



FAMILY SERVICE TORONTO

For People. For Change.

Strategic Plan: 2021 - 2026

Open Hearts 
Healthy Minds 
Strong Communities 

FY2025-2026

Q3 Service, Financial and Risk Report

February 18, 2026



Open Hearts, Healthy Minds, Strong Communities

We want compassionate hearts that are open to the many different needs and experiences of Toronto's residents.

We want minds that are healthy and that can thrive despite past traumas and adversity.

We want communities that are strong because their members are connected, active and resilient.

We want individuals and families in Toronto to have greater stability and resilience in more just and supportive communities.

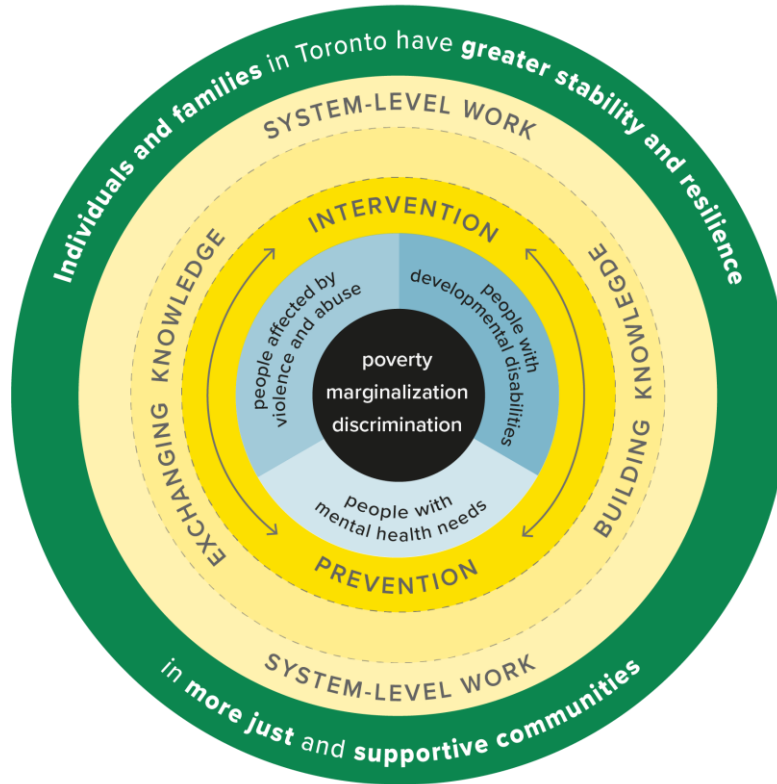
To achieve this vision, FST will pursue a new series of strategic directions that build on our strengths:

- Our theory of change provides an integrated way of understanding the organization's activities and focus on the underlying forces of poverty, marginalization and discrimination that FST works to alleviate.
- Our three core service areas — mental health, family violence and developmental disabilities — remain exceptionally relevant and will remain the focus of our work.
- Our commitment to research and advocacy provides the organization with a distinctive public policy capacity that contributes to systemic change.

Over the next five years, FST will pursue four strategic directions:

1. Significantly increase access to counselling and mental health services across Toronto.
2. Significantly reduce systemic barriers for women seeking justice and healing and increase community supports for families impacted by violence including those who use violence.
3. Deliver on the Passport 'promise' to enhance the quality of life for people with developmental disabilities and their caregivers, and lead the evolution of individualized account services within developmental services and beyond.
4. Become an indispensable source for applied research and social action that strengthens the community sector and helps us to understand and impact the root causes of poverty, discrimination and marginalization.

Theory of Change



Foundational Strategies

We know that our ability to achieve our strategic directions depends on our ability to build strong foundations that support this work. Over the next five years, every FST team member will play a part in helping us to strengthen these foundations and deliver these commitments.

People	Culture	Systems	Funding	Community
We will cultivate the skills that allow each of us to be more agile and adaptive	We will reward innovation that responds to the needs of our communities	We will invest in our HR systems and supports	We will aggressively pursue opportunities that allow us to diversify and increase our revenues	We will ensure that a community development ethos is at the heart of our services
We will support professional development and personal growth	We will strengthen our ability to collaborate to achieve our shared goals	We will invest in our business platforms to create more efficient and intuitive systems	We will manage our assets to support and expand our services	We will work to engage our service users and communities to ensure that our services are responsive and appropriate
We will hold one another accountable for our mission, impact and actions	We will stand up as a leader in the community sector to better support our partners and beneficiaries	We will implement metrics that allow us to better evaluate our impact and improve our services	We will introduce new social enterprise models that help to expand our service offering	We will support individuals and communities to take action on the issues that matter to them



FAMILY SERVICE TORONTO
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CLIENT SERVICES AND PARTNERSHIPS

Clinical Services

Counselling Service
David Kelley Services (DKS)
Seniors and Caregivers Support Services
Service Access Unit (SAU)
Next Steps
Violence Against Women (VAW)
Community Engagement Passport
Options
Social Action
Campaign 2000
Research and Evaluation
Special Projects

CORPORATE SERVICES

PassportONE
Finance and Facilities
Human Resources and Volunteers
Technology
Business Intelligence
Executive Director's Office



2025-2026 Operational Plan - Q3

Section A: Business Planning Framework

Five Year Strategic Plan

The keystone business planning document that guides all activity/decision making at FST is the Strategic Plan. FST uses a 5-year time frame for the achievement of the goals set out by the plan. Typically, the development of a new strategic plan is initiated in the early fall and concludes with Board consideration in late spring.

Open Hearts, Healthy Minds, Strong Communities (strategic plan 2021-26) was initiated in the fall of 2019 and was approved by the Board in May 2020.

Operational Plans

Annual operating plans are developed guided by the service vision, goals and actions provided by the priorities set out in the Strategic Plan. Operational plans are approved by the Board (along with the annual budget) and progress against the plans and budget are reported to the Board on a quarterly basis.

Management Performance Plans

Individual management performance plans are developed annually based on the Operational Plan. Management performance is measured based on the annual objectives noted in the performance planners.

Strategic Plan Progress Report

The Progress Report will be updated annually and form a component of the annual Operational Plan submitted for Board approval. This fills a data gap and will allow the Board to review a proposed operational plan against the strategic plan and progress to date.

The 2021-26 Strategic Plan (the Plan) makes 15 commitments in five key areas: Strengthening the FST Team, Expanding Community Counselling and Mental Health Services, Reducing Gender-Based Violence, Enhancing Developmental Disability Services, and Developing a Public Policy Capability. The Plan also contains 15 commitments in five foundational areas: People, Culture, Systems, Funding, and Community.



2025-2026 Operational Plan - Q3

Section B: Operational Plan

1. Strengthening the FST Team

Lead: Senior Leadership Team (SLT)

Program: All

Commitments	2025/26 Objectives	What We Did in 25-26 Q3	Results
<ul style="list-style-type: none"> • Work more collaboratively towards shared goals. • Strengthen Internal Communication. • Share ownership and Responsibility for Performance. 	<ul style="list-style-type: none"> • By the end of June 2025, launch an IT Insights section on PULSE with the IT and Business Intelligence Department working with the Communications Department to provide monthly technology tips, resources and best practices to support staff professional development and personal growth. • By the end of September 2025, deploy a pilot project with four service areas to implement a targeted approach to post monthly Team Updates on PULSE, aimed at fostering cross-departmental communication, enhancing knowledge sharing, boosting operational efficiency, and aligning efforts agency-wide. • Collaboratively develop shared goals by implementing a robust and inclusive staff engagement process leading to the next Strategic Plan (2026-2031). 	<p>New Tech Connect section launched on PULSE intranet Oct. 1 at start of Q3 in collaboration with the IT/Business Intelligence team to provide regular technology tips, resources and best practices to support staff development and growth.</p> <p>Several teams posted on Team Updates page with stories on Counselling clinical inter-team day, PassportONE team at OASIS business conference and Passport/Options teams posted on their role at Pathways to Adulthood Fair for TDSB students with disabilities.</p>	<p>Tracking shows strong staff interest and will vary depending on the topic. Excel tips article showed strongest interest with 74 views.</p> <p>Counselling clinical inter-team day (105 views); PassportONE team at OASIS business conference (141 views); Passport/Options teams posted on their role at Pathways to Adulthood Fair (113 views)</p>



2025-2026 Operational Plan - Q3

2. Expanding Community Counselling and Mental Health Services

Lead: Chief Operating Officer, Director, Clinical Services

Program: COU, TCCS, WIC, David Kelley Services, Seniors (SCSS), FIT

Commitments	2025/26 Objectives	What We Did in 25-26 Q3	Results
<ul style="list-style-type: none"> Rethink our approach to counselling services. Double access to our counselling services. Introduce more group and virtual options. 	<ul style="list-style-type: none"> Provide additional opportunities for students to gain clinical experience through the Walk In Counselling (WIC) program, resulting in a 5% increase in the number of clients served by the end of FY25-26. Increase access to counselling services for individuals living with a developmental disability by 30% by the end of FY25-26. Increase the reach of FST’s mental health counselling services by delivering individual and/or group-based work in partnership with a college or university by the end of FY25-26. 	<p>A Dramatherapy group was offered at the YWCA for their tenants.</p> <p>The Counselling team began to see clients from Covenant House.</p> <p>The MOU with Culture Link was signed.</p> <p>An information partnership with Blue Door Clinic was started to increase their access to the DKS HIV program.</p> <p>3 Volunteers supported the WIC</p> <p>Counselling services for individuals living with a</p>	<p>Group was 5 sessions with 5 participants</p> <p>6 clients were seen. 22 sessions were made available and 13 were attended.</p> <p>Agreed to see 7 of their clients by the end of Q4, for 4 sessions each</p> <p>Provided a customized referral package for use</p> <p>26 clients served</p>



2025-2026 Operational Plan - Q3

		<p>developmental disability continued in Q3</p> <p>Men’s Counselling Link officially launched in November 2025</p>	<p>83 clients served. 11 men referred from 211, the major intake mechanism for the program; 27 men seen in FST’s Walk In; 45 served in internal FST programs. Revenue exceeded target of 19,025.00 by \$3,600</p>
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3. Reducing Gender-Based Violence

Lead: Chief Operating Officer, Director, Clinical Services
Program: VAW, THSP, PAR, SAI, WESAT, PC, PGBV, SALC1, SALC2, HFHC

Commitments	2025/26 Objectives	What We Did in 25-26 Q3	Results
<ul style="list-style-type: none"> Challenge the system status quo. Engage with men. Strengthen engagement with women’s shelters. 	<ul style="list-style-type: none"> Outreach to three settlement serving organizations and expanding programming for a range of genders by the end of FY25-26. 	<p>Workshop and informal partnership developed with University Settlement and Community Engagement’s Iranian program, facilitating series of workshops.</p>	<p>32 attendees participated in workshop, with 7 individuals registering with FST program.</p>



2025-2026 Operational Plan - Q3

	<ul style="list-style-type: none">• Develop a support group for clients on the waitlist and provide three educational sessions and a list of bibliotherapy resources by the end of FY25-26. • Strengthen our relationship with women’s shelters through hosting a resource & expertise sharing workshop in alignment with shared goals by the end of FY25-26 to better support and serve women fleeing from violence.	<p>Placed on hold due to staffing changes in program.</p>	<p>Team pivoted from waitlist groups due to limited up to partnership with Canadian Foundation of Economic Empowerment and offered a series of 4 workshops on financial literacy with 12 attendees and a series of 4 workshops on legal rights in partnership with METRAC with 17 attendees</p>
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2025-2026 Operational Plan - Q3

4. Enhancing Developmental Disability Services

Lead: Chief Operating Officer, Chief Administrative Officer, Director, Clinical Services, Director, PassportONE, Director, Technology & Business Intelligence

Programs: Options Adult, Option Children, PDP, CSP, URS, Passport, PassportONE

Commitments	2025/26 Objectives	What We Did in 25-26 Q3	Results
<p>Goals</p> <ul style="list-style-type: none"> Refine the Passport Model. Strengthen accountabilities within the program. Provide Stewardship for the evolution of individualized account programs. 	<ul style="list-style-type: none"> Develop a peer support model for Passport recipients by the end of September 2025. Recruit and train five peer support volunteers and pilot delivery to twenty participants by the end of FY25-26. Collaborate with community partners to develop three pathways to services for clients and their support networks by the end of FY25-26. 	<p>OPAN workgroup implemented and released Passport Client Survey with Survey Monkey in Nov. And posted survey link on Passportfunding.ca website.</p> <p>Working with FSTs Volunteer Coordinator to recruit and train individuals for peer support. No updates.</p> <p>Facilitated 4 workshops, including a new Respite workshop.</p> <p>Launched a registered service consultation model in Options Children, providing 1:1 resource sessions for community members.</p>	<p>Passport Client Survey has received 1640 English responses and 19 French responses as of Jan. 6, 2026, will continue the survey for more responses in Q4.</p> <p>4 workshops provided for a total of 24 clients served.</p> <p>16 service consultations provided to prospective clients and community members.</p>



2025-2026 Operational Plan - Q3

	<ul style="list-style-type: none">• Collaborate with the Ministry and OPAN to enhance program accountability and efficiency by providing targeted training to program staff and Passport recipients, and by developing a risk management strategy. Achieve a 5% increase in training participation rates and a 5% reduction in Passport Agencies' involvement in risk-based reviews by the end of FY25-26.	<p>Established a new partnership with Extend-a-Family, developing and beginning implementation of a 3-part series called 'Circle of Support.'</p> <p>PassportONE collaborated with Passport agencies to present the updated Misuse of Funds guidelines to OPAN Strategic and Operational Leads for approval.</p> <p>Development of new program (Options Children) in TREAT to better collect data on service consultations and ineligible clients.</p>	<p>New partnership development, with plan to increase partnership offerings. 12 families attended the workshop</p> <p>The updated Misuse of Funds guidelines were approved in January 2026 to strengthen the program accountability.</p> <p>Data will be able be pulled from the last quarter.</p>
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2025-2026 Operational Plan - Q3

5. Developing a Public Policy Capability

Lead: Executive Director, Senior Director, Strategy and Innovation

Programs: Social Action, Campaign 2000

Commitments	2025/26 Objectives	What We Did in 25-26 Q3	Results
<p>Goals</p> <ul style="list-style-type: none">• Renew our policy, advocacy and community networks.• Develop new calls for action and reform.• Strengthen the connections between our public policy capability and our programs.	<ul style="list-style-type: none">• Create opportunities for member organization engagement in National and Ontario Campaign 2000's public policy development activities by hosting at minimum 4 coalition meetings by March 2026.• Develop shared advocacy document to influence Canada's perspective in the United Nation's 2nd World Summit for Social Development in November 2025.		



2025-2026 Operational Plan - Q3

Section C: Foundational Strategies

1. People

Lead: Senior Director, People and Culture

Strategy	2025/26 Objectives	What We Did in 25-26 Q3	Results
<ul style="list-style-type: none"> We will cultivate the skills that allow each of us to be more agile and adaptive. We will support professional development and personal growth. We will hold one another accountable for our mission, impact, and actions. 	<ul style="list-style-type: none"> Ensure practices consistent with FST policies on Supervision (3.7), Performance Review and Merit Increases (3.8), Training and Professional Development (3.14), Employee Recognition (3.15), and Succession Planning (3.16), aiming for an 85% completion rate on supervision notes and performance reviews by the end of FY25-26. Progress will be assessed throughout the performance year by managers and People & Culture. 	<p>HR conducted a Q2 survey with all leaders to confirm whether supervision sessions with their staff had taken place minimally monthly with all team members.</p> <p>Two Options Children's staff attended 4-day conference regarding Sole Role Valorization.</p> <p>Three staff delivered an excellent presentation on PassportONE at the OASIS Business Resource Committee (OBRC) Conference in November.</p>	<p>The results showed a strong level of follow-through, with an 80% full completion rate reported and 20% of managers conducting at least 2 or less out of 3 monthly Supervision meetings.</p> <p>Using content in meetings, as well as planning internal training for Q1.</p> <p>The conference generated valuable insights aligned with FST priorities, and the PassportONE team earned strong recognition for</p>



2025-2026 Operational Plan - Q3

		Year-end hiring for PassportONE Client Payment Administrators has been finalized.	excellence and professionalism. Ensure sufficient operational capacity and maintain service stability.
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2. Culture

Lead: Executive Director, Senior Director, People and Culture, Senior Director, Strategy and Innovation

Strategy	2025/26 Objectives	What We Did in 25-26 Q3	Results
<ul style="list-style-type: none"> We will reward innovation that responds to the needs of our communities. We will strengthen our ability to collaborate to achieve our shared goals and learn from our shortcomings and failures. We will stand up as a leader in the community sector to better support our partners and beneficiaries. 	<ul style="list-style-type: none"> Implement a comprehensive Recognition Policy to acknowledge innovative contributions, aiming for a 5% increase in innovation scores, with refresher sessions on Recognition programs completed by the end of FY25-26 to support this goal. 	<p>A survey of the current recognition program was developed and approved with the employee engagement team. It will be sent to all leadership in Q4.</p>	



2025-2026 Operational Plan - Q3

3. Systems

Lead: Chief Administrative Officer, Director, Business Intelligence and Technology

Strategy	2025/26 Objectives	What We Did in 25-26 Q3	Results
<ul style="list-style-type: none"> We will invest in our Human Resources (HR) systems and supports. We will invest in our business platforms to create more efficient and intuitive systems. We will implement metrics that allow us to better evaluate our impact and improve our services. 	<ul style="list-style-type: none"> Invest in a cloud-based Enterprise Resource Planning (ERP) system to replace the existing MS Dynamics Great Plains (GP), aiming to optimize operational efficiency and enhance reporting capabilities for data-informed decision-making. Allocate the necessary resources to complete the vendor selection process by the end of FY25-26. Develop an online tool integrated with TREAT by the end of December 2025 to streamline outcome-based clinical assessments, ensure consistent and accurate data collection, and provide timely insights for more informed clinical services. Implement eSignature in the PassportONE platform by the end of December 2025 to support Passport client onboarding process and improve client experience. 	<p>Cross departmental team assessed leading ERP options and confirmed Microsoft Dynamics Business Central as the best cloud solution for our environment. Initiated the cloud upgrade project through our existing vendor.</p> <p>The FST CRM system was developed entirely by the BI team, in collaboration with the Client Payment team, to modernize the system for Options/Aging at Home and enable decommissioning of the aging CRM and DocuShare systems.</p>	<p>Secured discounted licensing which enables us to proceed with full project plan development in Q4.</p> <p>The upgrade improved processing efficiency by reducing manual effort and duplicate work, centralizing data in a single system, and mitigating operational risks associated with outdated technology.</p>



2025-2026 Operational Plan - Q3

		<p>Development completed of two integrated online forms in TREAT to allow clinical team to administer clinical assessments (PHQ-9 and GAD-7).</p> <p>RBR automation to support automated pro-ration, budget creation, and CPS creation was launched.</p>	<p>Clinical assessments can now be completed in an online form by clients and submitted directly into TREAT. Next step in the project is for automated email triggers for clinical assessments to be released in Q4.</p> <p>RBR automation will increase efficiency and leave more time for complicated claims. – Initial results show a drop in the first level fail rate on e-platforms down from 17% to 6%, 740 claims were auto adjusted and then auto approved without a manual review required.</p>
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2025-2026 Operational Plan - Q3

		<p>Business case to develop an integrated e-signature tool in the PassportONE platform was approved by MCCSS</p> <p>Business case to develop new APIs to allow real time budget and contact sharing with MDP approved by MCCSS. Joint project plan created with Community Living Toronto to deliver the new features by Q1 2026/27</p>	<p>Development of the integrated e-signature solution started in Q3, with completion expected in Q4.</p> <p>Development of the new APIs started in Q3, completion expected in Q4 to allow the development work on the MDP platform to begin in Q4.</p>
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4. Funding

Lead: Executive Director, Chief Administrative Officer, Director, Finance

Strategy	2025/26 Objectives	What We Did in 25-26 Q3	Results
<ul style="list-style-type: none"> We will aggressively pursue opportunities that allow us to diversify and increase our revenues. We will manage our assets to support and expand our services. We will introduce new social enterprise models that help to expand our service offering. 	<ul style="list-style-type: none"> Complete an analysis of meeting room rentals in the downtown area and compare pricing and marketing. Develop a marketing campaign to increase room rental revenue and better utilize 355 Church St. location. Aim for a 5% increase in room rental revenue by the end of FY25-26. 		



2025-2026 Operational Plan - Q3

	<ul style="list-style-type: none"> • Create a “pay as you can” model for no fee services by the end of September 2025, including a framework for implementation guidelines. 		
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5. Community

Lead: Executive Director, Chief Operating Officer, Senior Director, Strategy and Innovation

Strategy	2025/26 Objectives	What We Did in 25-26 Q3	Results
<ul style="list-style-type: none"> • We will ensure that a community development ethos is at the heart of our services. • We will work to engage our service users and communities to ensure that our services are responsive and appropriate. • We will support individuals and communities to take action on the issues that matter to them. 	<ul style="list-style-type: none"> • Pilot a workshop aimed at increasing staff understanding of social advocacy and how to support communities to organize and take action by the end of FY25-26. • By the end of FY25-26, identify and coach leaders in Gender-Based Violence, Mental Health, and Development Services programs to leverage their expertise and act as thought leaders on behalf of FST to respond to external requests such as media engagements, presentations and consultations. 	<p>Media training workshop delivered Oct 28 with focus on our gender-based violence program and 16 Days of Activism campaign.</p> <p>Options Children Manager and Technical Lead attended symposium hosted by Safe Haven and Optimus Consultant agency regarding Care Modeling</p>	<p>18 management & communications/ C2000 staff took training... potential for responding to media requests on DS, GBV and mental health issues.</p> <p>Knowledge sharing with attendees, including a case share for discussion, while bringing knowledge development back to team.</p>



2025-2026 Operational Plan - Q3

		<p>for Medically Fragile Children.</p> <p>Arriving Together program (Community Engagement) presented at the OCASI Leadership Conference, outlining the partnership with Rainbow Railroad and the program from inception to current model.</p>	<p>Approximately 40 attendees in person, with request to continue discussions with several attendees to discuss potential collaboration.</p>
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Other Achievements Beyond the Above-Mentioned 30 Commitments

Program	What We Did in 25-26 Q3	Results
Special Projects	Project plan developed for build-out of 4 th floor at 355 Church Street for City of Toronto's launch of Community Crisis Service Training Centre.	City of Toronto approves project and transfers \$1.5 million by Dec 31. Lease agreement to follow and Spring construction start.

Mental Health

1,531

Target Clients

Q2 | 1,056 | ↑ 475

1,286

Actual Clients

Q2 | 998 | ↑ 288

84%

Percentage Achieved

Q2 | 95% | ↓ 11%

8,403

Target Visits

Q2 | 5,602 | ↑ 2,801

6,640

Actual Visits

Q2 | 4,739 | ↑ 1,901

79%

Percentage Achieved

Q2 | 85% | ↓ 6%

525

Target Unregistered Clients

Q2 | 350 | ↑ 175

1,027

Actual Unregistered Clients

Q2 | 328 | ↑ 699

-

Percentage Achieved

139

Clients Waitlisted

Q2 | 155 | ↓ 16

136 days

Average Wait Time

Q2 | 148 | ↓ 12

Programs Include General Counselling | Walk-in Clinic | Toronto Community Crisis Supports | David Kelley Services | Seniors and Caregivers Support Services | Families In Transition | Male Survivors of Sexual Abuse

Gender Based Violence

1,103

Target Clients

Q2 | 735 | ↑ 368

1,007

Actual Clients

Q2 | 802 | ↑ 205

91%

Percentage Achieved

Q2 | 109% | ↓ 18%

4,936

Target Visits

Q2 | 3,291 | ↑ 1,646

7,080

Actual Visits

Q2 | 4,899 | ↑ 2,181

143%

Percentage Achieved

Q2 | 149% | ↓ 6%

563

Target Unregistered Clients

Q2 | 375 | ↑ 188

1,472

Actual Unregistered Clients

Q2 | 282 | ↑ 1,190

-

Percentage Achieved

71

Clients Waitlisted

Q2 | 76 | ↓ 5

353 days

Average Wait Time

Q2 | 233 | ↑ 120

Programs Include Violence Against Women | Transitional and Housing Support | Sexual Assault Initiative | West End Sexual Assault and Trauma | Partner Contact | Preventing Gender-based Violence

Next Steps (PAR)

395

Target Clients

Q2 | 326 | ↑ 69

488

Actual Clients

Q2 | 368 | ↑ 120

123%

Percentage Achieved

Q2 | 113% | ↑ 10%

1,115

Target Visits

Q2 | 744 | ↑ 371

1,445

Actual Visits

Q2 | 969 | ↑ 476

130%

Percentage Achieved

Q2 | 130% | → 0%

18

Clients Waitlisted

Q2 | 23 | ↓ 5

31 days

Average Wait Time

Q2 | 28 | ↑ 3

Community Engagement

725

Target Clients

Q2 | 557 | ↑ 168

495

Actual Clients

Q2 | 453 | ↑ 42

68%

Percentage Achieved

Q2 | 81% | ↓ 13%

413

Target Visits

Q2 | 275 | ↑ 138

587

Actual Visits

Q2 | 435 | ↑ 152

142%

Percentage Achieved

Q2 | 158% | ↓ 16%

87

Target Unregistered Clients

Q2 | 58 | ↑ 29

940

Actual Unregistered Clients

Q2 | 621 | ↑ 319

-

Percentage Achieved

Programs Include Senior Community Connections | Illahee Community Connections | Healthy Families, Healthy Communities

Developmental Services

947

Target Clients

Q2 | 750 | ↑ 197

1,071

Actual Clients

Q2 | 598 | ↑ 473

113%

Percentage Achieved

Q2 | 80% | ↑ 33 %

20,796

Target Visits

Q2 | 13,864 | ↑ 6,932

14,323

Actual Visits

Q2 | 9,307 | ↑ 5,016

69%

Percentage Achieved

Q2 | 67% | ↑ 2 %

645

Target Unregistered Clients

Q2 | 430 | ↑ 215

868

Actual Unregistered Clients

Q2 | 732 | ↑ 136

-

Percentage Achieved

Programs Include Options Adult | Options Children | Person Directed Planning | CSP | URS | DS Case Management

Passport

11,185

Target Clients

Q2 | 10,954 | ↑ 231

9,933

Actual Clients

Q2 | 9,735 | ↑ 198

89%

Percentage Achieved

Q2 | 89% | → 0%

Non-Client Data

626,160

Target PassportONE Claims

Q2 | 417,440 | ↑ 208,720

601,057

Actual PassportONE Claims

Q2 | 398,840 | ↑ 202,217

96%

Percentage Achieved

Q2 | 96% | → 0%

\$445.6m

Target PassportONE POS

Q2 | \$297.1m | ↑ \$148.5m

\$431.8m

Actual PassportONE POS

Q2 | \$288.8m | ↑ \$143m

97%

Percentage Achieved

Q2 | 97% | → 0%

86,736

Target Passport Claims

Q2 | 57,824 | ↑ 28,912

81,022

Actual Passport Claims

Q2 | 53,927 | ↑ 27,095

93%

Percentage Achieved

Q2 | 93% | → 0%

\$74.2m

Target Passport POS

Q2 | \$49.4m | ↑ \$24.8m

\$70.6m

Actual Passport POS

Q2 | \$47.4m | ↑ \$23.2m

95%

Percentage Achieved

Q2 | 96% | ↓ 1%

Non-Client Data

2,267

Target IQAL & JR Claims

Q2 | 1,512 | ↑ 755

2,179

Actual IQAL & JR Claims

Q2 | 1,442 | ↑ 737

96%

Percentage Achieved

Q2 | 95% | ↑ 1%

\$1.53m

Target IQAL & JR POS

Q2 | \$1.02m | ↑ \$0.51m

\$1.48m

Actual IQAL & JR POS

Q2 | \$0.99m | ↑ \$0.49m

97%

Percentage Achieved

Q2 | 97% | → 0%

1,493

Target Committee Hours

Q2 | 995 | ↑ 498

1,757

Actual Committee Hours

Q2 | 1,267 | ↑ 490

118%

Percentage Achieved

Q2 | 127% | ↓ 9%

11

Serious Occurrence Reports

Q2 | 5 | ↑ 6

16

Ombudsman / MPP / MCCSS Inquiries

Q2 | 12 | ↑ 4

Social Action

21

Target Government Relations Meetings

Q2 | 14 | ↑ 7

18

Actual Government Relations Meetings

Q2 | 8 | ↑ 10

86%

Percentage Achieved

Q2 | 57% | ↑ 29%

32

Target Publications, Submissions, Tools

Q2 | 22 | ↑ 10

9

Actual Publications, Submissions, Tools

Q2 | 3 | ↑ 6

28%

Percentage Achieved

Q2 | 14% | ↑ 14%

16

Target Presentations, Workshops

Q2 | 11 | ↑ 5

16

Actual Presentations, Workshops

Q2 | 7 | ↑ 9

102%

Percentage Achieved

Q2 | 64% | ↑ 38%

23

Target Meetings Convened

Q2 | 15 | ↑ 8

17

Actual Meetings Convened

Q2 | 10 | ↑ 7

76%

Percentage Achieved

Q2 | 67% | ↑ 9%

1,451

Target Unregistered Clients

Q2 | 968 | ↑ 483

2,617

Actual Unregistered Clients

Q2 | 1,004 | ↑ 1,613

180%

Percentage Achieved

Q2 | 104% | ↑ 76%



FAMILY SERVICE TORONTO

For People. For Change.

December 31, 2025 (Q3) Financial Report

Prepared by: Finance
Date: February 4, 2026

Summary

At the end of Q3 F25-26, FST recorded \$15.73M of revenue from all sources compared to a YTD forecast of \$16.57M. The variance in revenue of \$839K is mainly a result timing in donations (\$31K), client fees (\$13K), and Other Agencies (\$191K). The variance in Government funding of \$643K is offset by Interest earned on PassportONE cashflow \$230K.

Organization-wide expenses at the end of Q3 were \$15.81M with a forecast of \$16.64M. The variance of \$833K is a net result of lower expenses in most expense categories due to timing and vacancies in community programs.

Excess expenses over revenue on December 31, 2025, were \$77K. This will be funded by the general fund reserve.

The Q3 Forecast includes the base funding increases from MOH, and MCCSS received in Fiscal 24-25(\$650K). This base funding increase is for the 3% salary increase negotiated in the collective agreement and the additional increase in overall benefit costs of 1%. The forecast also includes an additional \$434K from foundations and other Agencies for mental health counselling for the new partnerships for Men's Counselling Helpline with FSO and Culture Link for short term counselling for newcomers, refugee or immigrants; Covenant House Toronto for counselling support to youth, Gender based Violence counselling includes Barbra Schlifer Commemorative Clinic("BSCC") to enhance risk assessment and case management services for survivors, and Assaulted Women's Helpline (AWHL);FSO for GBV advisory group; Rainbow Railroad, to support Fall 2025 Queer Refugee Internship program. Newcomer Women's Services Toronto for advanced leadership program for training stream placement jobs incentives. For Developmental Services the forecast includes an additional \$198K in government revenue for the case management project. This funding is from the IQOL client purchase of service surplus because of attrition. This reallocation has been approved by MCCSS. The forecast covers the interest earned on PassportONE cashflow at the end of Q3 of \$231K.

The Forecast continues to be in a deficit position of \$28K that will be funded by the general fund balance.

Community Programs

At the end of Q3, revenue in Community programs was \$7.50M compared to the YTD forecast of \$8.35M. The variance of \$850K is mainly attributable to the underspending in most programs resulting in less revenue required to be recognized.

Total expenses in Q3 were \$7.05M with the YTD forecast of \$7.830M. The variance of \$776K is a result mainly of lower than anticipated Salary expenses due to vacancies in Gender-Based Violence programs and Developmental Services case management project.

The Q3 forecast for community programs has an overall revenue increase of \$509K with a projected increase in expenses of \$424K and an increase of ACA of \$85K. The Forecast includes the base funding increases from MOH, and MCCSS received in Fiscal 24-25. This base funding increase is for the 3% salary increase negotiated in the collective agreement and the additional increase in overall benefit costs of 1%. The forecast also includes an additional \$290K from foundations and other Agencies for mental health counselling for the new partnerships for Men's counselling helpline and Culture Link for short term counselling for newcomers, refugee or immigrants. Gender based Violence counselling includes Barbra Schlifer Commemorative Clinic("BSCC") to enhance risk assessment and case management services for survivors, and Assaulted Women's Helpline (AWHL); FSO for GBV advisory group, and Rainbow Railroad, to support Fall 2025 Queer Refugee Internship program. For Developmental Services the forecast includes an additional \$198K in government revenue for the case management project. This funding is from the IQOL client purchase of service surplus because of attrition. This reallocation has been approved by MCCSS.

PassportONE

Revenue and expenses at the end of Q3 was \$7.22M with the YTD Forecast of \$7.34M. The variance of \$124K. This is due to underspending in most categories offset by higher than anticipated salaries due to temporary staff for year-end processing of claims.

The Q3 forecast shows an increase in revenue of \$452K which included an increase of \$388K in MCCSS funding and \$65K on the other agency revenue from Newcomer Women's Services Toronto for advanced leadership program for training stream placement jobs incentives. PassportONE will manage the addition of staff for year-end claim processing within its allocation of \$9.83M. The interest earned from PassportONE cashflow claiming Q3 was \$231K, which will be returned to MCCSS. This is reflected in the reduction in Government revenue.

Corporate Services

Revenue from all sources was \$2.3M, compared to the YTD forecast of \$2.13M. The variance of \$169K is a result of less revenue from program ACA (\$5K) offset by United Way revenue (\$180K) due to underspending in community programs.

Total expenses were \$2.30M, compared to the YTD forecast of \$2.12M. The variance of \$174K is mainly due to professional fees because of the strategic plan work, risk management project with KPMG and higher than anticipated payroll processing fees.

The Q2 forecast includes an increase in ACA revenue of \$103K offset by \$47K of united funding required for community programs.

Capital and Learning Fund

FST's portion of the venture's surplus for the quarter was \$56K. There were no distribution payments for Q3.

The total capital asset additions at the end of Q3 were \$309K. This was for the PassportONE CRM cloud upgrade completion, Client relationship and budget related enhancements totaling \$236K, laptops for \$21K, and 4th floor project of \$52K.

The YTD interest earned from the Building Reserve Fund was \$12K. The balance of the Reserve fund at the end of Q3 was \$631K.

FAMILY SERVICE TORONTO

Statement of Operations - Consolidated

2025-26

ATTACHMENT 1

DRAFT

	Q3 Actual YTD	Forecast YTD	Variance between Act.YTD vs. Forecast YTD \$	Variance between Act.YTD vs. Forecast YTD %	Prior Year Q3 Actual	Variance between Act.YTD vs. Prior Year Act. YTD \$	Variance between Act.YTD vs. Prior Year Actual YTD%	Annual Budget	Forecast to year end at Q3	Variance between Forecast vs. Budget	Variance between Forecast vs. Budget %	Last Year Actual
REVENUE												
Government	12,505,569	13,148,764	(643,195)	-5%	12,206,892	298,677	2%	16,805,396	17,437,971	632,575	4%	17,008,910
United Way - Base Allocation	1,875,312	1,875,312	-	0%	2,025,312	(150,000)	-7%	2,500,416	2,500,416	-	0%	2,700,416
United Way - Other	215	750	(535)	-71%	-	215	0%	1,000	215	(785)	-79%	-
Foundations & Other Agencies	526,192	717,136	(190,944)	-27%	494,372	31,820	6%	733,656	1,168,057	434,401	59%	725,109
Client Fees	152,001	165,000	(12,999)	-8%	96,197	55,804	58%	220,000	202,450	(17,550)	-8%	154,858
Memberships, Donations & Bequests	21,891	52,680	(30,789)	-58%	26,203	(4,312)	-4%	70,000	70,110	110	0%	41,333
Investment Income	325,801	234,525	91,276	39%	398,549	(72,748)	-278%	77,700	341,000	263,300	339%	523,409
Property Rental Income	312,572	311,777	795	0%	306,346	6,226	2%	415,702	415,931	229	0%	410,981
Other	14,614	67,500	(52,886)	-78%	88,413	(73,799)	-24%	90,000	61,762	(28,238)	-31%	86,527
	15,734,167	16,573,444	(839,277)	-5%	15,642,284	91,883	1%	20,913,870	22,197,912	1,284,042	6%	21,651,543
EXPENSES												
Salaries	9,211,045	9,540,392	329,347	3%	8,808,934	(402,111)	-5%	11,935,596	12,681,997	(746,401)	-6%	12,294,918
Employee Benefits	2,092,620	2,287,894	195,274	9%	1,962,447	(130,173)	-7%	2,752,619	2,977,285	(224,666)	-8%	2,657,429
Funded Contracted Services	149,975	194,055	44,080	23%	202,800	52,825	26%	259,240	255,877	3,363	1%	280,203
Professional Fees	2,808,806	3,017,378	208,572	7%	2,971,433	162,627	5%	4,005,866	4,015,541	(9,675)	0%	4,056,674
Building Occupancy	723,764	680,072	(43,692)	-6%	884,831	161,067	18%	906,763	985,692	(78,929)	-9%	1,115,927
Office	619,531	671,060	51,529	8%	587,774	(31,757)	-5%	890,038	945,063	(55,025)	-6%	835,108
Transportation	39,410	47,510	8,100	17%	30,510	(8,900)	-29%	63,347	67,291	(3,944)	-6%	56,395
Promotion	22,597	46,055	23,458	51%	15,481	(7,116)	-46%	53,406	61,306	(7,900)	-15%	20,716
Education and Conferences	80,320	73,786	(6,534)	-9%	88,627	8,307	9%	93,381	83,100	10,281	11%	112,154
Other Expenses	63,419	86,129	22,710	26%	90,075	26,656	30%	107,338	153,314	(45,976)	-43%	213,351
	15,811,487	16,644,331	832,844	5%	15,642,912	(168,575)	-1%	21,067,594	22,226,466	(1,158,872)	-6%	21,642,875
Excess of Revenue over Expenses before ACA	(77,320)	(70,887)	(6,433)		(628)	(76,692)		(153,724)	(28,554)	125,170		8,668
Allocated Central Administration	-	-	-		-	-		-	-	-		-
Total before client purchase of service	(77,320)	(70,887)	(6,433)		(628)	76,692		(153,724)	(28,554)	125,170		8,668
Revenue - client purchase of service	365,226,485	447,790,007	(82,563,522)		331,937,373	33,289,111		597,251,342	579,516,844	(17,734,498)		540,143,642
Expense - client purchase of service	(365,226,485)	(447,790,007)	82,563,522		(331,937,373)	(33,289,111)		(597,251,342)	(579,516,844)	17,734,498		(540,143,642)
Net Excess of Revenue over Expenses	(77,320)	(70,887)	(6,433)		(628)	76,692		(153,724)	(28,554)	125,170		8,668
General Fund Reserve usage								155,000	29,000			
Net Excess of Revenue over Expenses								1,276	446			

FAMILY SERVICE TORONTO										ATTACHMENT 1		
Statement of Operations - Community Programs										DRAFT		
2025-26												
	Q3 Actual YTD	Forecast YTD	Variance between Act.YTD vs. Forecast YTD \$	Variance between Act.YTD vs. Forecast YTD %	Prior Year Q3 Actual	Variance between Act.YTD vs. Prior Year Act. YTD \$	Variance between Act.YTD vs. Prior Year Actual YTD%	Annual Budget	Forecast to year end at Q3	Variance between Forecast vs. Budget	Variance between Forecast vs. Budget %	Last Year Actual
REVENUE												
Government	5,527,795	5,931,182	(403,387)	-7%	5,585,444	(57,649)	-1%	7,362,562	7,838,195	475,633	6%	7,748,914
United Way - Base Allocation	1,233,826	1,456,525	(222,699)	-15%	1,340,909	(107,083)	-8%	1,894,641	1,636,380	(258,261)	-14%	1,968,173
United Way - Other	-	-	-	0%	-	-	0%	-	-	-	0%	-
Foundations & Other Agencies	486,171	706,259	(220,088)	-31%	405,594	80,578	20%	733,656	1,024,288	290,632	40%	606,888
Client Fees	152,001	165,000	(12,999)	-8%	96,197	55,804	58%	220,000	202,450	(17,550)	-8%	154,858
Memberships, Donations & Bequests	13,130	15,180	(2,050)	-14%	21,382	(8,252)	-39%	20,000	11,790	(8,210)	-41%	27,212
Investment Income	87,500	75,000	12,500	17%	-	87,500	87500%	75,000	100,000	25,000	33%	25,000
Other	912	2,447	(1,535)	-1535%	3,048	(2,136)	-70%	-	1,762	1,762	1762%	9,349
	7,501,335	8,351,593	(850,258)	-10%	7,452,574	48,761	1%	10,305,859	10,814,865	509,006	5%	10,540,394
EXPENSES												
Salaries	5,234,554	5,697,147	462,593	8%	5,017,785	(216,769)	-4%	7,085,548	7,374,375	(288,827)	-4%	7,225,278
Employee Benefits	1,181,791	1,383,149	201,358	15%	1,126,497	(55,294)	-5%	1,621,151	1,728,947	(107,796)	-7%	1,564,314
Funded Contracted Services	148,759	187,965	39,206	21%	202,107	53,348	26%	250,620	248,907	1,713	1%	274,527
Professional Fees	31,889	21,171	(10,718)	-51%	30,537	(1,352)	-4%	23,728	45,617	(21,889)	-92%	39,453
Building Occupancy	249,849	282,711	32,862	12%	438,773	188,924	43%	376,948	369,945	7,003	2%	481,446
Office	111,799	114,702	2,903	3%	110,641	(1,158)	-1%	159,727	157,162	2,565	2%	179,234
Transportation	39,032	44,285	5,253	12%	29,832	(9,200)	-31%	59,047	63,391	(4,344)	-7%	53,255
Promotion	10244	16,463	6,219	38%	2,366	(7,878)	-333%	13,950	23,050	(9,100)	-65%	5,124
Education and Conferences	37,100	32,207	(4,893)	-15%	34,338	(2,762)	-8%	42,943	40,162	2,781	6%	55,535
Other Expenses	8,793	50,436	41,643	83%	21,988	13,195	60%	59,748	65,664	(5,916)	-10%	45,531
	7,053,810	7,830,236	776,426	10%	7,014,865	(38,945)	-1%	9,693,410	10,117,220	(423,810)	-4%	9,923,697
Excess of Revenue over Expenses before ACA	447,525	521,355	(73,830)		437,709	9,816		612,449	697,645	85,196		616,697
Allocated Central Administration	(447,525)	(521,355)	73,830		(437,709)	(9,816)		(612,449)	(697,645)	(85,196)		(616,697)
Total before client purchase of service	-	-	-		0	-		-	(0)	(0)		-
Revenue - client purchase of service	1,582,821	2,167,185	(584,364)		1,615,696	(32,875)		3,087,580	2,889,580	(198,000)		2,298,024
Expense - client purchase of service	(1,582,821)	(2,167,185)	584,364		(1,615,696)	32,875		(3,087,580)	(2,889,580)	198,000		(2,298,024)
Net Excess of Revenue over Expenses	-	-	-		0	(0)		-	(0)	(0)		-

FAMILY SERVICE TORONTO						ATTACHMENT 1						
Statement of Operations - PassportONE						DRAFT						
2025-26												
	Q3 Actual YTD	Forecast YTD	Variance between Act.YTD vs. Forecast YTD \$	Variance between Act.YTD vs. Forecast YTD %	Prior Year Q3 Actual	Variance between Act.YTD vs. Prior Year Act. YTD \$	Variance between Act.YTD vs. Prior Year Actual YTD%	Annual Budget	Forecast to year end at Q3	Variance between Forecast vs. Budget	Variance between Forecast vs. Budget %	Last Year Actual
REVENUE												
Government	6,977,774	7,217,582	(239,808)	-3%	6,621,109	356,665	5%	9,442,834	9,599,776	156,942	2%	9,294,015
United Way - Base Allocation	-	-	-	0%	-	-	0%	-	-	-	0%	-
United Way - Other	-	-	-	0%	-	-	0%	-	-	-	0%	-
Foundations & Other Agencies	10,000	10,000	-	0%	11,256	(1,256)	0%	-	64,750	64,750	64750%	36,237
Client Fees	-	-	-	0%	-	-	0%	-	-	-	0%	-
Memberships, Donations & Bequests	-	-	-	0%	-	-	0%	-	-	-	0%	-
Investment Income	230,133	153,000	77,133	77133%	394,819	(164,686)	-42%	-	231,000	231,000	231000%	478,975
Other	-	-	-	0%	-	-	0%	-	-	-	0%	-
	7,217,907	7,380,582	(162,675)	-2%	7,027,184	190,723	3%	9,442,834	9,895,526	452,692	5%	9,809,227
EXPENSES												
Salaries	3,028,054	2,910,344	(117,710)	-4%	2,855,469	(172,585)	-6%	3,606,179	3,919,708	(313,529)	-9%	4,043,428
Employee Benefits	734,255	705,257	(28,998)	-4%	671,983	(62,272)	-9%	865,483	940,342	(74,859)	-9%	913,748
Funded Contracted Services	474	3,750	3,276	87%	426	(48)	-11%	5,500	5,500	-	0%	4,877
Professional Fees	2,584,047	2,784,242	200,195	7%	2,669,738	85,691	3%	3,699,518	3,711,822	(12,304)	0%	3,604,802
Building Occupancy	143,445	183,631	40,186	22%	99,438	(44,007)	-44%	244,841	202,481	42,360	17%	201,284
Office	63,710	66,750	3,040	5%	18,966	(44,744)	-236%	72,500	139,360	(66,860)	-92%	56,775
Transportation	28	2,250	2,222	99%	85	57	0%	3,000	3,000	-	0%	85
Promotion	12,057	28,392	16,335	58%	11,693	(364)	0%	37,856	37,856	-	0%	15,591
Education and Conferences	5,366	25,688	20,322	79%	2,394	(2,972)	-124%	34,250	16,750	17,500	51%	8,033
Other Expenses	159	-	(159)	-15900%	601	442	0%	-	25,000	(25,000)	0%	1,362
	6,571,595	6,710,304	138,709	2%	6,330,795	(240,800)	-4%	8,569,127	9,001,819	(432,692)	-5%	8,849,985
Excess of Revenue over Expenses before ACA	646,312	670,280	(23,968)		696,388	(50,076)		873,707	893,707	20,000		959,241
Allocated Central Administration	(646,312)	(670,280)	23,968		(696,388)	50,076		(873,707)	(893,707)	(20,000)		(959,241)
Total before client purchase of service	-	-	-		(0)	-		0	-	-		-
Revenue - client purchase of service	363,643,664	445,622,822	(81,979,158)		330,321,677	33,321,987		594,163,762	576,558,975	(17,604,787)		537,845,618
Expense - client purchase of service	(363,643,664)	(445,622,822)	81,979,158		(330,321,677)	(33,321,987)		(594,163,762)	(576,558,975)	17,604,787		(537,845,618)
Net Excess of Revenue over Expenses	-	-	-		(0)	0		0	-	-		-

FAMILY SERVICE TORONTO										ATTACHMENT 1				
Statement of Operations - Corporate Services										DRAFT				
2025-26														
	Q3 Actual YTD	Forecast YTD	Variance between Act.YTD vs. Forecast YTD \$	Variance between Act.YTD vs. Forecast YTD %	Prior Year Q3 Actual	Variance between Act.YTD vs. Prior Year Act. YTD \$	Variance between Act.YTD vs. Prior Year Actual YTD%	Annual Budget	Forecast to year end at Q3	Variance between Forecast vs. Budget	Variance between Forecast vs. Budget %	Last Year Actual		
REVENUE														
Government	-		-	0%	338	(338)	-100%	-		-	0%	-		
United Way - Base Allocation	641,486	418,787	222,699	53%	684,403	(42,917)	-6%	605,775	864,036	258,261	43%	732,243		
United Way - Other	215	750	(535)	-71%	-	215	0%	1,000	215	(785)	-79%	-		
Foundations & Other Agencies	30,021	878	29,143	2914300%	77,523	(47,502)	-61%	-	79,019	79,019	7901900%	81,984		
Client Fees	-	-	-	0%	-	-	0%	-	-	-	0%	-		
Memberships, Donations & Bequests	8,761	37,500	(28,739)	-77%	4,821	3,940	82%	50,000	58,320	8,320	17%	14,121		
Investment Income	8,168	6,525	1,643	25%	3,730	4,438	119%	2,700	10,000	7,300	270%	19,434		
Property Rental Income	312,572	311,777	795	0%	306,346	6,226	2%	415,702	415,931	229	0%	410,981		
Other	13,702	65,054	(51,352)	-79%	85,365	(71,663)	-84%	90,000	60,000	(30,000)	-33%	77,178		
	1,014,925	841,271	173,654	21%	1,162,526	(147,601)	-13%	1,165,177	1,487,521	322,344	28%	1,335,941		
EXPENSES														
Salaries	948,437	932,901	(15,536)	-2%	935,680	(12,757)	-1%	1,243,869	1,387,914	(144,045)	-12%	1,026,211		
Employee Benefits	176,575	199,488	22,913	11%	163,967	(12,608)	-8%	265,984	307,996	(42,011)	-16%	179,366		
Funded Contracted Services	742	2,340	1,598	68%	266	(476)	-179%	3,120	1,470	1,650	53%	798		
Professional Fees	192,870	211,965	19,095	9%	271,157	78,287	29%	282,620	258,102	24,518	9%	412,419		
Building Occupancy	330,469	213,731	(116,739)	-55%	346,620	16,151	5%	284,974	413,266	(128,292)	-45%	433,197		
Office	444,021	489,608	45,587	9%	458,166	14,145	3%	657,811	648,541	9,270	1%	599,099		
Transportation	351	975	624	64%	593	242	41%	1,300	900	400	31%	3,054		
Promotion	296	1,200	904	75%	1,422	1,126	79%	1,600	400	1,200	75%	-		
Education and Conferences	37,853	15,891	(21,962)	-138%	51,894	14,041	27%	16,188	26,188	(10,000)	-62%	48,586		
Other Expenses	54,468	35,693	(18,776)	-53%	67,486	13,018	19%	47,590	62,650	(15,060)	-32%	166,461		
	2,186,082	2,103,792	(82,290)	-4%	2,297,251	111,169	5%	2,805,056	3,107,427	(302,371)	-11%	2,869,191		
Excess of Revenue over Expenses before ACA	(1,171,157)	(774,122)	(397,036)		(1,134,725)	(36,432)		(1,639,879)	(1,619,906)	19,973		(1,533,250)		
Allocated Central Administration	1,093,837	743,078	350,759		1,134,097	(40,260)		1,486,155	1,591,352	105,197		1,541,918		
Total before client purchase of service	(77,320)	(31,044)	(46,277)		(628)	(76,692)		(153,724)	(28,554)	125,170		8,668		
Revenue - client purchase of service	-	-	-		-	-		-	-	-		-		
Expense - client purchase of service	-	-	-		-	-		-	-	-		-		
Net Excess of Revenue over Expenses	(77,320)	(31,044)	(46,277)		(628)	(76,692)		(153,724)	(28,554)	125,170		8,668		



FAMILY SERVICE TORONTO

For People. For Change.

Enterprise Risk Management Quarterly Reporting

Q3 – December 31, 2025

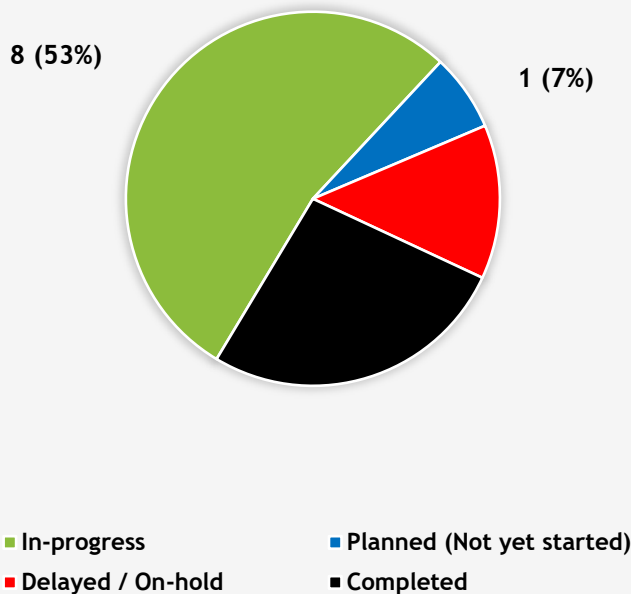
Executive Summary

Residual Risk Ratings have been identified based on FST’s current state, and Risk Owners have defined **action plan / planned mitigations** (with owners and deadlines) to further manage risks to an acceptable level.

Key Risks

#	Risk	Residual Risk
1	Funding Compression	High
2	Increasing Cost of Business	High
3	Agency Awareness	High
4	Cyber Security	Moderate
5	Political Changes / Relations	Moderate
6	Client Experience	Low
7	Innovation	Low
8	Loss of Key Personnel	Low
9	Mental Health Service Expansion	Low

Action Plan Status



Commentary

- Of the 15 action/planned mitigations 4 have been completed, 2 are delayed, 1 are planned, and 8 are in progress
- COO has been appointed co-chair on a CAMH pathway committee to support clients with intellectual disabilities and mental health diagnosis. COO has joined the Provincial Advisory committee for the PAR program hosted by MAG.
- ERM upgrade will begin in Q4 and be completed in the fall of 2026.
- Funding was secured from MCCSS to procure resources to develop a training plan for effective representation of FST in the media and the public. The training occurred in Q3.



Enterprise Risk management (ERM) Board Report

Enterprise Risk Management Representation / Summary

Our risk profile has remained stable since last quarter, despite an increase in risk exposure for Increasing cost of Business and funding compression. In Q2, progress has been made in signing MOUs for mental health expansion. The resource and training section in ADP was completed and all FST staff did cyber security training in the new module.

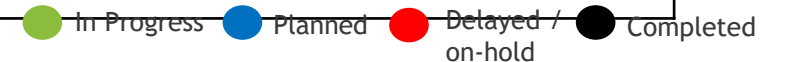
Risk Heatmap		Risk	Risk Title	Q1/25	Q2/25	Q3/26	Outlook	Action Plan Status	Commentary
	5	1	Funding Compression	●	●	●	↑	In Progress	The risk level has increased due to United Way compression. FST Finance team will provide day to day Financial support to Newcomer Women's. FST has secured the City of Toronto as a tenant for the 4 th floor.
	4	2	Increasing Cost of Business	●	●	●	↑	Planned	ERM upgrade will begin in Q4 and be completed in the fall of 2026.
	3	3	Agency Awareness	●	●	●	↔	Delayed	The plan to refresh the website is on hold to ensure it aligns with the new strategic objectives.
	2	4	Cyber Security	●	●	●	↓	Completed	The resource and training section in ADP was completed in Q2. Phase 1 of the FST CM/Docushare decommissioning happened in Q2.
	1	5	Political Changes / Relations	●	●	●	↔	In Progress	COO has been appointed co-chair on a CAMH pathway committee to support clients with intellectual disabilities and mental health diagnosis. COO has joined the Provincial Advisory committee for the PAR program hosted by MAG.
		6	Client Experience	●	●	●	↔	Planned	A survey was conducted to identify by staff on the education required for trauma informed training an action will reviewed by Senior leadership in Q4.

Legend



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Action Plan Status Legend:



Enterprise Risk management (ERM) Board Report

Enterprise Risk Management Representation / Summary											
Continued from previous slide.											
Risk Heatmap			Risk	Risk Title	Q1/ 25	Q2/ 25	Q3 /2 6	Outlook	Action Plan Status	Commentary	
<p>Likelihood</p> <p>Impact</p>	5		7	Innovation	●	●	●	↑	Delayed	Ongoing projects, capacity constraints, and competing priorities have delayed progress in the training program. We expect to be in a stronger position in Q4 to integrate public policy training into the new Fiscal.	
	4		8	Loss of Key Personnel	●	●		↔	Completed	Funding was secured from MCCSS to procure resources to develop a training plan for effective representation of FST in the media and the public. The training occurred in Q3.	
	3		9	Mental Health Service Expansion	●		●	↑	In Progress	In Q2, FST signed an MOU with CultureLink to provide short-term counselling supports for individuals who identify as newcomer, refugee or immigrants. An MOU was signed with Barbra Schlifer Commemorative Clinic ("BSCC") to enhance risk assessment and case management services for survivors of gender-based violence and Assaulted Women's Helpline (AWHL).	
	2										
	1										
		1									
		2									
		3									
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	5										
Legend											
Very Low			Low			Moderate			High		



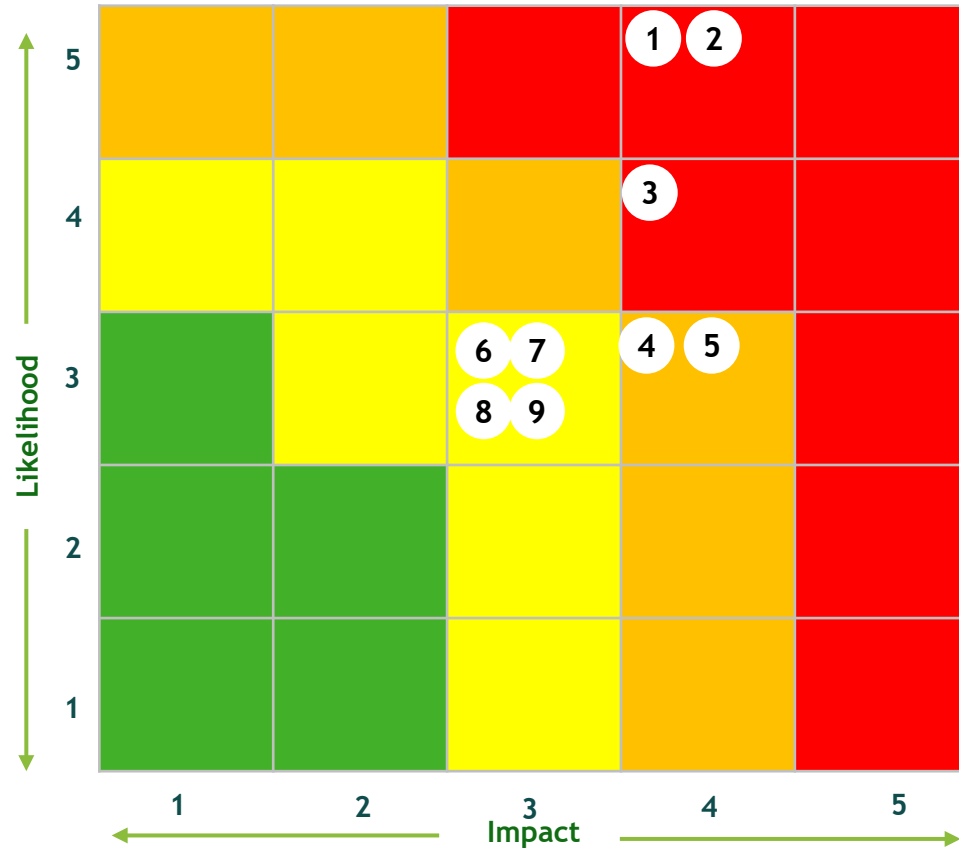
Appendix:

Detailed Risk Assessment Outcomes



FST's Residual Risk Rating Heatmap

The heatmap below summarizes the **residual risk ratings** that were determined as part of the detailed risk assessments.



#	Risk	Residual Likelihood	Residual Impact	Residual Risk (L X I)
1	Funding Compression	5	4	20
2	Increasing Cost of Business	5	4	20
3	Agency Awareness	4	4	16
4	Cyber Security	3	4	12
5	Political Changes / Relations	3	4	12
6	Client Experience	3	3	9
7	Innovation	3	3	9
8	Loss of Key Personnel	3	3	9
9	Mental Health Service Expansion	3	3	9



FST's Risk Landscape

We have summarized FST's **current risk landscape**, emphasizing key risks, residual risk ratings, and corresponding action plans. This assessment will be reviewed **quarterly**.

Risk & Definition	Residual Risk Rating	Action Plan	Completion Date	Action Plan Status	Owner
Political Changes / Relations: Inability to respond to changes in government policies and / or relationships with political partners (e.g. Ministry of Children, Community and Social Services) may result in a reassessment of FST's strategic priorities or loss of funding.	Moderate	Develop relationships at the municipal level of government	March 31 st , 2026	In Progress	Chris Brillinger
		Develop relationships at the Director and ADM level of agencies (e.g. between Ontario Passport Agency Network and Developmental Service Ontario Provincial Network)	March 31 st , 2026	In Progress	Chris Brillinger
		Create a comprehensive strategy to engage with the Ministry of Health / Ministry of Attorney General	March 31 st , 2026	In Progress	Kevin Forrest
		Explore diverse revenue streams to reduce dependency on primary funding sources	March 31 st , 2026	In Progress	Kevin Forrest
Innovation: Failure to innovate and expand programs / service offerings (e.g. PassportONE, gender-based violence programs, strategic partnerships) to meet the growing community demand may result in significant backlogs in claims processing and delays in coordinating various services (i.e. preventative work with men).	Low	Develop public policy training programs to upskill staff	March 31 st , 2026	Delayed/on-hold	Leila Sarangi
Increasing Cost of Business: Inability to manage the increasing cost of business (i.e. wages, overhead expenses) may strain the organization's financial position and operational efficiency.	High	License and implement a budgeting and forecasting tool	March 31 st , 2026	In Progress	Shawn West
Agency Awareness: Failure to market FST's brand, services, successes and programs may adversely affect program enrolment numbers that may ultimately result in services being discontinued.	High	Reevaluation of marketing materials and strategies	September 30 th , 2025	In Progress	Brian Porter
		Refresh and modernization of FST's website	March 31 st , 2026	Delayed/on-hold	Brian Porter



FST's Risk Landscape

We have summarized FST's **current risk landscape**, emphasizing key risks, residual risk ratings, and corresponding action plans. This assessment will be reviewed **quarterly**.

Risk & Definition	Residual Risk Rating	Action Plan	Completion Date	Action Plan Status	Owner
Funding Compression: Failure to address ongoing funding compression from the United Way may force FST to operate with limited resources, threatening the quality and access to its services.	High	Exploring 3 opportunities to leverage organizational resources and infrastructure for other individualized funding opportunities	March 31 st , 2026	In Progress	Shawn West
Cyber Security: Inability to continue maintaining a robust cyber security infrastructure (i.e. firewalls, training) may expose the organization to a greater number of cyber threats (internal or external), potentially leading to a loss of client information or loss of access to critical systems.	Moderate	Phase out legacy systems (Old CRM, FST DocuShare) and migrate to cloud.	March 31 st , 2026	Completed	Lewis Dunne
		Rollout MFA for the new PassportONE cloud platform.	June 30 th , 2026	Completed	Lewis Dunne
		Introducing resource and training section on PULSE communications platform, enhance cybersecurity awareness and preparedness.	March 31 st , 2026	Completed	Lewis Dunne
Mental Health Service Expansion: Inability to effectively expand mental health counselling services or identify and develop niche areas of service for clients may exacerbate existing wait times and widen service gaps.	Low	Expanding with individuals/organizations FST has not yet engaged (E.g., MOU's with: Humber College, YWCA,)	March 31 st , 2026	In Progress	Lisa Manuel
Loss of Key Personnel: Inability to replace key personnel across FST may significantly hinder the organization's ability to provide adequate service to clients and the community.	Low	Establishment of thought leadership initiatives to prepare leaders for effective representation of FST in the media and the public	March 31 st , 2026	Completed	Brian Porter
Client Experience: Inability to continue maintaining a positive client experience/relationship may lead to a loss in community/client trust and a reduction in use of FST's service offerings.	Low	Providing education to staff on becoming a trauma-informed organization	March 31 st , 2026	Planned	Kevin Forrest



Appendix:

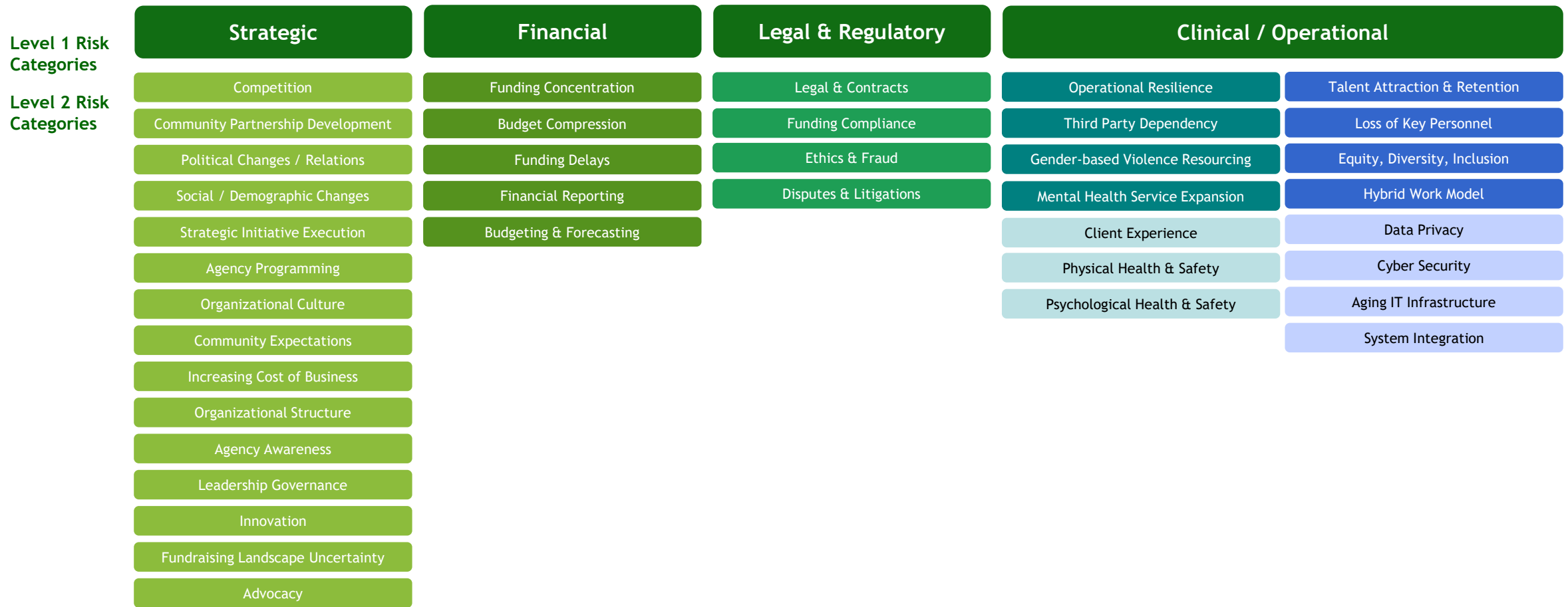
FST Risk Universe



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Family Service Toronto's Risk Universe Overview

This **risk universe** was defined for FST to outline the risks facing the organization. This universe will be revisited on an **annual basis**, ensuring accuracy and relevance of all risks.



Legend: ● Strategic ● Financial ● Legal & Regulatory ● Operational ● Clinical ● People ● Information Security, Management & Technology



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Appendix:

Finalized Key Risks



Finalized Key Risks

We have outlined the **finalized key risks**, prioritized by the Senior Leadership Team and Directors during the risk prioritization workshop held on December 11th, 2024.

#	Risk Title	Risk Definition	Risk Owner
1	Political Changes / Relations	Inability to respond to changes in government policies and / or relationships with political partners (e.g. Ministry of Children, Community and Social Services) may result in a reassessment of FST's strategic priorities or loss of funding.	Chris Brillinger
2	Innovation	Failure to innovate and expand programs / service offerings (e.g. PassportONE, gender-based violence programs, strategic partnerships) to meet the growing community demand may result in significant backlogs in claims processing and delays in coordinating various services (i.e. preventative work with men).	Leila Sarangi
3	Increasing Cost of Business	Inability to manage the increasing cost of business (i.e. wages, overhead expenses) may strain the organization's financial position and operational efficiency.	Shawn West
4	Agency Awareness	Failure to market FST's brand, services, successes and programs may adversely affect program enrolment numbers that may ultimately result in services being discontinued.	Brian Porter
5	Funding Compression	Failure to address ongoing funding compression from the United Way may force FST to operate with limited resources, threatening the quality and access to its services.	Shawn West
6	Cyber Security	Inability to continue maintaining a robust cyber security infrastructure (i.e. firewalls, training) may expose the organization to a greater number of cyber threats (internal or external), potentially leading to a loss of client information or loss of access to critical systems.	Lewis Dunne
7	Mental Health Service Expansion	Inability to effectively expand mental health counselling services or identify and develop niche areas of service for clients may exacerbate existing wait times and widen service gaps.	Lisa Manuel
8	Loss of Key Personnel	Inability to replace key personnel across FST may significantly hinder the organization's ability to provide adequate service to clients and the community.	Sojie Tate
9	Client Experience	Inability to continue maintaining a positive client experience/relationship may lead to a loss in community/client trust and a reduction in use of FST's service offerings.	Kevin Forrest

Legend: ● Strategic ● Financial ● Legal & Regulatory ● Clinical / Operational



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