

Community

ENRICHMENT REPORT



Sunshine Coast
CREDIT UNION

Together, we enrich lives.

SUNSHINE COAST CREDIT UNION
2018 ANNUAL REPORT

Community ENRICHMENT REPORT



Investing locally, *together.*

As a member of Sunshine Coast Credit Union, you play a vital role in enriching our community's health and financial well-being. A credit union is a group of savers, borrowers, and investors that, together, create a progression of resources from which every member benefits. One member's deposits earn interest, while another member borrows these funds to buy a home, start a business, grow their family, or invest in the market and, in turn, these members entrust their earnings back to the credit union. We then directly support local initiatives, building both community health and the economy—for now, and the future.



Our Member Voice survey tells us:



85% of members rate the credit union's community support as "excellent" or "very good"

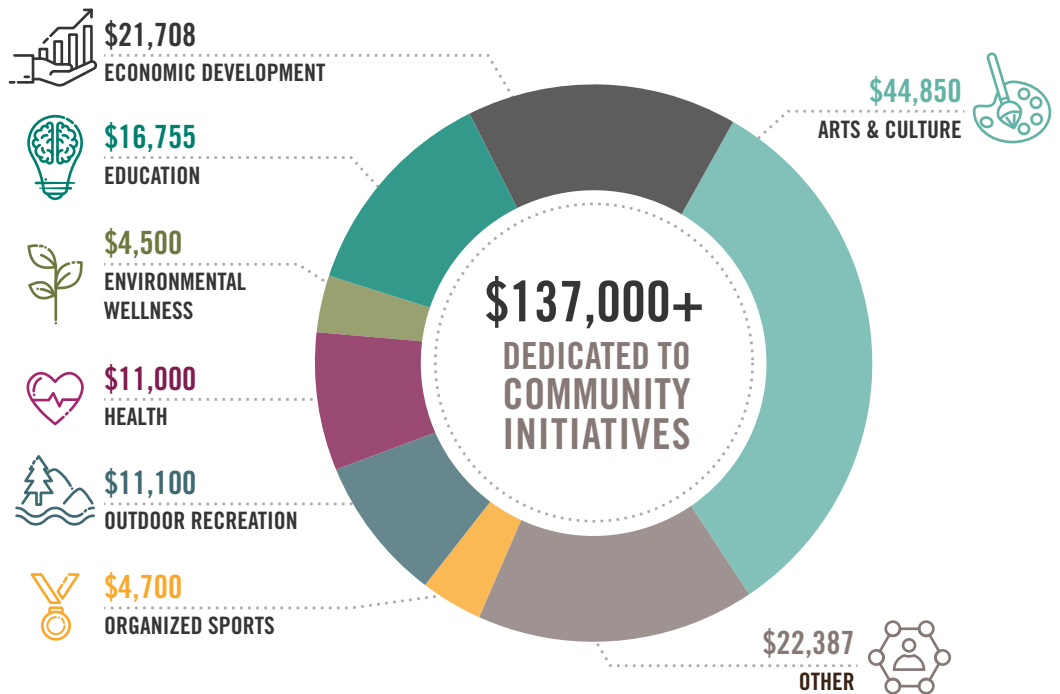


Supporting OUR COMMUNITIES

Giving back to the *Givers.*

In 2018, Sunshine Coast Credit Union’s fiscal success allowed us to continue to support our community by dedicating 3% of our net operating income to local initiatives. We contributed to over 75 community initiatives and events. In addition, we offer no-fee accounts to non-profit members and assist these organizations in navigating their finances.

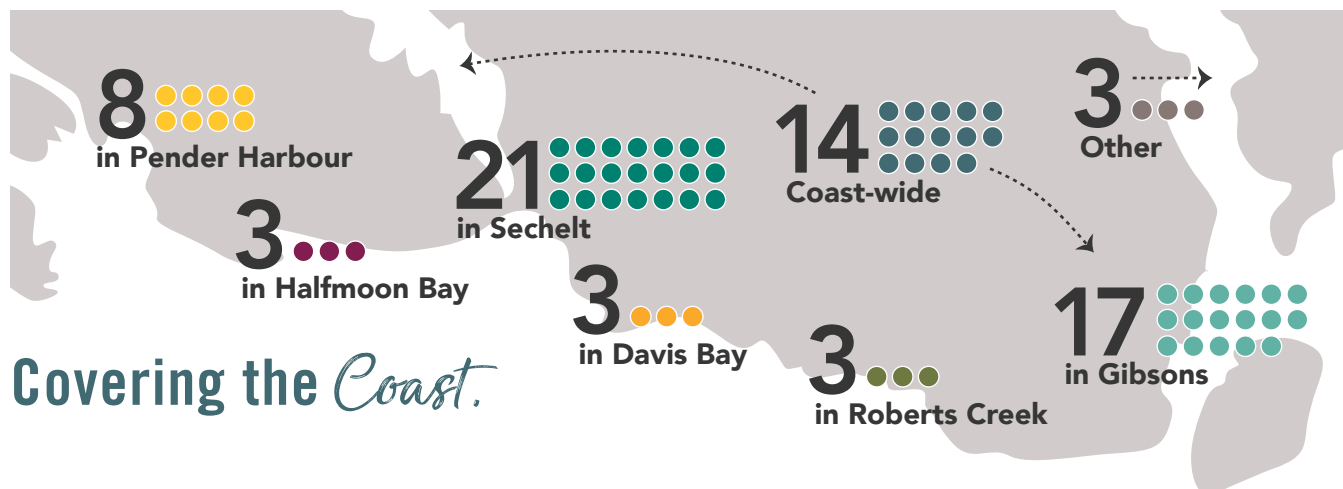
In 2018, we supported our communities, covering a variety of sectors: from arts to the economy, and from health to education.





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Covering the Coast.

PENDER HARBOUR

Rotary Club of Pender Harbour: Rotary Club 2018 Sponsorship
 Pender Harbour Community Club: 73rd Annual May Day
 Pender Harbour Blues Society: 15th Annual Pender Harbour Blues Festival
 Pender Harbour Music Society: Annual Concert Series
 Pender Harbour Music Society: Chamber Music Festival
 Pender Harbour Living Heritage Society
 Coast Longboarding: Attack of Danger Bay 17
 Sunshine Coast Shroom Society: Shroom Festival

HALFMOON BAY

Halfmoon Bay Community Association:
 Halfmoon Bay Community Fair
 Halfmoon Bay Parent Advisory Committee: Outdoor Obstacle Course
 Halfmoon Bay Firefighters Association: 10 km Run

SECHELT

Sechelt Hospital Foundation: MedTalks
 Sechelt Volunteer Firefighters Association: Trial by Fire
 Sunshine Coast Festival of the Performing Arts
 Sechelt Downtown Business Association: Taste of Sechelt
 Community Futures: Innovations in Affordable Housing
 SEWN: 2018 Business Fair
 Elder College: Clifford Smith Memorial Lecture
 Cops for Cancer Ladies Red Serge Gala: Ladies Red Serge Gala

Sechelt Arts Festival: 15th Anniversary of the Sechelt Arts Festival
 Sechelt Seniors Activity Centre: Expansion and Renovation
 Sechelt Chamber of Commerce: Small Business Week
 Enactus Capilano University: Counting on Action
 Sunshine Coast Botanical Garden Society: White Gala Garden Party
 Sunshine Coast Festival of the Written Arts
 The Coast Recital Society: Classical music concert production
 East Porpoise Bay Community Association: Annual Association Picnic
 Sunshine Coast Community Services: Arrowhead Employment Program
 Community Futures Sunshine Coast: LEAP launch party
 Coast Gravity Park : The Backwoods Jam
 Sunshine Coast Arts Council: Art & The Documentary: Sunday Film Series
 Coast Recital Society

DAVIS BAY

Coast Rogue Arts Society:
 Rogue Arts Festival
 Suncoast Phoenix Community Choir: New Music
 Sunshine Coast Lions Club: Davis Bay Sandcastle Competition

ROBERTS CREEK

Roberts Creek Community Assoc.: Raise the Roof
 Roberts Creek Community School Society: Roberts Creek Community Legacy Garden
 The Coast Fiddlers Association: Instruction 2018/2019

GIBSONS

Gibsons Public Art Gallery: Youth Arts Program
 Gibsons Landing Heritage Society: Heritage Playhouse Production 2018
 Early Years Table: Early Years Fair
 Sunshine Coast Jazz Festival:
 Gibsons Landing Jazz Festival
 Sunshine Coast Community Services: Children's Festival/Duck Pluck
 Coast Makers Gibsons Chamber: SC Mini Maker Faire
 Sunshine Coast Sea Cavalcade Society: 50th Anniversary
 Sunshine Coast Museum and Archives: Halloween Block Party
 St. Hilda's Anglican Church: St. Hilda's Repair & Renovation
 Gibsons Curling Club: Dehumidifier Replacement
 Gibsons Marine Rescue: Youth Volunteer Training
 Gibsons Public Art Gallery
 Sunshine Coast Driftwood Players: Coast Youth Playwriting Project
 Sunshine Coast Open Tennis Committee: Sunshine Coast Open Tennis Tournament
 Deer Crossing The Art Farm: Emergence
 Elphinstone Community Association: Cedar Grove Gnome Project
 Coast Car Co-op

COAST-WIDE

Community Futures: Innovation Island
 Sunshine Coast Minor Hockey Association: Hockey Championships
 Sunshine Coast Cycling Association
 Sunshine Coast Sockeye and Water Polo

Coast Cultural Alliance:
 Sunshine Coast Art Crawl
 Transportation Choices: Bike to Work & School Week 2018
 Coast Community Builders Association: 2018 Home and Garden Expo
 School District 46: Graduation Bursary Fund
 Crohn's and Colitis Canada: 23rd Annual Gutsy Walk
 Sunshine Coast Film Society: Annual Sponsorship Drive
 Canadian Federation University of Women (CFUW): Sunshine Coast: Bursary Society
 Sunshine Coast Minor Hockey League
 Coasting Along Theatre Society:
 Nutcracker Outreach Program
 Restorative Justice Prof. of Sunshine Coast

OTHER

The Youth Excellence Society:
 YES Leadership Summer Camp
 Dempster Foundation Canada: Annual Golf Tournament
 Dakota Ridge Nordics (Tetrahedron Club)
 Sunshine Coast Community Services: Keeping People Housed
 Sunshine Coast Food Bank
 Success by Six



Building great money skills, *one person at a time.*

We are invested in offering all members the opportunity for financial literacy as this knowledge benefits our community as a whole. A set of skills and knowledge, plus access to expert information allows an individual to make informed and effective decisions with all of their financial resources and future planning; that is financial literacy. It is never too early to start developing financial literacy and never too late to ask questions and build upon existing knowledge.

“Each one, *Teach One*”

Sunshine Coast Credit Union is committed to sharing our financial knowledge with our members and the community through events and workshops. This year, over 40 “Each One, Teach One” workshops covered topics such as tax filing, budgeting, identity theft, loans and fraud prevention. These free events offer the community a chance to ask questions and learn up to date information in a safe, supportive environment.

These workshops wouldn’t be possible without the support of our community partners, working with us to deliver and promote financial literacy where we live and work.

Thank you to...

School District 46, Gibsons and District Public Library, Sechelt Public Library, Sunshine Coast Community Resource Centre, Sunshine Coast Community Services Society and Sunshine Coast Literacy Coalition.



You can invest in anything.
Or you can invest in something
that matters.

Sunshine Coast Credit Union and Rhiza Capital have collaborated to create **Impactful**, a term deposit that provides a financial and social return. Impactful puts your investment dollars to work supporting innovative discoveries, inventions and services that positively benefit communities or save lives, right here in British Columbia.

sunshineccu.com/Impactful





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VOLUNTEERISM & COMMUNITY *Leadership*

Sharing our *time and expertise.*

At Sunshine Coast Credit Union we take pride in supporting our members' financial health as well as the communities where they live and work. Our team volunteers their time and talent within these communities giving back in ways beyond financial support.

Last year 57 Sunshine Coast Credit Union employees volunteered over 150 hrs with causes that are important to them. Together we give back, enriching lives and making a difference to the people around us.

57 EMPLOYEES



150 HOURS

Community Perks *at the Arrowhead Clubhouse.*



Arrowhead Clubhouse is one of 35 programs operated by Sunshine Coast Community Services Society.

Arrowhead Clubhouse is an inclusive community of hope where individuals find encouragement, opportunities, a sense of ownership and belonging. In 2017, a member of Arrowhead Clubhouse asked for help with a challenge he was facing. He needed to purchase a saw, a requirement to fulfill his job as an assistant carpenter.

In October 2018, Sunshine Coast Credit Union was proud to offer a grant to Arrowhead Clubhouse to launch the *Employment Essentials Fund*. This fund helps members of the Clubhouse, who have secured employment in our community, purchase items or tools that are necessary for their job.

By the end of 2018, 14 members had used the fund to purchase a total of \$1,264 in work equipment, from work boots to protective glasses.

Sunshine Coast Credit Union is thrilled to support Arrowhead Clubhouse, and assist the members in their employment endeavors.



Pay it Local is a Mobile App we developed to support our business members and encourage Sunshine Coast shoppers to buy local. The app connects local businesses, SCCU members and our community by allowing them to seamlessly create and share offers and loyalty rewards. It's free for merchants to sign up and for members to download. The app can be set to deliver offers and for members to receive an alert when they're close to a participating business. Members can also review the map to see current offerings, any time and from anywhere. Participating members will never miss a deal, and business members will never miss an opportunity to offer our members a reason to shop. Sign up for free today!



Merchant Benefits

- SCCU businesses can build brand loyalty with credit union member participants
- Merchant's logo, message and exclusive offer are top-of-mind, at the right time
- Offers can be easily changed or updated as required

Member Benefits

- Members receive current, exclusive offers at the right time with live geo-alerts when near participating merchants
- Discover new local businesses
- Receive rewards for local favourites

LEARN MORE TODAY!

Members download the App for free: www.sunshineccu.com/PayitLocal

Merchants add your offer for free: Speak to us in-branch or call 604.740.2662