



# COMMUNITY ENRICHMENT REPORT



SUNSHINE COAST CREDIT UNION  
2017 ANNUAL REPORT

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ANNUAL REPORT 2017

# Community Enrichment Report

## Investing locally, together.

As a member of the 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 members have  
told us:**



**39%**

have been impacted  
by at least one  
community initiative  
that the credit union  
supports\*



**91%**

rate the credit union's  
community support as  
"excellent" or "very good"\*



**84%**

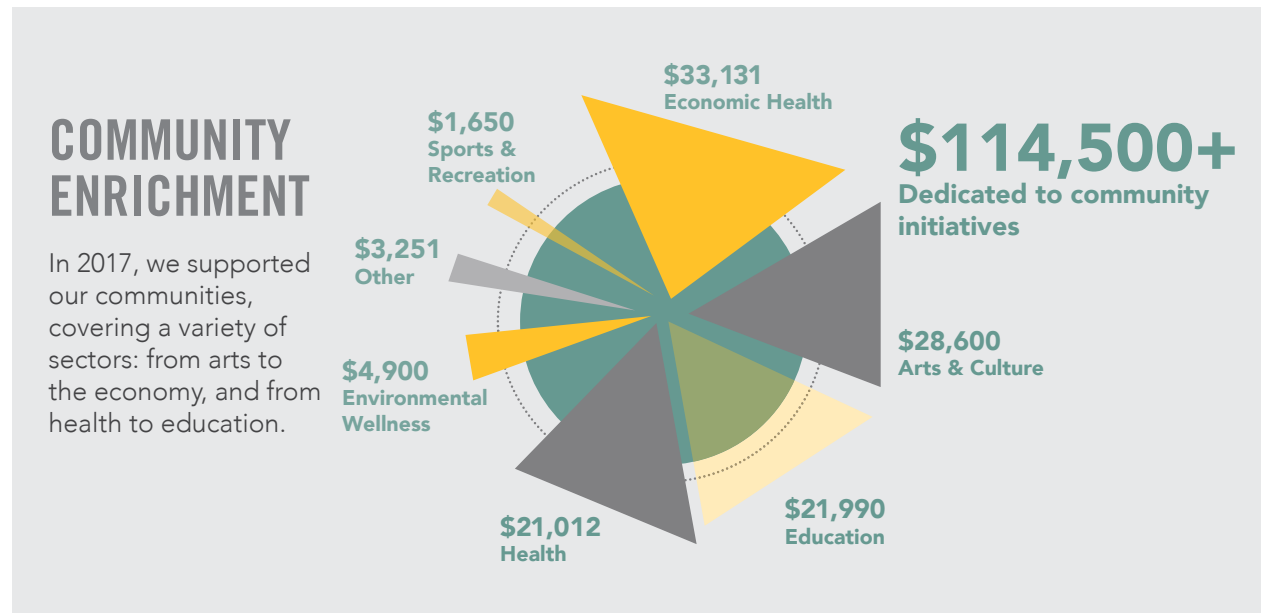
like doing business  
with us because of our  
community support\*

\*Member Voice Survey - 2017

## Supporting our Communities

### Giving back to the Givers.

In 2017, Sunshine Coast Credit Union's (SCCU) fiscal success allowed us to increase our community support, dedicating 3% of our net operating income to over 70 community initiatives and events. In addition, we offer no-fee accounts to non-profit members and assist these organizations in navigating their finances.



**Success By 6**  
Helping all children succeed for life.

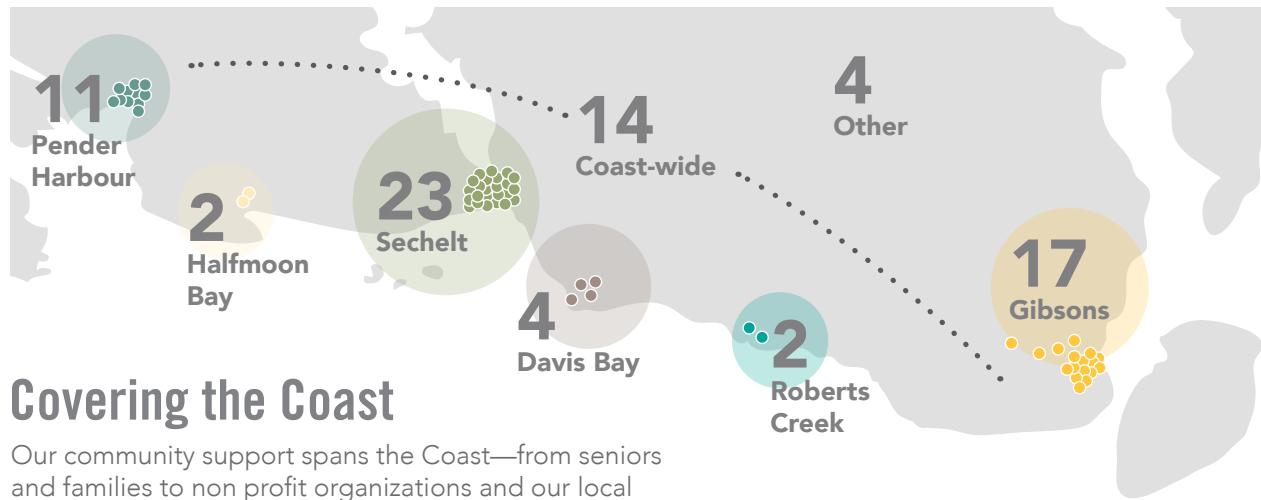


United Way Success By 6<sup>®</sup> Partners

### Success By Six<sup>®</sup>

*Focusing on the early years.*

Success By 6<sup>®</sup> helps parents and communities create healthy, nurturing environments for young children so that by age six, children are physically, socially and emotionally ready to succeed in school. SCCU members helped us dedicate over \$4,000 to Success By 6<sup>®</sup> in support of young children and families.



## Covering the Coast

Our community support spans the Coast—from seniors and families to non profit organizations and our local business community.

### Gibsons

- Gibsons Landing Heritage Society
- Gibsons and District Chamber of Commerce
- Arts Building Society
- Jack & Jill Preschool: Accessible and Nature Playground
- Sunshine Coast Sea Cavalcade Society
- Gibsons Chamber of Commerce: 2017 Mini Maker Faire
- Sunshine Coast Jazz & Entertainment Society: Gibsons Landing Jazz Festival
- The Gibsons Public Art Gallery: The Sunshine Coast Pavilion Exhibit
- Sunshine Coast Open Tennis Committee
- Sunshine Coast Museum & Archives: All Hallows' Eve
- Sunshine Coast Community Futures: LEAP! Launch Party
- Sunshine Coast Driftwood Players
- Salvation Army Sunshine Coast
- Huckleberry Coast Childcare Society: Little Hands
- Tetrahedron Outdoor Club: Banff Mountain Film Festival World Tour
- Gibsons Public Market
- SC Craft Beer Festival: Benefiting SC Association for Community Living

### Roberts Creek

- Roberts Creek Community Association: Slow Sundays in the Creek
- Roberts Creek Jazz Band Association

### Davis Bay

- Coast Rogue Arts Society: Rogue Arts Festival
- Sunshine Coast Community Services Society: Community Family Picnic
- Sunshine Coast Lions Club Davis Bay Sandcastle Competition
- Suncoast Phoenix Community Choir

### Sechelt

- Coast Recital Society: Concert Series
- School District # 46: Early Years Fair
- Sunshine Coast Hospice Society: Hike for Hospice
- Habitat for Humanity: Fall Gala
- Festival of the Performing Arts
- Sunday in the Park with Pride Society: Read Out Loud
- Sechelt Public Library
- One Straw Society: Ocean Vegetables Community Garden
- Sechelt Arts Festival
- Sunshine Coast Literacy Coalition: Promotion & Literacy Week
- Sunshine Coast Association for Community Living: Music Workshops
- Sunshine Coast Quilter's Guild: 2017 Quilt Show
- School District 46: SD 46's Got Talent
- Sunshine Coast Arts Council: The Business of Art Workshop Series
- Sunshine Coast Elder College: Clifford Smith Memorial Lecture
- Sunshine Coast Festival of the Written Arts

- Sechelt Hospital Foundation: MedTalks
- Cops for Cancer: Red Serge Gala
- Self Employed Women's Network: 2nd Annual Business Fair
- Sunshine Coast Community Services: Food Bank
- Sunshine Coast Botanical Garden Society: Winter Lights
- Sunshine Coast Music Society
- Rotary Club of Sechelt: Oscars Eve Event

### Halfmoon Bay

- Halfmoon Bay/Chatelech Community School Association: Parent Conference
- Halfmoon Bay Community Association: Coopers Green Hall

### Pender Harbour

- Pender Harbour Event Society: Mountain Grind
- Pender Harbour Living Heritage Society: April Tools Wooden Boat Challenge
- Pender Harbour Blues Society: Blues Music Festival
- Pender Harbour Aquatic Society
- Coast Longboarding: Attack of Danger Bay
- Pender Harbour Community Club Society: May Day
- Rotary Club of Pender Harbour
- Pender Harbour Music Society: Annual Concert Series
- Pender Harbour Advisory Council: Fall Trash Bash

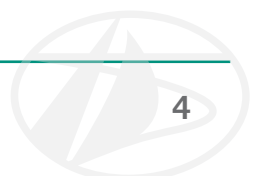
- Sunshine Coast Shroom: Annual Mushroom Festival
- Banana Peppers Soccer Team

### Coast-Wide

- Transportation Choices: Bike to Work Week
- Enactus BCIT: Bright Futures Program
- Sunshine Coast's Vital Signs
- School District 46: Graduation Bursary Fund
- Enactus Capilano University: Counting on Action
- Sunshine Coast Film Society
- Sunshine Coast Clean Air Society: Air Quality Monitoring Network
- Sunshine Coast Good Food Box
- Coast Cultural Alliance Society: Sunshine Coast Art Crawl
- Coasting Along Theatre Society: Schools Outreach Program
- Kids Help Phone
- Success By Six®: Early Years
- CCBA Home & Garden Expo
- Pay it Local Mobile App

### Other

- The Youth Excellence Society: YES Leadership Summer Camp
- Co-operative Development Foundations of Canada
- Canadarex
- Dempster Foundation of Canada



## Financial Literacy

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

Financial literacy benefits the whole community. At any age, sound financial knowledge results in informed, productive financial decisions that can drive how individuals thrive and contribute within the economy. It is also a skill that can be learned and passed down to future generations.

Sunshine Coast Credit Union is committed to sharing our financial knowledge with our members every day, as well as with the community through events and workshops. This year, our free “Each One, Teach One” workshops covered topics such as budgeting, identity theft and fraud prevention. We want to thank our community partners in working with us to deliver and promote financial literacy in our communities: 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.



**329 People**

reached through  
financial literacy initiatives

**40 Employees**

trained to deliver “Each One, Teach One” sessions

**Interested in hosting an “Each One, Teach One”  
Workshop in your organization or business?**

Learn more: [www.sunshineccu.com/FinancialLiteracy](http://www.sunshineccu.com/FinancialLiteracy) or email us at [financialliteracy@sunshineccu.net](mailto:financialliteracy@sunshineccu.net).

## Impact Investing with Rhiza Capital

**Facilitating social and environmental impact, with a financial return.**

Rhiza Capital is a unique collaboration between Sunshine Coast Credit Union, Community Futures – Sunshine Coast, and Powell River Community Investment Corporation. Together, we have formed an ‘impact investment company’, working to create new tools and avenues for communities to invest in themselves and others, and gain from the creation of those success stories. Rhiza considers initiatives that demonstrate social entrepreneurship: businesses whose intent is to benefit their community socially or environmentally, along with gaining financial returns. We also seek to create opportunities for entrepreneurs to raise capital for their ventures.



### **Coast Community Investment Co-op**

One of Rhiza’s local investment options is the Coast Community Investment Co-op. This provincially-registered for-profit co-operative raises capital through the sale of membership shares. This capital is then invested in local projects and organizations that earn a profit, and improve our community. If you have considered the social and financial benefits of impact investing, this is an opportunity to test the water right here in your home community.

**Learn more and watch the video at:**

**[www.rhizacapital.com](http://www.rhizacapital.com)**



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## Volunteerism & Community Leadership

### Sharing our time and expertise.

Together, we enrich lives. All of us, at Sunshine Coast Credit Union, take pride in helping build our members' financial health every day, whether assisting in account transactions or larger financial decisions. Our employees also volunteer their time in the community, representing the credit union at events, providing assistance at local initiatives, facilitating financial literacy sessions, and sitting on non-profit committees and boards throughout the Coast.



## Community Perks

### Benefits of our locally-owned model.

Built on a co-operative business model, we are locally-owned by our members, accountable to them, and run by people who live on the Sunshine Coast. We may be small in comparison to other institutions, but our size allows us to participate in our community with an immediacy and regional knowledge that is rarely found with larger establishments. We value vibrancy and growth in the community we serve, and are proud to support local non-profit organizations and the community at large in several practical ways:

- building custom financial solutions and offering no-fee accounts
- donating auction items and promotional material
- purchasing and maintaining community tents for borrowing
- posting local events and Member Perks on our in-branch digital screens, website and through our locally-managed social media channels
- hosting and sponsoring informative, inspiring events that feature professionals from areas such as: business, local economics and tourism.

## We're Here to Grow Your Business.

### Pay It Local Mobile App

Pay it Local is our most recently-launched Mobile App, aimed at supporting our local business members and encouraging local shopping. It's easy and free for merchants to sign up and for members to download. Set the app to push notifications and you'll receive an alert when you're close to a participating business. Or, simply review the map to see current offerings.

Pay it Local is a triple win: building brand awareness and loyalty for local business, providing Sunshine Coast Credit Union members with local deals, and working together in building a financially healthy, sustainable local economy.



#### Benefits to merchants

- 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



#### Benefits to members

- 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!

Download the App for Free: [www.sunshineccu.com/PayitLocal](http://www.sunshineccu.com/PayitLocal)

Add your Offer for Free: Speak to us in-branch or call 604.886.4385