



2016 Community Investment Report

*Empowering our communities
and enriching lives beyond banking
to build brighter futures*

Helping to build resilient communities by dreaming big and sharing more

AT THE HEART OF G&F FINANCIAL GROUP IS A GIVING SPIRIT

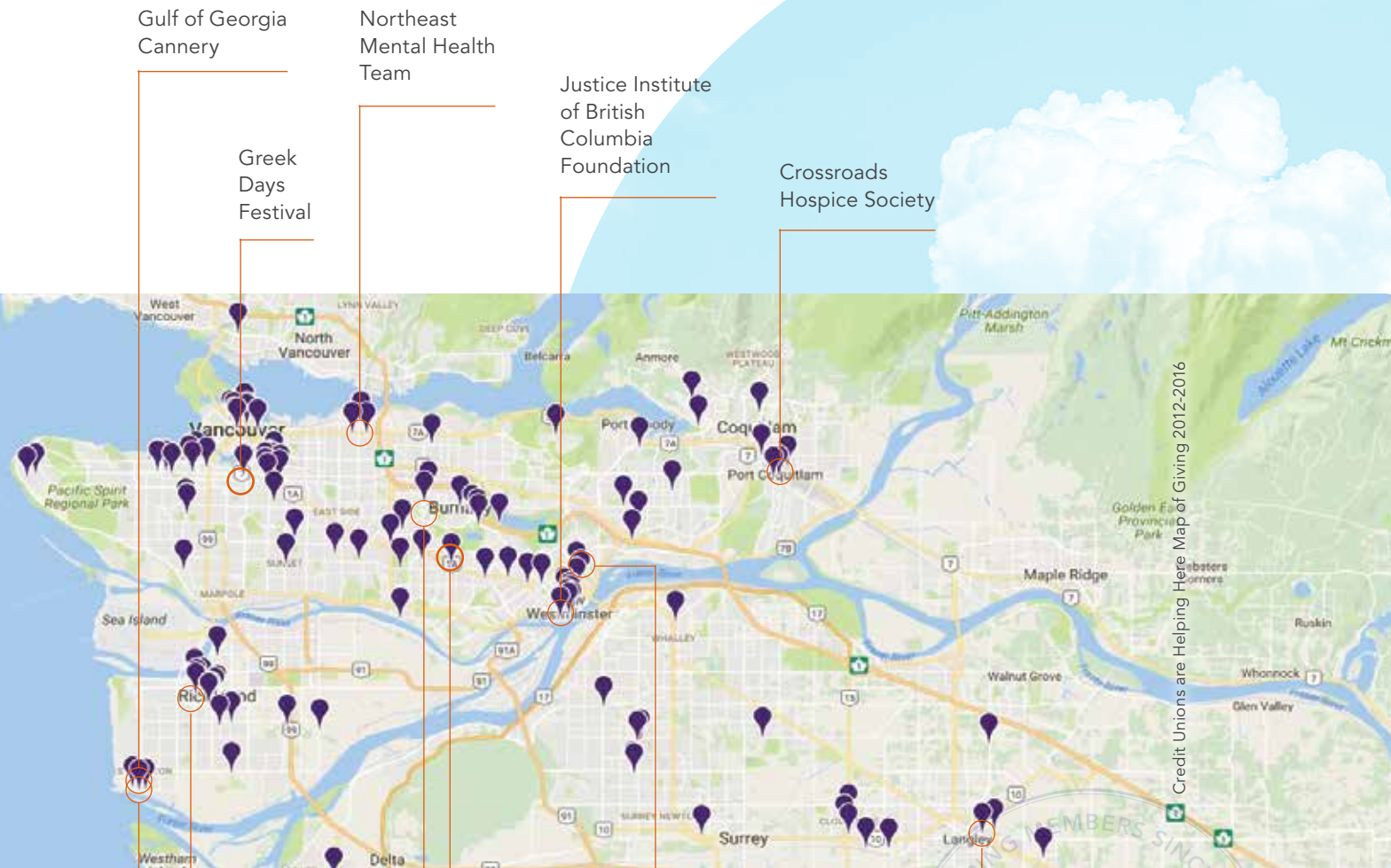
With over 30,000 members across 14 branches in local communities, we are inspired by the good work our members and community partners do—and the ways we can help them achieve their dreams.

Every year G&F Financial Group spreads its donation dollars, support and time across the Lower Mainland, serving a wealth of local initiatives, charities and non-profits; organizations that support the social, economic and environmental well-being of the neighbourhoods we serve.

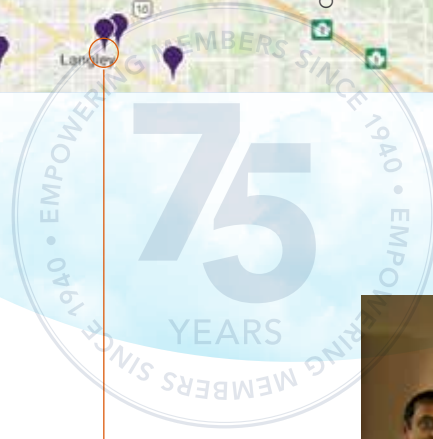
And 2016 was no different. We named it the *Year of Sharing*—to commemorate our heritage and our members, and to celebrate our shared investment in local communities for over 75 years.

Our focus remains strong and true: to educate and empower our members to plan, prepare and dream bigger. In doing so, we continue to support our communities through:

- The G&F Financial Group Foundation
- Sponsorships and donations
- Educational awards and bursaries
- Annual internal fundraisers for causes that strengthen our communities
- Employee volunteerism



Credit Unions are Helping Here Map of Giving 2012-2016



- Gulf of Georgia Cannery
- Northeast Mental Health Team
- Justice Institute of British Columbia Foundation
- Crossroads Hospice Society
- Greek Days Festival
- Seafair Minor Hockey Association
- Burnaby Neighbourhood House
- Hastings Community Little League
- Steveston Japanese Language School Society
- Royal City Hyacks Football Club
- Vancouver Giants



Cheque presentations to the Multiple Sclerosis Society of Canada (left) and the Justice Institute of BC Foundation (right)

Our philosophy of giving

G&F Financial Group is a community-based and member-owned credit union. And while we're one of the ten largest in the province, we stand true to our vision, mission and values—among them, to create brighter futures.

G&F goes beyond banking. We create opportunities for growth and build meaningful relationships with our members and partners, together.

Every year, G&F strives to support programs and groups that highlight excellence in community health, financial education and the environment. Investing in local community is deeply engrained in our roots. In 2016 we invested \$384,747, or 6.0% of our earnings from operations, into our communities through donations, sponsorships, educational bursaries, scholarships and through the G&F Financial Group Foundation. Employees also raised an additional \$101,919 in support of local charities.

LIVING, WORKING AND INVESTING OUR VALUES EVERY DAY

At G&F, we are connectors and community builders, and contribute to those who share in our philosophy of giving. G&F empowers, enriches lives, engages and educates. We thrive on helping others live their best lives and work to empower our membership and growing network of community partners.

G&F invests in three main areas: community health, financial literacy and environmental impact. We donate to programs and groups that promote well-being in our community through the arts, financial education and empowerment, and health and vitality in our shared environments.

When you shine, we do too.

Inspiring growth and empowerment, from the foundation up

G&F FINANCIAL GROUP FOUNDATION

Established in 2002, the G&F Financial Group Foundation provides financial assistance to organizations and programs that align with G&F values and principles, and that create a lasting and positive impact in our communities. Since its launch, the Foundation has distributed \$930,842 for local initiatives. In 2016 alone, we donated \$61,400 through the Foundation across the Lower Mainland.

G&F: A PARTNER IN YOUR SUCCESS

In 2016, G&F expanded its giving reach through the online charitable giving platform, Chimp. In honouring our more than 75 years in the community, in December 2015, G&F invested \$1 million into the G&F Financial Group Foundation with Chimp. This collaboration will engage more people to give generously to local causes and in turn, allow our community partners to shine even brighter.

FOUNDATION GIVING GOES A LONG WAY

This year, our community investment dollars went towards the purchase of equipment for health training and environmental cleanups, tools and kiosks for educational purposes, information sessions on financial literacy, sports programming at elementary schools and more.

Our 2016 Foundation grant recipients include:

- Battered Women's Support Services
- Burnaby MoreSports Society
- Down Syndrome Research Foundation
- Fraser Riverkeeper Society
- Justice Institute of British Columbia Foundation
- Langley Hospice Society
- Multiple Sclerosis Society of Canada—BC & Yukon division
- Port Coquitlam Heritage and Cultural Society
- Simon Fraser University
- Steveston Historical Society

Construction Financing and Investment Seminar at our North Burnaby Branch (left)



Celebrating the Year of the Rooster at our new Brentwood Branch (right)



Since 2002, the Foundation has distributed \$930,842 for local initiatives. In 2016 alone, donations totaled \$61,400.

We heart community

THRIVING COMMUNITY PARTNERS AND PARTNERSHIPS

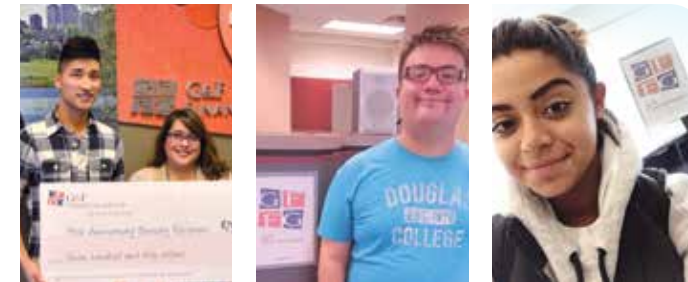
In 2016, local G&F branches awarded sponsorship and grant recipients anywhere from \$100 to \$26,250, and as a result, empowered the lives of many. Here's a sampling of who and what we supported this year:

- British Columbia Institute of Technology
- Burnaby Minor Hockey Association
- Coquitlam Angels baseball club
- Coquitlam Express junior hockey team
- Douglas College
- Florence Nightingale Elementary
- Giro di Burnaby
- Goh Ballet Vancouver Society
- Greek Day on Broadway
- Gulf of Georgia Cannery
- Hastings Community Little League
- Justice Institute of British Columbia Foundation
- New Westminster Secondary School (and its Dry Grad)
- New Westminster's Summer Movie Series
- Richmond Gateway Theatre Society
- Richmond School District
- Rotary Club of New Westminster
- Royal City Hyacks Football Club
- Seafair Minor Hockey Association
- Steveston Japanese Language School Society
- TEDxStanleyPark
- The Centre for Child Development
- Vancouver Giants junior hockey team
- Vancouver International Dance Festival
- Vancouver Northeast Mental Health Team



Our Fresh Team celebrating with our Willoughby Team and supporting the Vancouver Giants

A year of sharing with our youth



Congratulations to our Celebration Bursaries recipients!

school and post-secondary students education awards, totalling at over \$33,685.

All in all, we contributed to youth education through these 2016 awards and bursaries:

- High school scholarships
- Post-secondary scholarships
- Out-of-province scholarships
- Year of Sharing Celebration Bursaries
- Credit Union Foundation of British Columbia

CREATING BRIGHTER FUTURES, ONE STUDENT AT A TIME

This year, we supported a number of students attending a variety of institutions, including technical schools, including the University of British Columbia, Simon Fraser University, the University of Victoria, Kwantlen Polytechnic University, University of the Fraser Valley and the British Columbia Institute of Technology. Additionally, each year G&F contributes dollars to the Credit Union Foundation of British Columbia, a philanthropic organization funded by credit union members across the province. In 2016, we gave over \$2,925 towards the Foundation's scholarship program—giving even more youth in BC the ability to dream bigger.

EDUCATIONAL AWARDS AND BURSARIES

G&F Financial Group not only invests in community partners, but in the partners of tomorrow. We continued our 75th anniversary celebrations into 2016 by declaring it our *Year of Sharing*. And so we gave more, adding ten education bursaries totalling \$7,500 to our scholarship portfolio, with the winners demonstrating academic excellence and a strong sense of community or volunteerism. In total, we gave 45 high

Raising the bar

ANNUAL INTERNAL FUNDRAISERS

Annually, our G&F employees focus on a handful of causes through dedicated internal fundraising efforts. In 2016, we applied our principles of giving to the United Way of the Lower Mainland, and the BC Children's Hospital and Richmond Hospital foundations. Together, we raised over \$130,000 to help purchase vital hospital equipment, conduct research, and help these organizations provide integral support in our communities.



United Way of the Lower Mainland: \$60,140

In 2016, G&F Financial Group employees raised \$30,700 in support of the United Way of the Lower Mainland. Their contribution was matched by the credit union's Board of Directors, for a total donation of \$60,140. This continues a partnership between United Way and G&F that now extends over a decade. Funds will go towards local initiatives focused on child poverty, anti-bullying, and social isolation and seniors across Greater Vancouver.



BC Children's Hospital Foundation: \$21,849

During the live televised Miracle Weekend event in June, G&F employees presented a cheque to the BC Children's Hospital Foundation (BCCHF) in the amount of \$21,849.18; in over 15 years, G&F has donated more than \$268,000 to the Foundation. Employees raised funds through Jeans Day, a slo-pitch tournament with other financial institutions, bingo, draws, a cooking competition and more. Thanks to the efforts of our employees and members, the BCCHF raised over \$20 million dollars through the campaign to help purchase life-saving equipment, conduct research into childhood diseases and support educational programs across BC.



Richmond Hospital Foundation: \$50,000

In September, G&F donated \$50,000 to the Richmond Hospital Foundation through our annual G&F Charity Golf Tournament. Over 110 golfers participated on the green at Surrey's Morgan Creek Golf Course. Among those present were the credit union's Board of Directors, employees, partners, suppliers and members. We thank all participants for their community contributions. This donation helped purchase an Argon cautery unit to help treat cancer patients and those affected by serious gastrointestinal diseases and conditions.

Home is where the heart is

EMPLOYEE VOLUNTEERING

As much as we give in funding, we give even more in our knowledge and employee time. From our corporate office to our local neighbourhood branches, G&F Financial Group is committed to sharing at every level.

FINANCIAL LITERACY: A TOOL FOR GIVING MORE

At G&F, we believe a financially literate community is an empowered one. We provide tailored advice to each of our members—advice that will help them make informed decisions for years to come. This simple act of teaching and giving more has a lasting impact on our community and theirs too. We do this through podcasts and Smart Money sessions that impart practical knowledge on home-buying, insurance, benefits, savings and investments. Our employees are a vital part of our financial literacy program; they share their skills and volunteer their time at sessions, and even facilitate and translate in different languages.

This work is about living our shared values—and understanding that what we give impacts others.

WE GIVE MORE THAN DOLLARS, WE GIVE G&F

Across the Lower Mainland, all 14 local branches participated in a variety of events in order to boost community involvement and partnerships. Employees participated in art and sports programming through facilitation, event logistics, G&F booth engagement, and by making themselves available to our members and the general public. This work isn't about meeting quotas or making appearances. It's about living our shared values—and understanding that what we give impacts others.

It truly was a year of sharing.

CARING FOR OUR COMMUNITIES, AND OUR ENVIRONMENT.

In 2016, we continued our commitment to environmental protection with a number of initiatives - like compost options in all of our locations and employee incentives for alternative transportation.

We also worked with our members to reduce our environmental impact by taking small, but meaningful, steps. We're pleased to share that, in 2016, over two thirds of our members now receive their monthly account statements online, saving approximately 3,600 pounds of paper.

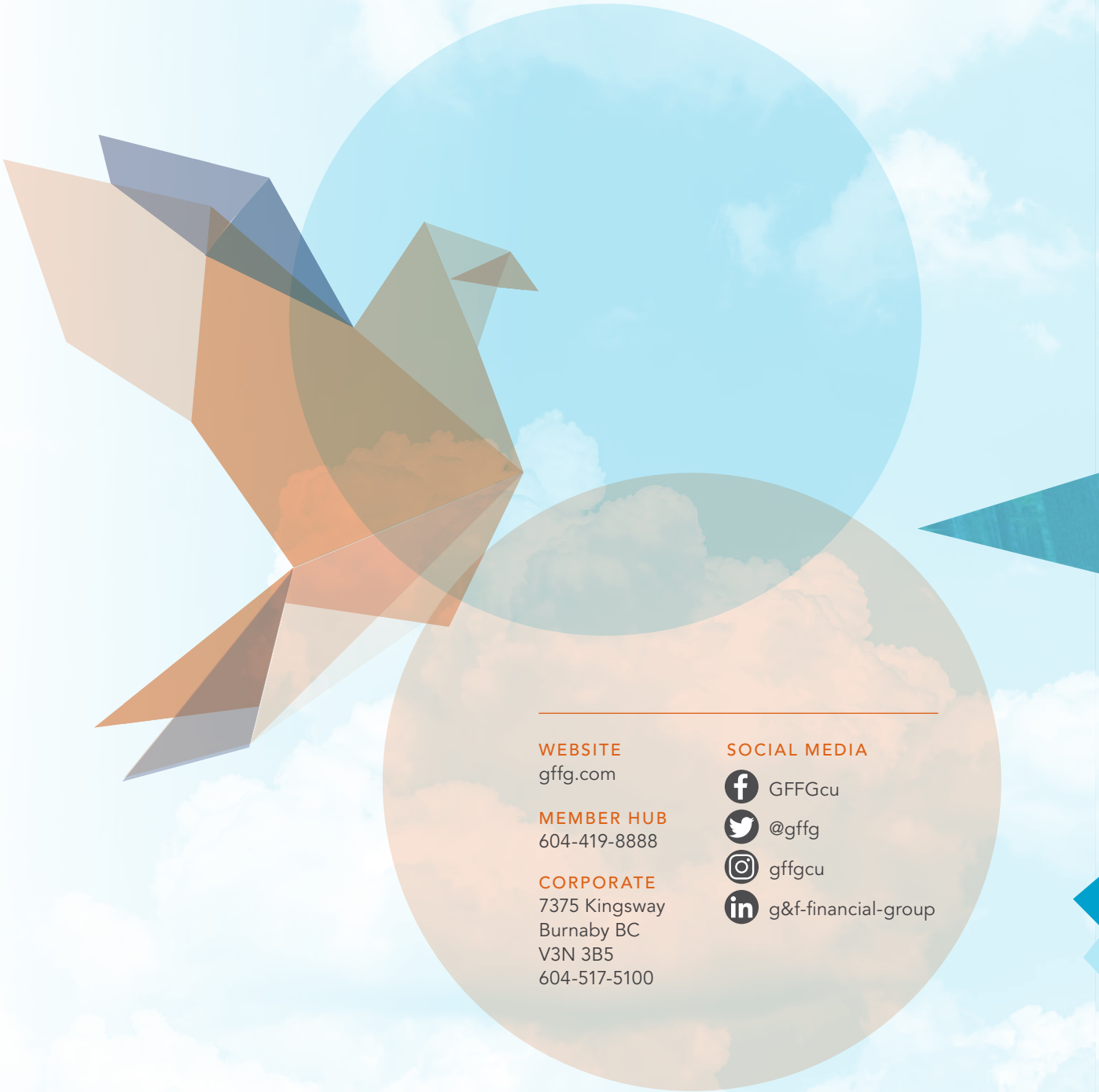
Together, we're working towards a brighter, and greener, future.





G&F
FINANCIAL
GROUP

life beyond banking™



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SOCIAL MEDIA

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