

INTERFAITH COMMUNITY SERVICES



Strategic Plan

2012 - 2014



Service with a Heart!

A job loss. A medical emergency.

A bad turn of luck. Have you known

someone who has needed a little help?

For 26 years, Interfaith
Community Services

has been the place to turn for Tucsonans in times of trouble. With the help of more than 600 volunteers, nearly 60 faith communities and many community partners, we provide 50,000 essential services a year to the elderly, the disabled and the economically disadvantaged in Pima County.

ICS was founded in 1985 as the Northwest Interfaith Center. The idea was to bring together diverse faith communities and volunteers to leverage resources and fill gaps in vital services to people in need in Pima County. Today, that same purpose remains, although our agency has grown dramatically and changed its name to reflect the county-wide scope of its services.

Our programs include:

- The ICS Food Bank, which provides nutritious food for low-income seniors and families struggling with financial hardship;
- Emergency Financial Assistance, which assists clients with rent, utilities, medications, and job-related needs;
- Resource Center, which provides job-search assistance and financial literacy training;
- Caregiving Services, which helps seniors and disabled people by providing transportation, friendly visits and calls, Handy Helper home repairs and more;
- Mobile Meals, which provides two nutritious meals a day to homebound individuals;
- Health Advocacy, which helps clients navigate the health system to get the care they need.

As community need rises, ICS is working proactively to ensure we have the resources to meet demand. A new Caregiving Services wing, added in 2007-2008, doubled our space and programs. We are currently building a new 2,700-square-foot Food Bank opening Fall 2011.



Our Mission:

"To help Pima County seniors, disabled individuals and families in financial crisis achieve stable and independent lives."





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*Helping seniors, disabled individuals
and families in financial crisis achieve
stable and independent lives.*

September 2011

Dear Community Partner and Supporter,

At ICS, strategic planning is much more than just a periodic exercise. For us, it is our way to ensure that we identify community needs and focus our resources to meet those needs effectively and efficiently.

The resulting plan has been influenced by many sources - community leaders' interviews, surveys of clients and volunteers, staff and board discussions, and input from small group meetings. Our mission statement says it all: We help Pima County seniors, disabled individuals and people in financial crisis achieve stable and independent lives through programs and services supported by staff, volunteers, faith communities, and the community-at-large.

Our plan for the next years is firmly rooted in our values and commitment to stay true to this mission. Following are the Core Strategies:

- Build strong partnerships with faith communities in the shared goal of serving seniors, disabled individuals, and disadvantaged individuals.
- Be a leader in mobilizing volunteers to provide compassionate services to people in need.
- Expand our programs so that we provide a continuum of services that meets the current and future needs of our community.
- Improve our visibility and broaden the community's understanding of what we do.
- Broaden and diversify our funding base to support our core programs.
- Invest in our capacity to support programs in terms of space, staffing, infrastructure, and governance.

We hope that you will take a few minutes to review this summary of the plan approved at the June 2011 Board of Directors meeting.

If you have any questions or comments, please contact us for clarification and more detail. We look forward to working with you and the rest of the community in serving those in need here in Pima County.

Sincerely,

Bonnie Kampa, Executive Director
bkampa@icstucson.org
520-297-2738 x212

Steve Pollyea, President of the Board

EXECUTIVE SUMMARY

At ICS, our work in support of seniors, disabled individuals, and families in financial stress in Pima County is so critical that strategic planning is our way to ensure that we identify community needs and focus our resources to meet those needs effectively and efficiently.

Our strategic plan is a living document, setting forth our mission, strategies, objectives, and tactics, but always subject to regular reviews and adjustment in the face of opportunities or unusual challenges. Previous plans served us well. In 2006, the board approved a five-year plan, but the plan's structured focus enabled us to move forward so rapidly that we needed to create a new plan in 2008.

The board approved a plan for fiscal years 2009-11 that again focused timely and effective structure to our work and helped enable these successes:

- Increased number of member faith communities to 58
- Completed the Jenkins ICS Endowment Challenge and have reached our \$2.5 million goal for the endowment
- Nearly completed the capital campaign for the new ICS Food Bank building
- Increased services in every ICS program
- Instituted the ICS Resource Center (Ina Road) to offer employment assistance and financial literacy training
- Earned recognition through the Meyer and Libby Marmis Humanitarian Award, the 2010 Nonprofit of the Year from the Northern Pima County Chamber of Commerce, and the Charity Navigator 4-Star designation

These achievements have invigorated our board, staff and volunteers. At the same time, however, these successes have been tempered with unrelenting demand for ICS services because of the difficult economic environment in Pima County. We expect no slackening of this demand for some time, if ever. Thus, all of us at ICS understood that our planning for the upcoming 2012-2014 fiscal years would be particularly important as a guide for gathering resources and meeting the needs. We are grateful for the suggestions from community leaders and for the diligence of board, staff and volunteers that made the planning process so relevant for the upcoming period.

The following plan for 2012-2014 states our mission and vision, outlines our guiding principles—volunteer and interfaith roots, service, collaboration, and professionalism and integrity—and identifies our core strategies. It also highlights our unique interfaith foundation: groups and people from diverse religious traditions coming together in the common belief that our faith calls us to serve our neighbors in need. Some plan highlights follow:

- Deepen engagement with our faith community partners, grow partnerships more broadly across Pima County while seeking diversity, and add five new member congregations each year.

- Increase volunteer opportunities that encourage broader community participation across existing community and corporate groups, age ranges and families. Grow volunteer pool by five per cent each year.
- Expand ICS programs through 1) a new Resource Center at the Eastside office, 2) new food bank-based programs such as fresh produce and dairy collection (with new refrigerated van), fresh food storage, plus menu and nutrition education, 3) growth in Mobile Meals, Health Advocacy and Caregiving Services, targeting 10 per cent growth each year, and 4) bolstering the discretionary emergency financial assistance capacity to \$150,000 annually by 2015.
- Increase communications through traditional media tools and contemporary electronic media (web, Facebook, etc.) in coordinated ways to improve understanding of the ICS mission in the community and among ICS stakeholders.
- Increase overall development activities to generate additional support from donors that helps offset declines in operational funding available from government sources; to undergird future programs; and to grow the ICS endowment to \$5 million by 2015.
- Strengthen ICS leadership and organizational structure by building expertise and capacity to manage program growth with professionalism.

Our mission statement says it all: “To help Pima County seniors, disabled individuals and people in financial crisis achieve stable and independent lives through programs and services supported by staff, volunteers, faith communities, and the community-at-large.” This plan is firmly rooted in our values and commitment to stay true to this mission.

MISSION, VISION AND GUIDING PRINCIPLES

Mission: To help Pima County seniors, disabled individuals and people in financial crisis achieve stable and independent lives through programs and services supported by staff, volunteers, faith communities and the community-at-large.

Vision for those we serve:

- Seniors and disabled individuals will have transportation, meals and caregiving services available to them in order to remain independent in their homes.
- People in financial crisis will have a compassionate place to turn for vital services that help stabilize their housing, employment, food and healthcare situations.
- Seniors, disabled individuals and people in financial crisis may gain access to personal and community resources, social support and information to make informed decisions.

Guiding Principles:

Service:

- Our compassionate services are often the “safety nets” that help our recipients remain or become stabilized, enabling them to lead independent lives.
- Our primary focus of serving drives our decisions for staffing, funding and activities. Outreach and public awareness to faith communities and the community-at-large are focused on increasing the number of services provided.

- Our general geographical boundary is Pima County. Specific program boundaries depend on existing resources and partnerships with other agencies.

Interfaith:

- We share a common belief that our faith calls us to serve those in need. We are enriched through the diversity of beliefs of our volunteers and recipients. While our primary focus is providing services, our shared activities facilitate appreciation and understanding of the faiths of others.
- ICS was founded with the understanding that groups and people from diverse religious traditions are welcome. As we respond to the needs of an increasingly diverse community, our membership is composed of religious groups identified with enduring faith traditions that:
 - ◊ Have a mission or purpose statement that is consistent with the mission and values of ICS.
 - ◊ Have a responsible governing structure that provides accountability.
 - ◊ Have existed for a reasonable/extended amount of time and, as a result, the tradition has outlived its founder and stood the test of time, or are affiliated with such a group.
 - ◊ Can identify from within their faith community a person or organization that can interact with ICS and the wider Tucson community.
 - ◊ Can respond positively to the needs of the wider community.
- We serve as an extension of our partner faith communities’ ministries and remain true to our founding value of helping those in need with “Love, Cooperation and Service.”
- Our services and volunteer opportunities are open and welcoming to all regardless of faith tradition. We maintain a non-proselytizing environment.

Volunteers:

- Volunteers are the heart of our organization as they provide compassionate service to people in need and critical resources to fulfill the organization’s mission.
- People from different backgrounds and traditions will work together to provide services for individuals and families in need.
- Training and support for our volunteers is essential to offering quality services.
- We will focus new funds on activities that leverage volunteer resources, while ensuring adequate and professional staff support for all volunteer efforts.

Collaboration:

- We will continue to foster community collaborations and partnerships that support those we serve while taking care to remain focused on our core services.
- We will provide opportunities for the community-at-large to offer financial and in-kind support and expertise to help fulfill our mission.

Professionalism and Integrity:

- We will promote excellence within the organization at all levels.
- We will be prudent, transparent, and accountable in our use of funds.
- We will create a stable and diverse funding base that supports our core programs.
- We do not take positions on political, social, or religious issues. We do not support political candidates.

HISTORY OF THE ORGANIZATION

Interfaith Community Services was founded in 1985 as Northwest Interfaith Center (NWIC) and was built upon a foundation of “love, cooperation and service.” The vision of our founder, Reverend Barbara Anderson, then associate pastor at St. Andrew’s Presbyterian Church, was for volunteers and congregations of diverse faiths to work together and share resources in responding to local community needs. In addition to leveraging local resources (funds, in-kind support, and volunteers), this effort would help to build communications and understanding within the diverse faith communities. Following is a timeline of events since our founding:

1979

- TeleCare program started as an ecumenical program serving shut-ins.
- St. Andrew’s Presbyterian Church served as the host.

1985

- NWIC founded by Reverend Barbara Anderson and six congregations.
- The organization became the umbrella for a Food Bank, TeleCare, Volunteer Caregiving (VICaP), Good Samaritan emergency assistance, and Mobile Meals.
- The office was located at St. Andrew’s with a Directors Committee managing the day-to-day operations.

1987

- Total congregations increased to 8.
- June Head hired as Bookkeeper/Office Manager and later served as Executive Director.
- Pima County awarded grant for Good Samaritan emergency assistance funds.

1992

- Total congregations increased to 10.

1997

- Total congregations increased to 15.

2001

- Congregation Or Chadash, our first Jewish congregation, joined NWIC as 18th congregation.
- NWIC purchased a modular building with donations and bequests and relocated to Christ the King Episcopal Church on West Ina Road.
- Executive Director June Head retired after 15 years of service.

2002

- The Executive Director position was filled by Bonnie Kampa.
- A part-time volunteer coordinator position was added.

2003

- Programs were boosted with grants received from Faith in Action – Robert Wood Johnson Foundation, United Way of Southern Arizona, White House’s Faith-based Compassion

- Initiative, and St. Andrew's Presbyterian special bequest for Health Advocacy.
- NWIC managed Flowing Wells Food Bank for 22 months.
- The creation of the Executive Council helped to streamline decision-making.
- Volunteer training programs were initiated.

2005

- Total congregations increased to 35.
- New name of "Interfaith Community Services" better reflects the expanded services.
- More than 500 dedicated volunteers helping over 26,000 individuals with 27,000 hours of service.
- The year ended with two sold-out events – the 2nd annual "We Care" Golf Classic and the 20th Anniversary Interfaith Concert – Music for the Soul.

2006

- Five-year strategic plan approved by the Board of Directors at the February meeting.
- Received an Achievement Award in Innovation from the Community Foundation for Southern Arizona for our Health Advocacy program.
- Opened our first satellite office in Tucson's Eastside in order to better serve people in financial crisis.

2007

- Completed capital campaign to raise \$450,000 to build new 1800 sq. ft. expansion on Ina Road.
- Introduced "Soul Mates" as major supporters for Music for the Soul.
- Recognized with two awards for outstanding volunteer management: Volunteer Coordinator
- designated as volunteer manager of the year by Volunteer Center of Southern Arizona, and MetLife Foundation Older Volunteers Enrich America Program Award.

2008

- Total congregations increased to 45.
- Completed new Caregiving Services Wing.
- Partnership with faith communities is strengthened with the new Health and Wholeness program to expand health ministries.
- Revised three-year strategic plan approved by the Board of Directors at the July meeting.

2009

- Total congregations increased to 50.
- First year for the Volunteer Income Tax Assistance (VITA) program at the Ina Road office.

2010

- Total congregations increased to 57.
- Officially announced the Jenkins ICS Endowment Challenge and reached over \$2 million in combined cash, pledges and quantifiable and verifiable planned gifts.
- Introduced the first ICS Community Advisory Board.
- Began capital campaign to raise funds for a new food bank building.

- Celebrated our 25th anniversary with a sold-out concert featuring R. Carlos Nakai and Gabriel Ayala.
- Awarded the Meyer and Libby Marmis Humanitarian Award and the 2010 Nonprofit of the Year Pinnacle Award from the Northern Pima County Chamber of Commerce.

2011

- Total congregations increased to 58.
- New Food Bank building to be completed by Fall 2011.
- Revised three-year strategic plan approved by the Board of Directors at the June meeting.
- Completed the Jenkins ICS Endowment Challenge and reached our \$2.5 million goal for the endowment.
- Received the Charity Navigator 4-Star designation.
- ICS Resource Center started at Ina Road offers employment assistance and financial literacy.

ORGANIZATIONAL PROFILE

Strengths: Strong volunteer program; Diverse interfaith support; Umbrella of multiple services; Strong established community reputation; Strong professional and compassionate staff; Diverse base of private, corporate, and government funding; Financially stable, debt free, with a growing endowment; Energetic and effective board; Low administrative costs and high effectiveness

Short-comings: Lack of full community understanding about ICS and its programs; Geographic reach limited, including relatively slow engagement on east side; Ongoing challenge to grow the technology infrastructure; Limited diversity among board, staff, and volunteers; Succession plan for ICS management: Staff compensation and benefits

Opportunities: Strong community reputation can help attract additional funding through assertive and creative development activities; Build upon strong base of individual, faith community, and corporate supporters; Grow support from smaller faith communities; Demonstrate innovative community service through expanded food bank, food bank van, and handicapped-accessible van; Extend meaningful volunteer opportunities through faith communities and other efforts; Potential additional coalitions and partnerships to extend reach; Mentor other nonprofits

Threats: Impact on volunteers and donors from adverse economic events; Shrinkage of government grants resulting from public budget shortfalls; Growing competition for donor funding; Temptation to expand core or new services without increase in funding or staffing

CORE STRATEGIES AND TACTICS SUMMARY

Strategy #1: Build strong partnerships with faith communities in the shared goal of serving seniors, disabled individuals, and disadvantaged individuals.

A foundational principle for ICS is building and sustaining partnerships with the faith communities that are central to serving people, identifying volunteers and developing resources. We intend to deepen engagement with faith communities, with an emphasis on the East Side and in central Tucson, in various ways: regular contacts, joint activities, stronger working relationships with clergy, staff, and ICS Council representatives from partner congregations. During the upcoming period, we will reach out more intentionally to faith communities, seeking 5 additional partner congregations each year while looking to broader racial, cultural, and faith diversity. Because ICS, at its core, is an expression of faith through service to people, we will encourage increased financial support for ICS from faith partners through outreach and development efforts that nurture and cement these essential relationships.

Strategy #2: Be a leader in mobilizing volunteers to provide compassionate services to people in need.

ICS's 600-plus volunteers are the heart of the organization as they provide compassionate service to people in need. We intend to strengthen the capabilities of ICS through our volunteers by adhering to best practices in volunteer recruiting and management. While seeking to increase the number of volunteers by 5 per cent each year, with a view to bolstering our East Side presence for those in need, we also want to increase volunteer opportunities for diverse groups such as young people and families, civic and corporate groups, and to encourage volunteers from our faith community partners. We intend to enhance relationships with our volunteers through training, communication, recognition, and perhaps alumni activities; we will continue volunteer mileage reimbursement made possible from support by the Regional Transportation Authority.

Strategy #3: Expand our programs so that we provide a continuum of services that meets the current and future needs of our community.

Because requests for ICS service continue to increase in a difficult economic environment, we intend to expand or sustain efforts in all our service areas.

Emergency Financial Assistance: Provide a spectrum of support to help stabilize housing, employment and healthcare for people in financial crisis.

In addition to building on existing good relationships with city, county, and state officials based on ICS's performance in grant management, a priority is to grow our emergency discretionary financial resources to \$150,000 by 2015. A major focus will be to improve the reach of these assistance services (including job-finding and tax preparation help in our Resource Centers) from both our Ina Road headquarters and our East Side location; we plan to hire a part-time coordinator for the East Side.

Food Bank: Provide emergency food assistance to the hungry in Pima County.

With completion of the new Food Bank building at our Ina Road location early in FY 2012,

we intend to enhance our role as a distribution site for Community Food Bank emergency food boxes by increasing provision of fresh produce, dairy, and non-perishable household items donated to ICS by individuals, local groups and faith communities. Fresh food programs will benefit from acquisition of a refrigerated van from a local foundation, which will permit pickups from supermarkets and other sources. With a greater and more variable supply of food, we hope to increase client choice and offer nutrition education and other appropriate programs for those in need.

Health Advocacy: Provide health education, advocacy and training to recipients, volunteers and the wider community through home evaluations, phone consultations, workshops, and presentations.

This program is the central point for all senior and disabled intake processes and record-keeping. We intend to expand and refine our capacity to evaluate health needs among our recipients. Given the growing needs, our specific target is to grow the number of health advocacy volunteers to 50.

Caregiving Services: Provide a spectrum of high quality volunteer caregiving services for senior and disabled individuals.

These services (such as transportation for medical care and shopping, Handy Helpers, business help, caregiver relief, friendly phoning and friendly visiting, etc.) involve a large number of our volunteers and depend on volunteer numbers and availability. Our specific goal is to increase caregiving services by 10 per cent annually by implementing new services, as appropriate, (including services to be made possible with a handicap-accessible van) and by expanding service areas into East Side and central zip codes. As always, ICS will consider partnerships with other community agencies if there are potential benefits for our recipients.

Mobile Meals: Provide high quality home-delivered meals to seniors and disabled individuals unable to cook for themselves.

As the need for the Mobile Meals service increases, we are targeting year-over-year growth in order to reach an average of 115 recipients by FY 2014. We are considering alternatives for extending services northwest into Marana.

Health Advocacy Outreach Program: Assist leaders of faith communities to integrate health-related activities into congregational life, providing health education to their members and neighborhoods.

With a goal of reaching 100 faith communities through FY 2014 with information on congregational-based health programs, this effort will incorporate training sessions (in cooperation with Carondelet Health Network) and integration of education and resources for mental health issues, provide technical assistance for 25 congregations implementing new or expanded health ministries, and encourage participation in networks focused on health and wholeness.

Partnerships and Collaborations: Increase our capacity to provide services through partnerships and collaborations which are compatible with our mission.

Foster community relationships that support current and potential recipients while remaining

focused on our core programs. Such arrangements might include shared office space and administration, jointly sponsored programs, and joint grant requests.

Program Standards, Evaluations, and Statistics: Aim for quality programs with consistent standards, documentation, and statistics.

With growth in numbers and complexity of our programs, we intend to refine our procedures, evaluate programs, and improve data collection. Efficient administration will reinforce our goal of maintaining administrative and development costs at no more than 18% of costs.

Other New Programs: Add new programs when they support or enhance our core services, when sustainable funding, volunteers and space are available, and when they are compatible with our mission.

This element of the plan requires careful evaluation of proposed programs with respect to core mission as well as volunteer and funding support.

Strategy #4: Improve our visibility and broaden the community's understanding of what we do.

ICS is committed to a communications strategy that not only extends and ensures awareness of ICS and its programs, but also engages our supporters, volunteers and community partners. We intend to expand our messages to audiences through effective contemporary print and electronic media, including social media, as well as ensure consistency of brand messaging. Moreover, we plan to emphasize our speakers' bureau, and to further develop and sustain productive, cooperative relationships with local news media for both ICS news stories and promotional public service messages.

Strategy #5: Broaden and diversify our funding base to support our core programs.

The ICS strategic plan depends significantly on increased support from individuals, corporations, foundations, and faith communities, plus special event revenues and public sources of funding. Key elements of our development efforts include continuing to build volunteer leadership of the Development Committee and the Communications Subcommittee, and evolution of the Planned Giving Advisory Council and Community Advisory Board. Our efforts are intended to lessen our reliance on unpredictable government funding and to focus on continually diversifying our funding base through individual, corporate, faith community, third-party and special event revenue. Plans include activities to increase support from the community in a variety of ways: 1) individual and annual giving as well as memorial and honorary gifts, 2) new and multiple-year foundation grants, 3) special fund-raising events like the annual ICS Golf Classic, 4) third-party events like faith community concerts and food drives, 5) greater support from our faith community partners, 6) planned gifts through the Interfaith Legacy Society (a goal of 50 total members in FY 2014), and 7) funding or in-kind support from corporate partners. Early in the plan period, we will focus on completing our capital campaign to fund the new Food Bank building. From a longer-term perspective, ICS seeks to grow its endowment to \$5 million by year-end 2015. This ambitious goal incorporates new cash donations, pledges, and measurable

documented planned gifts. Given the critical importance of our mission, all relevant current and future funding sources will be constantly evaluated.

Strategy #6: Invest in our capacity to support programs in terms of space, staffing, infrastructure, and governance.

Creating an accessible, safe and welcoming environment for clients, volunteers and staff continues to be a priority. With completion of the Food Bank building in the Fall of 2011, we will focus on parking lot upgrades and the walkway canopy between buildings. With respect to our professional and administrative staff, we intend to systematically review our organizational structure, compensation and benefits, and staff performance and development needs. At the same time, we will review organizational tools (such as technology, administrative and financial policies) to ensure that ICS is as efficient as possible in view of our resources and that we comply with all relevant governmental regulations and audit requirements. An important fundamental underpinning of our infrastructure is governance; to leverage the value of board oversight and counsel, we are committed to sustaining active, involved, and supportive board and committee leadership.

Thanks to Our Partners...

CORPORATE



MacCourt Fund



FAITH COMMUNITIES

Aldea Spiritual Community	Oro Valley Church of the Nazarene
Ascension Lutheran	Oro Valley United Church of Christ
Avra Valley Community Church	Our Saviour's Lutheran
Beautiful Savior Lutheran	Pusch Ridge Christian Church
Canyon del Oro Baptist	Resurrection Lutheran
Capilla del Sol Christian	Rincon Congregational UCC
Casas Adobes Congregational UCC	Sanctuary United Methodist
Catalina United Methodist	Southside Presbyterian
Christ the King Episcopal	St. Andrew's Presbyterian
Christ Presbyterian	St. Elizabeth Ann Seton Catholic
Church of the Apostles Episcopal	St. Francis in the Foothills United Methodist
Church of the Painted Hills UCC	St. John on the Desert Presbyterian
Congregation Anshei Israel	St. Mark the Evangelist Catholic
Congregation Chaverim	St. Mark's Presbyterian
Congregation Or Chadash	St. Mark's United Methodist
Congregation M'kor Hayim	St. Matthew's Episcopal
Cortaro Vista Community Church	St. Michael & All Angels Episcopal
Desert Skies United Methodist	St. Odilia Catholic
Dove of Peace Lutheran	St. Philip's in the Hills Episcopal
Faith Christian Fellowship of Tucson	Streams in the Desert Lutheran
Fountain of Life Lutheran	Temple Emanu-El
Grace St. Paul's Episcopal	Third Church of Christ, Scientist
Immanuel Presbyterian	Tortolita Presbyterian
Local Spiritual Assembly of Baha'is of Oro Valley	Tucson Community of Christ
Mountain Shadows Presbyterian	Unity of Tucson
Mountain View Baptist	U.U. Congregation of NW Tucson
New Spirit Lutheran	U.U. Church of Tucson
Northminster Presbyterian	
Northwest Baptist	
Northwest Heights Seventh Day Adventist	

MAJOR COMMUNITY PARTNERS

City of Tucson Human Services Department
Community Food Bank of Southern Arizona
Pima Council on Aging
Pima County Community Action Agency
Pima County Community Development & Neighborhood Conservation Department
United Way of Tucson & Southern Arizona

ICS MOBILE MEALS PARTNERS

Amber Lights
Atria Campana Del Rio
Emeritus
HealthSouth Rehabilitation Hospital
Northwest Medical Center
Oro Valley Hospital
Santa Catalina Villas

ICS 2011-2012 BOARD OF DIRECTORS

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*Helping seniors, disabled individuals and people in financial crisis achieve stability
and independence since 1985.*

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Main Office: 2820 West Ina Road, Tucson, AZ 85741

East Side Office: 8701 E. Old Spanish Trail, Tucson, AZ 85710

520-297-6049 • icstucson.org