



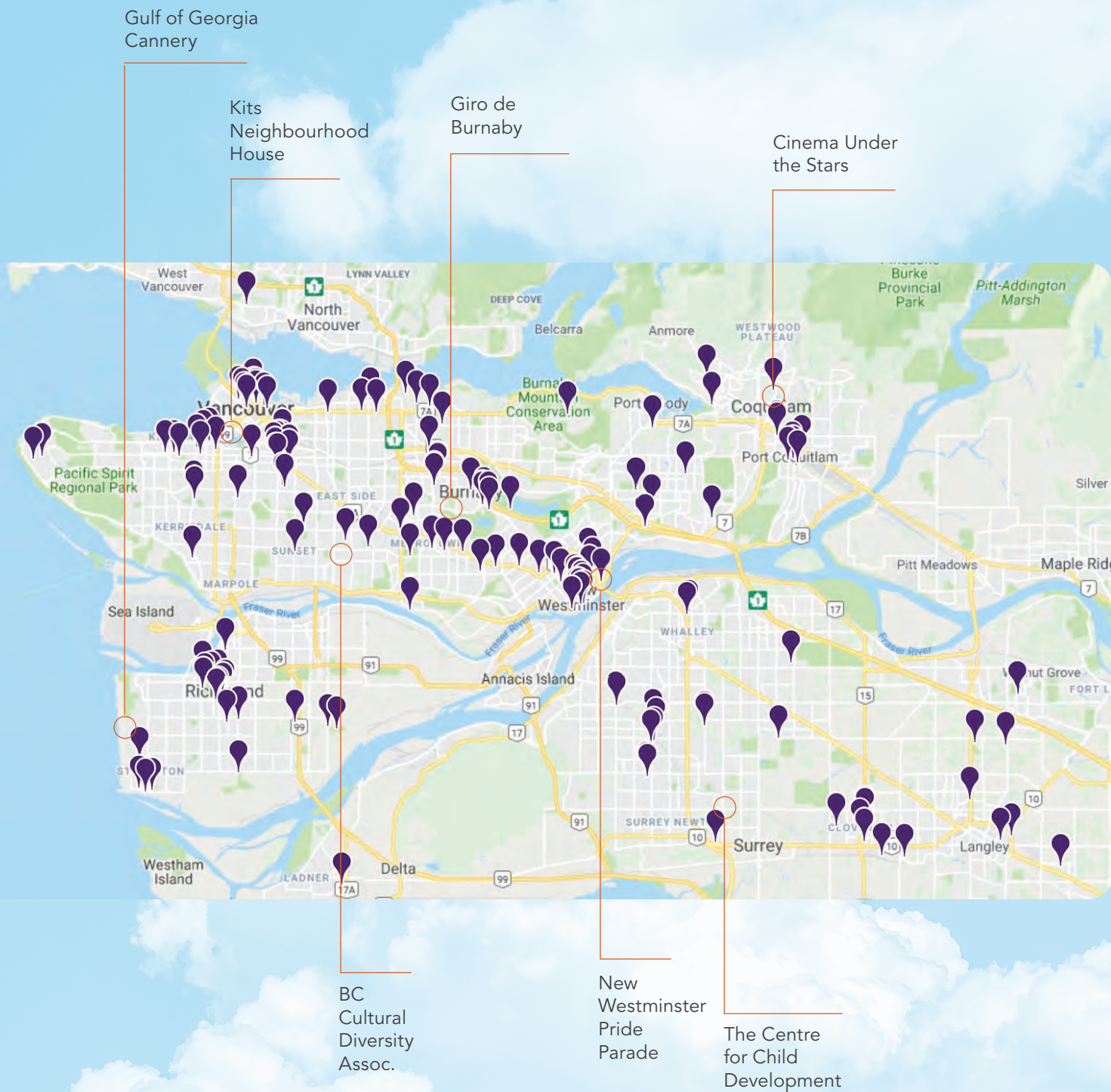
G&F
FINANCIAL
GROUP

life beyond banking



Community Investment Report

2019



Credit Unions are Helping Here Map of Giving 2012-2019



Make A Wish cheque presentation

Giving is a part of what we do every day; it is how and why we exist as a credit union.

2019 COMMUNITY INVESTMENT REPORT

OUR COLLECTIVE FUTURE AT WORK

For nearly 80 years, G&F Financial Group has invested in what we value most: our members, partners, employees and community. Year over year, we demonstrate our commitment to community by participating at events, holding fundraising activities, and hosting financial literacy events at our branches across the Lower Mainland. We show our support not just through the funds we give, but also through the personal connections we make with community partners, members and businesses.

We see the community we operate within as our collective "future at work". We believe that what we give back to

our community can help lead us all towards a brighter future. We recognize that the future of our credit union will not be determined solely by financial gain, but by how we stay true to our cooperative values, how we enrich and strengthen our bonds in community. We will do this through sharing knowledge, supporting diversity, preparing our youth for academic success, as well as donating funds to help protect and nourish our most vulnerable.

Continuing our commitment to community investment, the success of 2019 enabled us to make a real impact in our community. Together, G&F employees, the Board of Directors, and the G&F Financial Group Foundation donated a total of \$765,220 to local



Royal Columbian Hospital Foundation cheque presentation

community partners, charity groups, cultural and sports organizations, and students. We supported 20 organizations, investing in a variety of projects that empowered and uplifted people. Recipients included BC Children's Hospital Foundation, Royal Columbian Hospital Foundation, Easter Seals House Society, YWCA Metro Vancouver, and The Centre for Child Development—organizations creating a significant and positive effect in the province. In December 2019, we reached a significant milestone, raising \$1 million for the United Way of the Lower Mainland since we started our fundraising efforts in 2001. This is of particular importance to G&F and our employees as we believe strongly in the impact the United Way has in Metro Vancouver.

Reflecting on our efforts over 2019, we recognize that giving back to our community is not a one-time project. Rather, it is part of what we do every day; it is how and why we exist as a credit union. This year and for each year that follows, we will continue to invest in our community and work towards a brighter future for all.

WHY WE INVEST IN COMMUNITY

One of G&F's core values is to create positive and meaningful change in our communities. In 2019, we demonstrated our commitment to enriching and strengthening our communities through the support we gave to students, local charities and organizations. We did this in a number of ways:

- Giving through our G&F Financial Group Foundation
- Sponsoring and donating to local causes
- Internal fundraising for three charities
- Providing educational awards
- Staff volunteering through in-kind support

As per our mandate, we focused on three main areas: community health, financial literacy and the environment. We invested in programs, training, vital equipment—and you—by supporting the well-being of our neighbourhoods through the arts and health initiatives. We supported efforts to break the cycle of poverty through education. We backed hard-working organizations who provide skills development and housing services. We funded outreach for seniors in need. We are proud of the impact our contributions have had on communities across the Lower Mainland.

A FOUNDATION FOR COMMUNITY GROWTH

One of the ways we give back to our communities is through our charitable fund, the G&F Financial Group Foundation (the Foundation). The Foundation is a way for G&F to provide financial assistance to charities, non-profit agencies and educational institutions that build on our shared values: to have a positive impact in the communities where we work. Since its inception in 2002, the Foundation has contributed over \$1,397,000, supporting local initiatives as they work towards a brighter future.

Through the Foundation, we supported 17 organizations and contributed \$115,500 in local initiatives in 2019. Funds were directed toward a variety of purposes, including including skills development and housing for persons with mental health issues, meals for the elderly, a new playground, bedding and supplies for at-risk youth, and kitchen renovations at a community hub.

Foundation recipients for 2019 included:

- Fraserside Community Services Society
- Institute of Applied Design & Technology Education Society
- Langley Care Foundation
- Make a Wish Foundation of BC & Yukon
- Mount Pleasant Neighbourhood House
- Queen's Park Healthcare Foundation
- The Arts Club of Vancouver Theatre Society
- Westerman Elementary School
- YWCA Metro Vancouver
- Community First Foundation
- Covenant House Vancouver
- 3H Craftworks Society
- Canadian Lifeboat Institution Inc.
- Easter Seals House Society
- Environmental Youth Alliance
- Pathways to Education Canada
- Western Institute for the Deaf and Hard of Hearing

Additionally, G&F assisted a number of community organizations through in-kind donations and staff volunteerism, valued at \$149,274.

FRASERSIDE COMMUNITY SERVICES SOCIETY

Fraserside is an organization working to create communities where all people feel they belong and have purpose. The society supports people in need of housing, seeking work, living with developmental disabilities, mental health, substance use issues, and low income. Fraserside provides these services in New Westminster and five neighbouring communities.

In 2019, the Foundation donated funds toward Fraserside's goal to purchase a new work truck. The truck will transport Fraserside's mobile work crew to sites where they'll do landscaping and collect recycling. The work crew employs people with disabilities who otherwise would be at home and isolated. Coming to work each day, they say, makes them feel happy and friendships have struck up between crew members. Bill, one such work crew member, tells us that the best part about being on the crew is their annual camping trip to Stave Lake.

It's organizations like G&F that really support the concept of our vision, which is to create communities of belonging. We can't do that in isolation. But we can do that with our partners, like yourselves. So that's really a crucial part of our being able to make this all happen. So, thank you!

Linda Edmonds, CEO, Fraserside Community Services Society



Cheque presentation to Fraserside Community Services Society

In 2019 G&F donated \$243,000 towards these hard-working local charities and organizations that have a significant impact on community health and wellbeing.

SUPPORTING THE WELFARE AND DEVELOPMENT OF CHILDREN, FAMILIES AND COMMUNITIES



BC Children's Hospital Foundation

This year we raised \$26,000 for the BC Children's Hospital Foundation. Funds raised by our credit union and others went towards the purchase of a flexible neuro-endoscope and a surgical laser. The neuro-endoscope helps neurosurgeons diagnose and treat diseases such as brain cancer without needing to perform invasive surgery while the surgical laser is essential for treating birthmarks in a safe manner.



United Way of the Lower Mainland

In just over a week, in pledges and a 50/50 draw, G&F employees raised \$41,908. The pledged funds were then generously matched by our Board of Directors to total \$86,981. With that match of funds, we reached a huge milestone of \$1 million donated to the United Way. The funds we raised in 2019 were directed towards growing strong, inclusive and empowered communities, with a specific focus on the welfare of children and breaking the cycle of poverty. "It is partners like G&F that help ensure everyone in our local neighbourhoods are connected, resilient, and have the chance to succeed." ~Kris Gibson, Director of Workplace Campaigns, United Way of the Lower Mainland.



The Centre for Child Development

In 2019, G&F committed to raise funds for The Centre for Child Development through our annual golf tournament for three successive years. Established in 1953, The Centre provides physiotherapy, family services, childcare, communication and occupational therapy, and recreation services to thousands of children in Metro Vancouver.

In the first of three golf tournaments, G&F far exceeded our fundraising goal of \$50,000. Thanks to the generosity of the 132 golfers, sponsors, and an anonymous donor, we raised \$129,800 for The Centre for Child Development.

The three years of investment that G&F is putting into this will really raise the bar for future families. This isn't just a space that families come to once in a while. Our children don't visit us for an hour and we don't see them again. We see them every couple of weeks for years and years and years. This [gym] will be well loved – and well worn again!

Gerard Bremault, CEO, The Centre for Child Development



I'm hoping to learn that I can manage my money successfully in the future and also be aware of spending patterns.

I feel like learning about money is such an important skill, 'cause we all have, we all earn it, and we all use it!

I'm hoping to go to university so I think I'll probably need money for that. But also small expenses and maybe a bunch of travelling, that sounds fun!

Sophie Price, Grade 10, R. A. McMath Secondary School

PREPARING OUR YOUTH FOR ACADEMIC SUCCESS

G&F is dedicated to supporting students as they pursue their educational goals. In 2019, we are proud to have donated \$23,200 in scholarships and bursaries. Through our branch network, we give community scholarships to high school students, as well as two out-of-province awards for those studying outside of BC.

We support students who are in financial need through our partnership with the Credit Union Foundation of BC, a province-wide philanthropic organization that is funded by credit unions. Awards are also given to students who need to upgrade their skills to enter the workforce.

G&F offers many education awards to students who are beginning or continuing their full-time studies at

an accredited university or technical institute in BC. Institutions include, but are not limited to:

- British Columbia Institute of Technology
- Kwantlen Polytechnic University
- Simon Fraser University
- University of British Columbia
- University of the Fraser Valley



Supporting the Canucks Autism Network at the Rubber Ducky Race

OUR EMPLOYEES ARE ACTIVE IN OUR COMMUNITIES

We are very proud of our high employee engagement, which was measured at 85% in 2019. This is in no small part due to the alignment of our employee's values with those of our credit union as a whole. Our employees have demonstrated their care and compassion for people in their community—through the work they do providing financial services and also through volunteerism.

In 2019, G&F employees logged many hours fundraising and raising pledges, attending events like BC Children's Hospital Miracle Weekend as well as silent auctions and conferences. They volunteered at branch celebrations and

G&F-sponsored events. They worked alongside community partners and fellow credit union employees, building connections that will last long into the future.

The following are some of the events our employees gave their time to:

- Christmas Decorating at The Centre for Child Development
- Pride Festivals (New Westminster, Burnaby, and Vancouver)
- SFU Week of Welcome
- Steveston Salmon Festival
- Cinema Under the Stars
- Hats off Day
- Willoughby Dayz
- Ride Don't Hide
- Relay 4 Autism
- Hyacks Football Games

- Giro Di Burnaby
- Kitsilano Autumn Fair (Kits Neighbourhood House)
- Lumiere
- Seniors Day Luncheon, BC Cultural Diversity Assoc.
- Game of Apps
- Car Free Day (West End, Main Street)
- Mt Pleasant Day
- Ruben's Shoes
- Greek Days
- Vancouver Cherry Blossom Festival's Big Sing
- Vaisakhi



G&F volunteers at Sports Day

GULF OF GEORGIA CANNERY SOCIETY – HONOURING STEVESTON’S FISHING HISTORY

MEMBER, WEST RICHMOND BRANCH

Over its 85 years in operation, the Gulf of Georgia Cannery employed thousands of people in the Richmond area. At peak production, workers were processing 2.5 million pounds of salmon per year.

After cannery operations ceased, Steveston residents formed the Gulf of Georgia Cannery Society to protect this important heritage building. They built a museum within the cannery where visitors would learn about the fishing and canning history of Steveston. The Society chose a credit union to do their banking: G&F Financial Group.

G&F has supported the Gulf of Georgia Cannery Society in a number of ways over the years. We donated funds for renovations to the museum archives and library. We help to support the museum’s connection to the community, bringing people together during seasonal events at the cannery, such as the winter farmer’s market and musical performances. In 2013, we donated a heritage anchor to the Society as a tribute to the Steveston community’s deep historical roots in fishing.

G&F Financial Group commends the Society’s efforts to preserve and share their local history. We are proud to have the Gulf of Georgia Cannery Society as our member.

Gulf of Georgia Cannery Museum



OUR MEMBERS. OUR FUTURE.

As a community-based and member-owned credit union, everything that we do is with our members in mind.

We take great interest in our members’ activities in the community—whether they are non-profit organizations renovating their facilities to better serve the public or business owners and entrepreneurs working tirelessly to build strong, independent operations. We are proud when we see what our members achieve through sound financial planning and perseverance and we have shared some of those stories with you here.

The Halloween Bag Decorating event was a great success! Kids (and adults) had so much fun decorating their very own custom Halloween bags and enjoyed the treats we had prepared for them (tricks included). We even had a couple who decided to come to our event for their date and they absolutely loved it!

Dina Soboutizanjani, Money Advisor, Brentwood Branch



The Brentwood Branch team getting ready for Halloween trick or treating