



Community

ENRICHMENT REPORT



Sunshine Coast
CREDIT UNION

SUNSHINE COAST CREDIT UNION
2019 ANNUAL REPORT

Community

ENRICHMENT REPORT



Cultivating *positive* change in our community.

We value creating a positive social impact for our members. You help our community thrive. Our collaborations with community partners, grants and in-kind investments are all made possible only because you've chosen to be part of something bigger, not just something big.

Our member deposits are put to work in the form of loans to neighbours and local businesses, empowering a healthy, growing community. In turn, these members entrust their earnings back with the credit union to help others. Together, we support local initiatives in the most direct way.



When you deposit



We help home buyers
& entrepreneurs
finance their dreams



Contributing to a
thriving economy



Empowering us
to invest in you
and our community

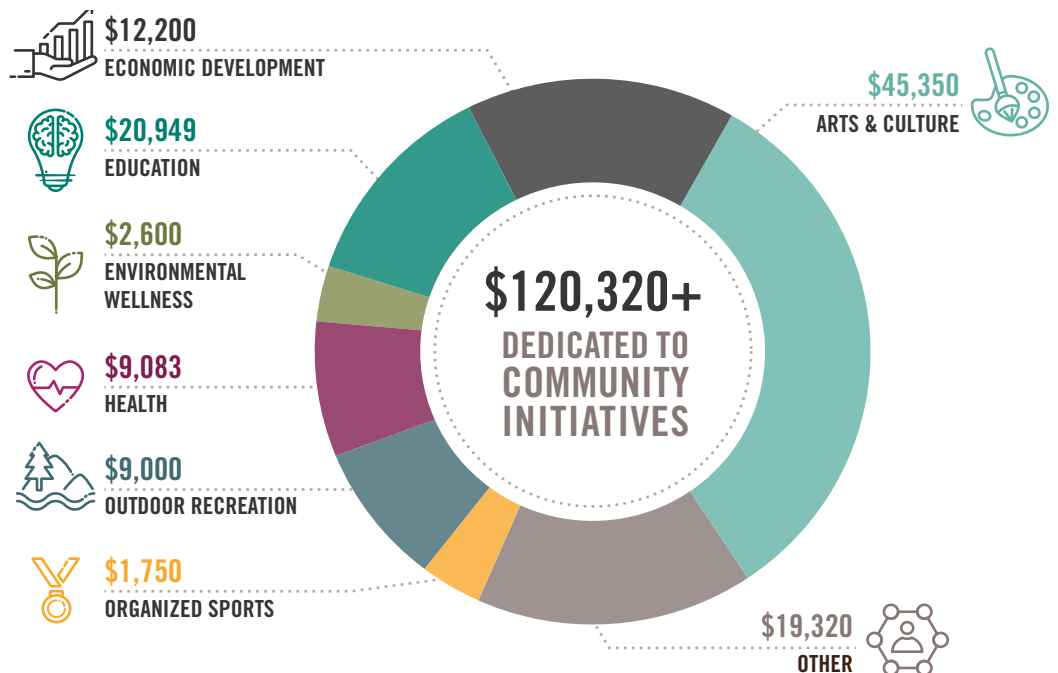


Supporting OUR COMMUNITIES

Making a Difference

In 2019, Sunshine Coast Credit Union’s fiscal success allowed us to continue supporting our community by dedicating 3% of our net operating income to local initiatives and priorities. We proudly contributed to over 75 community projects and events and continued to offer no-fee accounts to non-profit members, assisting these valuable organizations in navigating their finances.

In 2019, we supported our communities and stimulated the local economy, covering a breadth of sectors – from arts & culture to education, health and environmental sustainability.



Covering the Coast.

BC SPCA
Paws for a Cause

Canadian Cancer Society
Cops for Cancer - Jail N Bail

Chatelech Secondary Class of 2019
Chatelech Dry Grad 2019

Coaster 50
Coast 50 Mountain Bike Race (SC Cycling)

Coast Community Builders Association
Home & Garden Expo

Coast Cultural Alliance
Sunshine Coast Art Crawl

Coast Cultural Alliance
Strategic Planning

Coast Gravity Park
Backwoods Jam

Coast Longboarding
Attack of Danger Bay 18

Coast Messiah Choir
BachFest: Magnificat, BWV 243

Coast Recital
CRS 19/20 Concert Season

Coast Rogue Arts Society
Rogue Arts Festival 2019

Coasting Along Theatre Society
Nutcracker Outreach

Cops for Cancer
Ladies Red Serge Gala

Community Futures
LEAP Party

Community Futures - Resource Centre
Fuse Work Hub

Community Futures
Workforce Housing

Community Services
Food Bank

Community Safety Net
Gibsons/Sechet Fire Safety

Persephone Brewing Co.
in support of the Sunshine Coast Assoc.
For Community Living
Craft Beer Festival

East Porpoise Bay Community Association
Annual Picnic

Elphinstone Secondary PAC
Elphinstone Grad 2020 Raffle Fundraiser

Elphinstone Secondary School
Grad Class Prize Donation

Friends of Dorothy
The Dissociates

Gibsons & District Public Library
Enriching Words: Library Writing Series

Gibsons Marine Rescue Society
Junior Member Program

Halfmoon Bay Childcare Centre Society
Summer Fun Bus

Halfmoon Bay Community Association
Halfmoon Bay Country Fair

Huckleberry Coast Childcare Society
Art & Play Garden Expansion

Living Heritage Society
April Tools

Pender Harbour & Area Residents Assoc.
Trash Bash 2019

Pender Harbour Blues Society
16th Annual Pender Harbour Blues Festival

Pender Harbour Community Club
Pender Harbour 74th Annual May Day

Pender Harbour Golf Club
Community Improvement Foundation

Pender Harbour Music Society
Annual Concert Series

Pender Harbour Music Society
Chamber Music Festival

Rhizome Up! Media Society
Queer Projections Pride Film

Roberts Creek Community Association
Creek Daze

Roberts Creek Community Association
Slow Sundays in the Creek

SC Ecological Farmers Market
Farm Gate Market Commercial Kitchen

SC Festival of Performing Arts

SC Festival of the Written Arts

SC Festival of the Written Arts
Legacy Of Literacy

SC Skating Club
Patrick Chan Ice Show

SCBC Sk8 Skool Society
Sk8 Skool '19 sk8 Team

School District 46
Early Year's Fair

School District 46 Bursaries

Scouts Canada, 6th Roberts Creek Group
Flying U Guest Ranch Summer Trip

Sechelt Arts Festival 2019

Sechelt Downtown Business Association
Canada Day

Sechelt Downtown Business Association
Downtown Revitalization

Sechelt Hospital Foundation
MedTalks

Sechelt Volunteer Firefighters Association
Trial By Fire

SEWN (Self-Employed Women's Network)
Suncoast Phonenix Community Choir
New Music

Sunday in the Park with Pride

Sunshine Coast Museum
Halloween Block Party

Sunshine Coast Community Foundation
Signage

Sunshine Coast Community Services Society
2019 Children's Festival

Sunshine Coast Elder College
Annual Clifford Smith Memorial Lecture

Sunshine Coast Film Society
Annual Sponsorship Drive

Sunshine Coast Hospice Society
Hike for Hospice

Sunshine Coast Jazz and Entertainment Society
Gibsons Landing Jazz Festival

Sunshine Coast Literacy Coalition
2019-2020 Community Events

Sunshine Coast Open Tennis Tournament

Sunshine Coast School District
SD46's GOTALENT 3

Siyiyaya Reconciliation
Exploring Reconciliation - Workshops

Tapworks
Car Free In lower G

Team Wolverine Athletics
Sunshine Coast Trail Series

The Coast String Fiddler's Association
2019-2020 Fiddle Season

The Rotary Club of Pender Harbour-Madeira Park
Exchange Student 2019

The Youth Excellence Society
The YES Camp

Transportation Choices Sunshine Coast
Active Transportation Month

Volunteer Sunshine Coast - Community Futures
Youth World Cup
Youth World Cup Team Canada 2020



Offering **Financial Literacy Workshops to All**

Financial literacy is an opportunity we value for our members, and our community. We connect members with skills, knowledge and expert information to make informed financial decisions and plan ahead. It's never too early to start developing financial literacy, and never too late to ask questions.

“Each one, Teach One” Workshops

Through local workshops that are both approachable and informative, members in our community can broaden their financial knowledge base. Each workshop is led by trained credit union volunteers and usually lasts an hour, unless otherwise specified. In 2019, over 50 “Each One, Teach One” workshops covered topics such as tax filing, budgeting, identity theft and fraud prevention. These free workshops offer the community a chance to enquire, learn and discuss the most current information in a safe, supportive environment with the solitary goal of building their financial wellness.

Thanks to the support of our community partners, we can facilitate and promote these financial literacy workshops, right where we live and work, building the financial wellness of more than 300 community members and students.



REWARDING CONSCIOUS
Choices

Creating a sustainable future is one of the most pressing issues of our age. It is a primary concern to many of our members, our employees, and the younger generation, who is driving this dialogue.

The conversation often shifts to: what can be done, and what is your financial institution doing to help? In 2018 SCCU launched the Impactful Term Deposit, a flexible and guaranteed way to invest for both a financial and social return.

In 2019, we launched **Eco Home Loans**, an innovative and green financing solution that can help members create a more energy-efficient home, while saving on their borrowing costs. Our Eco Loans provide a preferred interest rate, and we help customize an amortization period that aligns with the unique needs of each member. Products include the purchase and installation of Solar Panels, Heat Pumps, on-demand Water Systems and Rainwater Catchment Systems.

Sunshine Coast Credit Union will continue to elevate these efforts in 2020 through the creation of an Impact Committee. This impetus for change within our organization will continue to look for more opportunities to advance our impact knowledge, so that we can better help our members and communities. For more information and to stay up to date with Impact as it unfolds, visit www.sunshineccu.com/Impact



Sunshine Coast Regional
District Rainwater Harvesting
Rebate Program

Receive a rebate of up to \$500

www.scrd.ca/rainwater



Sunshine Coast Community
Solar Association

*Members access lower prices
on residential solar panels
when purchasing in bulk.*

www.olsonelectric.ca



Olson Electric/Alternative
Power Systems (APS)

*Members receive a 10%
discount on the installed solar
system or a free EV Charger on
systems larger than 6kw.*

www.suncoastcommsolar.weebly.com



VOLUNTEERISM &
Community

Volunteering our time, imparting our expertise.

At Sunshine Coast Credit Union, we support our members' financial health and elevate the communities in which they live and work. Our team volunteers their time and expertise; giving back in ways beyond financial support. In 2019, 70 Sunshine Coast Credit Union employees volunteered over 300 hours with causes that matter to them. Together we give back, enriching lives and making positive change in our community.



Venture Young Leaders present PITCH!

Venture Young Leaders (VYL), an internal young leader group within the Sunshine Coast Credit Union, was created to help employees build their leadership skills through education, peer to peer support, and by providing opportunities to implement these new skills. VYL's first venture in 2019 was to create an event named PITCH, a fantastic community event showcasing talent, ideas and impact right here on the Coast.

The event was held outdoors at Persephone Brewing in September of 2019 with the aim of bringing together local business peers and community members. The event attempted where possible to reduce environmental impact by keeping all aspects local. PITCH showcased local talent from various industry sectors on the Coast, including venue, food, music and external marketing.

From a panel of local judges who were impressed by all participants, Ginger Jars emerged as the winner; a company that collects bruised, misshapen and perfectly ripe products from local grocers and turns them into delicious soups, sauces and marinades. We thank and congratulate all of the pitchers for their originality and passion! Head over to our PITCH page to learn more about these social impact entrepreneurs:

www.sunshineccu.com/Pitch

Venture Young Leaders (l-r) Miranda Beall, Kelsey Dunn, Alan Wheller and Melissa Enyeddy present the prize to Stephanie Heins and Tim Bedford (center) from Ginger Jars.



Co-operation Amongst Cooperatives

The Coast Car Co-op launched a community sponsorship program in 2019 with the initial “driving sponsors” support from Sunshine Coast Credit Union and The Co-operators. The Coast Car Co-op is a 100% member-owned, not-for-profit car sharing service that provides an affordable and sustainable alternative to traditional car ownership.



Pictured: Left: Valerie Georgescu, Right: Erin McGregor

For more information about the CCC sponsorship program, visit www.coastcarco-op.ca/sponsorship

Supporting the Written Arts

Promoting the Sunshine Coast as a literary and cultural community, SCCU contributed \$5,000 in 2019 to the annual Festival of the Written Arts - Canada’s longest running summer gathering of Canadian writers and readers. This grant supports the festival’s *Legacy of Literacy* endowment campaign to increase the combined total of its endowments, held by the Sunshine Coast Community Foundation, to \$1,000,000.



Photo Credit: Alvin Antonio

For more information about the Sunshine Coast Festival of the Written Arts, visit writersfestival.ca

Invested in our local youth

Saddling Up with Roberts Creek Scouts

In 2019, SCCU donated \$500 to help fund a development trip for members of the 6th Roberts Creek Scout Group. Eight kids from the Scout Group had the opportunity to ride horses and experience the heritage at Flying U Ranch near 70 Mile, one of Canada's oldest guest ranches. The trip was achieved through Scout fundraising initiatives, a donation from the 48th Baden-Powell Guild and a Sunshine Coast Credit Union grant contribution.

For more information about the 6th Roberts Creek Scouts, visit: www.6robertscreekscouts.ca



From left: Sea Scout Joshua Eriksson, Group Commissioner Katharine Trueman, Troop Scouter Elliott Trueman, Sea Scout Garnet Janyk, Cub Nolan Magnusson, Sea Scout Joseph Cookson.

Marine Search & Rescue Training

Since 2017, we have proudly supported our local senior high school students to receive training in marine search and rescue. SCCU funding has helped enable the RCMSAR Junior Member Program to provide opportunities for youth between the ages of 17 and 19. Students gain invaluable training and experience developing their leadership and team-building skills, while participating in a vital emergency response service for the community. This program is instrumental in providing youth with a strong sense of community and camaraderie. We are passionate about helping our local youth build a foundation of confidence and community spirit.



Pictured: Left: Eric Ripley Horn, Middle: Jordan Grisewood, Right: Kamilla Hindmarch