



## **ANNUAL REPORT 2009**

### **Our Mission**

To provide professional consumer education, housing, credit, and bankruptcy counseling, and debt reduction programs to all members of the community so that they can achieve financial literacy and self-sufficiency.

### **Our Vision**

Our agency maintains a system of best practices to insure the delivery of the highest quality service to all of our customers, clients, creditors, staff, and partners.

Our staff is a caring team of professionals who treat clients, co-workers, and creditors with dignity and respect.

Our agency has maximized efficiency and the latest technologies and is a challenging work environment.

Our clients can expect sound, non-judgmental advice and on-going support.

This way of working improves the quality of life for our clients, ourselves, and ultimately, our communities.

We take great pride in knowing that there is no higher purpose than service to others.

## **Profile**

CCCS of New Jersey, Inc. is a non-profit, community organization, providing service since 1978. We are licensed by the New Jersey Department of Banking, a member of the National Foundation for Credit Counseling. We are approved by the U.S. Department of Housing and Urban Development to provide housing counseling, certified by HUD do reverse mortgage counseling, approved by The Executive Office of U.S. Trustees for pre-filing bankruptcy counseling and debtor education and accredited by the Counsel on Accreditation of Services for Families and Children. We provide individual counseling, debt management plans, and educational programs throughout north and central New Jersey. CCCS of New Jersey is not operated for the special benefit of any individual or business. Every person, family, and group using it shall be offered fair non-judgmental service, sincere effort, and fair treatment

## **Counseling**

CCCS of NJ currently provided confidential, individualized credit counseling, housing counseling, foreclosure mitigation counseling, and pre-filing bankruptcy counseling advice to approximately 3,044 individuals and families in the last 12 months.

Our Certified Consumer Credit Counselors undergo an 18-month training period, and must pass six examinations to obtain national certification. In order to maintain this certification, counselors must then accumulate 25 continuing education units every five years.

## **Debt Management**

We assisted over 400 clients in repaying their creditors through a Debt Management Program. Our Debt Management Program helps people become debt free by enabling them to make reduced payments to creditors based on their personal budget. We provide Case Management to every client on our Debt Management Program.

## **Education Services**

CCCS of New Jersey, Inc. is a recognized resource for education, materials, and information concerning personal finance and credit issues. A list of our educational programs is attached. In addition to our counseling and education programs, we offer individual assistance with questions regarding credit, money management, and housing. We also provide information and materials to community organizations which call upon us as a resource.

Target audiences for Financial Literacy programs include first-time homebuyers, faith-based communities, Family Self-Sufficiency participants, and residents of single mothers' shelter. We use Credit When Credit Is Due.

Single-session education programs are presented to community groups, first-time homebuyers, and, as lunchtime seminars to employee groups. We offer our own programs.

First-time homebuyers' programs, including education and individual counseling are offered to community groups. We also notify all housing-related organizations in our area, and accept all registrants from the community. We use several different First-Time Homebuyers' books,

supplemented by our own materials. During the last twelve months, CCCS of New Jersey, Inc. has participated in 3 community events, manning an information table and/or participating as a panelist in presenting information. In addition, our certified housing counselors have conducted First-Time Homebuyer classes.

As part of our educational outreach, we also offer telephone assistance to anyone calling with a money-management, credit, housing, or consumer concern. During the last year, CCCS of New Jersey answered 343 telephone inquiries.

CCCS of New Jersey, Inc. offered the following education services:

### **Available Programs**

First Baptist Community Corporation-CCCS of NJ, Inc. provides financial literacy training and individual counseling to community members

HOME Corp (Homes of Montclair Ecumenical Corp) CCCS of NJ, Inc. provides homebuyer education for low-to-moderate income prospective homebuyers.

NJHMFA/NJDCA (New Jersey Housing and Mortgage Finance Agency/New Jersey Department of Community Affairs)-CCCS of NJ, Inc. provides homebuyer education and individual counseling to prospective homebuyers under the Section 8 Voucher program.

SCCOAA (Somerset County Coalition on Affordable Housing)- CCCS of NJ, Inc. provides financial literacy training and individual counseling to low-to-moderate income community members as a first step toward home purchase under affordable housing guidelines.

In total, these ongoing community-based programs represent 384 hours and reached one thousand five hundred fifty people over the last twelve months.

### **Community Events**

Bergen County Community Development-CCCS of NJ, Inc. has manned an information table and has presented a seminar on Getting Financially Fit for Home Ownership at an all-day housing fair.

SCCOAH-CCCS of NJ, Inc. manned an information table and presented a seminar on Getting Financially Fit for Home Ownership at an all-day housing fair.

### **Community Outreach**

During the last twelve months, CCCS of NJ, Inc. sent educational materials to several community organizations that requested them. We submitted one educational press release, copy enclosed. We were interviewed for four newspaper articles, one radio broadcast, and two television features, all focused on some aspect of money management

# PERFORMANCE AND QUALITY IMPROVEMENT PROGRAM

## I. Introduction

### A. Philosophy of PQI

Consumer Credit Counseling Service of New Jersey's PQI program promotes the efficient, effective delivery of services and the achievement of the Agency's strategic, short term and long term goals. The PQI process is organization wide by design (including all programs and services) and includes staff and stakeholders. This plan describes how the Agency systematically collects and analyzes data to identify areas of needed improvement and implement corrective action plans to achieve strategic, funder and program goals, client and employee satisfaction and positive client outcomes. Its purpose is not to monitor activities but monitor outcomes to achieve improvement.

### B. Responsibility for Oversight of PQI

The Chief Executive Officer along with the Director of Client Services are the persons responsible for oversight of the ongoing implementation and coordination of PQI activities at CCCS of NJ. The PQI committee shall consist of the CEO, Director of Client Services and two staff members. The staff members will be chosen to serve a rotating one year term on the PQI committee. The PQI committee will solicit input as needed from external stakeholders, staff and Board.

An organization chart depicting the lines of responsibility for PQI is attached.

### C. Overview of PQI Process

As outlined below the PQI process involves the following:

- \*Long-term strategic planning every two years by the Board of Directors and the Strategic Planning Committee.
- \*Monitoring and review of management and operations performance outcomes.
- \*Monitoring and review of program and service delivery effectiveness
- \*Development, review and analysis of client and program outcomes.

- \* Data collection, reporting, review, analysis and communicating results and outcomes to appropriate stakeholders.
- \* Implementation.

The PQI plan and process shall be reviewed annually by the PQI committee and the Board of Directors.

See PQI Flow Chart.

#### D. Stakeholders

Representatives from all stakeholders groups (Board, staff, clients, funders, community) shall be involved in the Agency's PQI process. Stakeholders shall be involved in the following ways:

Board – The Board of Directors is actively involved in PQI in several ways:

- \* The Board develops a strategic plan every two years that set forth specific targets for the Agency to meet.
- \* The Board receives quarterly information on a range of indicators.
- \* Quarterly reports are prepared on PQI initiatives and the recommendations that have been implemented.

Clients – Clients are involved in the PQI process in the following ways:

Client Satisfaction Surveys- All clients receiving services from CCCS of NJ are surveyed on their degree of satisfaction with the services they receive. Client satisfaction surveys currently in use are attached. Comments on the surveys are reviewed by supervisors and incorporated into the employee evaluation.

When client surveys indicate that follow up and corrective action is needed, the appropriate supervisor and CEO will develop a plan of action.

Grievances – clients may file a grievance with the CEO and per procedure, appropriate action will be taken.

Client strategic planning surveys – During the strategic planning process, the Debt Management Clients are surveyed to obtain their assessments and perceptions of CCCS of NJ.

Community – The Community is involved in the PQI process on an as needed basis.

The Agency's web site contains the Agency's most recent annual report and PQI plan.

Funders- Funders are involved in the following ways:

During the development of our strategic planning process the Agency requests funder input in the form of an annual survey. Agency representatives work with funding sources to incorporate funders request by which to judge the performance of Agency programs.

Staff – Staff are involved in the PQI process in the following ways:

Grievances – staff may file grievances for review and response by management.

Incidents/Accidents – staff are encouraged to file incident/accident when they occur.

Surveys- During the development of the strategic planning process surveys are distributed to staff to assess satisfaction with the Agency workplace and related issues.

File Reviews – staff involved in client services are directly involved In quarterly case reviews that include both Component and utilization review.

Training – staff are periodically trained on the PQI plan and its related processes. Staff are also required to receive training that facilitates quality client services.  
Supervisory review – all staff undergo periodic review of their work by their immediate supervisor and receive feedback.

Staff Meetings – The Agency holds staff meetings where information is exchanged on PQI issues and staff have the opportunity to give feedback.

PQI Initiative Worksheet - the PQI Initiative Worksheet may be completed by any member of the staff indicating any issue, system or process that needs to be addressed to improve quality or performance.

## II. Measures and Outcomes

### A. Long-Term Strategic Goals and Objectives

Every two years the Board of Directors and the Senior Staff review and revise the Agency's strategic Plan. The strategic planning process includes:

A review of environmental trends

A SWOT analysis

Surveys of stakeholders

A review of Agency accomplishments for the two previous years

A revised strategic direction

A budget specifically tied to strategic plan goals

To implement the strategic plan the senior staff prepares a plan designed to achieve the strategic goals set by the Board.

## B. What to Measure

### 1. Management/Operations Performance Outcomes

#### Financial Viability

The Agency monitors its financial performance and viability in the following ways:

The CFO reviews budget to actual performance by program monthly.

Any proposed expenditure that is not budget neutral requires Senior Staff approval prior to implementation.

The Agency's Board reviews a detailed financial statement Presented by the CFO at a quarterly Board meeting

#### Workforce Stability

The Agency monitors the stability of its workforce in the following ways:

As part of the Agency's annual budget and strategic planning process, the Agency conducts a gap analysis of its current workforce composition, including the number of employees, their skill sets, demographics and comparing same to its projected workforce needs.

The Agency, annually, measures staff satisfaction by surveying the staff. Surveys are trended annually to determine if there are any patterns requiring follow up.

The Agency annually computes the percentage of staff retention.

The Agency monitors the productivity of financial counselors monthly by interview summary results.

The Agency monitors the allocation of resources monthly

By reviewing various data sources and determines if any changes are needed.

## Safety and Security

The Agency monitors safety and security in the following ways:

Accidents, incidents and grievances are reported quarterly to the Board of Directors. Corrective action taken where necessary is noted.

Every quarter a Facility Checklist is completed. Items needing attention are noted and follow up taken.

Risk Management issues are reported to the Board by the CEO quarterly. The Board reviews the Agency's Risk Management Plan annually.

## Effective Fund-raising

The Agency strives to achieve fund-raising in the following ways:

The Agency monitors its sources of revenues as a percentage of total revenue and strives to diversify revenue sources where possible primarily through collaborative partnerships.

The Board of Directors, CEO and CFO establish targets and goals for the resource development function and the annual budget process ensures adequate resources to support the Agency's services.

The Board of Directors has adopted financial goals for the Agency and monitors operating performance and revenue.

## 2. Program/Service Delivery Effectiveness

To monitor Quality the following protocols are followed:

### Case Record Reviews

Case record reviews are performed quarterly on a random sample of open and closed cases. (See protocols for case record process for record review)

### Client Satisfaction Surveys

Client satisfaction surveys are distributed on a regular basis to all clients receiving services from the Agency. The frequency of survey distribution varies depending on the counseling.

Financial Counseling Clients First Time Appointment- at every session.

DMP Clients – Yearly

Housing Clients- at the end of the month following the session.

Bankruptcy Clients – at every session.

### Front Office Operations

The call reporting software is used to monitor the number of incoming calls daily and the number of abandoned calls.

To monitor Availability and Timeliness the following action is taken:

The Agency monitors the length of time (how many days or weeks) appointments are scheduled out as an indicator of availability.

To monitor Efficiency the following actions are taken: Unit costs are the best indicators of efficiency of service delivery. Unit costs are calculated annually during the budget process based on the budget and periodically based on actual financial and operational results.

### 3. Client and Program Outcomes

The client and program outcomes are tracked and analyzed as a PQI scorecard. These indicators are reviewed at least annually or as new grants/programs are developed or existing grant relationships are revised.

## III. PQI Operational Procedures

The PQI Scorecard provides an overview of the data currently being collected for the PQI program. Individual protocols are developed for each of the major data collection processes (such as supervisory review, case review, client satisfaction surveys, staff satisfaction surveys, etc). This allows the detail of the data collection and review process to be constantly reviewed and changed as necessary without requiring revision of the PQI Plan itself. Each protocol describes what data is collected, how it is aggregated and reported, who reviews the data and how the analysis of the data is communicated and to whom.

Actions needed to implement improvements are decided upon at the management level appropriate to the issue.

In addition to collecting and analyzing data on the PQI Scorecard, the Agency encourages reporting and resolution of any quality or performance issue by use of the PQI Initiative Worksheets. The PQI Initiative Worksheet is designed to identify any issue that affects quality

Or performance and then document the investigation and corrective action needed to resolve it. The concept of the PQI Initiative Worksheet is that PQI is not solely the responsibility of formal committees but of every employee in the organization. PQI is not about formal collection and analysis of data but also the identification and resolution of any issue that affects performance.

PQI Initiative Worksheets are summarized on a PQI Initiative Worksheet log and quarterly to the Board of Directors.

Assessment of the Effectiveness of the PQI process:

Annually the Senior members of the PQI committee assess the effectiveness of the PQI process and report their findings and recommendations to the Board of Directors.