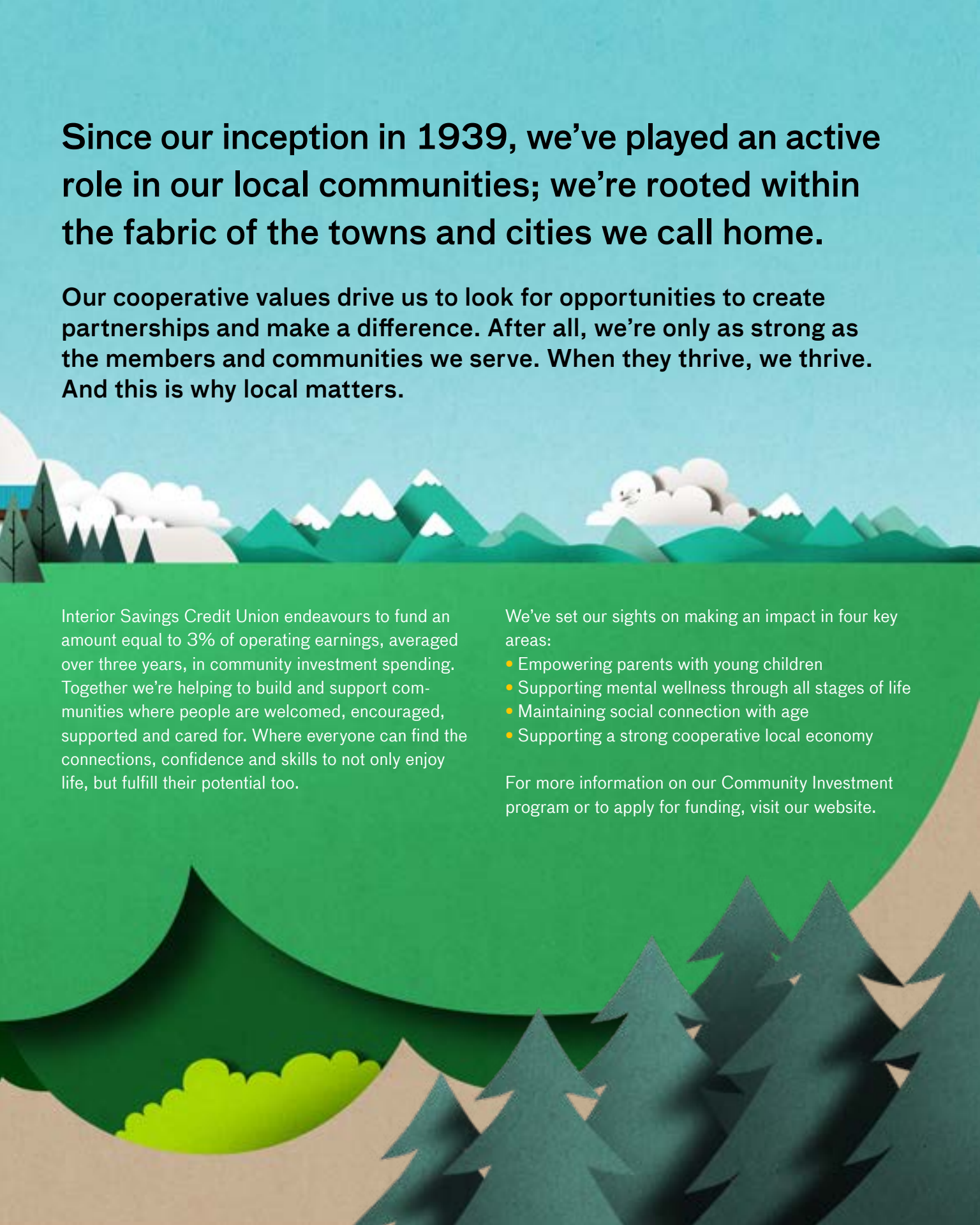


# 2021 Community Investment Report





Since our inception in 1939, we've played an active role in our local communities; we're rooted within the fabric of the towns and cities we call home.

Our cooperative values drive us to look for opportunities to create partnerships and make a difference. After all, we're only as strong as the members and communities we serve. When they thrive, we thrive. And this is why local matters.

Interior Savings Credit Union endeavours to fund an amount equal to 3% of operating earnings, averaged over three years, in community investment spending. Together we're helping to build and support communities where people are welcomed, encouraged, supported and cared for. Where everyone can find the connections, confidence and skills to not only enjoy life, but fulfill their potential too.

We've set our sights on making an impact in four key areas:

- Empowering parents with young children
- Supporting mental wellness through all stages of life
- Maintaining social connection with age
- Supporting a strong cooperative local economy

For more information on our Community Investment program or to apply for funding, visit our website.



## GIVING HIGHLIGHTS

Our members help create local money that stays local – supporting the local economy, local initiatives, and positive local change.



**\$509,000**

In bursaries awarded to local students



**\$4,050**

Value of staff volunteering during work hours



**1,723**

Hours volunteered by our employees



**\$554,067**

The total value invested in community programs<sup>1</sup>



**\$177,586**

Invested in sustainable programs through our Community Investment Fund



**\$9,900**

Donated by our employees to the United Way



<sup>1</sup>Includes program management costs such as our community events team, and community tent program.

## MEMBER REWARDS



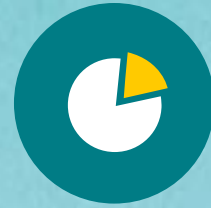
**\$28.4 Million**

Returned to our members over  
the last 10 years



**\$3.4 Million**

Earned by members in 2021  
through bursaries, dividends,  
and Member Rewards



**22%**

Of operating income returned  
to members in 2021



## SUPPORTING OUR COMMUNITIES

2021 was not an easy year for our communities. The year was marked by wildfires, flooding and the heartbreaking discoveries of children found buried on the grounds of former residential schools. And amongst these events, the pandemic continued to impact so many. As individuals and as a community, our resilience was tested.

But in these moments of difficulty, we also witnessed compassion, strength, and a collective desire to make a difference. As a cooperative whose humble beginnings started with a small group of people who wanted something better for their community, we know the power of working together. We know that only by coming together can we move forward.

As we navigated this last year, the financial health of our members continued to be our focus. We were there to share knowledge, offer advice and help our members weather challenges while also looking to the future.

We continued to be active in our communities and supported many programs and services. Here's a few of the ways we lent a hand:

- We supported flood relief efforts in Merritt with \$25,000 distributed among **United Way of BC**, **Canadian Red Cross**, and the **Nicola Valley Food Bank**. We also provided clean up supplies and equipment to residents, and invested a further \$20,000 in a partnership with **Thompson Nicola Regional Library** to ensure residents had access to a computer and internet.
- Through our **Community Investment Fund**, over \$175,000 was awarded to 20 local non-profits to help launch or expand existing programs or services.
- With the help of our members, we contributed nearly \$7,000 to **United Way of BC's Lytton Wildfire** relief campaign.
- We contributed \$5,000 to the **Indian Residential School Survivors Society** to help them continue their important work in supporting school survivors.

- In a partnership with others, we invested \$30,000 to help local social enterprise and social purpose organizations become more sustainable and resilient.
- On our annual **Day of Difference** we volunteered in our communities and gave almost \$10,000 in the form of donations and random acts of kindness, including free coffee and paying for people's groceries.
- We contributed \$10,000 to the **Rolli Cacchioni Memorial Bursary** that will help School District 23 students further their post-secondary education.
- While many well-loved community events were cancelled, scaled back, or moved online due to the pandemic, we were pleased to play a role again in presenting **Unplug and Play**, **Okanagan Embrace Aging** and the **Interior Savings Moonlight Movie Tour** - drive-in edition.

As a local cooperative, our ability to invest in our communities, to support programs and services that help people achieve their potential, and offer a safety net when hardship occurs, is a direct result of your membership. When you choose Interior Savings for your financial needs, you help to make our communities stronger and more resilient.



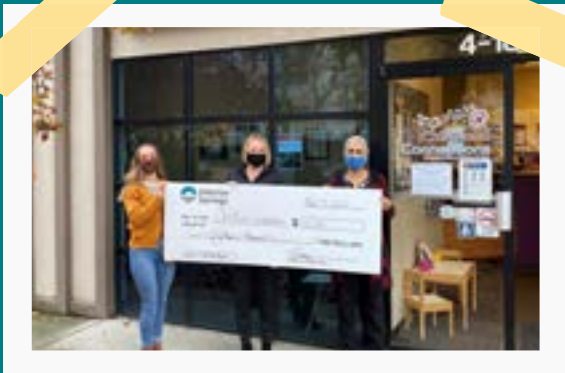
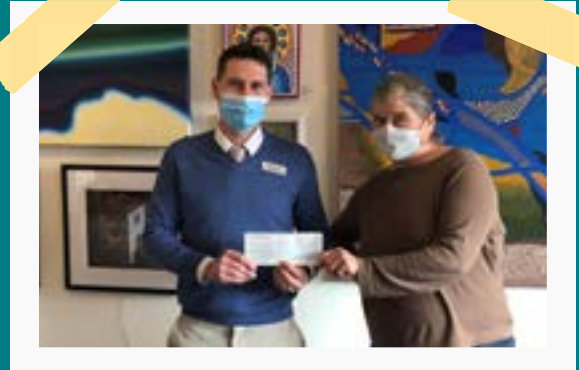


## INVESTING IN LASTING IMPACT

In 2021, we provided \$177,586 in seed funding to help local non-profits launch important new programs and services in our communities. Here's a look at a few of the initiatives that were funded.

### Building a Cooperative Economy

Lillooet Learning Communities Society led the charge to create the Community Connect Innovation HUB; a social enterprise designed to provide apprenticeship and mentorship programs, and small business incubation space to support the local economy. With Interior Savings' support they were able to purchase some key items needed to launch, including rolling tables, walls, display stands and technology.



### Helping Families Thrive

The Community-Based Child Play program, piloted by Childhood Connections in Kelowna, is aiming to improve early childhood education outcomes through the power of play. With a grant from Interior Savings, 60 early childhood educators in the Central Okanagan received training and resources to help develop knowledge and skills amongst their teams, and better support the children they care for, especially those with symptoms of stress and trauma.

### Supporting Skill Development & Innovation

ASK Wellness in Kamloops expanded their Mattress Recycling Program, a social enterprise, to diversify their revenue stream and provide additional skill development opportunities for their program participants. With the grant from Interior Savings, they purchased power tools to expand the products they sell from just pallets to planters and bundled firewood, with all proceeds going back into the organization.

