

June 2011

Blue Water Counseling 2010 Annual Review

"Believe you can and you're halfway there". ~ Theodore Roosevelt

The year of Blue Water Counseling's 60th anniversary, 2010, has been a year of believing.....believing in ourselves, as we believe in our clients.

We began the year with the same financial challenges as many of our clients who struggled to keep their families and their homes afloat. The large increase in the number of families losing their jobs along with their insurance caused an upsurge in Medicaid enrollment in our area. This coupled with two rounds of 4% cuts in the already low Medicaid rates in addition to a number of other insurance rate reductions translated to a shortfall in Blue Water Counseling's budget. Knowing that our counseling services were more needed than ever, we believed we could find a way to continue the commitment to our mission:

To provide the highest standard of services for children and adults seeking to change and improve the quality of their lives.

We got to work ensuring our relationship with our bank in order to utilize a Line of Credit for maintaining cash flow. We enlisted the support of the St. Clair County Board of Commissions who unanimously agreed to an 'unencumbered' Quit Claim Deed for Blue Water Counseling to use our property as collateral in securing our Line of Credit. The need for physical property rather than accounts receivable as collateral is a new rule for many bank loans since the 2008 banking crisis.

We successfully negotiated with Great Lakes Health Plan, one of the largest Medicaid Health Plans in our area, to both contract with a more practical managed care administrator and also to adjust their rates to a level of mutual sustainability.

Looking at the number of our clients who had difficulty paying their insurance copays and deductibles, we got to work developing a plan and adapting our software system. This allowed our clients to more effectively manage their balances, thus avoiding the loss of financial control that leads to their prematurely ending treatment.

We added a Child Psychiatrist to our Staff in 2010, Dr. Yolanda Giles, in order to better serve the psychiatric needs of our young clients in our

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Main Office
1501 Krafft Road
Fort Gratiot, MI 48059

Lexington Office
5590 Main St., Suite 3
Lexington, MI 48450

Yale Office
16 South Main Street
Yale, MI 48097

Rochester Hills
1349 S. Rochester Rd., Suite 220
Rochester Hills, MI 48307

To schedule an
appointment call
(810) 985-5125 or
(800) 292-1288
or visit us online at
www.bluewatercounseling.com

Our mission:

To provide the highest standard of services for children and adults seeking to change and improve the quality of their lives.

On the back:

Annual 2010
-Financial Report
-Introducing:
Yolanda Giles MD
Amber Jacobs LMSW

BWC

Blue Water Counseling

Financial at-a-glance

Blue Water Counseling Balance Sheet 2010

Assets

Current Assets.....	\$219,226
Land Building & Equipment.....	\$276,413
Total Assets.....	\$495,639

Liabilities & Net Assets

Current Liabilities	\$140,824
Long-Term Liabilities	\$115,163
Total Liabilities	\$255,987

Net Assets

Unrestricted.....	\$239,652
Total Liabilities & Net Assets.....	\$495,639

Public Support and Revenue 2010

Public Support

Contributions.....	\$100
Total Public Support	\$100

Other Revenue

Program Service Fees.....	\$1,731,202
Interest Income.....	\$74
Miscellaneous	\$1
Total Other Revenue.....	\$1,731,277
Total Public Support & Revenue.....	\$1,731,377

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Rochester Hills office; she has received many positive compliments from the families she serves. Read more about Dr. Giles below.

All of this was accomplished while busily preparing ourselves for our three year re-accreditation with CARF International. CARF is an organization that evaluates how well we meet international standards for quality in all areas of organizational management with a particular focus in the quality of service provision. Two surveyors spent three days onsite at all four of our locations, reviewing voluminous administrative and financial materials, and interviewing employees and clients who volunteered their time for this process. We have recently received our official report and have been given very positive feedback as well as our new CARF Three Year Re-accreditation Certificate. This certificate, a symbol of Blue Water Counseling's commitment to the highest levels of quality counseling, will be on display in our waiting room soon.

This has only been possible through our belief in the dedication and hard work of every one of our highly valued employees and the commitment to quality that we all feel in our hearts for the clients we serve every day. We also believe in and rely upon our Board of Directors for their tireless and enduring support.

Introducing: Yolanda Giles MD, Board Certified Psychiatrist



Yolanda Giles MD

Dr. Giles is the newest addition to our psychiatric staff, having joined our Rochester Hills office in August of 2010. She is a graduate of Wayne State University School of Medicine and she completed her residency through the University of Michigan. Dr. Giles later completed her fellowship in Child and Adolescent Psychiatry through the Detroit Medical Center/Wayne State University where she was the chief resident. Dr. Giles is available to provide psychiatric services in our Rochester Hills office to adults and children.

Introducing: Amber Jacobs, Licensed Master's Level Social Worker



Amber Jacobs LMSW

Ms. Jacob's has recently joined the staff of Blue Water Counseling's Main office in the Port Huron area. A graduate of Wayne State University, Ms. Jacob's comes to us as a highly qualified therapist with roots in the Blue Water area. She is available to provide services to all ages of clients and their families with a particular specialty in working with teens.

Blue Water Counseling is pleased to welcome both of these highly trained and qualified professionals to our team!