

Vancity

Good Money™
through
Community Investment

Vancity

Make Good Money.™

How Vancity started!



We, the several persons whose names, addresses, and occupations are subscribed, desire to be deemed to be incorporated credit union under the Credit Union Act, and irrevocably agree to subscribe the number of shares and amounts hereinafter mentioned.

Dated this 15 day of September, 1946

Full Name	Address	Occupation	Number of Shares	Amount of Shares	
John W. Spalding	120-21st Ave. E.	1st Officer	5	<i>W. Clark 1425 E. 21st Ave. Vancouver, B.C.</i>	
James L. Spalding	72-2275 Oak St.	Tras. Manager	5		
John Floyd Spalding	840 W. 64th Ave.	Health Manager	5		
John H. Spalding	110-20th W.	Cost Inspector	5		
James L. Spalding	810 E. 5th Ave.	Housewife	5		
John Robert Spalding	620 E. 11th Ave.	Organizer	5		
William Spalding	950 E. 23rd Ave.	Refrigerator	5		
James Spalding	1937 Oak St.	Civil Engineer	5		
William Spalding	978 W. 18th Ave.	Field Station	5		
William Spalding	2225 - 1st St.	Organizer	5		
Robert Spalding	110 E. 12th Ave.	Organizer	5		
William Spalding	2776 Spalding St.	Student	5		<i>Robert Spalding 1945 E. 21st Ave. Vancouver, B.C.</i>
William Spalding	2225 Spalding St.	Student	5		
William Spalding	1597 Spalding St.	Student	5		

This is the charter of Vancity in October 1946

- 14 people with \$5 shares
- Setting-up their own credit union to meet their financial needs

In 2012 we are 66 years old

- Canada's largest credit union
- and a financial cooperative deploying members' pooled capital locally, for community good

Vancity is all about Good Money™



Our promise to members is ‘to make you good money by putting money to good.’

Good money is changing how we see wealth and transforming the place where we live. It’s members helping members meet their financial goals no matter how big or small.

It supports companies that are sustainable now so that we can all be better off in the future. It gets behind growing businesses.

Vancity is always innovating



We were the first financial institution to:

- **write mortgages east of Main Street in Vancouver**
- **in Canada to underwrite mortgages to women without a male co-signer**
- **to become carbon neutral**
- **and in 2011 the largest organization in Canada to sign onto the Living Wage campaign and commit to being a Living Wage Employer.**

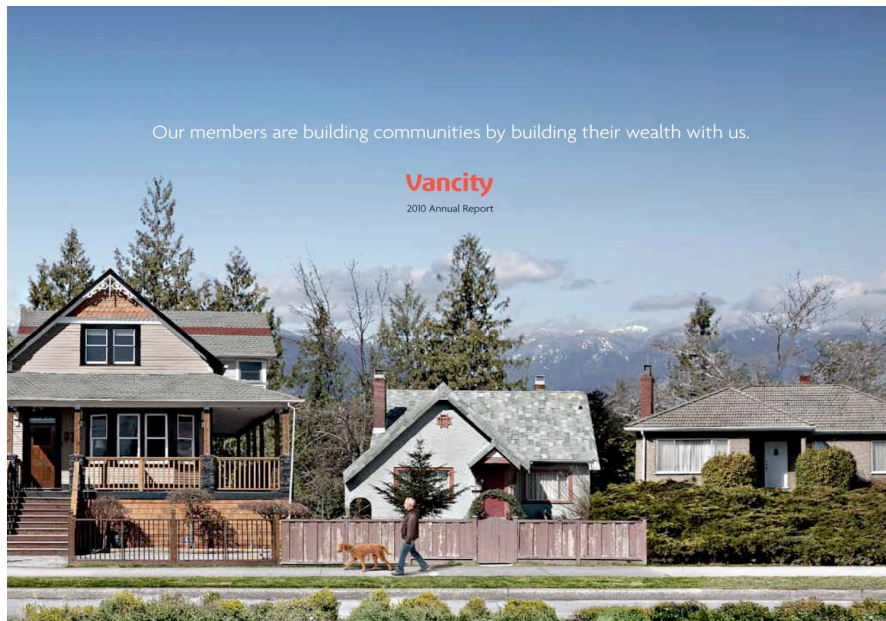
Our vision to redefine wealth is about mobilizing \$16 billion of members' assets



Our vision is to redefine wealth

That means leveraging \$16-billion in members' assets to financially support a broad spectrum of high impact organizations. We aim do this through:

- **Targeted and innovative impact lending and investment programs.**
- **Advice, advocacy and partnerships**
- **Grants (since 1994, Vancity has generated \$221 million in *Shared Success* grant dollars)**



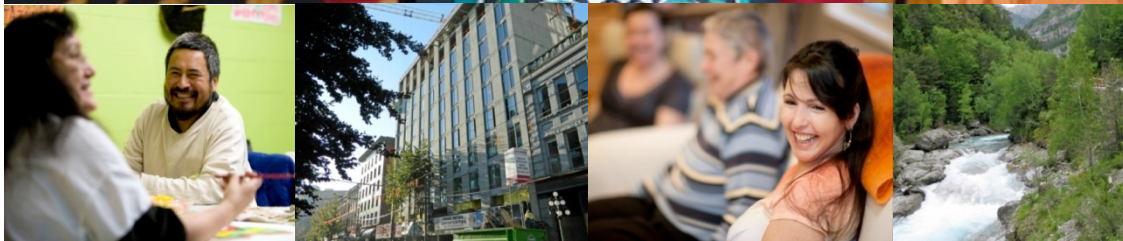
We invest in communities by serving a broad spectrum of organizations including:



Special welcome for Vancity members at Klahowya Village, Stanley Park.

[Read more.](#)

- **Businesses**
- **Not-for-profits**
- **Cooperatives**
- **Labour unions**
- **First Nation/Métis government organizations**
- **Social enterprises**



We invest in high impact proven sectors too



We work in a number of other areas that create impact in our communities. These are niche lending and investment areas that have proven markets.



- **Aboriginal communities**
- **Labour Unions**
- **Microfinance**
- **Not-for-Profits**

Affordable Housing (AH)



We invest in:

The creation or upgrade of affordable housing stock (defined as 25% or more below market rate). This includes: emergency and homeless shelters, transition housing, non-profit or subsidized housing, co-op housing, rental housing, on-reserve housing, life leases and property ownership.



Why?

Stable and affordable housing is a key driver of an individual's economic self-reliance, which in turn improves our community's well-being.

AH – meet 60 West Cordova



AH – meet the Chrysalis Society



Energy and Environment (E&E)



We invest in:

- Green buildings and the energy efficiency of buildings
- Organizations producing green products and services, clean technology
- Organizations actively reducing the environmental impact of their operations



Why?

- We recognize the impact of the built environment and business community on climate change

E&E – meet Greasecycle Inc.



E&E – meet Canoe Creek Hydro



Local, Natural and Organic Food (LNOF)



We invest in:

Businesses, not for profits and sector initiatives focused on local and organic food

Why?

To grow and promote a viable and sustainable local food system—one that contributes to a healthier environment, improved individual health, and a more resilient local economy.

LNOF – meet A Bread Affair



LNOF – meet The Root Cellar



Social Purpose Real Estate (SPRE)



What invest in:

property and facilities owned and operated by mission-based organizations and investors for the purpose of community benefit

Why?

The acquisition or construction of land and buildings supports the sustainability of the not-for-profit sector, and in turn, the blended value they provide to community.

SPRE – meet Caring for First Nations Children Society



SPRE – meet Kettle Friendship Society



Social Enterprise and Social Venture (SE&SV)



We want to invest in:

Social Enterprise and Social Venture to provide debt finance and equity capital to high impact social enterprises that do not qualify for grants or conventional financing structures.

Why?

Our aim is to address the funding gap often present at a critical stage in the growth of a social enterprise. Bridges gap between grants and conventional lending



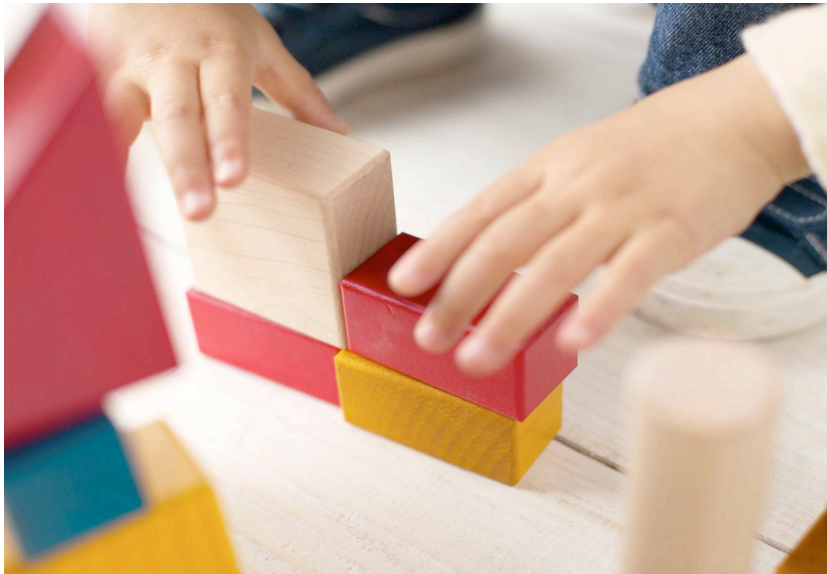
SE&SV – meet Save on Meats



SE&SV – meet Demonstrating Value



Other building blocks for Redefining Wealth - SRI, grants, sponsorships, collaboration



Other building blocks in support of our vision include providing an excellent member experience based on sound business advice and relevant financial services, bringing together individual members' financial prosperity and member and community well being.

We are transforming our sustainable wealth management offering to focus sales on socially responsible investing options.

We grant.

We advise.

We collaborate.

We're part of a global movement



In 2010 Vancity joined the Global Alliance for Banking on Values, an international network of financial institutions using finance to deliver sustainable development for people, communities and the environment.

Vancity wants to engage our local thought leaders in our vision and develop leadership capacity in our broader community, so that when we fully deliver on our vision, there will be an informed, willing and able community ready to work with us.



By being part of Vancity, you help create something greater



Our members have always known their business with Vancity makes them a part of something greater.

They can be proud that their every transaction contributes to the financial, environmental and social well-being of their community.

By joining Vancity you join a co-operative, 400,000 members strong, dedicated to doing good with money and putting money to good.

Vancity is all about Good Money™

