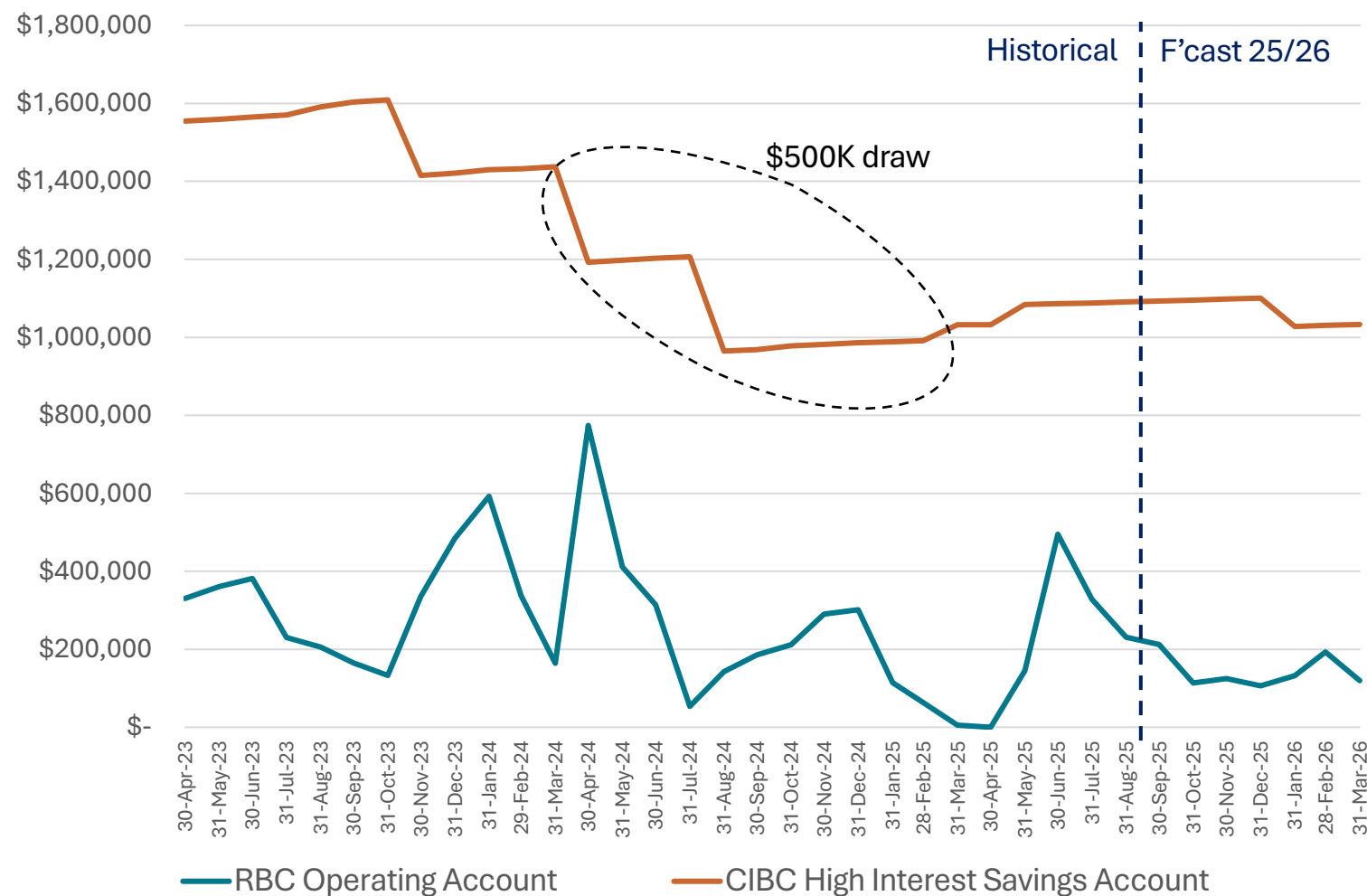
¹Liquidity is measured by an organization's ability to cover short-term obligations with easily-accessible cash. This measure is called 'Acid Test' (a more conservative Current Ratio), which is calculated as:

$$\text{Acid Test Ratio} = (\text{Cash} + \text{Receivables}) / \text{Current Liabilities}$$

CCN's Acid Test ratio is 1.9, which is a lower than 2024/25 YE but is still strong & means the organization could cover more than double it short-term liabilities

	July 31, 2025	March 31, 2025
	\$	\$
CURRENT ASSETS		
Cash and bank		
Operating Account	279,075	-41,327
Lottery Account	687	687
CCN High Interest Savings Account	1,088,225	1,032,610
Petty Cash	2,292	2,292
Operating Line of Credit	-	-25,000
Accounts receivable	336,387	427,697
Prepaid Expenses	89,727	65,313
Investments		
RBC GICs	55,905	55,905
Accrued Interest on Investments	2,141	1,840
Port Hope - Credit Union Shares	-	-
Total Current Assets	1,854,438	1,520,017
Property, Plant & Equip		
Land	236,188	236,188
Equipment	273,704	279,076
Leasehold Improvements	1,203	1,804
Building	6,408,854	6,537,315
Vehicle	160,675	181,759
Total Property, Plant & Equip	7,080,623	7,236,142
Total Assets	8,935,061	8,756,159
LIABILITIES		
Current Liabilities		
Accounts payable and accrued liabilities	735,103	465,076
Government Remittances	49,394	45,364
Deferred grant revenue	114,540	71,249
Total Current Liabilities	899,038	581,688
Deferred Contributions	7,080,623	7,236,142
Long Term Liability		
Total LT Liabilities	7,080,623	7,236,142
Fund Balances		
Net Assets	938,328	1,082,996
Year to Date Surplus/Deficit	17,072 -	144,667
Total Liabilities & Fund Balances	8,935,061	8,756,159

Cashflow: Historical & Forecast

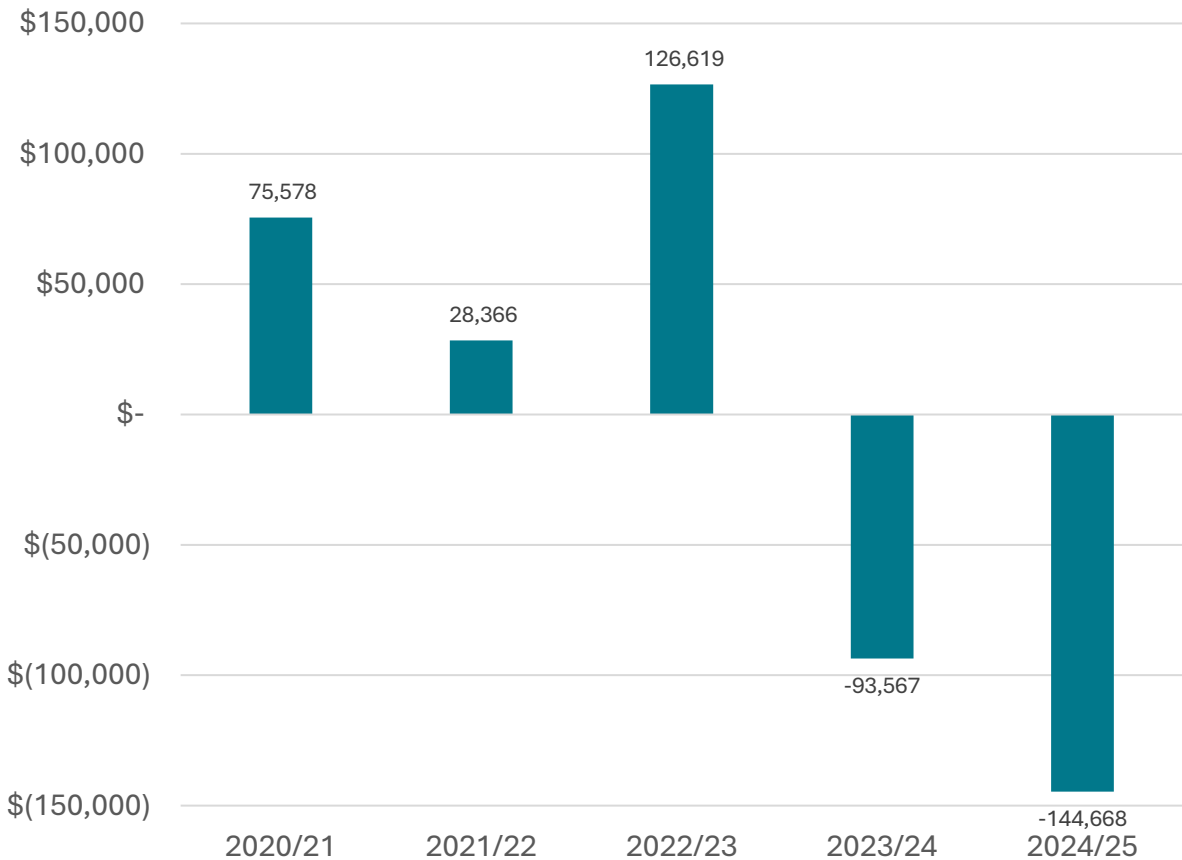


Discussion:

- \$355K of the \$500K draw last fiscal was used to address cashflow timing challenges
- \$145K of this draw was used to offset negative working capital deficit
- Operations continue to depend on withdrawals to balance short-term cash requirements
- HISA is projected to decline by approximately \$75K in 2025/26, with potential for a larger draw if revenue timing challenges reoccur

Historical Operating Performance

Historical Surpluses (Deficits)



Discussion:

- As amortization is completely offset by deferred revenues, surpluses or deficits can be considered on a cash basis
- From cash standpoint, operating deficits over the last 2 fiscal years have negated “banked” surpluses from 2020/21 to 2022/23
- This is necessitating cash withdrawals from the HISA
- Functional center benchmarking will be performed in Q2 to assess resource utilization efficiency



Operating Statement

For the 4 months ended July 31, 2025

High-level observations:

- YTD surplus is \$17K – a \$97K Y/Y improvement
- Revenue is higher than budget by \$75K & improved Y/Y by \$246K
- Expenses are higher than budget by \$58K & have grown Y/Y by \$132K

Community Care Northumberland	YTD Actual	YTD Budget	YTD Variance	YTD Variance %	PY YTD Actual	Annual Budget
Government Funding - Base	975,353	957,217	18,136	1.9%	898,435	2,871,652
Government Funding - One-Time	349,889	297,667	52,222	17.5%	372,600	893,000
Client fee recoveries	237,531	261,985	-24,454	-9.3%	256,917	785,956
Fundraising	36,252	26,667	9,585	35.9%	27,267	80,000
Donations	81,637	174,164	-92,527	-53.1%	68,346	522,491
Foundation Funding	326,087	228,643	97,444	42.6%	141,174	685,930
Grants	138,772	135,242	3,530	2.6%	149,123	405,726
Interest income/loss	11,190	19,500	-8,310	-42.6%	26,670	58,500
Amortization of Capital Contribution	181,123	178,333	2,790	1.6%	169,452	535,000
Other revenue	18,524	1,333	17,191	1289.3%	594	4,000
Total Revenue	2,356,358	2,280,752	75,606		2,110,578	6,842,255
Operating Expenses						
Salaries, Wages	1,268,821	1,223,593	45,228	3.7%	1,180,205	3,670,778
Benefits	227,408	216,088	11,320	5.2%	198,059	648,264
Medical Staffing	22,940	23,933	-993	-4.2%	22,937	71,800
Supplies	188,200	193,415	-5,215	-2.7%	192,906	580,246
General Sundry	88,789	87,023	1,766	2.0%	79,215	261,070
Travel - Staff & Service Delivery	87,856	111,487	-23,631	-21.2%	115,723	334,460
Professional fees	101,796	70,908	30,888	43.6%	67,873	212,723
Volunteer Recognition	4,608	4,721	-113	-2.4%	6,557	14,164
Fundraising	23,459	14,967	8,492	56.7%	14,885	44,900
Equipment Maintenance/Purchase	32,826	36,533	-3,707	-10.1%	35,131	109,600
Amortization of Capital Assets	181,123	178,333	2,790	1.6%	169,452	535,000
Contracted Out Services	28,887	37,750	-8,863	-23.5%	36,660	113,250
Occupancy - Rent/Lease/Taxes	82,573	82,000	573	0.7%	87,976	246,000
Total Expenses	2,339,286	2,280,752	58,534		2,207,579	6,842,255
Surplus or Deficit before Transfers	17,072	0	17,072	-	97,001	0

Revenue Variance Highlights

- **Foundation Funding:** \$97K (43%) favorable variance driven by higher hospice operating costs, as rising salaries & increased demand for services required more funding support than anticipated (More detail on slide 7).
- **Donations & Fundraising:** \$82K (41%) unfavorable variance resulted from donations being redirected to the Foundation. As of the end of July, donations and fundraising have increased by 23% compared to the same period in 2024/25, reflecting a \$22K rise from the previous year.
- **Government One-Time Funding:** \$52K (18%) favorable variance driven by new 1x Grief & Bereavement funding.
- **Client Fees:** \$24K (9%) unfavourable variance driven by continued lower-than-expected demand for Meals on Wheels services & transportation services.
- **Other Revenue:** \$17K (1,289%) favourable variance due to a \$24K WSIB rebate, of which \$16K had been used by the end of July.

Subsequent events

- **New funding:**
 - \$78K base funding for Bereavement Services for 2025/26,
 - \$87K annualized base funding for Bereavement Services for 2026/27 was confirmed in July, and
 - \$6K base funding for Meal Services for 2025/26 was confirmed in August.

Expense Variance Highlights

- **Salaries & Benefits:** \$56K (4%) unfavourable variance driven by higher occupancy at Ed's House, which required additional clinical staffing.
- **Professional Fees:** \$31K (44%) unfavourable variance driven by unbudgeted Legacy invoices related to the executive search for a new CEO.
- **Travel - Staff & Service Delivery:** \$23K (21%) favourable variance, the driven of which is unknown at this time given the exceptional circumstances surrounding this program. Either volumes are lower-than-budget or invoicing is now aligned with reality.
- **Contracted Out Services:** \$9K (24%) favourable variance reflecting lower-than-expected activity for In-Home Services, Nutrition, and Wellness compared to both budget and PY.
- **Fundraising:** \$8K (57%) unfavourable variance driven by costs for the Golf Fundraiser and Handbags for Hospice Fundraiser – *these costs are fully offset by revenues*.
- **Equipment Maintenance/Purchase:** \$4K (10%) favourable variance fewer vehicle repairs required. Costs are expected to rise in Q2/Q3 when all vehicles undergo annual maintenance and have winter tires installed.



Operating Statement Forecast

For the 12 months ended March 31, 2025

High-Level Assumptions:

- **Government Funding:** Reflects secured commitments as of September 2025
- **Fundraising & Donations:** Incorporates planned fundraising initiatives & probable estate gifts
- **Other Revenue:** based on the calculated WSIB rebate
- **All Other Line Items:** Estimated using a run-rate (a.k.a straight line method)

The cash pressures associated with the forecasted deficit of \$77K is expected to be mitigated by a planned \$75K withdrawal from the HISA

	YTD Actual	YTD Budget	YTD Variance	Year End Forecast	PY YTD Actual	Annual Budget
Community Care Northumberland						
Government Funding - Base	975,353	957,217	18,136	2,994,657	898,435	2,871,652
Government Funding - One-Time	349,889	297,667	52,222	1,019,155	372,600	893,000
Client fee recoveries	237,531	261,985 -	24,454	712,593	256,917	785,956
Fundraising	36,252	26,667	9,585	51,252	27,267	80,000
Donations	81,937	173,330 -	91,393	151,937	68,346	520,081
Foundation Revenue	326,087	229,477	96,610	978,261	141,174	688,340
Grants	138,772	135,242	3,530	416,316	149,123	405,726
Interest income/loss	11,190	19,500 -	8,310	33,570	26,670	58,500
Amortization of Capital Contribution	181,123	178,333	2,790	544,788	169,452	535,000
Other revenue	18,524	1,333	17,191	23,524	594	4,000
Total Revenue	2,356,658	2,280,751	75,907	6,926,053	2,110,578	6,842,255
Operating Expenses						
Salaries, Wages	1,268,821	1,223,593	45,228	3,806,463	1,180,205	3,670,778
Benefits	227,408	216,088	11,320	682,224	198,059	648,264
Medical Staffing	22,940	23,933 -	993	68,820	22,937	71,800
Supplies	188,200	193,415 -	5,215	564,600	192,906	580,246
General Sundry	88,789	87,023	1,766	266,367	79,215	261,070
Travel - Staff & Service Delivery	87,856	111,487 -	23,631	263,568	115,723	334,460
Professional fees	101,796	70,908	30,888	305,388	67,873	212,723
Volunteer Recognition	4,608	4,721 -	113	13,824	6,557	14,164
Fundraising	23,459	14,967	8,492	53,459	14,885	44,900
Equipment Maintenance/Purchase	32,826	36,533 -	3,707	98,478	35,131	109,600
Amortization of Capital Assets	181,123	178,333	2,790	544,788	169,452	535,000
Contracted Out Services	28,887	37,750 -	8,863	86,661	36,660	113,250
Occupancy - Rent/Lease/Taxes	82,873	82,000	873	248,619	87,976	246,000
Total Expenses	2,339,586	2,280,751	58,835	7,003,259	2,207,579	6,842,255
Surplus(Deficit) before Transfers	17,072	-	17,072 -	77,206 -	97,001	-

	PCCT	FV	Ed's House	TOTAL
Hospice Services				
Government Funding - Base	93,883	72,239	210,000	376,122
Government Funding - One-Time	42,222	-	297,668	339,890
Fundraising	-	-	-	-
Donations	-	-	4,482	4,482
Foundation Funding	35,672	23,324	267,089	326,085
Grants	-	-	4,172	4,172
Interest Income/Loss	-	-	-	-
Amortization of Capital Contributor	-	-	153,169	153,169
Total Revenue	171,777	95,563	936,580	1,203,920
Operating Expenses				
Salaries, Wages	117,368	66,369	511,119	694,856
Benefits	23,393	13,639	77,114	114,146
Medical Staffing	-	-	22,940	22,940
Management fee transfers	11,000	7,000	63,000	81,000
Supplies	6,291	185	53,628	60,104
General Sundry	3,991	1,803	20,822	26,616
Travel - Staff & Service Delivery	1,475	373	232	2,080
Professional fees	-	-	8,680	8,680
Volunteer Recognition	-	-	-	-
Fundraising	-	-	11,123	11,123
Equipment Maintenance/Purchase	-	-	1,328	1,328
Amortization of Capital Assets	-	-	153,169	153,169
Occupancy - Rent/Lease/Taxes	8,259	6,194	13,425	27,878
Total Expenses	171,777	95,563	936,580	1,203,920
Surplus or Deficit before Transfers	0	0	0	0

Hospice Services Operating Statement

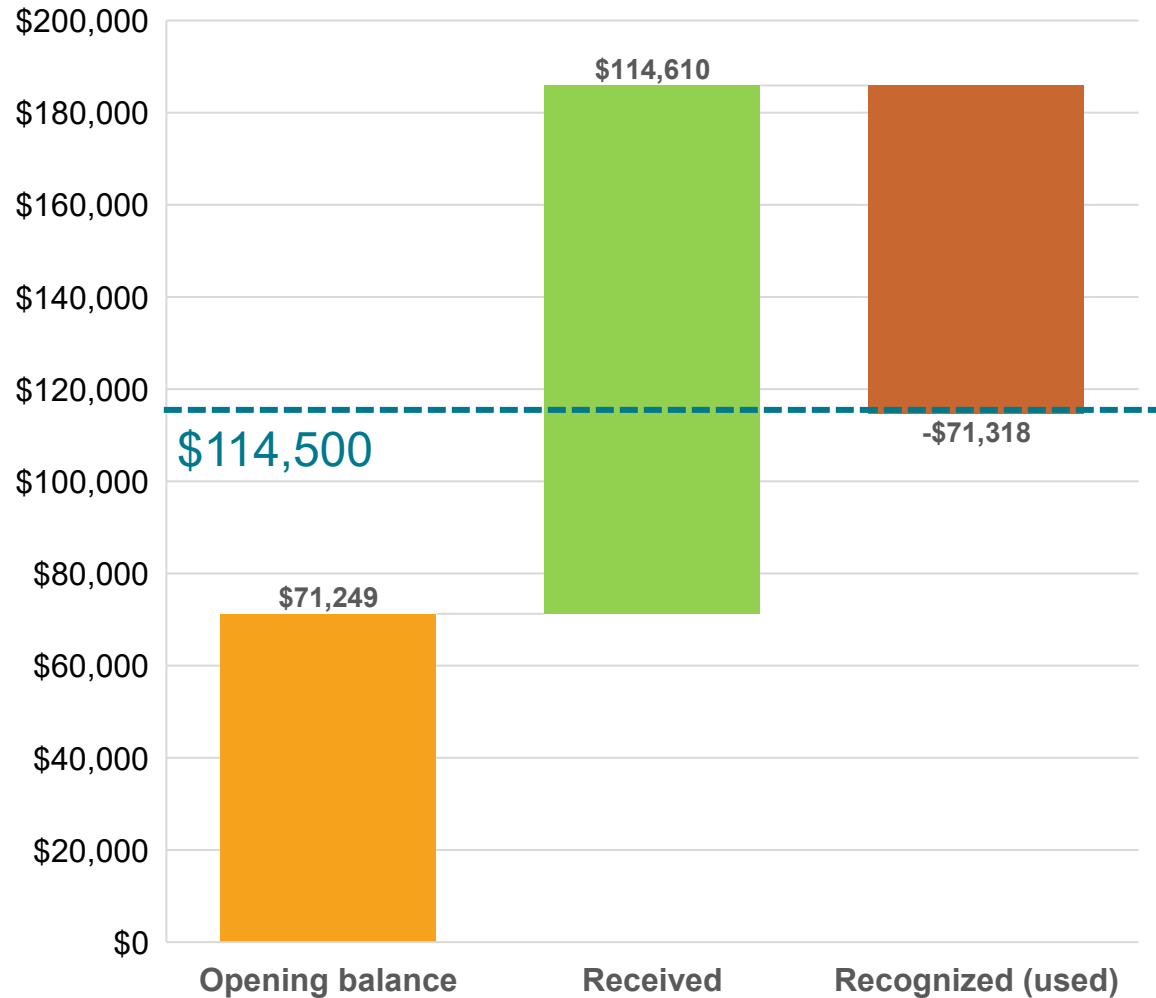
For the 4 months ended July 31, 2025

Highlights:

- Hospice Services continues to maintain a balanced position with support from the Foundation
- CCN has received \$4K in donations designated for Ed's House
- CCN has used ~\$326K of Foundation Funding to balance all 3 hospice programs
- Hospice programs required an avg. of \$81K per month to balance, a 93% increase from 2024/25
- This increase reflects higher salary costs (volume & rate increases), as well as growing demand (65 individuals served in the first four months of 2025/26 vs. 50 in the final four months of 2024/25)
- After monthly deposits of \$61K, the Foundation still owes CCN \$166K for YTD operating costs incurred (effectively \$106K, as the July deposit was received late)
- In August, the Foundation issued \$121K in funding (covering the Jul and Aug deposits)

Deferred Donations

Deferred Donations Balance



Highlights:

As of the end of July, \$115K sits in Deferred Donations, broken down by:

- \$11.6K for Nutrition Services
- \$4.6K for In-Home Services
- \$3.5K for Wellness Services
- \$94.8K for Transportation Services

Ontario Health & Ontario Health at Home 2025/26 Funding Detail

Ontario Health:

- \$1,947,687 - CSS Base Funding
- \$216,695 - PALC Base Funding
- \$11,160 - CSS New Base Funding (0.6% Increase)
- \$1,260 - PALC New Base Funding (0.6% Increase)
- \$103,655 - CSS Base Funding for Grief and Bereavement
- \$12,500 - CSS One-Time Funding for Grief and Bereavement
- \$78,300 - CSS Base Funding for Bereavement Services
- \$5,900 - CSS Base Funding for Meal Services

Ontario Health at Home:

- \$630,000 - Base Funding for the 6 pre-existing beds (\$105,000 per bed)
- \$283,800 - One-Time Funding for the 6 pre-existing beds (\$47,300 per bed)
- \$609,200 – One-Time Funding for the 4 new beds (\$152,300 per bed)

Volumes



Performance Key

	Performance Meets or Exceeds
	Performance Below Standard

PERFORMANCE INDICATORS 2025-2026 Q1			Year to Date			
SERVICE ACTIVITY	2025/2026 Target	Q1 2024-2025	Q1 2025-2026	Budget to Date	Variance	Comments
Home Help/Home Maintenance - # of Matches	470	456	440	118	323	Exceeding target. Matches are down slightly from the same period last year due to Brokered Worker resignations, but still well above target.
Home Help/Home Maintenance- Individuals	395	394	376	99	277	Exceeding target. Individuals served is also down slightly from last year due to an increase in Brokered Worker resignations.
Home at Last/Home First Hospital Referrals - Visits	540	189	151	135	16	Exceeding target. Home at Last referrals from NHH and CMH hospitals are down slightly from this time last year as hospital staff are working on making more appropriate referrals making better use of HAL and HF resources and spending.
Home at Last/Home First Hospital Referrals - Individuals	440	150	133	110	23	Exceeding target. Individuals served are also down slightly this year due to the increased referrals
Meals Delivery - Meals Delivered	39,000	8,378	8,592	9,750	-1,158	Meal program continues to struggle but is up slightly from last year -we continue to work on costing of the meal and quality of the meal with providers. Staff are continuing to promote the program throughout the county.
Meals Delivery - Individuals	590	306	299	148	152	Individuals served is slightly down from this time last year, but continues to exceed target. Staff are continuing to promote the meal program through promotional fair and community presentations.
Social and Congregate Dining/Exercise & Falls - Attendance Days	15,000	6,929	6,117	3,750	2,367	(Exercise & Falls)-The attendance days continue to be above target and has been trending upward since 2020. Slightly down from this time last year possibly due to a few less classes happening due to poor attendance. (Congregate Diners)- Most of the Diners locations has good attendance.
Social and Congregate Dining/Exercise & Falls - Individuals	1,500	971	807	375	432	Individuals served continues to be strong. A few less classes has decreased numbers slightly from same time last year. A new advertising strategy has been implemented to hopefully increase attendance. (Congregate Diners)- Attendance at most Diners is good. Staff working on having more educational speakers.
Transportation - Visits	35,000	8,944	4,955	8,750	-3,795	Transportation stats in the past have been counted incorrectly which explains the decrease in visits. Staff has been working the Volunteer Coordinator to recruit more drivers.
Transportation - Individuals	2,500	778	677	625	52	Number of individuals is slightly above target, but down from last year. Past counts of individuals has been done incorrectly. Moving forward the counting of clients will be done properly.

Volumes

Home at Last/Home First PSW - Hours of Care	1,100	279	294	275	19	Meeting target. Despite a slight decrease in Home at Last referrals, PSW hours are up over last year due to fewer cancellations by hospital.
Home at Last/Home First PSW Hours - Individuals	230	85	91	58	34	Exceeding target. Home at Last individuals served are also up over the same period last year in accordance with the increased PSW hours
Caregiver Support - Visits	310	156	163	78	86	Exceeding target. Caregiver Support visits are up over the same period last year as current matches are very active in terms of visits.
Caregiver Support - Individuals	12	10	5	3	2	Exceeding target. Individuals served are down from the same period last year due to clients being discharged (e.g. moving into LTC, death etc.)
Visiting - Social & Safety - Visits	20,750	3,191	3,054	5,188	-2,134	Numbers continue to decrease. There is a need for more Friendly visiting volunteers as there is a waitlist for this program of 88. Staff are actively promoting the program with the help of 'stories' across social media.
Visiting - Social & Safety - Individuals	225	149	150	56	94	Individuals served remains strong and well above target. With more volunteers, this number could increase.
Visiting - Hospice - Visits	4,500	1,481	1,325	1,125	200	Interactions with active clients is on target. Staffing changes within the program have resulted in some absences as positions are filled.
Visiting - Hospice - Individuals	430	427	345	108	238	Referrals down during first quarter. Staff are unsure why.
Hospice Residents - Individuals Served		53	52	0	52	Individuals served, very similar to this time last year. Our increased bed capacity continues to be well communicated to our community partners and physicians.
Hospice Residents - Occupancy rate	80%	64%	66%	0	0	The occupancy rate will continue to fluctuate based on our increase to 10 bed status compared to Q1 in 24/25.
Personal Distress Alarms - Individuals	140	102	92	35	57	These numbers will continue to decrease as the units become obsolete due to needing a landline.
Total Individuals Served	8,100	2,771	2,518	2,025	493	We are well above target for individuals served. With fall programming beginning to start and people back from summer holidays, we should see this number increase for Q2.
Total Visits	61,570	14,417	10,088	15,393	-5,305	incorrect calculation for Transportation visits has caused a decrease in total visits. As fall programming begins, we should see numbers go up in Q2.
# of Volunteers - Individuals	872	482	544	218	326	The number of volunteers continues to slowly increase as we build our base up again from the loss of volunteers during the pandemic.
# of Volunteers - Hours	91,193	11,941	10,629	22,798	-12,169	Even with the increase in volunteers being onboarded, the number of volunteers in some program areas are not increasing. This brings down the overall number of hours of service. Work is being done to recruiting more volunteers in these areas.



Appendix: Deferred Donations Detail

Community Care Northumberland
Deferred Donations Summary
For year ending March 31, 2025

		OCSA MOW	OCSA Vaccine	SSAH	NEARN	BRI MOW	Easter Cookie Revenue	Canadian Legion Branch 103 Donation	Canadian Legion Branch 30 MOW Donation	Campbellford Seymour Foundation Youth Grant	ODSP & OW Overpayments	MTO	Deferred THR Grants	Central Transportation	Lakeshore
		Grant	Grant	Grant		Donation									
OPENING	176,060	6,834	7,304	5,558	3,027	23,379	-	9,000	-			14,857	10,247	48,716	47,139
Received Current Year	124,496	-	-	12,500	500	12,500	8,485	-	5,000	2,500	1,622	43,167	-	38,222	-
Recognized Current Year	- 229,307	- 6,834	- 6,103	- 17,308	-	- 19,811	-	-	- 1,100	- 2,500	- 60	- 44,262	- 3,196	- 86,938	- 41,195
BALANCE	71,249	-	1,201	750	3,527	16,068	8,485	9,000	3,900	-	1,562	13,762	7,051	-	5,944

GL															
01-1-43846--00		-	1,201	750	3,527	16,068	8,485	9,000	3,900	-	1,562				
00-1-43846--90												13,762			
00-1-43846--70													7,051		
00-1-43846--95														-	
00-1-43846--80															5,944
00-1-43846--50															
00-1-43846--30															