

Community Investment Report



Building bridges to give more

This year we grew in membership and gave more than ever before. In this light, 2021 marked a period of momentous expansion for G&F Financial Group. This was predicated on the growing need of our community. It was also because we continued to invest in the future and wellbeing of our members, employees and partners, and the organizations they support.

Our merger with Aldergrove Credit Union in August 2021 sparked the beginning of a year of more. Thanks to our combined impact and investment dollars, we have grown in the ways we can make a difference here at home.

At the local level, we contributed \$250,000 in financial support for those affected by the floods in the fall months and \$200,000 as part of our community holiday giveaway initiative. We raised for our three reprised and longstanding internal fundraisers. What's more, G&F donated to special events and promotions, local organizations, education campaigns and partnerships, and financial literacy programs.

We also invested significant funds into the G&F Financial Group Foundation fund. This means we can play an active role in building stronger, more resilient communities for generations to come.

All together, we supported our communities and their changemakers with a \$1,111,570 total investment. Truly, this year of more will be one to remember.

"This is an important day in our history. We are thrilled to merge with Aldergrove Credit Union, a fellow credit union that shares similar values and goals to put members and community at the centre of everything we do."

—Lewis Bubl , President and Board Chair, G&F Financial Group

When we grow, we all grow

By focusing on enriching the lives of our members and partners, beyond banking, we build brighter futures for all. As such, we empower, enrich, engage, educate and support initiatives that positively impact our communities in these three main areas of focus: community health, financial literacy and environmental impact.

We give more than just banking advice. We support others to plan, prepare and dream bigger!

It is our belief that as we grow, we must help others do the same. In 2021, we gave our time, dollars and enthusiasm to countless causes in our community through these giving channels:

- G&F Financial Group Foundation (the Foundation)
- Educational scholarships and awards
- In-kind support
- Employee volunteerism
- Internal fundraising

Member impact story: Zajac Ranch for Children

Located in Mission, the Zajac Ranch for Children is a fully inclusive and accessible summer camp for children with medical conditions and disabilities.

In 2021, G&F Financial Group donated \$10,000 to the Ranch. These funds went towards its treehouse project. This non-traditional lodging will expose the kids to more recreational opportunities, and teach them about cooperation, teamwork and problem-solving.

G&F is happy to contribute to such a great and life-changing organization.

*“When we are successful
in business, our
communities benefit.
We are pleased to direct
\$1 million dollars to the
Foundation so that we
can continue doing our
part in growing healthy,
strong communities for
years to come.”*

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

A Foundation of giving, for years to come

The G&F Financial Group Foundation is a charitable arm of our credit union that provides financial assistance to non-profits and charities that mirror the values of G&F and are making lasting change in the communities we serve.

Since its founding in 2003, the Foundation has granted \$1,584,043 to various groups across the Lower Mainland.

In 2021, G&F went the extra mile and contributed \$1 million dollars into the Foundation. This is a remarkable achievement in that it ensures we can continue to give to deserving and needing causes over the long-term.

Not to mention, this year alone the Foundation donated a total of \$100,100 dollars to these recipients:

- 411 Seniors Centre Society
- BC & Alberta Guide Dogs
- BeaYOUtiful Foundation
- British Columbia Mobility Opportunities Society
- Environmental Youth Alliance
- Fraser River Discovery Centre Society
- Gordon Presbyterian Church (Don't Go Hungry: A Food Support Program)
- Jewish Home for the Aged of British Columbia
- North Delta Rotary Charitable Foundation
- Pacific Assistance Dogs Society
- PLEA Community Services Society of BC
- Social Diversity for Children Foundation
- The Arts Club of Vancouver Theatre Society
- The Bloom Group Community Services Society
- The KidSafe Project Society
- Walnut Road Elementary School
- Zajac Ranch for Children

“The Mission Hospice Society offers programs to assist those who have experienced a loss and are grieving and provides care and comfort for people who are in the end-of-life stage. The Society is well known and regarded in our community.”

— Sean Malia, Branch Manager,
Mission Community Branch

- Sikh Sewa International Society of Youth
- Society to End Homelessness in Burnaby
- St. Alban Anglican Church (Outreach & Advocacy)
- West End Seniors' Network

As part of this year's holiday giving spirit, we also wanted our employees to provide their insights on which charities they thought we should support. Feedback was shared through an internal poll and public survey. A total of \$50,000 was allocated across these four groups:

- Cyrus Centre in Abbotsford (\$15,000)
- Dixon Transition Society of Burnaby (\$10,000)
- Foundry Abbotsford (\$5,000)
- SHARE Family & Community Services in the Tri-Cities (\$20,000)

To wrap up our community holiday giveaway, G&F also donated, along with Aldergrove Credit Union, a joint contribution of \$30,000 to the Credit Union Foundation of British Columbia, a non-profit that supports students with financial bursaries to attend post-secondary education.

Furthermore, our credit union gave \$91,208 to local community groups, as well as \$18,967 for special events and \$85,976 for promotions and gifts.

All in all, a big year of growth for G&F meant a big year of giving to those doing good in our communities.

Local is where our values are at

With our year of more, came a year of more local support. In 2021 alone, G&F donated a total of \$646,151 across communities, causes and campaigns. This included \$250,000 in support to British Columbia's south coastal and interior regions most impacted by the floods and landslides in November. These recipients were:

- Abbotsford Disaster Relief Fund via the Abbotsford Community Foundation (\$50,000)
- Abbotsford Food Bank (\$25,000)
- Abbotsford Salvation Army (\$25,000)
- Canadian Red Cross Relief initiative (\$50,000)
- Central Fraser Valley Search and Rescue Society (\$50,000)
- Guru Nanak Modi Khana Food Bank Society (\$50,000)

G&F Financial Group's total donation also included our Tis the Season \$200,000 community holiday giveaway in December. Thirty-five local organizations received a combined contribution of \$120,000 to continue their work in community health and wellness. Among those organizations were:

- Cloverdale Community Kitchen
- Mission Hospice Society
- Nicomekl Elementary School (Breakfast Program)

Fundraising more for our big three

Every year, G&F supports three internal fundraisers through the engagement and enthusiasm of our employees, credit union branches and event sponsors. In 2021, we raised a total of \$187,833 for the BC Children's Hospital Foundation, The Centre for Child Development and United Way of the Lower Mainland. We thank you!

BC CHILDREN'S HOSPITAL FOUNDATION | \$32,500

In June 2021, Aldergrove Credit Union and G&F Financial Group donated a joint gift of \$32,500 to the BC Children's Hospital Foundation (BCCHF). Funds were raised thanks to our employee superheroes who organized fundraising activities in March and April at branches across the Lower Mainland and Fraser Valley. Events included: raffles, 50-50 draws, jeans days, bingo games, Purdy's chocolate sales, virtual yoga classes, donut and ice cream days, and draws.

This year's contribution will go towards the purchase of life-saving equipment and will support research on the treatment and prevention of childhood diseases. Over the last 30 years, both credit unions have donated an accumulated \$600,000 to the BCCHF.

"I'm truly amazed at the support that our branch staff give to this campaign. BC Children's is near and dear to my heart as it is for many of our staff." — Anita Jensen, Manager, Community Engagement

THE CENTRE FOR CHILD DEVELOPMENT | \$70,000

September marked our annual golf tournament fundraiser on behalf of The Centre for Child Development. The event brought 130 golfers to the Morgan Creek Golf Course in Surrey and included a silent auction. Over 60 sponsors supported the fundraiser, among them:

- Presenting sponsors: Fiserv and Cohen Buchan Edwards LLP
- Eagle sponsors: CUMIS, The Co-operators, Brinks and Softlanding Solutions
- Birdie sponsors: Majid Khoury Holdings Inc., Community Savings Credit Union, Kensington Union Bay Properties, Nobleland Developments, CT Green Financial and Edwards, Kenny & Bray LLP
- Media sponsors: Glacier Media and Rogers Sports & Media

Since 1953, The Centre has helped over 3,000 children with special needs in the Lower Mainland each year through childcare, countless therapies and psychology and family services. In 2021, G&F raised \$70,000 for The Centre, putting our three year contribution at \$326,680. This money will support The Centre's efforts to provide online therapeutic treatments through its Telehealth Virtual Therapy Program.

"This year's tournament is making a tremendous impact on over 3,000 children so they can receive life-saving therapies, therapies that make a superior difference throughout their long-term care. I want to thank G&F for really honouring the notion of community investment, making a profound difference for our children and families." — Gerard Bremault, CEO, The Centre for Child Development

UNITED WAY OF THE LOWER MAINLAND | \$85,333

Since 2001, each fall G&F Financial Group has supported fundraising efforts for the United Way. In November, we exceeded our giving goal. We raised \$45,333, and with the Board's approval, we added another \$40,000 to our contribution, giving a total of \$85,333 towards the welfare of children and breaking the cycle of poverty. Over the last couple of years, donations have allowed the United Way to provide equitable access to food, food systems and mental health supports.

"G&F's support, year over year, allows us to continue strengthening vital connections, ensuring that our communities are fair, just and great for everyone." — Andrew Procknow, Campaign Manager, United Way of the Lower Mainland

Building up our futures together

Education is one of G&F's main areas of giving. This year, we worked alongside our partners and employees to highlight opportunities for our youth and those looking for brighter futures.

The Credit Union Foundation of BC (CUFBC) is a province-wide charitable organization that is founded and funded by credit unions across the province and distributes bursaries to students who are in financial need. This year, the CUFBC supported 178 students with over \$177,000 in bursary funding. G&F and Aldergrove Credit Union supported nine of those students through bursaries amounting to \$10,829. G&F also gave an additional \$30,000 to CUFBC in December as part of our holiday giveaway, for a grand total of \$40,829.

G&F Financial Group is also proud of our ongoing partnership with Junior Achievement British Columbia (JABC) as an exclusive sponsor of its personal financial program. Since 2019, G&F and JABC teach basic financial acumen, like budgeting, managing credit and saving money, to high school students in the Lower Mainland and Fraser Valley. In 2021, G&F delivered 54 sessions of the program, thanks to the commitment of four of our staff volunteers.

"As a teacher I was so impressed by the quality of presenters and the amount of information. For a young person, these workshops show the incredible opportunities available. I also like the constant message of passion for what you love to do, dedication, hard work and going out of your comfort zone."

— Participating teacher, JABC personal finance program

To this end, G&F is proud to donate \$20,000 to JABC, and to work alongside teachers in their classrooms through virtual streamed sessions presented by G&F financial experts.

In August, we also hosted 31 financial education seminars reaching over 1,000 participants, and a three-session youth camp at our Edmonds Branch. Twenty-five kids attended and learned about spending, borrowing, investing and managing debt through fun, interactive activities.

Just a few of the ways we gave more in 2021!

Giving more to you

We are thrilled to have grown this year. We welcomed more members, partners and investments. And in doing so, brought more opportunities to you. Today, G&F Financial Group is over 56,600 strong across 24 locations and with \$4.8 billion dollars in assets under administration.

The belief that collaboration and personal connection are at the heart of meaningful advice has always been one of our guiding values. To give back and to uplift whenever possible. We are grateful to be in the fortunate position to give, and congratulate you all on your continued tenacity, growth and trust in our guidance, partnership and services. Here's to another 80 years together! ●