

# Community Investment Report







*Without a doubt, 2020 was a year of transition. While change is never easy, in G&F Financial Group's 80 years of service as a credit union, we continued to expand how we connect and give.*

### LOOKING UP TOWARDS A BRIGHTER FUTURE, TOGETHER

Without a doubt, 2020 was a year of transition. And a challenging one at that. While change is never easy, in G&F Financial Group's 80 years of service as a credit union we continued to expand how we connect, give, and see our shared path forward.

Non-profit organizations impacted by the pandemic showed us that we needed to shift our support—to healthcare, school programs and youth initiatives—all the while, remaining committed to the communities we serve and causes we love. Our strong financial standing, committed partners and sponsors, and dedicated member support have been imperative in this outreach. This year, our in-person fundraising efforts came to a halt but

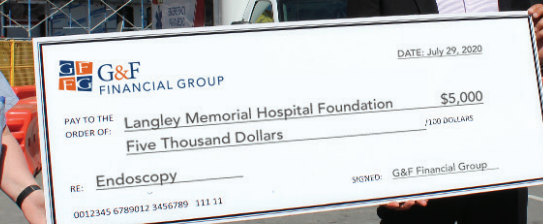
we continued to find new ways to lend a helping hand, often giving more, dollarwise and in-kind, than in previous years.

Together, G&F Financial Group, our Board of Directors, our employees, partners and sponsors gave a total of \$575,000 to local community groups, scholarship and bursary programs, charities, and cultural and sports organizations. This included three major charitable fundraisers where our employees, partners and sponsors raised \$170,000. We gave \$60,000 to food banks, shelters and hospitals across the Lower Mainland so they can continue their

good work. We donated masks, funded school food programs and supported four local charities as voted by you, our members. We continued to "pay it forward" when we provided each of our 240 employees \$100 to spend in support of their local business of choice, demonstrating that every bit counts.

Most importantly, we connected with many of our 35,000 members, offering 15 online webinars on how to manage your family's finances during turbulent times, invest during a pandemic and plan your estate. These financial literacy workshops

Cheque presentation to The Langley Memorial Hospital Foundation by Kam Mokha, Branch Manager and Tyler MacLean, Manager Wealth Management Partnerships







were indicative of G&F's ongoing enthusiasm to participate and be there as a stable partner in a shaky economy. This was equally evident in our annual golf tournament. While our event went online, our sponsors stepped up to the challenge and in the end we surpassed our original donation goal. In fact, this became a welcome trend for all our main fundraising efforts.

G&F is more focused than ever on what it means to be a contributing partner and community builder—requiring agility, true engagement and feedback from our members. Social distancing requirements meant we could not attend or hold in-person events; however, we did our best to interact locally, be it through social media voting of your favourite charity or showcasing non-profits through awareness campaigns. We thank you for your resilience and for showing us that together, we are always stronger.

## HOW WE GIVE

At our core, G&F Financial Group is a member-led credit union and leader in community investment. Each year, we commit to giving in ways that bring us closer together and allow organizations and individuals to thrive, aspire and inspire. In 2020, we continued our outreach by:

- Gifting dollars through our charitable fund, the G&F Financial Group Foundation
- Donating supplies and funds to community initiatives and programs
- Our employees supported three charities through internal fundraising
- Providing education awards and scholarships
- Encouraging and celebrating employee volunteerism



Cheque presentation to YWCA with West Broadway Branch Assistant Branch Manager, Lierin Jones and Branch Manager, Paul Olak (far right)

## A FOUNDATION OF GIVING

G&F contributes to the well-being of the community through various channels, including our charitable fund, the G&F Financial Group Foundation. This fund empowers us to give financial support to registered charities across the province. The Foundation was first established in 2003, and since then has granted local causes over \$1.4 million, thus giving back to the communities they equally serve.

In 2020, the Foundation provided nearly \$87,000 to 13 organizations. This financial support went to a variety of initiatives, including physiotherapy facilities, youth subsidies, nutritional supplies, and equipment purchases. The recipients were:

- BC Children's Hospital Foundation
- Boys and Girls Clubs of South Coast BC
- Burnaby MoreSports Society
- Canucks Autism Network
- Chimo Community Services
- CKNW Kids' Fund
- The Centre for Child Development
- Dollywood Foundation of Canada
- Kitsilano Neighbourhood House
- Langley Memorial Hospital Foundation
- SOS Children's Village British Columbia
- St. John Society (British Columbia and Yukon)
- Take a Hike Youth at Risk Foundation



Burnaby MoreSports gives children the chance to experience sports without barriers

## BURNABY MORESPORTS SOCIETY

G&F member since 2014

In 2020, the Foundation donated \$5,000 to Burnaby MoreSports Society (BMS). Established in 2008, BMS operates out of elementary schools and gives Burnaby children free-of-charge access to sports and other physical activities; and primarily focuses on kids with barriers such as low-income and language challenges. The funding went towards two of the charity's programs: Youth, Engage, Learn, Lead or YELL, a youth coaching program; and its after-school sport program.

Since COVID-19, BMS, like most non-profits, has had to pivot. It purchased new equipment to offer indoor activities while outdoor ones have been cancelled. The funds donated by G&F have also been used to support the delivery of its sport component to a reduced number of schools as its leadership course is temporarily paused due to physical restrictions and programming cutbacks.

*"We are very fortunate to be able to still provide limited programming (during COVID restrictions). It gives parents and children a sense of normalcy. We consider G&F one of our core community partners and really appreciate them."*

*Sue Tench, past president, BMS*



## DIXON TRANSITION SOCIETY

### G&F CONNECTION: NAZIRA NASSER

Assistant Branch Manager, Edmonds Branch, G&F employee since 2008

I was first introduced to the Dixon Transition Society by a friend who was participating in its Shoebox Christmas event, whereby items valued at \$20 are placed in a shoebox and gifted to a recipient. When the opportunity arose, I decided to donate to the charity. The society supports women and children impacted by violence. It offers counselling, and education programs and outreach services that enable these individuals to be empowered and to lead a life free from harm. Learn more at: [dixonsociety.ca](http://dixonsociety.ca)

*"I've known friends and family members who have gone through such hardship, and therefore, feel strongly about supporting this organization." Nazira Nasser*

## THE LOCAL CONNECTION

While 2020 came with extra challenges, G&F continued to extend a helping hand.

In August, we distributed 18,000 disposable masks to staff at healthcare facilities and foundations across the Lower Mainland, including: BC Children's

Hospital, Burnaby Hospital, The Centre for Child Development, Lions Gate Hospital, Richmond Hospital, and Surrey Hospital. We also funded school food programs in partnership with the Steveston Rotary and fellow donors. Donations provided critical support to Richmond students without access to school meals, and food hampers every two weeks to over 30 Richmond families in need over the summer months.

*"These donations and support given will help the people who need it most, and they are given in honour of the selfless people in our community who give their time, and dedicate their lives to helping others."*

Bill Kiss and Jeff Shewfelt, Co-CEOs, G&F Financial Group



## NIGHTSHIFT STREET MINISTRIES

### G&F CONNECTION: ULI LAROSA

Manager, Service Design, Member Experience, G&F employee since 2017

I volunteer with NightShift Street Ministries (NSM). Its community impact is immeasurable in helping the homeless, with outreach 365 days a year. NSM offers meals, education resources, clothing, crisis counselling, basic nursing, a mobile library, prayer, and most importantly, a loving community contact. In my time with NightShift, I've helped prep and serve food, distribute winter clothing and listen to people's issues with an open heart. In fact, volunteers are trained to be good listeners and accept everyone as they are.

*"Being on the street is not a choice and we can all experience loneliness at some point in life. While some have a good support system around them, others don't, and that's why we have a call to help and be that missing support system for others." Uli Larosa*

We gave \$60,000 to local food banks, shelters and hospitals. These were among some of the hardest hit organizations during the pandemic. Our 2020 recipients included:

- Burnaby Hospital Foundation
- Covenant House Vancouver
- Crabtree Corner
- Eagle Ridge Hospital
- Greater Vancouver Food Bank
- Langley Memorial Hospital Foundation
- Richmond Food Bank Society
- Richmond Hospital Foundation
- Royal Columbian Hospital Foundation
- SHARE Family & Community Services Society
- Sources Community Resources
- St. Paul's Hospital Foundation
- Surrey Food Bank Society
- Surrey Hospital Foundation

Seeing the need of local non-profits and their programs, G&F donated another \$20,000 across four organizations, giving a total of \$80,000 to community initiatives. The four organizations were chosen by G&F employees, members and the public via social media voting. The recipients were: AutismBC, NightShift Street Ministries, Vancouver Aboriginal Friendship Centre Society and Dixon Transition Society.



Dixon Transition Society Holiday Sponsorship 2020



NightShift Street Ministries community outreach



## REACHING NEW HEIGHTS

While physical distancing restrictions limited how we met, it did not hinder how we gave. This year called on G&F, and our partners, sponsors and members to look up and set our sights even higher. And in the end, we pivoted and exceeded our own expectations.

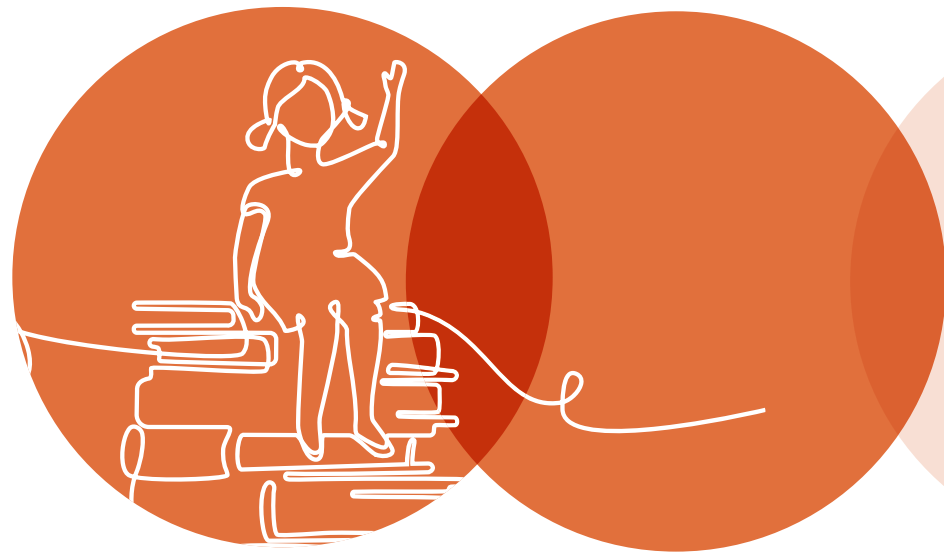
In 2020, we ran three internal fundraising campaigns in support of The Centre for Child Development, the BC Children's Hospital and the United Way of the Lower Mainland.



Due to internal staff efforts, as well as \$10,000 from the G&F Financial Group Foundation, G&F raised \$18,800 towards the 2020

BC Children's Hospital Foundation fundraising campaign.

These dollars went toward the purchase of three vital pieces of equipment for the pediatric intensive care unit: a heart lung machine, ventilators and intubation blades. This advanced medical equipment will help give fragile young patients their best chance of surviving, and recovering.



## PLANTING SEEDS FOR THE GARDENS OF TOMORROW

At G&F, we actively help pave the road forward for the minds of tomorrow. One way we do this is through our partnership with the Credit Union Foundation of British Columbia (CUFBC): a province-wide organization funded by credit unions. This bursary program provides educational awards to BC residents and post-secondary students in need of financial assistance for academic, technological or vocational training at accredited schools; additionally, awards are given to mature students looking to upgrade their education and skills in the workforce.

In 2020, G&F and the Aldergrove Credit Union jointly contributed \$20,000 to this fund, bringing its total to over \$200,000 for the year, and thus helping roughly 160 individuals on their future path, and supporting 30 post-secondary institutions through grants. Among the schools G&F directly supports are:

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

## GAME OF APPS

### G&F CONNECTION: PEVISHA JOSHI

Applications developer at G&F since 2015

The Institute of Applied Design & Technology Education Society is a local non-profit where professionals from the tech industry work with students to teach them the skills and principles used in the industry. In 2018, I joined its Game of Apps program as a volunteer developer mentor. Since then, I've helped students one-on-one and to build an application, while collaborating with other mentors to deliver weekly lessons. Each year the organization also puts on an end-of-session championship after every 24-week intake giving students an opportunity to showcase what they have learned and to build their confidence. Learn more at: [iadte.org/wp/](http://iadte.org/wp/)

*"I personally feel grateful to Game of Apps for providing this wonderful platform where you can connect with other mentors, students and educators to inspire and be inspired!"*  
Pevisha Joshi



Starting in 2019, G&F committed to three years of fundraising for The Centre for Child Development,

a non-profit founded in 1953 whose focus is to help children with special needs reach their potential. The Centre provides physical therapy, childcare, as well as recreation and family services to thousands of kids in Metro Vancouver. Due to the pandemic, we had to cancel our September annual golf tournament and set a fundraising goal of \$50,000. However, thanks to individual donors and our sponsors—and to a matching donation from an anonymous donor—we raised \$132,000. These funds will allow the Centre to replace its windows and install a new HVAC system with air conditioning for the 3,000 children it serves.

*"We are extremely grateful for G&F Financial Group's support over the past 21 years. Thank you to our sponsors for stepping up during these challenging times. Thank you for being there for us, and with us, and for all our children and families." Gerard Bremault, CEO, The Centre for Child Development*



In 2001, G&F began supporting the United Way of the Lower Mainland. Since then, the credit

union has donated over \$1 million towards its programs focused on the over 130,000 children, families and seniors it reaches. In 2020, G&F employees took part in the United Way Day of Caring fundraising contest. Contest winners were given the opportunity to volunteer at a charity of their choice for a day, with their day's wages covered by G&F Financial Group. Employees raised \$39,762 through internal fundraising which was matched by G&F Board of Directors, thus providing the United Way a total donation of \$79,524.

*"This partnership between G&F and the United Way has spanned nearly 20 years. It is thanks to partners like you that the United Way has been able to really pivot and adapt and meet some incredibly challenging needs in the community this year." Kris Gibson, Director of Workplace Campaign, United Way of the Lower Mainland*



Game of Apps bringing mentors and students together, February 2020



## COLLINGWOOD NEIGHBOURHOOD HOUSE

### G&F CONNECTION: JAMES UY

Accountant at G&F since 2014

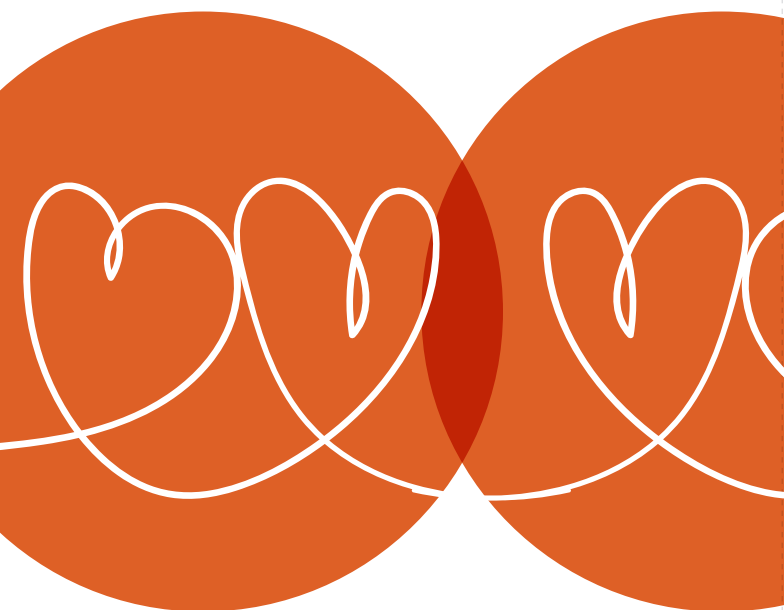
For four years, I volunteered with Collingwood Neighbourhood House in Vancouver. I contributed towards its Morning Star program, which provided free breakfast, showers and resources every Saturday as part of its community outreach. It was then that I realized just how much an impact a program can make on the community it serves, not to mention the volunteers too.

*"It gives me hope looking back, that I made an impact on people's lives. The effort of volunteers and organizations such as ours are paramount in supporting local programs that provide feelings of belonging and inclusion in the community." James Uy*

## OUR MEMBERSHIP: THE FABRIC OF G&F

In 1940, G&F started out as a credit union focused on offering opportunities to fishermen and setting a new standard for lending and building community. Eighty years later, and our ethos is unchanged. We connect to you—our members—through your triumphs, your difficulties, and most importantly, your dreams.

In 2020, we celebrated a membership that is 35,000 strong across 16 branches and six municipalities in Metro Vancouver. We are deeply grateful for everyone who has joined us on this journey (and throughout this challenging year) and hope that our giving back is magnified through you for another 80 years to come.



Colouring contest at Collingwood Neighbourhood House