

RESOURCES • INFORMATION • CONNECTION

Annual Report 2021- 2022



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Our Vision: Older adults are respected, valued, and have the opportunity to be engaged in all aspects of society.

Our Core Values: Respect, Choice, Collaboration, Growth, and Development

Our Mission: SeniorsNL supports, promotes, and enhances the well-being and independence of all older adults throughout Newfoundland and Labrador.

Our Mandate: Guided by our core values, and in response to identified needs, SeniorsNL:

- provides information and referral to support informed decisionmaking,
- facilitates the development and implementation of programs, and
- works to influence policies affecting older adults.

Board of Directors

April 1, 2020 – March 31, 2021

Executive

Anne Morris, Chair Judy Beranger, Vice Chair Stephen Belanger, Treasurer* Edwina Kirkland, Secretary

Directors at Large

Doreen Burry
Chris Facey
Helen Handrigan
Henry Kielley (Ex-officio)
Rosemary Lester
Fraser Piccott
Gail Thorne
Erin Winsor

*Resigned December 31, 2021

Core Staff

Kim Clarke Accountant

Sherry Cook Office Administration/Assistant

Mary Ennis Outreach Coordinator, Coordinator of the NL Network for

the Prevention of Elder Abuse (NLNPEA)

Kelly Heisz Executive Director

Trudy Marshall Coordinator of Resource Management, Information

and Referral Services

Elizabeth Siegel Director, Information and Referral Services

Temporary/Part-time Staff

Barbara Benson Outreach Assistant

Leigh Thorne Project Coordinator, New Horizons for Seniors Pan

Canadian Project

Meg Vis Assistant, Information and Referral Services, Acting

Outreach Coordinator

<u>Peer Support Volunteers - Information and Referral Services</u>

Julia Batten, Lorraine Best, Ron Day, Marie Field, Yvonne Jacobs, Meg Vis, Madonna Walsh, and Marie Worthman

Office Volunteer

Susan Roche(for Resource Management)

A very special thank you to all our volunteers, Community Peer Support Volunteers and Friends of SeniorsNL, across Newfoundland and Labrador who have given their time, expertise, and passion to make a difference in the lives of seniors!

Board Chair Message



On behalf of the Board of Directors of Seniors NL, I am pleased to present this report for the period April 1st, 2021, to March 31st, 2022. This was my third year as Board Chair during a pandemic. Again, it has been very different than I expected when I began, but it has been very interesting and educational. Most of our regular activities of fundraising, in-person education sessions and events for World Elder Abuse Awareness Day took place in a different format. Some of our activities such as

planning for an Elder Abuse Conference were put on hold. The importance of internet access and being connected in the digital age became very apparent. Almost all our Board meetings, Committee meetings, educational sessions, etc., took place online. However, we were able to resume some committee meetings and did have one or two Board meetings in person. It was nice to see everyone's faces again.

Our dedicated staff and volunteers continue to efficiently adapt to all challenges faced during the last year. They have mostly resumed their work in the office but work from home when necessary. They continue to provide information, referral, and outreach services to seniors and those who support them across the province. They continue to work in key roles with governments, our community partners, and many other community organizations on pressing issues like food security and elder abuse. The key concerns raised during these difficult times will certainly influence policy going forward.

SeniorsNL is proud of its collaboration with provincial, federal, and municipal governments, health boards, and many community organizations and agencies. We work closely, and receive funding from the Department of Children, Seniors, and Social Development. We would like to acknowledge Henry Kielley, Director, Aging and Seniors Division and Director of Adult Protection (Department of Children, Seniors, and Social Development) who is always available to offer

support and advice. We operated under a multi-year funding arrangement, which ended in the last fiscal year. This had enabled us to plan in a more strategic way to provide the best possible service to seniors and those who support them. We were grateful to have our funding extended for this year but hope that government sees the value of the multi-year funding approach and will continue to support us in that way so we can continue to provide these much-needed services.

I would like to thank our Board of Directors. We have a very committed group who attend meetings, serve on various committees, and devote many hours to promoting the goals of Seniors NL. We continued to have regular presentations from our staff members on the various activities they undertake so we can better understand and support the work they do. We have some very active committees who are working hard on key issues to influence policy the lives of and bring about changes to improve seniors.

I would like to thank Stephen Belanger who served as our Treasurer for the past three years. After a long history of service in the volunteer sector, he has decided to retire from volunteer activities, and we wish him well.

We are happy to have welcomed two new board members, Fraser Piccott and Gail Thorne. We are delighted to have to their expertise on our board.

The work of SeniorsNL could not be accomplished without the dedication of our peer support and other volunteers. They are tireless in sharing their knowledge, answering the phone and emails, giving presentations, sitting on various committees, and volunteering in their communities throughout Newfoundland and Labrador. Their efforts to help seniors and those who support them is greatly appreciated by all.

We would like to sincerely thank Kelly Heisz, our amazing Executive Director, all our incredible employees Elizabeth, Kim, Mary, Trudy, Sherry, Leigh, Meg and Barbara for their commitment to helping seniors. Their dedication and commitment to the population we serve is beyond compare.

This has been another very interesting, different, and challenging year. We again started some exciting new initiatives, continue our valued partnerships, and learned much from the difficulties faced.

Together we plan to move forward with our partners to continue to make a difference in the lives of seniors in Newfoundland and Labrador.

Respectfully submitted,

Anne Morris

Anne Morris

Chair, Board of Directors

Executive Director Message



I am pleased to present this Annual Report that covers our work from April 1, 2021, to March 31, 2022. I encourage you to read each section highlighting the work we have done to fulfill our Mission: to promote, support, and enhance the independence and well-being of older adults in Newfoundland and Labrador.

The COVID 19 Pandemic continued to have a significant impact on seniors and those that support them. It also impacted how we worked, at times working from home, but remaining vigilant in our quality service to those who contacted us. And while the demand for COVID-related resources, services, and programs was still high, we saw an increase in demand for other needs that perhaps had been put on hold earlier in the pandemic. We saw almost 4,000 inquiries: a 13% increase from the previous fiscal year. Housing, daily living and health-related inquiries topped the needs. And, while seniors are the ones who contacted us the most at 63%, we saw a steady increase from family and agencies supporting seniors. Also, there has been an increase in the number of seniors with multiple and complex needs that required collaborative work with our partners to address.

Our Outreach was not back to full in-person public engagements, which we so enjoy. However, we did see a gradual increase in requests for such and we continued with our virtual outreach, engaging seniors and service providers

from across the province. We were happy to have so many participate and we encouraged all to share what they learned with those unable to join. We are also incredibly pleased to see an increase in the number of service providers taking part, showing their want for information that they can use to support their clients. Our sessions were also recorded and uploaded to our YouTube Channel for easy access anytime.

Through our NL Network for the Prevention of Elder Abuse, our work to take action and bring awareness of this social evil, was steady given this work is not funded. We continue to be a Board Member of the Canadian Network for the Prevention of Elder Abuse and support their efforts and the efforts of other provincial networks across our country. The recognition of World Elder Abuse Day, June 15, is always top of mind and as we move into the next fiscal, we will be working to build financial support and membership for the Network.

Our Collective Impact project, to develop a strong service system for seniors with multiple needs is proving to be very successful. I want to thank our collaborating partners, Connections for Seniors, Income Support (within the Department of Children, Seniors, and Social Development), and NL Housing. They have brought enthusiasm and expertise to this project and will ensure its success. We appreciate that they have committed to this five-year project. As well, we have involved and engaged many partners who see the value in this project for their own work. I encourage you to read the report on page 39 in full to see the tremendous work being done in our community.

I want to thank MUN's School of Social Work and Carlton University for having included our organization as a place for students to have their Fall and Winter field placements. We were pleased to have four students, three from MUN and one from Carleton. Our students, Grace Allen, Jessica Young, Daniel Sinnott and Caitlin Harty (Carlton University) were eager students who immersed themselves in all aspects of our work. They brought to us their learnings and practices that helped us as well. They were a great asset to our organization.

While we did not do any formal fundraising, we were blessed and honoured to have had many groups and businesses provide donations. Also, the continued funding and support from the Provincial Government through the Department of Children, Seniors and Social Development, and Government of Canada

funding for our Pan-Canadian New Horizons Collective Impact project allowed us to stay focused on our work.

There was no doubt that our 2021 - 2022 fiscal year was much improved over the previous fiscal year, as we slowly, but surely, began returning to normal times. We recognize that COVID is still having an effect, but the last fiscal year and this one has given us far more strength and resolve to ensure we are able to support seniors and those who support them. Our partnership and community of practice will remain strong, as will our representation around many tables, such as the Health Accord and the Vulnerable Population Task Force and its two working groups for Food Security and Seniors.

I want to thank the Staff and Volunteers for their unwavering commitment to serve seniors and those that support them. As always, they go above and beyond with a passion.

I want to thank the Board of Directors, who have remained solely committed to our organization and I appreciate their dedication and guidance to ensure the organization is the best it can be.

It is always a pleasure to be part of this organization, to work hard and to make sure we are the best at what we do: to support seniors and those that support them in need.

Sincerely,

Kelly Heisz, Executive Director



Information and Referral Services

Elizabeth Siegel, Director



Connecting with us by phone is still the most popular way of accessing our service. Phone calls (74%) make up the majority of our contacts, which indicates that people want to speak directly to a

person about their needs and concerns. These inquiries, for the most part, are answered by Information Line Peer Support Volunteers (PSVs).

In our last fiscal year, we were contacted by **3,936** seniors and people who support them. This is a **13%** increase in inquiries over our last fiscal year. It is no surprise that the bulk of our inquiries come from within our province and that the majority of the inquiries **(63%)** come from seniors. We also hear from family members of seniors **(14%)**, and community and government agencies that support seniors **(8%)**. (Over **60** different community and government agencies reached out to us for assistance in our last fiscal year.) Our remaining inquiries come from friends and neighbours of seniors, home support workers, and people looking for phone numbers, rental space and volunteer opportunities.

Through our Information and Referral Service, we are committed to:

Listen well and pay attention to the voices of seniors!

Provide an easy and non-judgmental way for people to connect to information and resources.

Support those who contact us to define their needs and point them to the most appropriate places to have those needs met.

Help service
providers connect
their clients to
additional services
available from other
organizations.

Connecting People: Our Referrals

3,936 inquiries resulted in 3,807 referrals to 357 programs/services offered by 189 agencies to address 3,865 needs. we heard from seniors and those who support them in 193 communities in Newfoundland and Labrador and 18 other cities in Canada.

People contact us to access programs, resources and services based on their identified need. Needs are the basic reason why someone has reached out to us. Examples of needs are emergency food, financial support for medication, assistance to write a will, information on CPP, etc. Sometimes an inquirer may have multiple needs. These needs may need referrals to more than one resource. To better illustrate the types of needs that inquirers to SeniorsNL have, we have sorted them into categories (Figure 1), comparing them to last fiscal year.

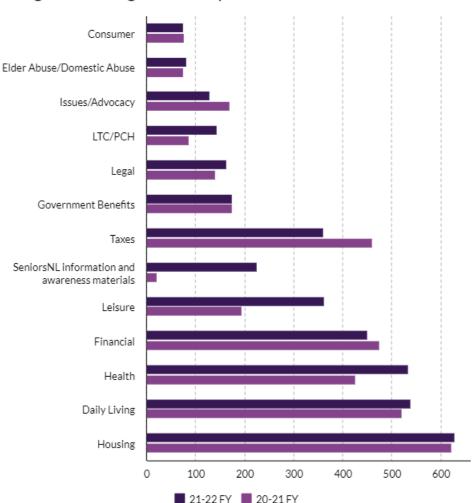


Figure 1: Categories of Inquirers' Needs FY 21-22/20-21

You will notice that the greatest needs expressed by our inquirers are related to housing and daily living. However, health was a growing category in our last fiscal year, largely due to the number of people looking for information on where to get COVID vaccines. Inquiries about leisure also increased this fiscal year as activities started to open again as COVID restrictions lightened.

Review of Categories of Needs

HOUSING

Housing accounted for 16% of all inquirers' needs. These came from/for seniors who are looking for a place to live.

16%

Information and referrals falling under this category include requests for our housing lists, applications to various

subsidized housing organizations and assistance with filling in housing applications. This fiscal year, this category included 11 seniors who needed a referral to Emergency Housing (NLHC) as they had nowhere to sleep that night. Other housing-related inquiries that involve maintenance and energy efficiency are captured under **the daily living category**.

Helping a senior find housing*

We received a call from Donald, a 78-year-old senior who needed to find affordable housing. He had heard SeniorsNL mentioned on VOCM and called them for our phone number. When he connected with us, we provided him with a package of information on subsidized housing and a copy of our Housing Transitions Guide.

He called several months later to thank us and to let us know that he was about to move into a new apartment with City of St. John's Non-Profit Housing. He felt confident about what steps he needed to take to make the transition. Once settled, Donald said he planned to call us back for a referral to a program that would teach him how to use a computer.

*Identifying details have been changed to protect the privacy of those involved.

DAILY LIVING 14%

Daily living accounted for **14%** of all inquirers' needs. These are specific **to enabling a senior to stay in his/her own home**.

The top ten referrals were about:

- 1. Home support
- 2. Home maintenance
- 3. Residential snow clearing
- 4. Transportation to medical appointments
- 5. Emergency alert systems

- 6. Supportive case management
- 7. Accessible transportation
- 8. Lawncare
- 9. Home energy improvements
- 10. Home delivered meals (e.g.,

Meals on Wheels)

Other subjects of daily living inquiries include errand services, housekeeping, and in-home services such as hairstyling.

HEALTH

14%

Health accounted for 14% of all inquirers' needs. The number of people seeking mental health supports (counselling, caregiver support, grief, and bereavement support, etc.) makes up the largest category of health needs, and this has increased steadily in the last

three years. In fact, there has been a 51% increase in our inquirers' mental health needs from our 2019/20 fiscal year.

Our health category also includes inquirers looking for information on where to get their COVID vaccines and for support with booking them online. The later became particularly important in January 2022 when another COVID booster was made available and most of the health authority phonelines for COVID vaccine appointments were blocked by an extremely high number of calls. SeniorsNL helped over 50 seniors (who otherwise did not have access to the internet) to book an appointment online. We also helped 34 seniors to print out their vaccination passports when they were in effect.

Other health needs include requests for information on various diseases and conditions, disability supports, and how to get hearing tests.

FINANCIAL While most of our inquiries have a financial aspect (for example, someone may be looking for housing because they can't afford the rent where they currently live) we wanted to separate the 12% of inquirers' needs that were related to those looking for financial assistance (Figure

2). Many of these were related to people needing emergency food (158 inquiries) and seeking financial help for medical issues—such as help with purchasing glasses, hearing aids, and medical equipment.

Other financial concerns included debt management and the need to find employment.

Food (emergency, food 38% banks, etc.) Medical needs (includes 24% hearing aids, glasses) Prescription drugs 13% Debt Management Employment (finding a job) 9% 2% Dental Caregiver Subsidies 2% 2% Other Basic Needs* COVID Government 1%

Figure 2: Breakdown of Financial Needs 21-22 FY

Financial Support

It is worthy to note that in this fiscal year we had a fairly substantial increase over previous years in the need for resources to help seniors find employment.

^{*}Other basic needs include things like municipal tax discounts, low-cost mobility services, and financial support for spaying and neutering animals.

Leisure and Learning 9%: accounting for **9%** of all inquirers' needs. These were related to inquiries about recreation and social opportunities, 50+ clubs, and courses (in particular computer courses). This category also includes 71 referrals to friendly visiting/calling programs, which likely reflects the sense of isolation that many seniors have felt throughout COVID.

Taxes 9%: accounting for **9%** of all inquirers' needs. These are specifically related to seniors needing help with filing their taxes through the Community Volunteer Income Tax Program or who need information from the Canada Revenue Agency.

This type of inquiry is a seasonal one but is significant. Seniors on low income must file their taxes on time so that they do not lose their benefits, e.g. Guaranteed Income Supplement, drug card, and the provincial seniors' benefit.

SeniorsNL Information and Awareness Materials 6%:

These are related requests for SeniorsNL information materials (for instance our Caregivers Guide, Housing Transitions booklet, elder abuse brochures, etc.).¹

Government Benefits 5%: These needs were for information about provincial (eg. income support, seniors' benefit) and federal benefits (eg. OAS, GIS, CPP). In this fiscal year, we also received some inquiries about CERB (Canada Emergency Relief Benefit).

Legal Inquiries 4%: These inquirers' needs were related to people looking for a lawyer or for information on matters such as wills, power of attorney, and advanced healthcare directives. In addition to referrals to the Public Legal Information of NL (105), this category involves referrals to resources such as Victim Services, Commissioners of Oaths, the RCMP, and the RNC.

Long Term Care/Personal Care Homes 4%: These needs were for information on how to start the process to enter LTC/PCH or on financial aspects (such as subsidies), and/or for lists of facilities.

¹Requests for SeniorsNL compiled housing lists are included under the housing category.

Issues Advocacy 3%: These inquirers' needs were related to help with individual issues or systemic concerns. Most of these inquirers were given referrals to their MHA (44) or MP (9), the Seniors' Advocate (17), the Office of the Citizens' Representative (9) or to the client relations department of their regional health authority (17).

Elder Abuse/Domestic Abuse 2%: In this fiscal year, we provided 71 referrals to the Adult Protection Line. (This is a 39% increase in referrals to this resource.) In addition to tracking our referrals related to elder abuse, SeniorsNL tracks what kind of abuse is reported (physical, emotional, financial, sexual, neglect, and self-neglect). In most cases, more than one form of elder abuse is present, with the most common being financial (mentioned 41 times) and emotional (mentioned 37 times). SeniorsNL also received 21 calls reporting physical abuse in our last fiscal year. In addition, we provided 3 referrals to a women's domestic violence shelter.

Consumer Related 2%: These inquirers' needs were related to consumer issues such as senior discounts, ID cards, motor vehicle registration, consumer complaints, etc.

Most of our calls involved much more than a directory-assistance kind of service. (Only about 1% of our calls involve a simple phone number referral.) In fact, our average call length is **11.5 minutes**, and this year, **242 of our calls** involved a significant degree of emotional support. We also provided **496 follow-up calls** to inquirers, with their permission, to ensure they managed to connect with the resources we referred, confirm they received the materials that we sent to them, and/or to check up on how they were doing during a difficult time.

"Thank-you!! It is comforting to know there is a dedicated resource for our aging population!" From our (anonymous) Customer Satisfactioin survey question: Is there anyting else you would like to share about your experience with SeniorsNL?

Top 15 Referrals 2021-2022²

- 1. Community Volunteer Income Tax Program (CRA)
- 2. Connections for Seniors
- 3. Community Supports (Eastern Health)
- 4. COVID Immunization Plan (Eastern Health)
- 5. Public Legal Information Association of NL
- 6. Service Canada
- 7. Adult Protection Line
- 8. NL Prescription Drug Program
- 9. Rental Housing Program (NLHC)
- 10. List of places that take donations
- 11. Members of the House of Assembly
- 12. Credit Counselling Services of NL
- 13. NL Community Food Helpline (Food First NL)
- 14. Non-Profit Housing (City of St. John's)
- 15. Provincial Home Repair Program (NLHC)

Most of the time, when seniors and those who support them contact us, we can refer them to a resource or service (or sometimes multiple ones) that they did not know how to access or were even aware of. However, occasionally we find **UNMET NEEDS**, which indicate a gap in services to seniors in our province. SeniorsNL shares this information on unmet needs with the Seniors Advocate, the Seniors, and Aging Division (CSSD), and other government and community entities in order to facilitate changes in policies and services to address them. This fiscal year, **the biggest unmet need identified by our callers (41) was financial support for dental care.**

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²Not including SeniorsNL materials

Connecting to Help in Difficult Times*

A senior couple in a small rural community in Western Newfoundland reached out to us after they lost their home in a fire. They have been put up in a motel for a few days by the Canadian Red Cross, but they did not know what to do after that. They were concerned about their finances, especially as they did not have fire insurance.

In our conversations with the couple, we learned that they were not receiving all the federal benefits for which they were eligible from Service Canada, so we helped them apply for these. We also helped them to apply for subsidized housing in another community. But the couple was concerned because while they were waiting for their new place to be ready, their beloved cat was still living in the basement of their mostly destroyed house (as the motel did not allow pets). Hearing this, one of Peer Support Volunteers leapt into action and called several animal rescue organizations to see if they could temporarily take care of the cat. This proved unsuccessful, but undeterred she then contacted a cat rescue Facebook group and found a foster home for the cat.

Now, several months later, the couple is well established in their new community with their cat. They feel like their life is starting again, and they very much appreciate that we were able to connect them to services in such a difficult time.

*Identifying details have been changed to protect the privacy of those involved.

"This is a great resource!! My mom is 70 and often asks me questions regarding seniors and how things apply to them. Now we both know where to reach out to answer any questions she has!! From our (anonymous) Customer Satisfactioin survey question: Will you use SeniorsNL again?



- *Other who connected with us includes students, media, Members of the Hose of Assembly, Members of Parliament, caregivers(paid), businesses, and Researchers.
- **Unknown means we could not identify where the person connecting with us comes from or it was not disclosed to us.
- ***Other ways people connect with us: Facebook, directly through staff, walk in (drop taxes only), mail, community presentation.

Caller in January 2022 stated that we" have the best service available for seniors and is very grateful for it."

The Volunteers Who Support Us



A big thank you goes to the eight seniors who served as Information Line Peer Support Volunteers this year by answering inquiries and supporting seniors with information and connections to needed services: Julia Batten, Lorraine Best, Ron Day, Marie Field, Yvonne Jacobs, Meg

Vis, Madonna Walsh, and Marie Worthman. For the period in early 2022 that our physical office was closed due to COVID restrictions, these volunteers rose to the occasion and started to do their shifts on our information line from home. Although seniors had to leave a message on our voicemail rather than getting someone live, our Peer Support Volunteers typically were able to respond to callers within 15 minutes of them leaving a message during business hours. Many of the seniors (and those who support them) that they spoke to expressed gratitude that someone was getting back to them in a time when so many other services were closed. Without the flexibility and ingenuity of our Peer Support Volunteers our services would have been severely impacted. We are especially grateful for the support during another difficult year.

These volunteers gave 1,784 person-hours during the 2021–2021fiscal year directly to Information and Referral – providing peer support, a listening ear, and connections to services and information to support informed decision-making. The dollar value of this volunteer time is \$41,626.96³.

With this team, we look forward to the coming year and continued service to seniors and those who support them!

"Kindness and concern were wonderful. Thank you!" Comment from our (anonymous) Customer Satisfactioin survey question: Will you use SeniorsNL again?

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³ This calculation is based on the rate SeniorsNL pays for an assistant level position plus mandatory employment related cost (Canada).

Remembering Pat Wright (1933–2021)

Pat Wright joined SeniorsNL as a volunteer in 2001 and immediately became a pillar of support for us and the seniors we serve. Pat played several roles in our organization, including being a Peer Support Volunteer for 20 years, serving on our board and various committees for several terms, and filling the role of volunteer coordinator. Pat literally gave thousands of hours of her own time to improve the lives of other seniors. She passed away in 2021 and is greatly missed.



Respectfully Submitted,

Elizabeth Siegel (CRS)⁴ Director, Information and Referral Services

Information and Referral Data analysis was done by Elizabeth Siegel, Mary Ennis, Trudy Marshall, and Kelly Heisz, and Meg Vis.

Alliance of Information and Referral Systems (AIRS)/InformCanada SeniorsNL is a member of AIRS through InformCanada. AIRS is the professional membership association for community Information and Referral organizations and works to ensure the delivery of quality I&R services through standards, program accreditation, and practitioner certification.

Kindness and concern were wonderful. Thank you! Comment from our (anonymous) Customer Satisfactioin survey question: Will you use SeniorsNL again?

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⁴Elizabeth is an AIRS-certified Community Resource Specialist.

Website Data (Google Analytics)



52,657 Unique Users*; 28% increase from last fiscal year. . * "users" is the number of new and returning people who visit your site during a set period of time.

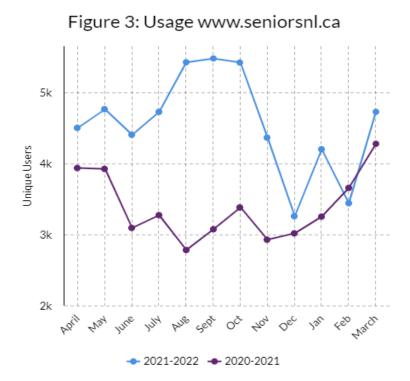
95% of Users from Canada 73% of users live in Newfoundland and Labrador





121,264 pageviews; 19% increase from last fiscal year

Figure 3 shows significant usage of our website compared to the previous fiscal year. People searched for online food delivery, online motor vehicle registration, income tax, the latest COVID news (closures, prescription drug costs, and the Federal one-time benefit payment to seniors, and municipal tax breaks for seniors). Users continue to trend upwards, seeking the same kind of information.





Resources Management

Trudy Marshall, Resource Management Coordinator

Accurate Information Means Accurate Referrals



Peer Support Volunteers and SeniorsNL staff use the iCarol database to provide information and referral services to seniors (and those who support them) in Newfoundland and Labrador. Our iCarol database currently (March 31, 2022) contains 1067 resource records to which we can refer. A good database can

accommodate change. Changing resources reflect the changing needs identified by seniors and others who use our service. Database management of the SeniorsNL database involves research for new resources, along with updating and management of existing resources. We also consider the relevance, timeliness, accuracy, and consistency of the information in our database resource and cross-reference this information with SeniorsNL-generated materials for the public and with our website.

We have been very busy with COVID-19 related changes (updates). In Newfoundland and Labrador, COVID alert levels changed about 11 times in the past fiscal year. Many updates were required in COVID-specific resources and in other resources whose services were impacted by COVID-19 restrictions.

This work took a great deal of time in 2021—2022. For instance, during the period from mid-December 2021 to early January 2022, there were many updates on how to get the booster vaccinations, access COVID testing and obtain the NLVaxPass.

As you can see from the numbers below, our database receives new content every year. We started responding to COVID-19 related requests in the last two weeks of March 2020. We created a substantial number of new records in 2020/2021 and 2021/2022. A sizable number of these records represent new or adapted services that respond to COVID-specific situations. Many of these

records will be temporary however a few services/programs will continue to support seniors regardless of COVID-19 transmission rates or vaccination status.

Figure 4: New Resources Content included in Database			
Fiscal year	19/20	20/21	21/22
# of new COVID-specific resources	5	100	12
# of other new resources	52	40	93
Total new resources added to database	57	140	105

SeniorsNL continues to have data-sharing partnerships with Food First NL and 211 NL. This data sharing has continued to grow as we develop better ways to share resource updates. At the end of the 2021—2022 fiscal year, we reached a significant level of data sharing (about 20 percent of our resources). In 2022—2023 we plan to continue sharing higher percentages of SeniorsNL's resource database. For example, SeniorsNL "owns" all Labrador-Grenfell Health resource records; meaning that we are responsible for requesting updates, doing research, and making updates available to 211NL/Findhelp as required. Likewise, part-time staff from 211 NL/Findhelp identify weekly changes (if any) in identified SeniorsNL resource records that they become aware of through the 211 NL update portal or by research. Investing in this partnership now will ensure new and existing entries can be updated even more frequently and will decrease duplication of updating efforts by 211 NL/Findhelp and SeniorsNL.

Resource Management would like to thank our four social work interns, Peer Support Volunteers, and volunteer Susan Roche for their work to ensure our database information is accurate and up to date.

Respectfully Submitted, Trudy Marshall, Resource Management Coordinator (CRS-DC⁵).

⁵ Trudy is an AIRS-certified Community Resource Specialist – Database Curator.



Provincial Outreach

Mary Ennis, Coordinator

SeniorsNL staff continued to follow public health guidelines to protect ourselves and those who called on us from exposure to COVID. The office remained closed to the general public, but work continued.

Public consultations around the Health Accord began, and SeniorsNL staff participated in each session and encouraged their networks to participate in this important process.

SeniorsNL continued its partnership with the Canadian Hospice Palliative Care Association (CHPCA) and launched its workshop on *Advance Care Planning*. With some modifications to reflect the Newfoundland Labrador landscape, SeniorsNL offers the workshop in a two-hour, two-part initiative. Part One focuses on starting the conversation with family and friends to share with them how one would like to be treated medically should the occasion arise when they are unable to speak for themselves. Part Two takes participants into the actual writing of an Advance Health Care directive using material developed by the Coalition of Persons with Disabilities NL and the Provincial Government.

Several zoom sessions by the International Federation on Ageing, the United Nations, CanAGE, the Canadian Network for the Prevention of Elder Abuse, and other groups outside the province and country were held during the fiscal year with SeniorsNL staff attending several of them. Topics included the First World Report on Ageism; Ageism and Long-Term Care during the Pandemic; Social Justice, Racial Harmony, and the Contributions of Older People; the Role of Civil Society at the United Nations; International Hospice and Palliative Care; and Social Isolation and Loneliness among Older People among others.

Our participation in sessions offered by the International Federation on Ageing led to that organization's Secretary General being guest speaker at SeniorsNL's 2020-2021 Annual General Meeting held in September 2021. Our thanks to Dr. Jane Barrett for gracing us with her presence.

SeniorsNL is often called on by the media for interviews or columns for airing/publication, and 2021-22 was no different. We publish monthly *Just Ask* columns as well as articles on different topics, e.g., *Elder Abuse*, *Upcoming Activities*, and others for the *Western Star*. SeniorsNL also provides articles for the Canadian Network for the Prevention of Elder Abuse newsletter and other organizations.

As in previous years, SeniorsNL was again pleased to accept from MUN School of Nursing a team of third-year students to work with us on a project. Our thanks go out to Catherine Dawe, Tyra Lannon, Brooklyn McCarthy, and Dawson Smith for their work on the resource guide *How to Achieve and Maintain a Healthy Relationship*.

Alicia Marie Follett's guide to things one needs to know/do when released from a hospital stay is going through a final edit and will be ready for release in the not-too-distant future.

Once again, SeniorsNL's annual Volunteer Appreciation Day was canceled, but our wonderful volunteers were recognized during our 2020–2021 Annual General Meeting in September. Jeanne Dillon of Gander was presented with the Dorothy Whittick Award for the vast amount of volunteer work she has done and continues to do. SeniorsNL was also pleased to present two Community Partner Recognition Awards to two amazing organizations who have partnered with us over the years – Verafin and the NL 50+ Federation. Many thanks to all for your support!

Again, I would like to extend a sincere thank you to all those who provided funding so that our Outreach work could continue. It is your generosity that keeps SeniorsNL connected to the hundreds of seniors and organizations with whom we share information. And thanks to all of you who invite us into your communities to share with us your knowledge, priorities, frustrations, and laughter. We look forward to being able to go "back on the road" again.

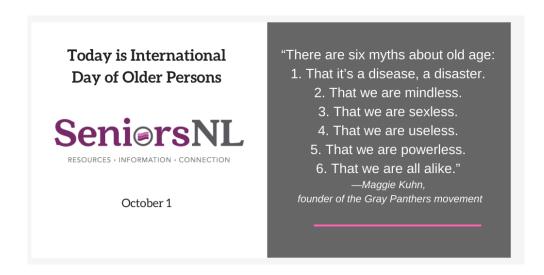
A special thanks as well to all who so generously shared your knowledge on different topics during our virtual Tuesday morning sessions. And thanks too, to those who join us on-line for these sessions. Thanks to United Way NL and the Provincial Government's Inclusion Grant for their financial support for our "Just Ask" and "Let's Talk About" virtual sessions.

As ever, we are grateful to our network of Information and Referral Line and Community Peer Support Volunteers and our Friends of SeniorsNL for sharing our information with their peers and directing those in need of support to our Information Line. Their work is ever invaluable.

On a closing note, I would like to extend a sincere thank you to my colleagues with SeniorsNL and all the volunteers and partners for your understanding, concern, kind wishes, and support during the five or more months I was on medical leave.

I especially acknowledge Meg Vis and Barb Benson for their support of and assistance with Outreach activities. A very special thank you goes to Meg for stepping up to the plate and diving into unknown Outreach territory during the months of my medical leave. You and Barb kept the work alive then and continue to do so now during my reduced work week. Many thanks to you both!

Respectfully Submitted,
Mary Ennis, Outreach Coordinator



Social media post (Facebook and Twitter)

Volunteer and Supporter Appreciation September 2021

Top Left: Jennie Dillon, Recipient of the Dorothy Whittick Award for volunteering, Top Right: Robert Rogers, President of the NL 50+ Federation, accepting the Community Partner Recognition. Top Left picture: Staff from Verafin accepting the Community Partner Recognition







Provincial Outreach in Action Highlights

NOTE: Due to COVID SeniorsNL continued to conduct presentations and workshops virtually during the 2021—22 fiscal year and so we were unable to distribute information material to the same level as pre-COVID in-person distribution.

3,990 pieces of material to approximately 1,584 individuals

While most in-person information booths were canceled during 2021—2022, SeniorsNL did participate in two on-site events and those offered virtually by some organizations and Government agencies. In-person events were both Seniors' Days hosted by the Canadian Association of Retired Pensioners NL held at the St. John's Botanical Gardens and the GEO Centre. Approximately 200 people visited the booths.

Electronic Information Distribution to Networks

- 435 items of information on 344 topics to 107 Peer Support Volunteers in 47 communities
- 425 items of information on 371 topics to NL 50+ Federation Area Directors for sharing with local 50+ clubs
- 300 items of information on 246 topics to 34 Friends of SeniorsNL in 16 communities
- 381 pieces of information on 311 topics to NL Network for the Prevention of Elder Abuse membership
- 425 pieces of information on 311 topics to 80 Miscellaneous Community Organizers
- 84 pieces of information on 72 topics to Personal and Long-Term Care Homes and Municipalities

SeniorsNL Hosts Public Zoom Meetings

Outreach activities involving on-site group gatherings, e.g., presentations, public meetings, continued to be suspended due to the COVID pandemic. However, Zoom sessions continued to share important information on a range of topics with seniors, those who care for them, service providers, and the general public. Participants were from over 100 communities (see chart on next page).

Since the majority of sessions referred to in this report were virtual, we cannot confirm that numbers of participants or communities are accurate. In some cases, seniors without computer access teamed up with a friend or neighbour for some sessions, so there may be two or more using the same computer in some cases. While numbers as we know them are exact, in some cases they may be higher than reported.

The Zoom sessions were also an opportunity for SeniorsNL to work with several community and government partners, inviting them to be guest speakers at a session so they could highlight their work and share valuable information to the seniors, family members, caregivers, and service providers who participated. A sincere thank you to presenters for providing much needed insight during the following 22 Zoom sessions which drew a total of 537 participants. I wish to thank United Way NL for their funding for this community outreach as well as the Provincial Government for their Inclusion Grant for Sign Language Interpretation.

It must be noted that the Outreach Coordinator was on medical leave for almost six months during this fiscal, thus cutting back significantly on the number of Zoom sessions that would have been held.

If presenters and participants are agreeable, SeniorsNL records all zoom sessions and uploads them to YouTube. Because some people may not be able to participate during the session, and we do not want to deprive them of the information, links to the recorded sessions and any information requested by participants during the sessions are shared with all registrants.

SeniorsNL also offers on request Certificates of Completion to participants of each session for use with employment-related and/or secondary education needs. One hundred and seventy-two Certificates were distributed in the 2021–2022 fiscal year.

Communities Reached via Zoom Session Participants

Aurora, ON	Birchy Bay	Brigus Junction
Badger's Quay	Bishops Falls	Burin
Baie Verte	Boissevain, MN	Burin Bay Arm
Baine Harbour	Bonavista	Calgary
Bauline	Bonne Bay	Cape St. George
Bay Bulls	Botwood	Carbonear
Bay Roberts	Branch	Cavendish

Centreville Happy Valley-Goose Norris Arm

Charlottetown Bay Norris Point

Clarenville Harbour Breton Old Perlican

Clarke's Beach Harbour Grace Ottawa, ON

Come by Chance Hawkes Bay Paradise

Conception Bay Hodges Cove Pasadena

South Holyrood Petty Harbour

Conception Harbour Horwood Piccadilly

Corner Brook Howley Placentia

Cupids Jerseyside Point May

Deer Lake Kippens Port au Port West

Doyles Kuujjuag, QUE Port aux Basques

Embree Labrador City
Port Saunders

Fermeuse Lawn Portugal Cove-St.

Flatrock Lewins Cove Phillips

Fogo Lewisporte Pouch Cove

Fox Harbour Logy Bay Robert's Arm

Freshwater London, ON Rushoon

Gallants Marystown South Branch

Gambo Meadows South River

Gander Middle Arm St. Alban's

Glovertown Montreal, QUE St. Anthony

Grand Bank Mount Pearl St. George's

Norman's Cove St. John's

St. Lawrence	Torbay	Wesleyville
St. Shott's	Toronto, ON	Whitbourne
Stephenville	Tors Cove	Whiteway
Stephenville Crossing	Trepassey	
Summerford	Twillingate	
Summerside	Vancouver, B.C.	
Tilton	Victoria	

It is important to note that SeniorsNL invitations to these weekly zoom sessions reach over 18,000 people through email listservs, Facebook posts and newsletters.

Topic	Presenters
Let's Talk AboutMarried and Common-Law Relationships. The Legal Difference	Greg Noseworthy, Public Legal Information Association of NL
Let's Talk AboutThe Adult Protection Act and Capacity: Risk, Choice, and Autonomy	Henry Kielley and Steve Ross, Department of Children, Seniors, and Social Development
Let's Talk AboutThe What, Why, Who, When, and How of Advance Care Planning	Kelly Heisz and Mary Ennis, SeniorsNL
Let's Talk AboutImproving the Use of Medication across NL	Kelda Newport, SaferMedsNL
Let's Talk AboutThe Benefits of A Medical Alert Service And Who Benefits From Them	Catherine Connolly, Lifeline Canada
Just Ask UsAnything	Elizabeth Siegel, SeniorsNL

Let's Talk AboutFinancial Abuse of Seniors	Leo Bonnell, Retired Bankers Association
Let's Talk AboutHow Neighbours, Friends, and Family Can Help Address Elder Abuse	Kelly Heisz and Mary Ennis, SeniorsNL
Let's Talk About Heart Health: Blood Pressure and Cholesterol Management	Melissa Kieley, final year PharmD student and Jeremy MacDonald, Medication Therapy Services Clinic
Let's Talk AboutElder Mediation	Judy Belanger, Board Member SeniorsNL, President of Family Mediation Canada and a Past Chair
Let's Talk AboutSaving Energy- Saving Money!	Katie Collins, TakeCHARGE and Peter Upshall, Newfoundland Power
Let's Talk AboutAgeism	Meg Vis, SeniorsNL
Let's Talk AboutVision Loss	Kelly Picco, CNIB and Allan Angus, Vision Loss Rehabilitation NL
Let's Talk AboutFinancial Literacy	Jessica Young and Grace Allen, 3 rd Year Social Work students, MUN
Let's Have Some Fun! Holiday Social	Terra Barrett, Heritage NL and John Dinn, CMHA NL
Let's Talk AboutTaxes	Timothy O'Leary and Nathan Eddy, Community Volunteer Income Tax Program & Outreach (CVITP)
Just Ask UsAnything	Elizabeth Siegel, SeniorsNL
Let's Talk AboutPersonal Safety	Cst. Tanya Schwartz, Royal Newfoundland Constabulary (RNC)
Let's Talk AboutHearing Loss & Its Impact on Health and Wellbeing	John Hillier, Registered Audiologist with Eastern Health

Let's Talk About...Finances & Debt

Management

Al Antle, Credit Counselling Services

of NL

Let's Talk About...Building Our

Mental Wellness

Monica Fletcher, CHANNAL

Advance Health Care Directives:

Starting the Conversation

Kelly Heisz and Mary Ennis,

SeniorsNL

SeniorsNL as Guest Speakers/Presenters/Facilitators

Zoom meetings and webinars remained the major mode of communications among organizations and governments as COVID-19 continued to evolve. In addition to hosting its series of Zoom sessions, SeniorsNL was also featured as guest speakers hosted by other groups. An estimated 240 people participated in these sessions, with over 1,300 viewing them on YouTube.

SeniorsNL Presentation Invitations from Other Organizations/Agencies

SeniorsNL – Who We

Are/What We Do

For the MUN Pensioners

SeniorsNL work on Elder

Abuse

For the Research Exchange Group on

Ageing (NL Centre for Applied Health

Research)

iCarol For CHANNAL (now LifeWise)

SeniorsNL Collective Impact

Project: Shaping a Single-Entry Service System for

Seniors in Need

For the Vulnerable Population Task

Force

SeniorsNL – Who We

Are/What We Do and Just Ask

Us (two sessions)

For Froud Avenue Community Centre's

Seniors' Group

SeniorsNL – Who we are/What For Miller Centre staff

we do and Just Ask Us (two

sessions)

Long-term Care For the Canadian Federation of

University Women

SeniorsNL – Who We For CHANNAL (now LifeWise)

Are/What We Do

Ageism For St. James United Church Ageism

and Disability Panel Diversity Panel

Ageism Meg Vis for Academy Canada students

Frauds and Scams For the Corner brook Aboriginal

Women's Association

Three sessions: Frauds and For the Newfoundland Aboriginal

Scams, Caring for the

Caregiver, and

Sexuality and Ageing

Women Network (NAWN)

Housing Transitions For the Canadian Federation of

University Women

Ageing and Vision Loss For the Canadian National Institute for

the Blind

Frauds and Scams For the St. John's Retired Citizens

Association

Outreach: SeniorsNL Workshop

April 12, 2021 – SeniorsNL delivered Part Two of its two-hour two-part *Specialized Training for People Who Work One-On-One with Seniors* as requested by Towards Recovery: Mental Health and Addictions personnel. Part Two focused on ageism and elder abuse, new versus pre-existing mental illness, the impact of medications on mental health, and the impact

of mental health medications on physical health. Particular attention was given to older adults' interactions with health professionals. Kelly Heisz, Executive Director, Mary Ennis, Outreach Coordinator; Meg Vis, Information & Referral Line Peer Support Volunteer, SeniorsNL, and Jennifer Williams, Eastern Health, formed the panel. There were 145 participants including among doctors, nurses, ambulance personnel, counsellors, and individuals who work in the areas of primary care, mental health and addictions, long-term care, and supportive services.

Partnerships 2021-2022

SeniorsNL partners with other community organizations, municipalities and/or Government departments/agencies to deliver presentations, facilitate discussion on topics relevant to seniors and those who care for them, and to develop joint projects. The following lists the 29 organizations/agencies with whom SeniorsNL partnered during 2021-2022.

- 211
- 811
- Canada Revenue Agency (CRA)
- Canadian Association of Retired Pensioners (CARP)
- Canadian Hospice Palliative Care Association (CHPCA)
- Canadian Network for the Prevention of Elder Abuse (CNPEA)
- Canadian Red Cross
- Central Health
- Centre for Research and Education on Violence against Women and Children, Western

- Eastern Health
- Fédération des francophones de Terre-Neuve et du Labrador
- Food First NL
- Multi-Cultural Women's Association NL
- MUN School of Nursing
- NL 50+ Federation
- NL Public Libraries
- Lifeline Canada
- Placentia Area Chamber of Commerce
- Public Legal Information Association NL (PLIAN)
- Retired Bankers Association

- University, London, ON *It's Not Right!*
- City of St. John's
- Community Volunteer Income Tax Program (CVITP)
- Connections for Seniors
- Department of Children, Seniors, and Social Development

- Royal Canadian Mounted Police
- Royal Newfoundland Constabulary
- SaferMeds NL
- Service Canada
- St. Luke's Anglican Homes Inc.

SeniorsNL Representation: Boards/Committees

- Board member and Chair, Reaching Home Rural and Remote
- Board member, Connections for Seniors
- Board member, Violence Prevention Avalon East
- Member Food First NL Community Food Self-sufficiency Action Group mandated to develop and implement activities to improve access to, and build food knowledge and skills based on traditional and current best practices in NL
- Member, Advisory Committee for Canadian Remote Access for Dementia Learning Experiences (CRADLE) Project, Canadian Institute for Seniors Care, Conestoga College
- Member, Board of Directors, Canadian Network for the Prevention of Elder Abuse
- Member, Research Exchange Group, NL Centre for Applied Health Research
- Member, Right to Decide Pilot Project Committee, Association for Community Living NL
- Member, Vulnerable Population Task Force and members of the Food Security Working Group and Seniors Working Group
- MUN Aging Research Centre of NL Management Board, Member
- Seniors Advisory Committee, City of St. John's



NL Network for the Prevention of Elder Abuse

Mary Ennis, Coordinator

The NL Network for the Prevention of Elder Abuse is an integral part of SeniorsNL, fostering relationships among its individual and organizational members and partners to improve their collective impact on the prevention of elder abuse. Today's membership remains steady at 105 individuals, 52 organizations (community groups, government departments/agencies), and 4 private companies. NLNPEA is a member of the Canadian Network for the Prevention of Elder Abuse (CNPEA), and SeniorsNL has a seat on its Board of Directors.

As COVID continued into the 2021–22 fiscal year, the Steering Committee did not hold face-to-face meetings but, rather, met virtually. Due to other COVID-related work, some members were unable to join us.

Four meetings of the NLNPEA Steering Committee were held during the 2021–2022 fiscal year, each meeting starting with a presentation by one of the Committee members to keep colleagues abreast of latest research, policy changes, and so forth. The first of the four meetings began with a presentation by Anne Morris on the Global Report on Ageism; the second with Kelly Warren updating members on her research which looks at older adults' perceptions of the mistreatment of other older adults; the third by Judy Beranger on Elder Mediation; followed by Leigh Thorne's presentation on the Collective Impact for Seniors project: Shaping a Single-Entry Service System for Seniors in Need. It was unanimously decided that invitations to participate in all future Steering Committee presentations will be sent to the general NLNPEA membership.

Current work by the Steering Committee includes refining the collection of elder abuse statistics for the province, expanding the sub-committee on Emergency Protection Orders to the general membership, and continuing to monitor the review of the Adult Protection Act.

Elizabeth Siegel is moving ahead with updating the Violence Prevention Initiative's *Respect Aging* program, which was initially released in 2013. Steering Committee members are helping to identify potential changes to the program.

Since Kelly Heisz's term on the Board of the Canadian Network for the Prevention of Elder Abuse (CNPEA) concluded the Committee was pleased that two of its members now sit on the National Board: Judy Beranger and Greg Noseworthy are the new members.

SeniorsNL continued to participate in zoom meetings hosted by Margaret MacPherson to discuss the development of a National Strategy on Elder Abuse. Margaret is with the Centre for Research and Education on Violence against Women and Children, Western University, London, ON, and SeniorsNL has been working with them for the past number of years.

Once again, due to COVID-19 regulations, organizations were unable to commemorate World Elder Abuse Awareness Day (WEAAD), on June 15, in the customary way. We did, however, offer three virtual presentations during the month of June. We were happy to see many participate as well as view the presentations on our YouTube Channel: "Let's Talk About...Financial Abuse", "It's not Right - Neighbours, Friends, and Family of Older Adults", and "Let's Talk About Elder Mediation: An innovative technique for empowering older adults and their families to engage in vital conversations".

In addition, an article on WEAAD 2021 was submitted to and published in *The Western Star*.

While public events to recognize WEAAD did not occur, we did distribute materials such as our Elder Abuse Brochure and our SeniorsNL brochure to groups who were doing things internally with their own members. For example, Alderwood Estates was given \$200 from us to have a day of recognition.

Lastly, I wish to thank each member of the Steering Committee for the NL Network for the Prevention of Elder Abuse (listed on page 37) for their dedication and expertise. It is great appreciated.

Respectfully Submitted, Mary Ennis, Provincial Coordinator

Steering Committee Members SeniorsNL's NL Network for the Prevention of Elder Abuse (NLNPEA)

- Anne Morris, SeniorsNL Board Chair and Chair of the Committee
- Rosemary Lester, SeniorsNL Board Member and Vice-Chair of the Committee
- Doreen Burry, Board Member, SeniorsNL
- Judy Belanger, SeniorsNL Board Vice-Chair
- Lorraine Best, Peer Support Volunteer, SeniorsNL
- Marina Brett, Labrador-Grenfell Health
- Noreen Careen, NL 50+ Federation
- Mary Ennis, SeniorsNL's Network Coordinator
- Kelly Heisz, SeniorsNL's Executive Director
- Henry Kielley/Steve Ross, Department of Children Seniors, and Social Development
- Tabetha Knight, Central Health
- Charlene Luffman, Eastern Health
- Greg Noseworthy, Public Legal Information Association NL (PLIAN)
- Lori Ryan, Western Health
- Tanya Schwartz, Royal Newfoundland Constabulary (RNC)
- Brad Squires/April Janes, Royal Canadian Mounted Police (RCMP)
- Elizabeth Siegel, SeniorsNL's Director of Information and Referral Services

- Kaberi Sarma-Debnath/Yamuna Kutty, Multicultural Women's Organization of NL (MWONL)
- Angelina Tremblett, Eastern Health
- Kelly Warren, Memorial University (MUN)
- Mary White, Newfoundland Aboriginal Women's Network (NAWN)



Pan-Canadian New Horizons for Seniors Project

Leigh Thorne, Project Coordinator

Collective Impact for Seniors

Pan-Canadian New Horizons for Seniors Program
Employment and Social Development Canada (2019 - 2024)

It can be challenging for seniors who have multiple needs to identify and access the right services at the right time to address their concerns. Therefore, this project is implementing a collaborative approach as an effective way to address multiple needs in a timely and personcentred manner.

The collective impact project has gathered quantitative and qualitative data confirming that the multiple issues of seniors who are age 55+ are usually related to housing, finances, connectedness, and health. The following structure to was developed to work with seniors and partners regarding those multiple issues:



- As the project's Backbone Organization, SeniorsNL provides overall project leadership and coordinates the Inter-Agency Teams.
- Leadership is shared with three Collaborating Organizations who also implement funded initiatives: Connections for Seniors, Income Support, and Newfoundland and Labrador Housing Corporation.
- Inter-Agency Teams engage a wide range of partners who work with seniors. Teams members are based on an individual's needs and are temporary.
- The Oversight Committee is comprised of system-leaders who consider and implement systemic changes to improve services for seniors.

Project Leaders and Partners

To date, the Collective Impact project has engaged **105** individuals from **45** organizations and programs. This is an increase of 60 individuals and 18 organizations/programs since the previous fiscal year. The original mandate of the project was to serve St. John's and area, however, partners throughout the province requested participation and have been accommodated based on our developmental evaluation approach.

Partners participated in various capacities:

C = Collaborating Organization (leadership and funded initiatives)

O = Oversight Committee (system-leaders)

T = Team Member (Inter-Agency to efficiently address multiple needs)

P = Partner (available to collaborate as needed)

Organization/Department/Program

- Canada Revenue Agency (O)
- Central Health, Mental Health and Addictions (T)
- Children, Seniors, and Social Development Government of NL (CSSD) (O, T)
- CCSD, Disability Policy Office (O)
- CSSD, Seniors and Aging and Adult Protection (O, T)
- CSSD, Social and Economic Well-Being (O)
- City of St. John's Housing Program (O, T)
- Connections For Seniors (C, O, T)
- Eastern Health, Community Support Program (O, T)
- Eastern Health, FACT Carbonear (T)
- Eastern Health, Hospital Discharge(Waterford) (T)
- Eastern Health, Pleasantview Towers Long-Term Care (T)
- Eastern Health, Social Work Program Coordinator (P)
- Private Emergency Shelter (T)
- Empower (T)
- Gateway Women's Centre (T)
- Goss Gilroy Inc. (P)
- Home Dementia Care Program (T)
- Housing Support Worker (Community Based, Western NLHC)(T)
- Human Rights Commission NL (T)
- Inclusion NL (T)
- Income Support, Eastern Region (C, O)
- Income Support, Western (T)
- Labrador-Grenfell Health (T)
- Newfoundland and Labrador Housing Corporation Central (T)
- Newfoundland and Labrador Housing Corporation Eastern (C, O, T)
- Newfoundland and Labrador Housing Corporation Western (T)
- NL Medical Transportation Assistance Program (O)
- NL Member of House Assembly (O)
- NL Mental Health and Addiction Navigator (P)
- NL Prescription Drug Program (O)
- No'kmaq Flat Bay Band, Reaching Home (P)

- Office of the Citizens' Representative (T)
- Office of the Seniors' Advocate of NL (T)
- Public Legal Information Association NL (P)
- Qalipu First Nation (T)
- Royal Newfoundland Constabulary, St. John's (P)
- RCMP, Port aux Basques (T)
- Salvation Army, Ches Penney Centre of Hope (O, P)
- SeniorsNL (O, T)
- Service Canada (P)
- St. John's Homestead (T)
- The Gathering Place (T)
- Western Health, Community Support Program (T)
- Western Health, FACT (T)
- Willow House Women's Shelter (T)

Activity Overview

As the backbone organization, SeniorsNL hosted the following eighty-two (82) Committee and partner meetings:

Oversight Committee (4)

Committee members are from regional health authority programs, community-based organizations, federal services, and provincial government programs. System leaders have been provided with a 'Profile of Seniors Served' and 'Issues Identified' during the project to date. The sharing of both positive and negative experiences in accessing services acts as a catalyst for system-based examination and changes to policies and procedures. Preliminary evidence has encouraged system leaders to plan ways to address issues and barriers that are encountered by our project's target population.

Collaborating Organizations (9)

Our Collaborating Organizations strengthened relationships with each other and participated in Inter-Agency Teams and the Oversight Committee. A total of **699 seniors** were served through the following initiatives during 2021–2022:

Newfoundland and Labrador Housing Corporation

Housing Support Worker

• This staff person is located at Connections for Seniors and meets with individuals who are 55+ when they experience homelessness and enter any shelter in St. John's. Having a Housing Support Worker dedicated to working with seniors has been an effective way to reduce length of stay in emergency shelter and supports the move to suitable permanent housing. Shorter stays would be further facilitated by an increased stock of accessible housing, and more timely access to home care supports and medical supplies.

Seniors' Navigator

 The Navigator is working internally to support applicants to any of the NLHC programs who are age 55+, as needed. The Navigator also facilitates connections between NLHC programs, encourages a senior-informed perspective by NLHC service providers, and participates in external collaborations.

Connections for Seniors

Health & Community Outreach Program Manager

• This initiative supports seniors who live independently in the community but have concerns regarding health, finances, legal, housing, etc. In-person social work supports are provided to address multiple needs.

Volunteer Coordinator

 Upon request by seniors, the Volunteer Program is addressing social isolation through 'friendly' calls/visits, and food insecurity through food hampers and deliveries.

Income Support

64 Project

 A social worker connects with individuals receiving income support when they turn age 64 to assist with the transition to federal benefits and with other identified needs. As appropriate, referrals are made to community agencies, support services for health and well-being, and other government departments. Through this initiative, we have learned that seniors can be even better prepared to transition to federal benefits with early supports (ie. at 59 – 63 years of age).

Homeowner Cohort

• Biopsychosocial assessments or file reviews were completed with a random sampling of 89 single homeowners, between the ages of 55-60 and who receive income support. Many positives were identified (ie. no mortgage, managing own finances, have access to social supports). However, the research also identified challenges such as the need for home repairs, and lack of knowledge of the programs and services offered by government and agencies and how to access these. This senior-related research will inform Income Support policies and processes.

Initiative Staff (2)

Meetings were held with Collaborating Organization staff members who are implementing project initiatives. They met to network and to discuss barriers, gaps and successes re: services for seniors. The opportunity to meet supports service providers and also facilitates two-way communication between a range of front-line staff and system-leaders.

Inter-Agency Teams (59)

As of March 31, 2022, the project facilitated eighteen (18) Inter-Agency Teams to provide person-centred, comprehensive support for seniors with multiple needs. On average, each Team met 4 times. Individuals who were served:

- ranged in age from 55 84
- all have a low income (11,000 19,200 annually)
- only 3 have access to a computer
- 8 of 18 have a disability
- all had housing concerns (affordability, eviction pending, home repairs needed)
- 15 of 18 have a healthcare provider
- 10 of 18 live alone

Feedback surveys revealed that both Team members and seniors were pleased with the inter-agency approach:

"No lag time in communicating, everyone in the one spot being able to answer what they can and cannot do, clear expectations from all members"

"Having a solution-focused discussion with relevant service providers in real time. Time saver and more heads better than one!"

"...Information-sharing improved and agencies working on behalf of this client are now less siloed from one another, which is a very good thing!"

"Thanks to the work and effort of this team.... problems have been resolved."

Example of an Inter-Agency Team:

An individual 77 years of age was facing imminent eviction from a rented apartment in a small community. This person had applied to NL Housing Corporation and had been unable to locate a suitable apartment in their preferred larger community. Contributing factors were limited financial resources, mental health concerns, very specific housing requirements due to mental health, and some accessibility needs.

The Team consisted of SeniorsNL, CSSD, NLHC and Connections for Seniors. Health services were offered but declined. However, the Team was able to prioritize the NLHC application, expedite identification of a subsidized NLHC unit, and provide moving assistance. The Team discontinued after five meetings of approximately 30 minutes each. NLHC and Connections for Seniors provided ongoing support so that housing has now been retained for over a year.

Evaluators (8)

The collective impact project is implementing a Developmental Evaluation approach with the assistance of Goss Gilroy Inc. Developmental evaluation supports real-time learning, celebrates successes, engages multiple stakeholders throughout a project, and encourages creative solutions and flexibility based on emerging evidence.

Methodology has included development of a Logic Model and Matrix, observation and feedback at meetings, online and telephone surveys, ongoing consultation with Collaborating Organizations, compilation of target audience 'profile' data.

The Project Coordinator also participated in meetings to learn from others, align with provincial strategies to better serve seniors, and to share information about the collective impact project. For example:

- Health Accord Town Halls
- Peer Support Volunteer meetings
- Mental Health and Addictions, Eastern Health
- Aging Well Project, Memorial University
- Home First, Dept. of Health and Community Services/Eastern Health
- Atlantic Canada Collective Impact project partners
- Newfoundland and Labrador Francophone Association
- Vulnerable Population Knowledge Exchange Forum

Issues and Actions

Issues and actions are identified on an ongoing basis and are based on amalgamated evidence and insights from the Collaborating Organizations' initiatives, Inter-Agency Teams, consultations with partners, and Oversight Committee system-level insights. For example:

- Oversight Committee members are using project insights to improve access and navigation for seniors within their own organizations. For example, ensure 'plain language' communication and increase overall awareness and knowledge of relevant programs for those who do not have computers and/or are isolated.
- Oversight members will also participate collectively in system improvements such as identifying ways to share financial information with consent. This will expedite access to services and eliminate repeated financial assessments and documentation.
- A range of partners will work together to better understand the issue of evictions from multiple perspectives, and to collaborate to prevent evictions.

- Similarly, partners have begun to share perspectives regarding discharge planning, ways to support each other when there are multiple concerns when leaving acute care, and solutions to ensure smooth transitions.
- Reducing isolation is an overall goal of the project. Partners are working together to identify seniors who are isolated and to determine what can be implemented to increase connections with them.

The collective impact project will continue to expand and deepen its efforts. It is anticipated that the Inter-Agency Team approach will become embedded as a way of effectively serving seniors who have multiple needs. As well, project activities and data will inform and facilitate overall system improvements in the areas of health, housing, finances, and connection.

Respectfully Submitted, Leigh Thorne Project Coordinator, New Horizons for Seniors Pan Canadian Project



December 2021: The staff from the Finance Division, Department of Fisheries and Oceans, have been sharing their kindness and caring by providing six very generous Christmas gift bags for senior men and women. December 2021: Canadian Coast Guard sharing their kindness and generosity, providing six overflowing Christmas gift boxes for senior men and women. They have been doing this for over 10 years!





December 2021: The Kinettes of Mount Pearl selected SeniorsNL as one of their groups to support.



February 2022: Suncor staff selects SeniorsNL as their group to support.

Finance Report, Sources of Revenue & Financial Statements

For the year ended March 31, 2022, SeniorsNL reported a surplus from operations again this year in the amount of \$28,132 compared to a surplus of \$68,956 for the year ended March 31, 2021. (See figure 5, page 48, and Figure 6, page 49).

The reported surplus is the result of due diligence on the part of both the Board and staff of SeniorsNL in managing the finances of the organization.

Revenue in the form of grants, fundraising, and donations fluctuate from year to year depending on projects undertaken. Revenue for the current year ended was \$1,155,619 compared to \$1,202,463 for the previous year, while matching expenditures were \$1,127,487 compared to \$1,133,507 for 2020/21.

We will continue to enjoy the five (5) year proceeds of the New Horizons project until August 31, 2024, via total funding in the amount of \$2,999,610. SeniorsNL's aim for this project, with the support of collaborating organizations and community partners, is to better support seniors in need

and reduce the social isolation of seniors. SeniorsNL has received the final amount of the three-year provincial government agreement, which secured the sustainability of the Information and Referral Services we provided to the aging population of NL.

The continuation of our Outreach Program and other services that complement the Information and Referral Service is funded entirely through other grants, donations, and fundraising. As part of this, SeniorsNL Board of Directors monitors the financial situation of the organization very closely. It will continue to focus on making its operations as efficient as possible while working with the Department of Children, Seniors, and Social Development, the corporate community, and other organizations to secure ongoing partnerships and funding for our services.

The Finance committee wishes to thank the Executive Director, her staff and all our volunteers for their efforts during 2021/22.

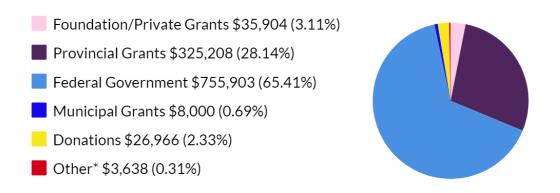
As Treasurer of the SeniorsNL Board of Directors, I present to you in this Annual Report, our Audited Financial Statements.

Respectfully Submitted,

Fern Mitchelmore

Treasurer

Figure 5: Revenue 2021/2022 \$1,155,619



*Other would include Interest, amortization of deferred capital grants, and miscellaneous

Figure 6: Revenue 2020/2021 \$1,202,463



*Other would include Interest, amortization of deferred capital grants, and miscellaneous

Major Funders and Donors 2020-2021

- City of St. John's
- Employment Skills and Development Canada
- Evans, Marjorie & Geoffrey
- Fresh Daily Bakery LTD.
- Genoa Design International
- Government of Newfoundland & Labrador
- Kinette Club Of Mount Pearl
- > Oil & Gas Corporation of NL
- PLIAN -Public Legal Information Assoc. of NL
- Responsible Sharing Committee
- SunCares c/o Suncor Energy

We wish to thank the other 72 Funders and Donors during the 2020-2021 fiscal year for their generous and kind support. Donations were also received from people through Canada Helps, Canada Online Giving, and United Way Centraide.

Appendix A Auditor's Report and Financial Statements

Financial Statements

Year Ended March 31, 2022

Index to Financial Statements Year Ended March 31, 2022

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5 Hallett Crescent
 St. John's, NL, A1B 4C4
 (709) 999-2711

(707) 777-2711 • Toll free: (877) 762-3624

INDEPENDENT AUDITOR'S REPORT

To the Members of Seniors Resource Centre Association of Newfoundland and Labrador Inc.

Opinion

We have audited the financial statements of Seniors Resource Centre Association of Newfoundland and Labrador Inc. (the organization), which comprise the statement of financial position as at March 31, 2022, and the statements of revenues and expenditures, 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 the organization as at March 31, 2022, and the results of its operations and cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO)

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 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 the financial statements in accordance with ASNPO, 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.

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:

(continues)

Independent Auditor's Report to the To the Members of Seniors Resource Centre Association of Newfoundland and Labrador Inc. *(continued)*

- 1. 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.
- 2. 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.
- 3. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- 4. 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.
- 5. 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.

St. John's, Newfoundland and Labrador

August 9, 2022

Beacon Accounting Professional Corporation
CHARTERED PROFESSIONAL ACCOUNTANTS

Statement of Financial Position March 31, 2022

		2022		2021
ASSETS				
CURRENT				
Cash	\$	358,418	\$	374,796
Term deposits (Note 3)		100,551		153,024
Accounts receivable		1,606		2,000
Harmonized sales tax recoverable		1,355		1,848
Prepaid expenses		6,671		10,045
		468,601		541,713
ROPERTY, PLANT AND EQUIPMENT (Note 4)		4,102		4,530
	\$	472,703	\$	546,243
LIABILITIES AND NET ASSETS				
CURRENT			Φ.	10.000
Accounts payable	\$	124,152	\$	18,980
Employee deductions payable		9,711		-
Deferred revenue (Note 5)		78,640		294,766
		212,503		313,746
DEFERRED CAPITAL GRANT	_	4,102		4,531
		216,605		318,277
NET ASSETS				
General fund		149,674		121,542
Internally restricted fund		106,424		106,424
		256,098		227,966
	\$	472,703	\$	546,243

ON BEHALF OF THE BOARD

 Director
Director

Statement of Revenues and Expenditures Year Ended March 31, 2022

	2022	2	2021
REVENUES			
Government and other grants	\$ 1,09	2,092 \$	1,177,799
Donations	2	6,966	21,178
Outreach program	3	2,923	750
Amoritization of deferred capital grants		1,179	1,418
Miscellaneous		535	235
Interest		1,924	1,083
	1,15	5,619	1,202,463
EXPENSES			
Advertising and promotion		2,490	3,427
Amortization		1,179	1,418
Postage		2,337	4,071
Equipment		710	519
Insurance		7,635	6,823
Interest and bank charges		1,419	1,495
Office		5,487	5,025
Investment in capital assets		750	-
Internet/Webpage	1	4,004	22,037
Program materials	1	9,604	105,943
Meetings		7,735	5,319
Photocopier		4,588	4,235
Program delivery	58	2,434	517,566
Professional fees	1	6,932	16,913
Rental	3	2,717	32,717
Salaries and wages	42	1,683	400,106
Telephone		4,338	4,233
Training and professional development		1,445	1,645
Travel		-	15
	1,12	7,487	1,133,507
EXCESS OF REVENUES OVER EXPENSES	\$ 2	8,132 \$	68,956

Statement of Changes in Net Assets Year Ended March 31, 2022

	General Fund	Re	Internally estricted Fund	nvested in pital Assets	2022	2021
NET ASSETS - BEGINNING OF						
YEAR	\$ 121,542	\$	106,424	\$ - \$	227,966 \$	159,010
Excess of revenues over	,		,		,	,
expenses	27,382		-	750	28,132	68,956
Amortization of deferred						
capital grants	(1,179)		-	1,179	-	-
Amortization	1,179		-	(1,179)	-	-
Transfer to investment in capital assets	 750			(750)	-	-
NET ASSETS - END OF YEAR	\$ 149,674	\$	106,424	\$ - \$	256,098 \$	227,966

Statement of Cash Flows Year Ended March 31, 2022

	2022	2021
OPERATING ACTIVITIES		
Excess of revenues over expenses	\$ 28,132	\$ 68,956
Items not affecting cash:		
Amortization of property, plant and equipment	1,179	1,418
Amoritization of deferred capital grants	 (1,179)	(1,418)
	 28,132	68,956
Changes in non-cash working capital:		
Accounts receivable	394	(2,000)
Accounts payable	105,171	(516)
Deferred revenue	(216,126)	(58,083)
Prepaid expenses	3,374	(115)
	493	49
Harmonized sales tax payable Employee deductions payable	 9,711	(16,410)
	 (96,983)	(77,075)
Cash flow used by operating activities	 (68,851)	(8,119)
INVESTING ACTIVITIES		
Term deposits	52,473	(142,582)
Long term investments	 -	51,500
Cash flow from (used by) investing activities	 52,473	(91,082)
DECREASE IN CASH FLOW	(16,378)	(99,201)
Cash - beginning of year	 374,796	473,997
CASH - END OF YEAR	\$ 358,418	\$ 374,796
CASH CONSISTS OF:		
Cash	\$ 358,418	\$ 374,796

Notes to Financial Statements Year Ended March 31, 2022

PURPOSE OF THE ORGANIZATION

Seniors Resource Centre Association of Newfoundland and Labrador Inc. (the "organization") is a not-for-profit organization of Newfoundland and Labrador. As a registered charity the organization is exempt from the payment of income tax under Subsection 149(1) of the Income Tax Act.

The organization voluntary, organized by a volunteer Board of Directors. It is dedicated to promoting the independence and well being of older adults through the provision of various services and programs. In the event of dissolution of the Centre, any funds and assets of the Centre remaining after satisfaction of its debts and liabilities shall be transferred to another non-profit organization committed to service the needs of seniors.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of presentation

The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNFPO).

Cash and cash equivalents

Cash is defined as cash on hand, cash on deposit and short-term deposits with maturity dates of less than 90 days, net of cheques issued and outstanding at the reporting date.

Capital assets

Capital assets are stated at cost or deemed cost less accumulated amortization and are amortized over their estimated useful lives on a declining balance basis at the following rates and methods:

Equipment 20% declining balance method Computer equipment 30% declining balance method Furniture and fixtures 20% declining balance method

The organization regularly reviews its capital assets to eliminate obsolete items.

Capital assets acquired during the year but not placed into use are not amortized until they are placed into use.

Revenue recognition

Seniors Resource Centre Association of Newfoundland and Labrador Inc. follows the deferral method of accounting for contributions.

Restricted contributions are recognized as revenue of the appropriate fund in the year in which the related expenses are incurred. Unrestricted contributions are recognized as revenue of the operating fund in the year received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Contributed services

The operations of the organization depend on both the contribution of time by volunteers and donated materials from various sources. The fair value of donated materials and services cannot be reasonably determined and are therefore not reflected in these financial statements.

(continues)

Notes to Financial Statements Year Ended March 31, 2022

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

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 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.

Financial instruments

Financial instruments are recorded at fair value when acquired or issued. In subsequent periods, financial assets with actively traded markets are reported at fair value, with any unrealized gains and losses reported in income. All other financial instruments are reported at amortized cost, and tested for impairment at each reporting date. Transaction costs on the acquisition, sale, or issue of financial instruments are expensed when incurred.

3. TERM DEPOSITS

	 2022	2021
Term deposit bearing interest at 0.50% maturing October 2021 Term deposit bearing interest at 1.90% maturing January 2022 Term deposit bearing interest at 1.25% maturing June 2021 Term deposit bearing interest at 1.00% maturing June 2021	\$ 10,551 - 10,000 80,000	\$ 10,545 52,479 10,000 80,000
	100,551	153,024
Term deposit allocations Contingency Operations	 100,000 53,024	10,441
	153,024	10,441

4. PROPERTY, PLANT AND EQUIPMENT

	 Cost	cumulated ortization	Net	2022 t book alue	2021 Net book value
Equipment Computer equipment Furniture and fixtures	\$ 1,482 39,757 12,132	\$ 1,371 38,000 9,898	\$	111 1,757 2,234	\$ 139 1,599 2,792
	\$ 53,371	\$ 49,269	\$	4,102	\$ 4,530

Notes to Financial Statements Year Ended March 31, 2022

5. DEFERRED REVENUE

Some of the grants received are for completion of specific projects. When applicable, deferred revenue is reduced and revenue is recognized as the expenditures are incurred for the appropriate project. The deferred revenue at March 31 represents the unexpended funds for the following projects:

	 2022	2021
Outreach		
Deferred - Outreach	\$ 24,939	\$ 57,862
Deferred - GovNL-Respect Aging-OR	-	25,000
Deferred - NH -O/R Project 25K	9,473	25,000
Deferred - United Way NL (Outreach)	-	2,981
Deferred - OR-PLIAN	10,000	-
Deferred - Gov NL- O/R Inclusion	 4,893	_
	 49,305	110,843
Other		
Deferred - Pan Cdn	28,836	183,423
Deferred - Soirée 2020	 500	500
	29,336	183,923
	\$ 78,641	\$ 294,766

6. INTERNALLY RESTRICTED FUNDS

Internally earnings have been restricted to fund specific projects in the coming years.

	 2022		2021	
Beginning Balance Transferred to general fund Transferred to internally restricted fund	\$ 106,424 - -	\$	101,154 (4,730) 10,000	
2241224104 10 11101111111111111111111111	 106,424		106,424	
Internal Restrictions Summary Internally Restricted Earnings - Outreach Internally Restricted Earnings - Contingency	 6,424 100,000		11,154 90,000	
	106,424		101,154	

During the year, the Board of Directors transferred \$nil (2021: \$10,000) from the general fund to the internally restricted fund. \$Nil (2021: \$4,730) was charged to the internally restricted fund and credited to the general fund to offset expenditures during the year.

Notes to Financial Statements Year Ended March 31, 2022

7. FINANCIAL INSTRUMENTS

The organization is exposed to various risks through its financial instruments and has a comprehensive risk management framework to monitor, evaluate and manage these risks. The following analysis provides information about the organization's risk exposure and concentration as of March 31, 2022.

Credit risk

Credit risk arises from the potential that a counter party will fail to perform its obligations. The organization is exposed to credit risk from funding agencies. In order to reduce its credit risk, the organization conducts regular reviews of its existing fund provider performance. The organization has a significant number of fund providers which minimizes concentration of credit risk.

Liquidity risk

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities. The organization is exposed to this risk mainly in respect of its receipt of funds from its fund providers and donors and other related sources, accounts payable and accrued liabilites. The organization manages liquidity risk by monitoring its cash flows and ensuring that it has sufficient cash available to meet its obligations.

Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency rate risk, interest rate risk and other price risk. The organization has minimal exposure to these risks. The carrying value of the cash and cash equivalents, marketable securities, accounts receivable and accounts payable and accrued liabilities approximate their fair value based on the short term maturity of these instruments.

Unless otherwise noted, it is management's opinion that the organization is not exposed to significant other price risks arising from these financial instruments.



SeniorsNL
243 -110 Topsail Road
St. John's, NL A1E 0G5
24 Road Deluxe(located in Babb Manor,
Saint Luke's Property)
709-737-2333, 1-800-563-5599
info@seniorsnl.ca
www.seniorsnl.ca

FaceBook/Twitter: @SeniorsNL