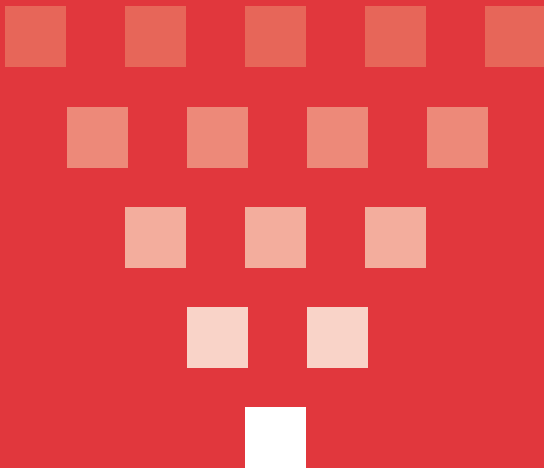


Responsibility and Accountability

What Community-Based Programs Need to Know



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Responsibility and Accountability

What Community-Based Programs Need to Know

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Disclaimer

This tool kit is designed to provide accurate information regarding the topics covered. Organizational requirements and standards referred to in this publication are used as examples only and are not intended as professional or legal advice. Requirements of not-for-profits vary from province to province and are subject to change based on new legislation, regulatory and judicial decisions, and evolving guidelines and standards. If your organization has questions or requires professional assistance relating to any of the information included in this publication, please contact your own legal, financial or insurance advisor.



Introduction and Purpose of this Tool Kit

Family support programs are community-based organizations working with children, families and caregivers to enhance strengths, to build capacities and to promote healthy development.

Family support programs deliver a range of services guided by principles that focus on building supportive relationships, facilitating growth, respecting diversity and furthering community development.¹

Family support programs, like other community-based not-for-profits, are faced with a variety of uncertainties and challenges. These uncertainties can take many forms and can sometimes threaten the well-being of the organization. This tool kit has been designed to assist family support programs in developing sound operating practices that will help them to minimize many of these challenges and will contribute to the overall health of their organization.

Life is unpredictable. Sometimes things unexpectedly go wrong, and not-for-profit organizations need to be prepared for all kinds of eventualities. Funding may be late in being approved, or may not be renewed at all. There are risks associated with providing services to children, recruiting and working with volunteers and operating quality programs with limited staffing and resources.

In order to operate successfully, we can't eliminate all of these risks, but we can find ways of dealing with uncertainty by making informed choices and decisions and by having sound management practices to help us make wise choices, minimize risks, and protect organizations from loss. By knowing your obligations as a staff member, volunteer or board member, you can help to ensure the ongoing well-being of your organization and those you serve.

¹ J. Malcolmson, *Putting the Pieces Together: A Conceptual Framework for Family Support Practice*. Ottawa: FRP Canada, 2002.



How to Use the Tool Kit

This tool kit consists of several components:

- Information about the responsibilities of the not-for-profit organization
- Board and staff responsibilities
- Information about potential risks, and about managing those risks
- Insurance information for not-for-profits
- Checklists that you can customize for your own use
- Lists of resources for further information
- Provincial and territorial contact information

Your organization is probably already aware of some or all of this information, and may have implemented many of the policies and practices we will discuss. Reviewing and updating these policies and practices regularly will mean that they are current and reflect the ongoing needs of your organization. Sharing the revised policies and practices with staff, board members and other volunteers will mean that the key people in your organization are informed and aware, a major factor in risk management.

The checklists included in Appendix A may be useful to you when developing new policies, as well as when reviewing existing ones. It's important to remember that all organizations may not need to have all of these policies, procedures and practices in place, and that some may be more relevant to your organization than others. As well, it's important to keep in mind that you may not necessarily need them for when things are going right, but in order to be prepared in case things go wrong.

Legal requirements for not-for-profits vary from province to province, and will not be addressed in detail in this publication. Provincial and territorial contact information and relevant legislation is listed in Appendix B.



The Not-for-Profit Organization

In the past 20 years there has been a huge increase in the number of not-for-profit organizations in Canada. Recent estimates place this number at over 175,000 agencies, employing 1.3 million people. In addition to paid staff, approximately 7.5 million Canadians contribute more than a billion hours of volunteer time – this is the equivalent of over half a million full time jobs. Social service agencies accounted for 21% of total volunteer hours contributed. In addition, twenty-one million Canadians make donations to charitable and not-for-profit organizations totaling approximately \$4.5 billion and the voluntary sector itself has revenues of over \$90 billion. Given these statistics, it is safe to say that the voluntary sector makes a huge contribution to the fabric of life in Canada.

As a result of government downloading and privatization of services, not-for-profit organizations have acquired increasing responsibilities for the well-being of Canadians and for a range of essential services such as food, clothing, shelter, child welfare, child care, mental health, secondary health care and education. Given this increase in responsibility, it isn't surprising that board members and staff require more knowledge and information in order to be more accountable for the services they provide, how they provide them, and for the funds required to provide them.

The legislation and regulations governing not-for-profit organizations are complex and vary from province to province. Discussions are ongoing between the government and the voluntary sector to establish a governing framework that recognizes both a need for accountability and the reality that these not-for-profit organizations rely heavily on volunteer resources. In the meantime, organizations and their Boards of Directors need to understand the various types of legislation that apply to them, and to maintain awareness of possible changes to this legislation.

Depending on its structure and the services offered, your organization may need to comply with the following types of legislation, and you should check with your provincial or territorial government to find the details on how these may apply to you (see Appendix B).



- * The Charities Act
- * Child Welfare/Child Protection Legislation
- * The Corporations Act
- * Employment Standards Legislation
- * Health and Safety Legislation
- * Human Rights/Non-Discrimination Legislation

Depending on its legal status (how or if it is incorporated), the not-for-profit organization will have different limits of liability. This will be detailed in its constitution and by-laws. However, like all individuals in Canada, the organization is subject to the **duty of care**, meaning it must avoid injuring or harming anyone through actions which were foreseeable. It is the responsibility of the organization to ensure that volunteers and staff are properly selected, working in safe places with proper equipment, resources and support, and that they are adequately trained and supervised.

In addition, all organizations and individuals are expected to provide a **standard of care**, which means that all reasonable care must be taken to avoid risks which are likely to occur, are easily eliminated, have caused previous injury, are well known or which can be dealt with using common practices.

In the not-for-profit organization, the Board of Directors is ultimately responsible (and potentially liable) for the services and programs run by the organization. Therefore, board awareness of their responsibilities and the development of policies and procedures to ensure that these responsibilities are met are effective ways of reducing potential risks in not-for-profit organizations.

The Responsible Board of Directors

Being a board member of a not-for-profit organization is a great opportunity to learn new skills and make a positive contribution to your community while at the same time sharing your own knowledge and expertise. However, it's important to remember that there are serious responsibilities to being a board member. There are responsibilities to funders, to staff, to consumers of the organization and to the community at large.



It doesn't matter if the organization is small or large, has one employee or ten, is located in small village or large urban centre, operates one program or five, staff, volunteers and the Board of Directors have certain legal, moral and ethical obligations that must be met. Failure to meet these obligations will have a negative impact on the well-being of the organization and may increase the element of risk and loss the organization may face.

The overall role of the not-for-profit Board of Directors is to provide leadership and governance to the organization. In general terms, this translates to the following key areas of responsibility:

Planning and setting the overall goals and directions of the organization:

- Develop and review organizational mission, vision and values.
- Set goals, and establish work or action plans through the strategic planning process.
- Organize and hold regular board and standing committee meetings.
- Establish effective evaluation practices for the board and organization.
- Develop and review policies and procedures.
- Maintain an awareness of community needs and trends.

Overseeing the financial well-being of the organization:

- Approve and monitor the operating budget.
- Read, understand and approve monthly financial statements.
- Explore alternate sources of funds to operate the organization, including government grants, fundraising and other possibilities.
- Develop and review financial policies and procedures.
- Ensure taxes and bills are paid in a timely manner.
- Ensure statutory deductions (income tax, etc.) are properly remitted.
- Be accountable for funds.
- Approve annual audited financial statements.



Ensuring the human resource needs of the organization are met:

- Recruit and manage the Executive Director or CEO, ensuring that he/she effectively implements the board's vision and direction for the organization.
- Evaluate this senior staff person on a regular basis.
- Develop and review human resource policies and procedures.
- Ensure that fair and ethical practices are in place for all paid and volunteer staff, including mandatory benefits for all paid staff.
- Ensure that staff contracts are in order, signed and up-to-date.
- Develop and review the conflict resolution process and resolve conflicts.

Providing a positive public image:

- Maintain an image of credibility and respect.
- Organize and participate in public relations and awareness activities.
- Liaise with major funders and key stakeholders.
- Identify new recruits to the Board and committees.
- Present an image of leadership and assistance to staff, volunteers, fellow board members and the community.
- Always act in the best interests of the organization.
- Act honestly and in good faith.

Meeting legal requirements:

- If the organization is incorporated, ensure that the reporting and filing requirements for your province/ territory are met, including:
 - (1) Up-to-date by-laws;
 - (2) List of officers and directors;
 - (3) Minutes are recorded and kept in a binder which is available on request.



- Board members need to be familiar with the organization's by-laws, letters patent, and articles of incorporation and to individually understand their legal responsibilities.

In addition, Board members need to ensure that:

- The organization is operating within its "objects" (legally stated purpose) at all times.
- A meeting of the membership is held each year to report on actions and financial status for the previous year (usually referred to as the Annual General Meeting).
- An annual audit is conducted by a qualified accountant and conforms to generally accepted accounting principles.
- Adequate insurance coverage is in place for buildings, equipment, staff, volunteers and board liability.

While this list of responsibilities may seem extensive, it's important for all board members to have an awareness and understanding of what is involved in being a board member. In fact, many people believe that the most important commitment a board member can make is to thoroughly understand the organization, and their role in it. If the role of the Board of Directors is one of leadership and vision, then decisions made by the board must 'fit' the mission, vision and values of the organization in order for the organization to flourish.

The most effective way to keep board members informed is to have a manual for each of them to keep. It can be used as an orientation tool for new board members and can then be added to and updated throughout their term of office. The manual should include by-laws, mission, vision, values, policies, list of officers and directors, meeting minutes, etc.

Members should bring the binders to meetings so that new information can be added (make sure documents are dated), and information that is no longer relevant can be removed so that the binder is always current. Encourage board members to read the material and ask questions about things they do not understand. Evaluate the usefulness and contents of the manual as part of an annual evaluation process.



Staff Responsibilities

The senior staff person of the organization (usually the Executive Director) is the liaison between the Board of Directors and the other staff and volunteers. The role of the Executive Director is to manage the day-to-day operations of the organization, consistent with the overall direction and vision that has been established by the board.

The Executive Director (ED) has a responsibility to the board members to ensure that they are not drawn into day-to-day matters, but are able to focus on planning and governance. The ED does this by keeping the board informed about emerging issues and by bringing to their attention staff or volunteer concerns and needs. At the same time the ED must work with the board to develop committees and policies to help deal with these issues and concerns and to convert those policies into everyday management decisions.

The ED has a responsibility to staff and volunteers to ensure that appropriate recruitment, training and management policies and practices are in place that will add to their capacity to provide services and enhance the overall well-being of the organization. The ED also has a responsibility to maintain good working relationships with other community stakeholders and to ensure that the organization has a positive profile in the community.

With respect to managing risk, the ED is responsible for ensuring that potential risks to the organization have been identified, that there are policies in place to help minimize those risks and that board, staff and volunteers are kept informed about potential risks and the measures in place to minimize them.

Each staff member is responsible for understanding his or her own role within the organization, for reading and understanding organizational policies and procedures and for reading and understanding the mission, vision and values of the organization. As with board members and volunteers, staff members' awareness of their roles and responsibilities and knowledge about the operations of the organization are the best protection against risk. Annual performance evaluations, ongoing training and current job descriptions are all reflective of sound management practices and will contribute



to the well-being of the organization. In addition, an individual who feels valued and involved will be more committed to the organization and will be a real asset. As a supportive organization focusing on the strengths of participants rather than their deficits, family support organizations should model this positive behaviour when dealing with paid and volunteer staff.

An important component of risk management, and one which staff can make a positive contribution to, is documentation of issues, concerns and potentially damaging problems. Daily log books, staff journals and weekly or monthly staff reports can assist in tracking potential problems, making insurance or legal claims, or be used as part of the evaluation and planning processes. Documentation serves several purposes – not least of which is a reference point and factual account of incidents that may have taken place several weeks or months earlier.

When staff, volunteers and board members work together as a team, the organization, participants and the community benefit. When all parties clearly understand each other's functions and responsibilities, they all feel more positive about their own involvement. While staff and board will regularly meet independently of each other, it's important to have joint meetings from time to time – for special events, planning, recognition of a special accomplishment, or to honour a retiring board or staff member.

Communication between the two groups should flow through the Executive Director, and information and materials relating to the operation of the organization (minutes, policies and procedures, press releases, annual reports, etc.) should be readily available to staff upon request.

What is "Risk Management"?

Simply stated, risk management can be defined as the process of identifying and prioritizing the risks faced by your organization, developing and implementing strategies to address them and reviewing these priorities and strategies on a regular basis.



The most effective protection against risk is a fully informed, attentive Board of Directors, combined with appropriate organizational policies and procedures and well-managed staff, volunteers and resources.

How Does Risk Affect Your Organization?

The ultimate goal of not-for-profit organizations, including family support programs, is to improve the quality of life for individuals or communities. Staff and volunteers are generally seen as supportive, caring and acting in the best interests of program participants. They operate from the perspective of focusing on strengths rather than deficits. Keeping this supportive and caring framework at the forefront of how an organization operates is key to attracting and retaining staff, volunteers and program participants. The mission and values of the organization will reflect these qualities.

At one time, not-for-profit organizations operated under a form of “charitable immunity” which meant that they were unlikely to be faced with civil or legal actions for damages. However, recent legal decisions in Canada have opened the door to legal action against not-for-profits, and organizations must now strive to operate effectively within this new legal environment. The challenge is to operate in a community responsive, supportive manner, while at the same time recognizing and minimizing potential risks to your organization.

While legal claims against not-for-profits are rare, the fear of organizational or individual liability is very real for staff, board members and other volunteers. The operation of every not-for-profit organization involves some uncertainties about future events, threats and external impacts to their operations. For example, a program participant could break a leg on an icy sidewalk leading into the building; a fundraising event could potentially cost the organization money instead of raising money; a volunteer might discipline a child in an inappropriate manner.

Family support organizations, because they deal with families and young children, face increased challenges because of the potential risk, however slight, of child abuse, neglect or injury innate to this participant group. Therefore, your organization is responsible



for ensuring adequate supervision of employees and volunteers who work with children; for maintaining a physical environment that minimizes the risk of injury; and for operating within a framework of policies and procedures that also minimizes risk.

What's at Risk, What Can Go Wrong and What Can You Do?

Family support organizations, like most not-for-profits, centre on **people**, so they must be viewed as a priority for risk and risk management.

Staff:

Every organization should have comprehensive and current policies that address the relationship between staff and management. Risks may include wrongful or constructive dismissal, harassment, discrimination and disagreements about hiring or promotion practices. Employment and Human Rights legislation must be adhered to by not-for-profits. Appropriate personnel policies can help to minimize these risks, and an annual review of these policies should be undertaken in order to ensure they reflect the current operations of the organization and relevant legislation. In addition, ongoing staff training and professional development will contribute to the employee's level of skill and awareness of their job.

Volunteers:

Volunteers can be considered as unpaid staff members and as such need to be treated with the same respect. A clearly stated role that volunteers play within the organization, combined with effective volunteer recruitment, screening, training and management policies, will contribute to limiting risk in the volunteer component of your organization.

Volunteer Canada has developed an excellent "Safe Steps" volunteer screening program as an easy-to-use method for organizations to use to ensure that the people they serve are safe. The screening process is designed to identify any person (volunteer or staff) who may harm children or vulnerable adults.



The ten steps in this program are:

1. Determine the risk
2. Write a clear position description
3. Establish a formal recruitment process
4. Use an application form
5. Conduct interviews
6. Follow up on references
7. Request a Police Records check and a child abuse registry check where they exist
8. Conduct orientation and training sessions
9. Supervise and evaluate
10. Follow up with program participants

Volunteer screening serves two main purposes – it can create and maintain a safe environment, and it can help ensure an appropriate ‘match’ between the volunteer and the position or task. Organizations that provide programs and services to vulnerable individuals have an obligation to screen staff and volunteers who work with them under the principle of “Duty of Care.”

For more information on the Safe Steps program, contact your local volunteer centre, or Volunteer Canada at 1-800-670-0401 or www.volunteer.ca



Board Members:

Board recruitment, roles and responsibilities and job descriptions should reflect the needs of the organization. They should be reviewed annually and with each new board member as they begin their terms of office. By-laws and board policies should be reviewed annually and board members should each have a binder or manual containing these policies, the organization's mission and values statements and the minutes of previous meetings. These manuals should be current and should be brought to each meeting.

Each board member has a responsibility to be informed and aware about the operations of the organization as well as their roles and responsibilities to the organization. In addition, board members need to be fully aware of their liabilities as officers and directors of the organization. For example, a former employee could file a claim against the organization for wrongful dismissal. Without appropriate insurance coverage, individual board members could be held personally liable for any compensation or legal costs incurred by such a claim.

Participants:

You need to focus your attention on the safety of participants in your programs, particularly children. Appropriate policies need to be in place in the areas of child guidance and the scope of responsibility of staff and volunteers in one-to-one situations with children, such as when toileting, dressing and supervising children. In addition, relevant child protection legislation needs to be adhered to, and staff and volunteers need to know what their responsibilities are in the event of suspected or known child abuse or neglect. In the event of hazardous activities such as field trips, it is important to have a chain of command. This will ensure that while every staff member or volunteer has a role to play, there is one person who is ultimately in charge of safety, head counts, etc. This will avoid confusion over one person assuming that the other has done a head count, checked that everyone was on the bus, or was where they were supposed to be during the trip.

Since organizations do not operate in a vacuum, the second area



of risk to consider is **property**. This can include physical space, vehicles, computers and program equipment and supplies.

Space:

Most of the risks associated with physical space are obvious — loose railings on stairs or poorly maintained play areas with sharp corners or worn carpeting. Operational smoke detectors and a fire evacuation plan are key to minimizing risks from fires. Covering electrical outlets with childproof covers and ensuring that no loose electric wiring is visible to children are also important. Some other security measures which may be less obvious are having a list of people who have keys to the building, and ensuring that the last person to leave the building locks the doors.

Having appropriate and safe furniture for staff is important. Are desks and chairs at the right height? Is the lighting adequate? Are there sharp edges or unsafe drawers? Many organizations rely on donations of furniture and equipment. Make sure that any donations you are offered are in good repair before agreeing to accept them. Ensure that shelving is attached securely to the walls, so that it cannot fall on children or adults, and that storage spaces are not so cluttered as to become safety hazards. It's also a good idea to do quarterly inspections of the facility with a checklist, and to take time at staff meetings to review facility safety and repairs needed.

Computer equipment is a costly and valuable item for the small not-for-profit. Make sure that equipment is clearly marked with the name of the organization. Keep records of serial numbers, date purchased, cost, etc. for insurance purposes. If you are concerned about inappropriate use of computers for accessing the Internet or e-mail, you may wish to develop a policy on the use of computers in your organization, particularly if you have computers that are accessible to the public.

Records are vitally important and should be considered when managing risk, although their importance is often overlooked. All records should be kept in a central location and be well labeled. Any critical legal documents, such as the Seal of Incorporation, Letters Patent, Charitable Status Number and insurance documents should be stored in a fireproof box. In addition, it might be



useful to have an inventory of equipment, with serial or registration numbers where applicable, in order to make it easier to file an insurance claim if necessary. Personnel records, performance reviews and financial information should be kept in locked files, and access to personnel information should be limited to the Executive Director and his or her assistant. Records relating to children and participants are also confidential, and they should include personal information, as well as information such as food and drug allergies and existing medical conditions.

Some family support organizations have **vehicles** they have purchased or have had donated. Obviously, the appropriate full vehicle insurance coverage needs to be in place. However, there should also be policies on how the vehicle is used, by whom and for what purposes. Are staff members allowed to drive participants to and from a program? Are volunteer drivers recruited for this purpose? Are they allowed to use their own vehicles? Appropriate policies should be in place to protect staff, volunteers and participants. A case in point — a volunteer drives a child home from an after-school program. This is fine, since policies are in place allowing for this and the volunteer has the required insurance coverage. However, the policies state that children must travel in the back of the vehicle. If the volunteer carries the child in the front seat of the car and is involved in an accident, this direct violation of the policies presents a real risk of legal action against both the volunteer and the organization.

In programs dealing with babies and young children, **equipment and supplies** need to be in a good state of repair, and appropriate for the age of the children using them. Check toys regularly for broken or missing pieces. Only use toys that have been safety checked for that age group. If you have a program for three year olds in the morning and a program for infants and toddlers in the afternoon in the same space, any “three years old and up” toys from the morning must be packed away in the afternoon. Toys and equipment should be cleaned and disinfected regularly. If there is a change table in use, provide disposable gloves and a spray disinfectant out of the children’s reach, and post notices informing parents that they must clean the table after each use. Place a sealed garbage can beside the change table. Develop universal protection policies for toileting and diaper changes.



Financial Policies:

Family support organizations can't operate without funds, and dealing with **money** always carries some element of risk. Not-for-profit organizations are generally partially funded by public dollars, and as such must maintain accurate records and be open to audit by the funder. Comprehensive financial policies and standardized accounting practices will reduce the risk of loss relating to financial mismanagement. For example, having two signing officers for cheques (one staff member and one board member) protects both the organization and the individual signing officers against potential fraud. Bank reports and records should be reviewed monthly by two individuals. Frequently, agreements with financial institutions contain provisions protecting the financial institution from liability if discrepancies are not brought to their attention within 30 days. As with other policies, financial policies need to be reviewed and updated annually as required, and the revised policies dated and shared with board, staff and volunteers.

Not-for-profits often undertake their own fundraising activities and there is some risk associated with this. Are fundraising goals realistic? Who is expected to do the work - board, staff or volunteers? What are the costs associated with raising funds and do the costs outweigh the benefits of the fundraiser? All of these should be taken into account when deciding on fundraising activities.

If your organization is involved in an unfortunate incident, like an unfair dismissal lawsuit, or an accident, then the reputation of the organization may suffer. This potential loss of **goodwill** is an important area to consider in any risk management strategy, and you will need to find ways to limit its negative impact.

How Can You Limit Risks?

So what can family support organizations do to limit the risks discussed above? When we start to examine the potential for accidents, loss or damage within an organization, the possibilities seem endless. The first step is to look at the kinds of risks your organization could realistically be faced with, and to place them in priority order of how you plan to deal with them. One way of setting



priorities is to look at the various areas of your organization, and group the risks associated in each area. These key areas might include: Board of Directors and governance; administration; financial operations; and programs and services. Brainstorming risks in these areas could be done at board meetings, staff meetings, etc.

Then you need to look at how likely it is that the identified risks might actually happen. Are they very likely, likely or unlikely? If they did happen, how serious would the impact be on the organization in terms of loss (and remember, loss can be financial cost or damage to reputation). Now it's time to consider what are the most appropriate ways of limiting the risks you have identified.

The most obvious ways of limiting risk have already been discussed — appropriate policies and procedures that are regularly reviewed, combined with knowledgeable staff, volunteers and board members who understand the goals and mission of the organization as well as their own roles, responsibilities and limitations. Orientation, training and information for new staff, volunteers and board members is important, as is the ongoing need for awareness in current trends and issues impacting on not-for-profits. Membership in provincial or national associations relevant to your field will provide you with additional resources and contacts to help you in your work, and networking with others in your area is key to maintaining an awareness of what is happening in your community.

Several checklists are included in Appendix A. It is suggested that you customize these checklists to use within your own organization to help to determine areas of risk and to develop strategies of minimizing those risks.

A key component of risk management is insurance. Every organization needs to have appropriate insurance coverage in place. Comprehensive information about insurance coverage for not-for-profits follows, along with checklists to help you to review your own insurance needs.



Insurance Information for Non Profits

What constitutes a basic insurance package for a not-for-profit organization?

Purchasing appropriate insurance is an essential component of managing risk for not-for-profits. Most organizations are unable to maintain a financial reserve fund to offset the costs of potential losses or claims, so insurance coverage is crucial in providing an appropriate way of financing losses covered by the policy.

The types of insurance coverage your organization will require depend on the types of activities undertaken by your organization and the exposure to losses that you may face. Therefore, it is difficult to say that all not-for-profits should carry the same coverage. You should work with an insurance agent or broker to conduct a review of your needs before deciding on what coverage you need to buy. This review may be called a **risk assessment** or **exposure analysis**.

What types of claims are made against not-for-profits?

- **Claims and lawsuits against the not-for-profit and its staff or volunteers**

These may include claims such as:

- Unfair dismissal or employment practices
- Improper financial practices, fraud
- Improper conduct
- Sexual or other abuse
- Automobile and other vehicle coverage
- Commercial, general and professional liability
- Directors and Officers Liability

- **Claims for injuries to staff or volunteers**

These may include claims such as:

- Workers' compensation for employees and/or volunteers
- Accident and injury coverage for volunteers (on or off site)



- **Claims for property damage or loss**

These may include claims such as:

- Theft or damage of property and equipment
- Theft of money, employee dishonesty
- Computer equipment and software

What Kind of Policy is Right for You?

You should try to tailor your insurance to cover the specific risks that face your organization. This usually means purchasing a combination of insurance coverage rather than one specific policy. Often, the cost of insurance seems off-putting to an organization with limited financial resources, but if you are committed to protecting your organization, insurance is essential. You just have to examine your options carefully and purchase an affordable insurance package that meets your needs.

A brief summary of the main types of coverage you may wish to consider:

- **Commercial General Liability (CGL)** policies protect a not-for-profit and its directors, officers, employees and volunteers against claims alleging property damage or bodily injury caused by the not-for-profit's operations or activities.
- **Directors' and Officers' Liability Insurance (D&O)** policies protect against claims alleging an error or omission leading to a financial loss which can be attributed to the governance or management of an organization. No standard D&O policy exists, so each not-for-profit must review its coverage and exclusions.
- **Errors and Omissions Liability (E&O or Professional Liability)** policies protect your employees who are professionally qualified against claims alleging negligence causing bodily injury. This type of policy is required if your organization employs staff with professional qualifications (such as nurses or social workers) due to the fact that a commercial general liability (CGL) policy has an exclusion for 'professionals.'
- **Contents Insurance** policies protect your assets at all locations you lease or own against fire, theft, vandalism, water damage



and much more. This type of policy will often provide insurance in the form of a package including crime insurance, business interruption and other extensions which can be very useful in the event of a claim. These packages will usually include commercial general liability (CGL) coverage.

Where Can You Go for More Information?

Making sure your organization has the right insurance coverage can be a difficult and intimidating task. Knowing where to look and find the expertise and advice you need is crucial.

Who to Ask:

Some insurance companies in Canada are “direct writers” which means they sell their insurance directly to the public through employees called “insurance agents”. There are several reputable direct insurance companies in Canada which sell not-for-profit insurance products.

There are also many other insurance companies in Canada who only sell their insurance products through Independent Insurance Brokers. Generally, there are many benefits in approaching an insurance broker who specializes in not-for-profit insurance. The advantage of an independent insurance broker is that they have access to several different insurance companies. A broker will analyze and review your operations and will recommend the insurance coverage he or she feels is essential to your organization.

Insurance brokers will represent your interests and will approach the various insurance companies they deal with in order to find you the very best coverage and premium terms available in the marketplace. A broker represents your interests over those of the insurance companies. This advantage can be quite noticeable should you ever experience an insurance claim.

Questions to Ask:

- Is your insurance agent employed by one company, or is he/she an independent insurance broker representing your interests and having access to several insurance companies?



- Does your broker have expertise in not-for-profit insurance? How many insurance companies does your broker represent that specialize in not-for-profit insurance? (The broker should have three or more.)
- Are you eligible for a not-for-profit insurance program? Insurance programs are usually very advantageous due to the fact that they have been specifically designed to meet all of your needs. They are also the best way of getting as much coverage as possible for the lowest available premium due to the power of group purchasing. Programs often provide the benefit of free insurance information, advice, and claims by telephone.
- Check with provincial and national associations in your field to see if there are any such programs available for you. For example, FRP Canada has a very successful national insurance program for member resource programs and similar organizations across Canada. This program combines Contents, Crime, Liability, Board Liability and Professional Liability insurance all under one policy at a very affordable premium.
- Ask your broker which insurance coverages they feel your organization should have. Also, ask what the limitations and exclusions are in these policies that can restrict your insurance coverage. Most brokers will explain to you that Commercial General Liability (CGL) is essential. Also, if your organization has a Board of Directors, you should certainly have a Board Liability (D&O) policy. If your organization employs professional staff, then Errors and Omissions Liability insurance (E&O or Professional Liability) should also be purchased. Other insurance coverages like Contents, Crime and Business Interruption may be optional. However, you could usually obtain these coverages at a very nominal premium as part of the same policy as the Liability coverage.

What are the Essential Components of a D & O Policy?

Directors' and Officers' Liability Insurance policies provide protection for risks associated with the governance or management of the organization. Potential claimants may question the actions of a



not-for-profit board in a legal proceeding and may include representatives of government agencies, employees, volunteers or program participants who allege injury from the not-for-profit's actions (or failure to act). Legislation relating to employment standards, source deductions and remittances, human rights, child protection and disabilities, as well as other federal and provincial laws, may all have a bearing on claims made against not-for-profits.

Many not-for-profit organizations are uninformed about the differences in D&O policies, and in the options for coverage that may be available to them. Some not-for-profits do not have D&O coverage at all, citing the high costs of coverage, or the reluctance of the Board of Directors to purchase this type of policy because they have been operating for many years without ever having a claim made against them. Not-for-profit organizations are not exempt from legal action, and it is important that all board members are aware of their legal requirements as officers of the organization, including the need for appropriate insurance coverage to be in place.

What protection do you have?

D & O policies do not usually list the specific types of claims that are covered, but provide coverage for any **wrongful act**. This is a broad term that can cover alleged acts, errors, omissions, neglect or breach or duty on the part of the organization. Most policies narrow actual coverage by exclusions, which exist to eliminate a risk which is covered in another policy (such as employee benefits) or to deny coverage for an uninsurable risk such as illegal conduct.

It is important to look carefully at the exclusions on your policy. For example, employment related claims may not be covered because of an **insured versus insured** exclusion. If the policy definition of the insured includes the Executive Director, then the policy would not cover his or her claim for wrongful dismissal. If your policy does include this exclusion, read it carefully to make sure that it does not apply to employment related claims.



An **abuse exclusion clause** is also standard on most policies, as is exclusion against **intentional bodily injury**. The exact wording of these and any other exclusions must be carefully examined if you are to determine just what type of coverage your organization has in place.

Most D&O policies will also state that directors show **all due care and diligence** as they undertake the business of the organization. It is not enough simply to purchase insurance. It is also important that directors take an active role in governance and are diligent in the performance of their role as a director. More information on the roles and responsibilities of directors of a not-for-profit organization is available in the section of this resource entitled “The Responsible Board of Directors.”

D&O policies are written on a **claims made** basis. This type of policy requires that any claim made against the insured is reported within the period covered by the policy, and that the incident that gives rise to the claim takes place within the period covered by the policy. So, if your organization has current D&O coverage, but a claim is made for something that happened two years ago before you purchased the policy, then you may not be covered, unless you have also purchased **prior acts** or **retroactive** coverage. Without this, an organization faces a gap in coverage whenever it changes insurance carriers.

What is the scope of the coverage provided to you by the policy? Broad coverage is preferable, and should include a broad definition of **insured** that includes the organization or **entity** as well as all past, present and future board members, employees and volunteers. This broad definition ensures protection even if a claim is made against someone who falls outside of the narrow definition of “director” or “officer.” The policy should also include a broad definition of **wrongful act** and **claim**, since these are the terms that determine what actions the policy covers.

Most not-for-profit D&O policies offer several **deductible** and/or **retention** options. The deductible is the amount of cost the organization must cover itself when a claim is made. In general, the premium will increase if you select a lower deductible, so bear this



in mind when purchasing your policy. It's also important to know if the deductible is imposed on a per claim or aggregate basis.

Does the policy provide coverage for defense costs? A **duty to defend** policy will define the insurer's obligation to pay for legal defense costs when they are being incurred in a court case. For most not-for-profits, it is essential to have this type of coverage since the alternative would be for the organization to cover these costs up front and be reimbursed later, which is usually a tremendous financial burden.

What is the annual premium? Many organizations cite the cost of the policy as the primary consideration when comparing policies. However, buying a low cost policy that doesn't provide adequate coverage is a false economy for any organization. On the other hand, the most expensive policy does not automatically ensure that you will have the best coverage. Your first priority is to examine the risks that your organization is likely to face and to purchase coverage accordingly. You should compare premiums only when you have carefully considered the differences in policy wording and coverage.

As you can probably imagine, there are many different D&O policies available in the marketplace. The coverage they provide ranges from very limited to very extensive. Some insurance companies will have a very broad insuring agreement and insured definition with many exclusions. With the professional expertise of your insurance broker you will be able to find the most comprehensive board liability policy available for you.

Once you have purchased a policy, you must review it regularly to ensure that it continues to meet the needs of your organization. If your organization takes on new programs or activities, relocates or has a change of governance, re-examine your insurance coverage to make sure that it is still appropriate. Most not-for-profits never encounter a D&O claim, but having D&O coverage can prevent major organizational and personal losses if a claim is ever made.

How to Read Your Organization's Insurance Policy

Unfortunately, the insurance industry still has a long way to go in developing insurance wordings that use "plain language" and are



easy for consumers to read. Once you begin to review the actual wording of your insurance policies you may need the expertise of your insurance professional for further assistance.

An insurance policy has several sections including, but not limited to, the following:

- **Declarations:** This section summarizes the key insurance points of the policy, such as: insurance company name, policy period, policy number, type of policy, name of insured, insured legal and mailing address, loss payable, limits of insurance, insured form, deductible, coinsurance and premium information. Other key information relevant to the policy is also available in this section.
- **Insuring Agreements:** This section defines the coverage and scope of the insurance afforded by the policy. It will often dictate how broad or limited your policy will be.
- **Definitions:** This section defines all key insurance terms used in the policy. The definition section is often what will clarify the exact coverage for a particular claim.
- **Exclusions:** This section of the policy will itemize what perils or losses will not be covered by the policy. Most exclusions you will find on a policy are there because a particular peril should be covered on a different policy or simply because that loss or claim is uninsurable, for example, criminal acts.
- **Conditions:** This section itemizes the various conditions which must be met by the insurer and the insured in order to fulfill their obligations under the insurance contract. A contract could be considered “null and void” should one of these conditions not be met.

When reviewing your insurance policy wordings, it is also important to consult with legal counsel to make sure that you are properly protected. Your lawyer will make sure that your insurance policy conforms with the various contracts you may have signed, for example, leases or partnership agreements. Even if you have purchased your policies with the assistance of an insurance broker, a lawyer should always be the last party to review and approve legal insurance contracts.



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Board of Directors Checklist

Indicator	Met	Needs Work	N/A	Action
The organization has written policies that apply to board members, including code of conduct, roles and responsibilities.				
The board has a full understanding of the roles and responsibilities of a board of directors.				
Board members understand the mission, vision and values of the organization				
There is a well-defined process for board recruitment.				
There is a process for the orientation of new board members and for ongoing board development.				
There is a process for evaluating the performance of the board and its committees.				
There is a process for the election of the executive officers of the organization.				
The board has clear goals resulting from relevant annual strategic planning for the organization.				
The board focuses on policy-related decisions which effectively guide the operational activities of staff.				



<p>The board receives regular reports on finances, budgets, programs, products and other important matters.</p>					
<p>The board helps set fundraising goals and is actively involved in fundraising.</p>					
<p>The board regularly evaluates and participates in the development of the Executive Director.</p>					
<p>All necessary skills, stakeholders and diversity are represented on the board.</p>					
<p>Each member of the board feels involved and interested in the work of the board and organization.</p>					
<p>Meetings are well attended and all board members participate in discussions.</p>					



Board Orientation Checklist

Information on the following should be presented to new board members as they join the board. The information should ideally be kept in a binder format, maintained as current, and a copy given to each board member.

Indicator	Met	Needs Work	N/A	Action
Each board member has a copy of the Board Handbook. Contents include by-laws, mission vision and values, policies and procedures, minutes of previous meetings, financial statements and other important documents.				
Agency history, mission, vision and values.				
Legal duties, responsibilities and liability of board members.				
Job descriptions of board members, staff and volunteers.				
Organization constitution and by-laws.				
All policies: personnel, financial, operational etc.				
Current organizational charts for staff, board and volunteers.				
Lists of committees, with terms of reference.				
Contact information for board members and key staff.				
Financial statements for current fiscal year.				
Current budget.				



Most recent annual report.					
Most recent audited financial statements.					
Board expense claim forms.					
Minutes and agendas of the board and committee meetings from this fiscal year.					
Strategic planning documents, or other organizational planning tools.					
Results of recent evaluations/surveys etc.					
Program statistics and summaries of programs offered.					



Financial Management Checklist

Indicator	Met	Needs Work	N/A	Action
Financial systems conform to generally accepted accounting practices for non-profit organizations.				
The Finance Committee is a standing committee of the Board, chaired by the Treasurer.				
Board members are able to read and understand typical financial statements (e.g. budget, balance sheet).				
Training/orientation on how to understand the organization's financial statements is provided for new board members and staff.				
The organization screens and/or reference checks any board or staff members who handle money or have signing authority.				
Cheques and contracts must have two authorized signatures, usually one board member and one staff.				
There are policies in place for monitoring the use of petty cash, and for reporting on petty cash expenditures.				
There are standard practices in place for setting and approving budgets.				
Expenditures are consistent with budget and supplies, services and equipment are purchased within budget guidelines.				



<p>The organization follows standard practices for financial reporting.</p>				
<p>The board reviews statements of income and expenditures at each board meeting.</p>				
<p>The auditor is approved by the membership and follows standard auditing practices.</p>				
<p>The auditor is changed every few years.</p>				
<p>The membership formally approves the annual audited financial statements.</p>				
<p>The organization has clearly defined policies about who is responsible for specific financial decisions and the scope of that responsibility.</p>				
<p>Financial policies and procedures are reviewed annually.</p>				
<p>The organization's assets are adequately insured.</p>				
<p>The organization has established a plan identifying actions to take in event of a reduction or loss in funding.</p>				
<p>The organization has, or is trying to develop, a reserve of funds to cover three months operating expenses.</p>				
<p>Financial reports are submitted as required to funders and/or government agencies.</p>				



Human Resource Management Checklist

Indicator	Met	Needs Work	N/A	Action
The organization has a written personnel policies and procedures manual that is reviewed and updated annually.				
This manual outlines policies relating to recruitment, hiring, remuneration and termination of staff, in line with provincial and federal employment and human rights legislation.				
The organization follows non-discriminatory hiring practices.				
The personnel manual is available to all board members, the Executive Director and all staff members.				
All staff members acknowledge in writing that they have read and understood the contents of the manual and that they have a copy of or access to it.				
The organization has current job descriptions for all staff positions. The job descriptions include qualifications, duties, reporting relationships and key performance indicators.				
All staff have a copy of their current job description, and it is reviewed with them as part of an annual performance evaluation process.				



The Board of Directors conducts an annual review of the Executive Director based on key goals and objectives.					
The organization has a compensation plan for staff and periodically reviews salary ranges and benefits.					
The organization has a process for filling vacant positions in a timely manner to avoid disruption to operations.					
The organization has a process for reviewing and responding to ideas, suggestions and comments from all staff.					
The organization provides ongoing professional development and training opportunities for staff.					
The organization maintains confidential personnel files and records.					



Volunteer Management Checklist

Indicator	Met	Needs Work	N/A	Action
The organization has a clearly defined purpose of the role of volunteers.				
Job descriptions exist for all volunteer positions in the organization. Volunteers are aware of and understand their responsibilities and acknowledge acceptance of the job description in writing.				
Organization has volunteer policies and procedures manual, reviewed annually.				
Policies include recruitment, screening, reimbursement of expenses, relationships with staff and participants, code of conduct, confidentiality etc.				
Recruitment policy respects, encourages and represents the diversity of the community.				
There is initial orientation and ongoing training for volunteers.				
Volunteer opportunities are respectful of the varying abilities and availabilities of volunteers.				



The organization conducts period performance appraisals with volunteers and provides feedback on volunteer performance, accomplishments and areas that may need attention.					
Volunteers are encouraged to review and evaluate their involvement with the organization and suggest areas for improvement.					
The organization has a process for volunteer recognition and staff demonstrate their appreciation of volunteers on a regular basis.					
The organization has a process for reviewing and responding to ideas and suggestions from volunteers.					
The organization provides opportunities for program participants to volunteer.					
The organization maintains confidential volunteer records.					



Risk Management Checklist

Indicator	Met	Needs Work	N/A	Action
The organization has an annual audit by a certified chartered accountant.				
Board members review financial statements on a regular basis.				
Financial records are kept on file and made available to board members upon request.				
Board and committee minutes as well as monthly staff reports are circulated to board members and copies are available upon request.				
There are orientation sessions for new staff, board members and volunteers.				
There are clear policies relating to non-discrimination, confidentiality and conflict of interest.				
Staff, board members and volunteers sign a declaration of confidentiality.				
Board members, staff and volunteers have copies of current organizational policies and procedures.				



The organization has a list of safety and emergency procedures.				
There is a reporting system to record any accidents or safety related incidents.				
There are policies in place relating to reporting and dealing with suspected abuse situations.				
There is a plan for dealing with emergency situations.				
Fire safety and evacuation procedures are posted and communicated to staff, participants and volunteers.				
Regular fire drills are conducted for staff, volunteers and participants.				
There are regular inspections of the physical space, equipment and toys to comply with health and safety regulations.				
There are clear guidelines on what insurance coverage should be in place and coverage is reviewed regularly.				
There is adequate insurance coverage based on these guidelines.				
The organization has the services of a lawyer.				



Insurance Policy Checklist: Commercial General Liability (CGL)

Indicator	Met	Needs Work	N/A	Action
Our insurance company is registered in Canada, reputable and financially sound.			N/A	
Our organization, any subsidiaries and other related legal entities are listed as “named insured.”				
The policy lists all of our owned, leased and rented locations.				
The policy covers premises liability for all of our owned, leased and rented locations.				
The policy covers all of our operations and programs on and off site.				
The policy covers the organization, directors and officers, employees and volunteers and anyone acting on its behalf.				
The policy covers Non-Owned Automobile Liability.				
The policy covers tenants legal liability for any rented premises.				
The policy covers Advertising Liability and Personal Injury.				
The policy covers medical payments.				



The policy covers Contractual Liability.				
The policy covers Cross Liability.				
The policy has a deductible that applies only to property damage claims.				
The policy has Employer's Liability Coverage.				
The policy lists the maximum limit of liability per claim during the policy period.				
The policy lists the maximum limit of liability for all occurrences during the policy period.				
Do we understand if the policy is on an occurrence basis or a claims made basis?				
What specific exclusions form part of the policy and can any of them be removed?*				

* Note: The following exclusions are all standard on CGL policies: Abuse allegations, professional liability, pollution and nuclear, terrorism and misinterpretation of dates.



Insurance Policy Checklist: Directors and Officers Liability (D&O)

Indicator	Met	Needs Work	N/A	Action
Our insurance company is registered in Canada, reputable and financially sound.			N/A	
Our organization, any subsidiaries and other related legal entities are listed as “named insured.”				
The policy covers the directors, officers (past, present and future), the organization (entity), employees and volunteers.				
Do we understand if the policy is on a claims made or occurrence basis?				
The policy covers wrongful dismissal actions, at least for defence costs.				
Does the policy have a deductible or retention?				
What specific exclusions form part of the policy and can any of them be removed?*				

* Note: A professional exclusion can limit the coverage afforded to any professionals on your board or staff. Standard exclusions are: Abuse/harassment, misinterpretation of dates.



Insurance Policy Checklist: Errors and Omissions Liability (E&O)

Indicator	Met	Needs Work	N/A	Action
Our insurance company is registered in Canada, reputable and financially sound.				
Our organization, any subsidiaries and other related legal entities are listed as “named insured.”				
Do we know if the policy is on a claims made or occurrence basis?				
The policy covers the directors, officers, the organization (entity) and all professionally qualified staff.				
Do the professionally qualified staff need to be listed individually on the policy in order to be covered or does the policy cover all professionals on a blanket basis?				
The policy has a deductible that only applies to property damage claims.				
What specific exclusions form part of the policy and can any of them be removed?				



Insurance Policy Checklist: Property Insurance

Indicator	Met	Needs Work	N/A	Action
Our insurance company is registered in Canada, reputable and financially sound.			N/A	
Our organization, any subsidiaries and other related legal entities are listed as “named insured.”				
The legal mailing address is indicated on the policy.				
All contents at owned, leased and rented locations are listed and insured on the policy.				
The policy affords coverage for contents at non-owned locations and while in transit.				
Any loss payables and or mortgagees are indicated on the policy.				
The insurance coverage is on an all-risks basis.				
The basis of valuation is on a replacement cost basis (i.e. no depreciation).				
We are aware of the policy deductible?				
Are the limits of insurance adequate for the contents we own or lease/rent but are responsible for?				



We are aware of the coinsurance penalty?				
The policy covers damage to glass (inside and out).				
The policy covers damage to signage.				
Is computer equipment covered under a special rider covering electrical and mechanical breakdown losses?				
Are there any limitations for laptop computers?				
Are we covered for sewer back-up, earthquake and flood claims? If so, what are the applicable deductibles?				
Are we covered for business interruption or loss of income claims? (e.g. Extra Expense coverage would cover any additional expenses to relocate the operations after a fire).				
Are we covered for accounts receivable and valuable papers claims?				
Are we covered for crime insurance, i.e. loss of money and/or cheques by a third party or employee dishonesty?				
Are we covered for professional fees coverage? (e.g. the services of a lawyer).				



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Federal, Provincial and Territorial Contact Information

The web sites listed below are the primary sites for each province and territory, as well as the site for Canada Customs and Revenue Agency. They are listed as contact information for you, should you wish to access further information on regulations and legislation that may apply to your organization in the areas of incorporation, charitable status, employment, child protection, human rights, health and safety etc. Follow the links from each main site to the ministry or department that your are looking for.

Federal:

Canada Customs and Revenue Agency

www.c CRA-ADRC.gc.ca

Charities Directorate

www.c CRA-ADRC.gc.ca/tax/charities

Provincial and Territorial:

Alberta

www.gov.ab.ca

British Columbia

<http://gov.bc.ca>

Manitoba

www.gov.mb.ca

New Brunswick

www.gov.nb.ca

Newfoundland and Labrador

www.gov.nf.ca

Northwest Territories

www.gov.nt.ca

Nova Scotia

www.gov.ns.ca

Nunavut

www.gov.nu.ca

Ontario

www.gov.on.ca

Prince Edward Island

www.gov.pe.ca

Quebec

www.gouv.qc.ca

Saskatchewan

www.gov.sk.ca

Yukon

www.gov.yk.ca



On-line Child Welfare/Protection Resources

ALBERTA

Ministry	Legislation Name & Web Address	Children's Advocate
Ministry of Children's Services www.acs.gov.ab.ca	Child Welfare Act www.qp.gov.ab.ca/documents/acts/c12.cfm A new Act is anticipated in 2003.	www3.gov.ab.ca/cs/childremsadvocate/ 1-800-661-3446 (in Alberta) (780) 427-8934 ca.information@gov.ab.ca

BRITISH COLUMBIA

Ministry	Legislation Name & Web Address	Children's Advocate
Ministry of Children & Family Development www.gov.bc.ca/mcf/ www.mcf.gov.bc.ca/child_protection/reporting_child_abuse.htm	Child, Family & Community Services Act www.qp.gov.bc.ca/bcstats/96046_01.htm	Child, Youth & Family Advocate www.advokids.org 1-800-476-3933 (in BC) (604) 775-3203 Children's Commissioner: (250) 356-0831



MANITOBA

Ministry	Legislation Name & Web Address	Children's Advocate
Department of Family Services & Housing, Child & Family Services Division	Child & Family Services Act www.gov.mb.ca/chc/statpub/free/index.html	1-800-263-7146 (within MB) (204) 945-1427.
www.gov.mb.ca/fs/programs/cfs/fs0cfs00.html		

NEW BRUNSWICK

Ministry	Legislation Name & Web Address	Children's Advocate
Family and Community Social Services Department of Family & Community Services	Family Services Act www.gov.nb.ca/acts/acts/f-02-2.htm	
www.gov.nb.ca/Fcs/sfc/child.html		

NEWFOUNDLAND & LABRADOR

Ministry	Legislation Name & Web Address	Children's Advocate
Health & Community Services	Child, Youth & Family Services Act www.gov.nf.ca/hoa/statutes/c12-1.htm	
www.gov.nf.ca/health/commhlth/childwel/childpro.htm		



NOVA SCOTIA

Ministry	Legislation Name & Web Address	Children's Advocate
Department of Community Services	Children & Family Services Act www.gov.ns.ca/legi/legc/ statutes/childfa1.htm	Children's Ombudsman 1-888-839-6884 (902) 424-6672

NORTHWEST TERRITORIES

Ministry	Legislation Name & Web Address	Children's Advocate
Department of Health & Social Services	Child & Family Services Act www.lex-nt.ca	(867) 920-6337

NUNAVUT

Ministry	Legislation Name & Web Address	Children's Advocate
Department of Health & Social Services	Child & Family Services Act www.lex-nu.ca	



ONTARIO

Ministry	Legislation Name & Web Address	Children's Advocate
Ministry of Community & Social Services	Child & Family Services Act http://192.75.156.68/DB www.gov.on.ca/CSS/page/services/child.html	Office of Child & Family Service Advocacy www.childsec.gov.on.ca/3_resources/childrens_pathfinder/programs/oocafsa.htm 1-800-263-2841 (416) 325-5669 advocacy@idirect.com

PRINCE EDWARD ISLAND

Ministry	Legislation Name & Web Address	Children's Advocate
Department of Health & Community Services Child, Family & Community Services Division	Family & Child Services Act www.gov.pe.ca/law/statutes/index.php3	
www.gov.pe.ca/info/pei/oneListing.php3?number=20669		



QUÉBEC

Ministry	Legislation Name & Web Address	Children's Advocate
Santé et services sociaux www.msss.gouv.qc.ca	Youth Protection Act www.msss.gouv.qc.ca/f/documentation/index.htm	Commission des droits de la personne et des droits de la jeunesse Québec 1-800-361-6477 (514) 873-5146 www.cdpdj.qc.ca/htmfr.htm/1_0.htm

SASKATCHEWAN

Ministry	Legislation Name & Web Address	Children's Advocate
Social Services	Child & Family Services Act	(306) 933-6700
Child protection information: www.gov.sk.ca/socserv/infocntrl/progserv/FamilyYouth/ChildProt/overview.htm	www.qp.justice.gov.sk.ca/orphan/legislation/c7-2.htm	child.advocate@govmail.gov.sk.ca www.legassembly.sk.ca/childadvocate

YUKON

Ministry	Legislation Name & Web Address	Children's Advocate
Family and Children's Services Department of Health & Social Services www.hss.gov.yk.ca/fcs/protection.html	Children's Act www.lex-yk.ca	



Resources

Web Based - Canadian

ACJ Net Canada

www.acjnet.org

“Canada’s Access to Justice Network”

Canadian Centre for Philanthropy

www.ccp.ca

Resources, Research, Information and Links

Charity Village

www.charityvillage.com

“Canada’s supersite for the non-profit sector”

Ginsler & Associates

www.ginsler.com

“Building Strong Communities Through Strong Organizations”

Innovaction

www.innovaction.com

“Healthy Change Healthy Futures”

LAMP Consultants to Non-Profits

www.spc-lamp.org

Planning and organizational development experts

nonprofitscan.org

www.nonprofitscan.org

“Canada’s non-profit information source”

Not for Profit and Charity Law

www.extension.ualberta.ca

“Running the Well-Managed Organization”

Ontario Ministry of Agriculture Food & Rural Affairs

www.gov.on.ca/OMAFRA

Fact sheets on community economic development and organizational governance

Panel on Accountability & Governance in the Voluntary Sector

www.vsr-trsb.net/pagvs

Information and updates on this ongoing initiative

Volunteers and the Law

www.publiclegaled.bc.ca

A Guide for Volunteers, Organizations and Boards



Volunteer Canada

www.volunteer.ca

Includes the 10 Steps Volunteer Screening Program and other resources and links

Web Based – US

These US sites are included for their overall information and resources. However, the legislation and requirements for American not-for-profits differ in many ways.

Compass Point Non-Profit Services

www.compasspoint.org

“The Board Café” a free e-newsletter for non-profit boards

Milano Non-Profit Management Knowledge Hub

www.newschool.edu/milano/hub

“Links and resources for leaders and managers of not-for-profits”

Non-Profit Risk Management

www.nonprofitrisk.org

Resources, information and links

Risk Management Resource Center

www.eriskcenter.org

Resources, information and checklists

The Alliance for Non-Profit Management

www.allianceonline.org

Sections on board development, financial management and risk management

Print Resources (all Canadian)

A Guide to Corporate By Laws for Non-Profit Corporations

LAMP Consultants to Non-Profits

The Charity and Not-for-Profit Sourcebook

Author: Arthur Drache B.C. Q.C.

The Charities Handbook

Authors: Ron C. Knechtel & Dick L. Kranendank

The Law of Charitable and Non-Profit Organizations

Author: Donald J. Bourgeois

The Non-Profit Manager’s Resource Directory

Author: Ron Landskroner

The Volunteer Management Handbook

Author: Tracy Daniel Connors



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