

History and Current Status

In the late 1990's not-for-profit credit counselling was growing. Credit counselling existed in Ontario since the early 1970's with a formal association, the Ontario Association of Credit Counselling Services (OACCS). Credit counselling agencies started to form in other provinces across the country as Orderly Payment of Debt programs were discontinued and not-for-profit registered charities developed.

In 1997 a motion was passed at the OACCS annual general meeting that the OACCS explore the feasibility of a national credit counselling organization. A national working group was formed with five members (Al Antle, Ed Helder, Russell Lovekin, Fran Smith and Pat White). Over the next couple of years the task force surveyed credit counselling agencies in Canada and drafted national association by-laws. A proposed model for a national organization was sent to all prospective members and in 1999 the inaugural meeting of the national credit counselling organization was held in Ottawa. The task force continued to work on incorporation, letters patent, name search and a national logo. June 2000 was the first formal meeting of Credit Counselling Canada (CCC) which took place in Toronto. A board of directors was elected at that time.

The next couple of years were spent on the transition of OACCS to Credit Counselling Canada. A transition team was formed in 2001 and a memorandum of understanding developed in 2002. After many joint board meetings and a proposed federated model, the two boards could not come to an agreement. They operated separately from February 2004.

The mission of CCC – 'to enhance the quality and availability of not-for-profit credit counselling for all Canadians through our members from coast to coast' was established by the prospective members at the meeting in Ottawa. This was changed in 2011 by the members to something that was more appropriate to the role of the association ten years later –'to support member agencies of not-for-profit credit counselling in maintaining the highest standards'.

CCC is a registered organization under the Canada Not-for-Profit Corporations Act. All members of CCC must be registered charities or not-for-profit corporations.

The CCC mandate is to support the membership in promoting public awareness of not-for-profit credit counselling, ensure excellence in service quality, ensure Board accountability and maintain outstanding relationships with our stakeholders.

To achieve these objectives, CCC has established and been working on the following priorities:

- Cultivating positive working relationships between not-for-profit credit counselling and its stakeholders, with particular emphasis on creditors.
- Implementing an extensive outcome-based accreditation program that supports the highest standards of excellence in management and service to credit counselling clients and partners.
- Promoting public awareness through CCC's website and social media channels.

These objectives have not changed significantly over time and have been achieved in many different ways. For example, the bi-annual Stakeholder Conference brings together representatives of financial institutions and credit counselling agencies to have a dialogue about furthering the industry. These discussions have been productive in bringing about a better understanding of credit counselling.

The association is governed by a volunteer board that includes representatives of member agencies and the community at large. The volunteer board of directors can include up to thirteen members

from three regions of Canada (western, central and eastern). They meet 5 – 6 times a year with two in-person meetings. An annual meeting is held in June and is moved across the country on a rotating basis. The association also has several active committees which normally meet by web conference call. These committees include: Membership & Accreditation, Creditor Relations, Education, Governance and Advocacy. Other committees such as Awards, Nominations and Conference Planning are formed annually as required.

Each member agency has an independent board of directors and provides credit counselling services directly to consumers in their community. All members are entitled to a vote at the annual meeting and any special meetings of members.

The member agencies provide a wide range of services including:

- Non-judgmental and unbiased counselling
- Money management education and community outreach and
- Debt Management Programs (DMP) or Orderly Payment of Debt (OPD) programs that are based on the consumer's ability to pay.

Each member agency must meet and maintain the requirements for membership as set out in the bylaws.

CCC has attracted members from across the country. Members cite transparency, excellent communications and a national voice for the not-for-profit credit counselling industry as factors in being a member of CCC. The membership now stands at 17.