



IMPACT GIC

Winter 2020/2021 REPORT

Let your investments make a positive impact
on your environment and your community.

Think globally, act locally.



About Us

CASH MANAGEMENT GROUP

Established in 1999, we proudly joined Canaccord Genuity in February 2018. Based in Vancouver, BC, our team has managed short-term cash and investments for municipalities, post-secondary institutions, private enterprises, publicly traded companies, and institutions for over a decade. We also offer private wealth advisory services for high-net worth individuals and families.

As the Cash Management Group expanded, so did our offering to encompass a full suite of investment services including portfolio reviews, cash flow analysis, socially responsible investment options, and more.

The Cash Management Group has developed Canada's largest GIC deposit network and we proudly work with over 45 credit unions, banks and trust companies across the country. Our priority is to protect your capital and enhance your yield through our deposit network.

Each member of our team brings unique skills that allow us to offer the superior service, advice, and performance that our clients have learned to expect.

CANACCORD GENUITY

Canaccord Genuity Inc. is a leading independent, full-service investment banking and financial services firm headquartered in Vancouver, BC. Trading on the Toronto Stock Exchange under the ticker "CF-TSX" Canaccord Genuity has a market capitalization of over \$500 million.

Since its establishment in 1950, Canaccord Genuity has been driven by an unwavering commitment to building lasting client relationships. This is achieved by generating value for individual, institutional and corporate clients, through comprehensive investment solutions, brokerage services, and investment banking services. We are driven by your success™.

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RHIZA CAPITAL: THIRD-PARTY CONFIRMATION

Rhiza Capital is a Certified B Corp based out of British Columbia's Sunshine Coast and serves as a financial intermediary acting in direct response to the challenge of financing the UN Sustainable Development Goals (SDGs). They build impact portfolios guided by the values of their investors, partners and community. Rhiza Capital's investments are directed towards local Canadian and social ventures that generate a measurable, beneficial social or environmental impact alongside a financial return.

Canaccord Genuity has engaged the services of Rhiza Capital as our third-party consultant for IMPACT GIC investment screening terms and reporting process. Rhiza Capital has reviewed and confirmed the SDG Loan reports and “feature stories” meet IMPACT GIC criteria from participating credit unions (Aldergrove Credit Union) for this IMPACT GIC Winter 2020/2021 Report.





IMPACT GIC Overview

The Cash Management Group at Canaccord Genuity launched IMPACT GICs in the fall of 2019 as part of our Socially Responsible Investment (SRI) strategy for institutional investors. We have partnered with five credit unions across Canada to offer this first-of-its-kind GIC to municipalities, post-secondary institutions and other investors.

The aim of IMPACT GICs is to let your investments make a positive impact on your environment and your community. Investors were looking for a way to generate a positive impact and a competitive return, and we believe this program finally allows both.

IMPACT GICs fund lending activity that is subject to a series of positive and negative screens. All loans issued by the credit unions participating in the IMPACT GIC program support local business and pursue at least one of the United Nations' Sustainable Development Goals (SDGs).

 **SUSTAINABLE DEVELOPMENT GOALS**



Credit unions that receive deposits through the IMPACT GIC program lend out all their proceeds within six months. Lending activity is confirmed by the sustainable investing experts at Rhiza Capital, and investors are provided with a report that details the positive impact of their investments.

PARTICIPATING CREDIT UNIONS:



Detailed in our report is the total funds received this reporting period (September 2020 - January 2021) and IMPACT GIC feature stories.

IMPACT GIC

Winter 2020/2021 Report

THIS REPORTING PERIOD:

Total IMPACT GIC Deposits: **\$2,000,000**

Total SDG Loans: **\$2,000,000**

SINCE INCEPTION:

Total IMPACT GIC Deposits: **\$8,750,000**

Total SDG Loans: **\$11,630,000**

The IMPACT GIC Winter 2020/2021 Report includes a feature story from the following credit union:



SDG Loans issued in this report met the following Sustainable Development Goals:





IMPACT GIC Feature Stories • Aldergrove Credit Union

Encompass Support Services Society

Encompass Support Services Society (ESSS) is a grassroots, non-profit agency that provides enriching and essential programs and support services in Langley, British Columbia. As a leading social service organization, Encompass offers a variety of free and inclusive programs for children and families with a focus on building a strong, sustainable community. ESSS bridges significant gaps with life-changing initiatives such as parent support groups, after school programs, counselling services and Bridges to Employment.

Encompass has a long-standing history of serving its community and recently celebrated its 25th anniversary this past Fall. In 2020, they supported 2500+ individuals in the City of Langley, Township of Langley and Aldergrove area

through their nine support sites and outreach partners. Driven by a passionate leadership team and board members, Encompass employs 48 full-time staff and partners schools and community partners to support initiatives like the Aldergrove Rotary Club's Starfish Backpack program, which supplies 50 elementary school children with six nutritious meals every weekend.



“Aldergrove Credit Union understands our organization’s goals to provide us with expert lending and advice. ”

- Loren Roberts

*Executive Director of Operations
at Encompass Support Services
Society*



Like many organizations, Encompass pivoted when COVID-19 hit to adapt to the needs of their clients, and fortunately, they were able to thrive. Christine McCracken, Executive Director of Programs, says their team shifted immediately by offering virtual programs for families and youth, and partnered with other community organizations such as Meals on Wheels to deliver to vulnerable seniors. ESSS continues to drop off food and essential needs to participants and community thanks to the support of Encompass’ dedicated staff team.

In June 2020, The Province of BC announced Encompass was chosen as the lead agency for the Foundry Langley site; this exciting partnership means services for young people ages 12-24 including primary care, mental health care, substance use, sexual health care and family and youth peer support provided at an integrated site, led by the Encompass team.

Making an impact in a community is a big task to take on and Encompass turned to Aldergrove Credit Union to support their growing needs. “We have a long-standing history with Aldergrove Credit Union,” explained Loren Roberts, Executive Director of Operations at Encompass, “so we feel very comfortable with them and they understand our organization’s goals and provided us with expert advice.” Aldergrove Credit Union was instrumental

in helping Encompass purchase their new office in partnership with Foundry which is set to open in 2022, and they are proud to support local organizations like Encompass in their community. “It has been an honour and a pleasure to work with Encompass to support their banking and financial needs for nearly 15 years. As the organization continues to grow and expand, the greater impact they have, and the stronger our communities become. Working with their team on banking, and having our teams also help on projects to help the organization grow is a win for all of us. Our communities and the world is brighter because of their work – we look forward to working together for many more years!” Nina Redline, Commercial Account Manager from Aldergrove Credit Union - Otter Community Branch.

Encompass has been making an impact since 1995, enriching the lives of people in the Langleys or across Langley City and the Township of Langley. Their goal for 2021 is to continue to strengthen their community and bring back a sense of connectedness. They are working with local partners to focus on supporting mental health and food security for all. ESSS operations contribute to the Sustainable Development Goals of Zero Hunger, Good Health and Well Being, Quality Education, Decent Work and Economic Growth and Sustainable Cities and Communities. Visit their website to learn more about Encompass Support Services Society initiatives:

<https://www.encompass-supports.com/>



Disclaimer

This information is for general reporting purposes only; for more details on IMPACT GICs please contact the Cash Management Group. The information herein has been obtained from sources that Canaccord Genuity Corp. believes to be reliable. However, Canaccord Genuity Corp. does not guarantee its accuracy or completeness and is not responsible for any errors or omissions. Canaccord Genuity Corp. is not responsible for monitoring compliance with the Socially Responsible Investing (SRI) obligations outlined in this document. Canaccord Genuity Wealth Management is a division of Canaccord Genuity Corp., Member of the Canadian Investor Protection Fund. Canaccord Genuity is a member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada (IIROC).

Use of Information

Information in this report has been obtained from participating credit unions and party(s) and is to not be altered or shared without the consent of Canaccord Genuity.

Additional Information

For more information on IMPACT GICs, reporting, or details on the Cash Management Group's Socially Responsible Investing Strategy please visit: www.cgcashgroup.ca/socially-responsible-investment or contact our team.

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