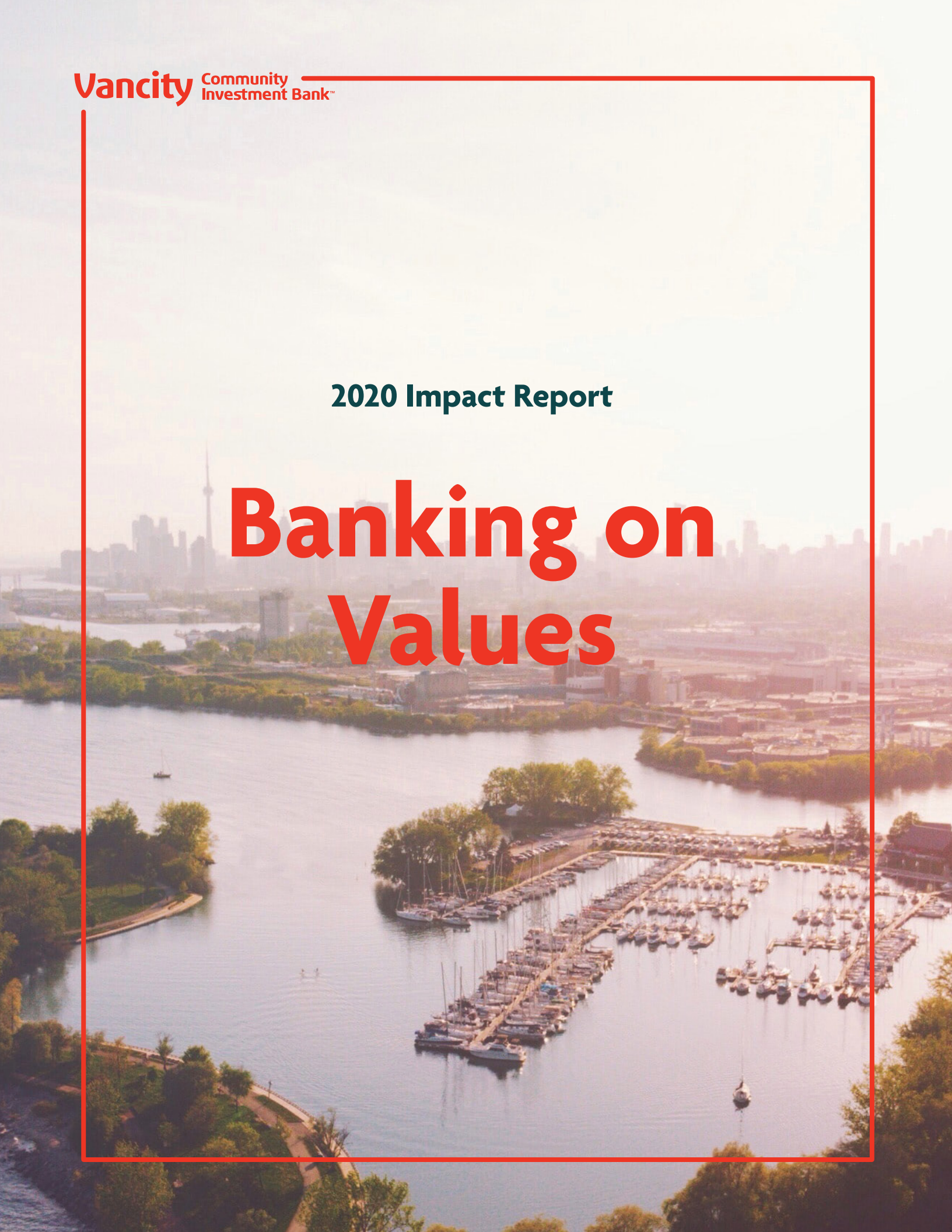


2020 Impact Report

Banking on Values



Dear friends,

2020 didn't turn out the way anyone expected, and it's impossible to reflect on the year and not think about COVID-19. Each one of us has in some way been affected by the pandemic and our thoughts are with those who have lost livelihoods and, especially, loved ones.

The pandemic has clouded 2020, but even in the darkest of times there is always hope. When I think back over the past 12 months, I'm also reminded of the stories of community, generosity and resilience as organizations came together to support one another. I'm reminded of the power of purpose.

As Canada's first and only values-driven bank, purpose guides VCIB's decision-making process. Now more than ever before, I am thankful that we always have and always will lead with our values.

This year, leading with our values has meant that VCIB took action to address the impacts of COVID-19. We started by establishing partnerships with community foundations to support front-line organizations. We launched our Unity GIC to ensure organizations could remain financially resilient. We conducted research with Vancity and the Canadian Urban Institute to monitor the impacts of the pandemic on our main streets. Most importantly, we refocused our business strategy around supporting the businesses and organizations that will help us build back better.

Leading with our values also meant we recognized when we needed to listen to the important conversations happening in the racial justice movement. Historically, our industry has played a role in the disproportionate distribution of wealth. As a values-driven bank, it is our responsibility to help fix the system.

As part of our work to address systemic racism, we held a diversity, equity and inclusivity workshop open to anyone wanting to join VCIB on the journey towards a more inclusive future. Our work in this area is only just beginning but we are committed to becoming part of the solution.

Leading with our values also means celebrating our achievements. This year, we are proud to have financed hundreds of clean energy projects and units of affordable housing. We are eager to scale this impact and have committed to financing up to \$100 million towards affordable housing solutions in the next year.

The need to drive change has never been greater, yet looking forward to 2021 I am confident VCIB's commitment to its values will make this possible.



Jay-Ann Gilfoy
CEO & President, VCIB

Our Purpose

To finance a sustainable tomorrow.

Our Mission

To use the tools of finance to drive immediate and lasting social and environmental change in our communities.

Our Values

- Integrity
- Humility
- Transparency
- Respect for People
- Stewardship
- Leadership
- Respect for Place
- Partnership

At VCIB, we define ourselves by our actions rather than our words. The company we keep, the change we drive – these are our investments and these are our returns. Read on to learn more about the products, projects and partnerships that defined our impact in 2020.

OUR CONTRIBUTION TO THE UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

VCIB's work aligns with a broad cross-section of the UN SDGs – whether it be through our impact investments, our choice of banking products and services, or how we choose to support and finance Canada's changemakers. In 2020, we've had the greatest impact in the following areas:



Spotlight on Business Banking

This year, in response to the pandemic, we accelerated our plans to introduce a new suite of banking products and services designed to support the businesses and organizations that will help us build back better.

Here's a snapshot of what we've been working on:

- **A Shared Interest™ Visa Business®** card that offers unique features and rewards to help your organization achieve its financial goals and its mission – all while helping the community and the environment.
- **Term Loans** to unlock funds needed to grow, expand and increase your organization's impact and **Operating Lines of Credit** to help bridge gaps in your operating cash flow.
- **High Interest Savings Accounts** to help you earn competitive, tiered interest on your organization's short-term savings, as well as **Transaction Accounts** for your day-to-day banking needs. 100% of these deposits are used to support impactful projects and organizations.
- **An online banking platform** designed to give you convenient access to your organization's accounts whenever and wherever you want.

™Shared Interest is a trademark of Vancity Community Investment Bank. Loans subject to credit approval. Other terms and conditions may apply.

*Trademark of Visa Int., used under license.



Image Courtesy of Andre Widjaja, Mariner Agency

With an Operating Line of Credit from VCIB, Building Up — a social enterprise that provides pre-apprenticeship trades training programs for individuals who face barriers to employment — had a safety net to support growth and increase their impact.

“With VCIB, there was a good understanding of what we're doing and why. I always felt like the team valued the organization more than a traditional bank would.”

Marc Soberano, Founder, Building Up

Environmental Defence:

35 years of defending clean water, a safe climate and healthy communities

Image Courtesy of Environmental Defence

Environmental Defence has earned its reputation as one of the most effective and influential voices for environmental advocacy in Canada. For the past three decades, the organization has worked with citizens, industry and all levels of government to safeguard our freshwater, create livable communities, decrease Canadians' exposure to toxic chemicals, end plastic pollution, tackle climate change and build a clean economy.

Most recently, you may have seen their insightful analysis [in the news](#) in response to an Ontario Government announcement about progress toward provincial emissions targets. Rather than a decrease in emissions, Environmental Defence has documented a ten megatonne increase in GHGs since 2017, revealing just how much work is left to be done. Always pragmatic, they've also provided a roadmap for change and opportunities for policymakers and citizens to take urgent action to meet our climate targets and build back better.

We're proud to support their work through our values-based approach to banking, first by aligning their investments with their values through a VCIB Impact GIC in 2019. More recently, we were pleased to help them switch to a VCIB Shared Interest™ Visa* Business Card with terms that better reflect their strong operating history and management.

Enabling non-profit access to credit

Even non-profits with solid track-records are commonly asked for cash security or personal guarantees when applying for corporate cards—limiting access to credit and hindering the efficient delivery of their mission. With a credit approval process tailored to the non-profit and charitable sector, that's what the VCIB Shared Interest Visa Business Card is designed to solve.



Solidarity Savings:

A pooled high interest savings program by and for organized labour

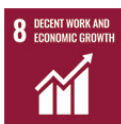
After launching our new VCIB High Interest Savings Account in September, we teamed up with Union Savings to create a unique program for organized labour. Solidarity Savings is a pooled high interest savings account program that allows labour unions to collectively benefit from higher interest rates while making a difference on social and environmental issues important to their communities.

It was important to VCIB and Union Savings that the product be competitive with what you'd find at any other bank, so in most ways a Solidarity Savings account looks just like the typical high interest savings account. The difference is that the Solidarity Savings program uses the power of collectivism to secure better interest rates for

everyone based on the aggregate balance of all accounts. The more unions that participate, the greater the benefit.

By giving unions a way to pool their savings, we're helping make sure that locals as small as 10 people can access the same competitive rates as larger organizations. In other words, it's a unique financial product built on the principles of organized labour.

→ [Click here](#) to read more about the Solidarity Savings Program on our blog.



100%

of deposits made with VCIB contribute to more sustainable, affordable and inclusive communities.

Spotlight on Social Purpose Real Estate

In 2020, we financed projects serving diverse communities, from supportive housing for individuals recovering from addiction, to office space for organizations championing local food.

JANUARY 1 – DECEMBER 31, 2020



13

**new social purpose
real estate projects
financed**



647

**units of new or
preserved affordable
housing**



26,527

**sq. ft. of non-profit,
cultural &
community spaces**

CUMULATIVE IMPACT

36

**social purpose
real estate projects
financed**

1,408

**units of new or
preserved affordable
housing**

417,513

**sq. ft. of non-profit,
cultural &
community spaces**

JOINING FORCES WITH THE PUBLIC SECTOR TO SOLVE THE AFFORDABILITY CRISIS

In November, VCIB was thrilled to announce a ground-breaking agreement with Canada Mortgage and Housing Corporation (CMHC) to work together to create new affordable housing.

The agreement will see VCIB commit up to \$100 million in financing for affordable housing initiatives by September 2021.

→ [Learn more](#)

Options for Homes: Bringing home ownership within reach

Image courtesy of Options for Homes

Over the past 30 years, the cost of home ownership has increased dramatically in the Toronto region. First, it was low-income earners who struggled to own. Now, it's moderate-income earners too.

Options for Homes, an affordable housing developer and mission-driven social enterprise, has been working to reverse this trend for 25 years. Options develops high-quality condos and offers buyers up to 15% in down-payment assistance, helping to make home ownership possible for individuals and families making as little as \$40,000 per year.

To support Options, VCIB extended a syndicated construction loan of more than \$80,000,000 for the organization's latest development. Once built, The Humber will provide housing for 232 families in Toronto's Weston Village neighbourhood.

“ We help people, who couldn't otherwise, to purchase homes. This takes pressure off the rental market, and it also has positive benefits for so many aspects of people's lives. ”

Heather Tremain
CEO, Options for Homes

→ [Click here](#) to read more about Options for Homes on our blog.



232

**units of new
affordable housing**



National Aboriginal Capital Corporations Association: Supporting Indigenous entrepreneurship

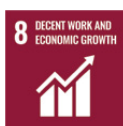
G-Man Waste Removal - Recycling - Compost Collecting Millbrook First Nation, NS, 2019
Photographer: Johanna Matthews AFI: Ulnooweg Development Group

The National Aboriginal Capital Corporations Association (NACCA) is a network of over 50 Aboriginal Financial Institutions (AFIs) dedicated to stimulating economic growth for all Indigenous people in Canada. With NACCA's support, the AFI network has to date made more than 46,000 loans totalling over \$2.75 billion to businesses owned by First Nations, Métis and Inuit people.

Supporting Indigenous business is one of the pillars of VCIB's purpose-driven approach, and in April 2020 we were proud to finance NACCA's acquisition of a converted heritage building in Centretown Ottawa. This building will serve as NACCA's new headquarters, replacing the organization's aging leased office space.

The move from renter to real estate owner provides both social and financial benefits, including supporting NACCA in building equity and reducing costs while providing capacity to grow its team and expand its offerings to Indigenous entrepreneurs.

→ [Click here](#) to read more about NACCA on our blog.



8 DECENT WORK AND ECONOMIC GROWTH



10 REDUCED INEQUALITIES

7,540

sq. ft. of non-profit and community space



Spotlight on Clean Energy

Through our subsidiary, CoPower, we've made loans to new clean energy and energy conservation projects in 2020 including solar, geo-exchange and building retrofits that will help our communities build back better.

JANUARY 1 – DECEMBER 31, 2020



5,545

Tonnes of CO₂ avoided



2,506

MWh of renewable energy generated



27,781

MWh of energy saved

JULY 2015-DECEMBER 31, 2020



1,700+

Projects financed



21,480

Tonnes of CO₂ avoided

=



4,641

Cars off the road for one year

ACCELERATING THE CLEAN ENERGY TRANSITION IN 2021

Just a few weeks into the new year, the VCIB clean energy finance team has already closed more than **\$19 million** in new project loans, and our deal pipeline looks strong for the remainder of 2021.

Stay tuned for upcoming announcements and learn how we're bringing our innovative approach to critical yet underserved segments of the clean energy finance market, including waste-to-energy and energy storage.

The GHG emissions avoided, clean electricity generated and energy saved metrics listed above are calculated based on all projects held in the CoPower loan portfolio during the reporting period.

Forum Equity Partners: Financing to unlock geothermal energy potential in the GTA

Drilling for clean heat. Image courtesy of Subterra Renewables

In December, we announced a new construction financing facility with [Forum Equity Partners](#), an alternative asset private capital investor with a focus on real estate, infrastructure and building services, and [Subterra Renewables](#), a leading low-carbon district energy developer.

The financing, which was provided through VCIB's subsidiary CoPower, will enable the development and operation of geothermal district energy systems for new tower and townhouse complexes in the GTA through a unique partnership between Forum and Subterra.

The partnership between Forum and Subterra designs, installs, owns and operates geothermal systems using a utility model—a unique solution that allows real estate developers to incorporate clean energy into new developments at zero cost, and allows property owners to save on heating and cooling bills from day one.

“To bring geothermal into the mainstream, we need to make it an easy and cost-effective choice for property developers and owners. Flexible and thoughtful capital sources like VCIB and CoPower are exactly what we need in order to do that.”

Duncan Ramage

Partner at Forum Equity Partners

→ [Click here](#) to read more about Forum and Subterra on our blog.



550

tonnes of CO₂ projected
to be avoided annually*



OYA Solar:

A bright spot during a time of economic uncertainty

Photo by Angie Warren on Unsplash

In April 2020, we partnered with OYA Solar, a North American full-service solar developer, to refinance a portfolio of four Windsor, Ontario-based commercial rooftop solar projects totaling 1.3MW.

The loan was made via VCIB's subsidiary CoPower through its unique green bond financing model*. Ontario's Independent Electricity System Operator (IESO) will purchase the electricity under 20-year Power Purchase Agreements via the province's Feed-In Tariff (FIT) program, providing steady revenues to repay the loan.

"OYA Solar's track record of developing, constructing and operating high-quality solar assets, coupled with the strong operating history of these four projects, make this loan a great fit for the CoPower Green Bond portfolio," said Jonathan Frank, VCIB's Director of Clean Energy Business Development. "OYA has increased flexibility to grow their business, Green Bond investors earn steady returns supported by the sale of solar power, and together we keep the clean energy transition moving forward in this period of economic uncertainty."

“Given recent turmoil and uncertainty in the financial markets, this refinancing allows us to lock in the value attributed to these high-quality Ontario Feed-In Tariff projects, and provides us flexibility as we seek to grow our operating portfolio in both Canada and the United States.”

Manish Nayar

Founder and CEO of OYA Solar

→ [Click here](#) to read more about OYA Solar on our blog.



21

tonnes of CO₂ avoided annually*



Spotlight on Impact Investing

IMPACT GICS

VCIB's Impact GICs allow organizations to support transformational work in the community while investing at competitive rates.

100%

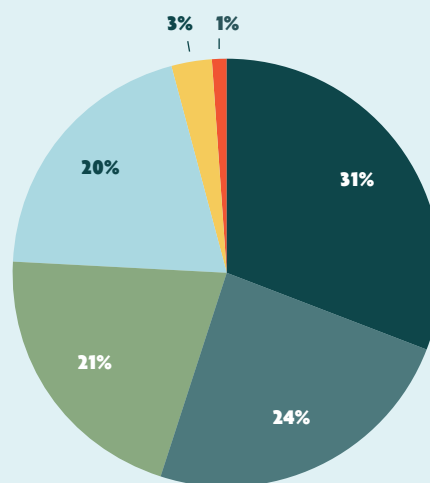
of investments are used to finance impactful organizations & projects

54%

of new depositors in 2020 were non-profits. Returns are supporting critical services in our communities.

CLIENT TYPE BY TOTAL DOLLARS INVESTED

- Private businesses
- Other non-profits & charities
- Philanthropic organizations
- Health organizations
- Labour organizations
- Faith-based institutions



IMPACT INVESTORS RESPOND TO COVID-19

At the outset of the pandemic, VCIB launched its Unity GIC. This stable investment vehicle gave organizations the ability to earn more, while also providing businesses and non-profits in the community with much-needed loans and financial relief to help them when they needed it most.

Thank you to all of our Unity GIC investors for helping to build resilience in communities affected by COVID-19.

Spotlight on Impact Investing

COPOWER GREEN BONDS

VCIB's subsidiary CoPower offers individual investors a unique opportunity to invest for impact. The proceeds raised through the sale of Green Bonds* issued by CoPower are used to finance clean energy and energy efficiency projects that reduce emissions and support the transition to a net-zero economy.



\$23.4 M

raised since 2016

741

current investors

15%

growth in new investors in 2020

58%

reinvestment rate in 2020



“When I took a step back, I realized that my investments were actually where I could have the most impact — much greater than the potential impact of my philanthropy or ethical consumption.”

Yen To, CoPower Green Bond investor

*Investment products are offered through CoPower, Inc., a wholly-owned subsidiary of Vancity Community Investment Bank. CoPower Inc. is an exempt market dealer registered in Alberta, British Columbia, Manitoba, Nova Scotia, Ontario, Québec, Saskatchewan and Yukon (the "Permitted Jurisdictions"). Information provided here pertaining to any securities offered by any affiliates of CoPower Inc. is not to be construed as a public offering of securities in the Permitted Jurisdictions or in any other jurisdiction. Securities offered by affiliates of CoPower Inc. and sold by CoPower Inc. are available only to those investors resident in the Permitted Jurisdictions who meet certain legal requirements. Please carefully read the applicable offering documents and ensure that your questions are thoroughly answered by a dealing representative before investing. Investment products purchased through CoPower are not guaranteed by the Canada Deposit Insurance Corporation or any other government insurer or by VCIB.

The investor testimonials/endorsements that appear on this page were solicited by CoPower Inc. and may not be representative of the views of other investors or potential investors in CoPower Green Bonds or any other securities offered or that may be offered by affiliates of CoPower Inc.

Anishnawbe Health Foundation:

Investing to preserve and grow capital for Toronto's first dedicated Indigenous Health Centre

Image credit: Stantec and TwoRow Architects

For four years, the Anishnawbe Health Foundation has been engaged in a historic capital campaign, raising funds to build the first stand-alone, purpose-built Indigenous building in the city of Toronto: a state-of-the-art Indigenous health centre.

Last year, with fundraising well underway, the Foundation team recognized their need to identify suitable investments to allow their fundraised dollars to continue to grow while project plans took shape for the health centre.

"We were already familiar with VCIB through their work in the community, and we knew that we were aligned from a values perspective," said Julie Cookson, the Executive Director of the Anishnawbe Health Foundation. Having compared products across several financial institutions, AHF invested in VCIB's Impact GIC, and several months later, in its Unity GIC, a limited offering created in response to the pandemic.



“Securing a good rate to support the Health Centre and grow our fundraised dollars was our first priority — and it was added value for us that VCIB's GICs do good in the community too.”

Julie Cookson

Executive Director, Anishnawbe Health Foundation



→ [Click here](#) to read more about Anishnawbe Health Foundation on our blog.

PNLT Preserve & Protect:

A new impact investment program to help preserve at-risk affordable housing

Image Courtesy of PNL.

In 2019, VCIB helped finance the Neighbourhood Land Trust's first acquisition: a 15-unit rooming house in Parkdale, Toronto, now permanently preserved as affordable housing.

Inspired by PNL's mission, VCIB continued to explore new ways to scale and build momentum for the land trust model, and in October 2020, VCIB and PNL launched a new impact investment program to do just that. The first-of-its-kind Preserve and Protect Guarantee Program will now support the Neighbourhood Land Trust to rapidly acquire at-risk affordable rental buildings in Parkdale as they are put up for sale, helping to fill a gap in existing funding for the preservation of affordable housing.

To date, over \$4 million has been committed from five investors, with the Atkinson, Metcalf, ECHO and Fairmount Foundations providing the anchor investments to kickstart the Preserve and Protect Program.

“The Atkinson Foundation's commitment to the residents of Parkdale goes back four decades... As an anchor investor in the Preserve and Protect Program, we can see how our support for the Neighbourhood Land Trust and VCIB will preserve affordable rental housing in Parkdale in perpetuity. That's an outstanding return on investment!”

Colette Murphy

CEO of the Atkinson Foundation

→ [Click here](#) to read more about the Preserve and Protect Program on our blog.



Goal to preserve 40 units of affordable housing in the first round of the program



Building Inclusive Communities

Everyone – regardless of race, gender, sexual orientation or ability – deserves equal access to capital, but historically, the banking industry has played a role in the disproportionate distribution of wealth.

As a values-driven organization, VCIB has a responsibility to help fix the system: to listen, learn and actively address systemic racism and the impacts of colonialism. We recognize we are part of the problem, but we are committed to becoming part of the solution.

Photo by Tandem X Visuals on Unsplash

THAT'S WHY IN 2020 VCIB HAS:

- Signed both the Stronger Together Solidarity Statement and BlackNorth Initiative, deepening our commitment to rooting out racism and colonization in our work and sector and creating equitable opportunities for black people, Indigenous people and people of colour.
- Partnered with Vancity on a Diversity, Equity and Inclusion audit and employee training. This work provided VCIB with the tools to begin to tackle racist systems in our own institution, while building staff awareness of barriers to an inclusive workplace.
- Facilitated a free Diversity, Equity and Inclusion community workshop with Alden Habacon, ensuring that anyone who wanted to could join VCIB on the journey towards a more inclusive future.
- Donated \$25,000 to organizations dedicated to combating racism and lifting up BIPOC communities, including Black Women in Motion, Inuit Tapiriit Kanatami and Black Lives Matter Toronto among others.
- Donated \$25,000 to the Indigenous Peoples Resilience Fund to support Indigenous-led organizations fostering community resilience in First Nations, Inuit and Métis communities continue their vital work throughout the pandemic.
- Sponsored and participated in events – including SheEO's Global Summit and RIA's Diversity and Inclusivity Week – focused on improving gender equity and racial diversity in our industries.

Building Resilient Communities

By protecting our small businesses and future-proofing our local communities, we are protecting everyone, everywhere.

At the beginning of the pandemic, VCIB immediately refocused its business strategy to prioritize supporting the businesses and organizations that will help us build back better.

Photo by Mika Baumeister on Unsplash

THAT MEANT WE:

- Partnered with the Toronto Foundation, Ottawa Community Foundation and Hamilton Community Foundation to launch COVID-19 Rapid Relief Funds. To date, the funds total over **\$10 million** and we have made over **200 grants** to support those most affected by the pandemic.
- Supported the Toronto Foundation's development of the 2020 Toronto Fallout Report, highlighting the disproportionate impacts of COVID-19 on marginalized communities.
- Launched a Unity GIC, providing clients with a stable investment vehicle while raising funds to provide organizations with much-needed financial relief.
- Set up a Financial Assistance Program, offering 0% interest and payment deferrals for eligible credit cardholders impacted by COVID-19.
- Created the COVID Assistance Prepaid Visa Gift Card Program to ensure vulnerable communities could access essential items.
- Conducted research with Vancity and the Canadian Urban Institute to monitor the ongoing impacts of the pandemic on our main streets.
- Donated \$50,000 to the Centre for Social Innovation's (CSI) Community Resilience Fund to provide rent relief and support to member businesses, and also help CSI itself remain financially resilient to the economic impacts of COVID-19.

Building a Green Future

At VCIB, we are proud to work with clients focused on creating a more sustainable future for us all, but we recognize that we can do more.

That's why we are working to reduce our own corporate environmental footprint, proactively supporting green industry innovations, and furthering conversations that will accelerate a greener tomorrow.

IN 2020, WE:

- Purchased carbon credits to offset 100% of VCIB's corporate carbon footprint.
- Encouraged our employees to switch to healthier, greener forms of transport. We offer staff rebates worth up to \$1,000 on bicycles, subsidize public transit costs and incentivize employees to purchase greener vehicles through the Clean Energy Vehicle Matching Rebate Program.
- Contributed to the Centre for Social Innovation's Climate Ventures Earth Tech Accelerator – a six-month program for non-profits and startups working on freshwater or climate tech solutions.
- Advanced critical conversations that accelerate the transition towards a greener tomorrow by participating and sponsoring industry events and panels, such as CaGBC Building Lasting Change Conference, Alberta Ecotrust Environmental Gathering panel, Toronto Board of Trade Conference and the Mayors' Megawatt Challenge panel.

RETHINKING CLIMATE AND THE ECONOMY

We're proud that our parent company, Vancity, has put forward five progressive and ambitious targets to address our global climate crisis. As a subsidiary of Vancity, VCIB will be held to these rigorous targets, which focus on building community resilience by strengthening local economies and addressing systemic inequities to support a just climate transition.

Importantly, we are also on a journey to achieve **net-zero carbon emissions across our entire lending portfolio by 2040** – outpacing the global target called for by the Intergovernmental Panel on Climate Change (IPCC) by 10 years.

→ [Click here](#) for more information on Vancity's five climate commitments.

What's next in 2021

Our commitment to supporting businesses and organizations driving social, economic and environmental change is more relevant than ever.

Here are a few opportunities we're excited for in the new year.

Enhancing our online banking platform with new features, including secure messages, alerts and Interac e-Transfers.

Launching a new webinar series to convene conversations with innovative and impactful organizations driving positive social and environmental change.

Completing our triennial B Corp recertification to ensure we're maintaining B Corp's rigorous standards of social and environmental performance, accountability, and transparency.

Continuing to expand our clean energy finance offerings to include waste-to-energy, combined heat and power (CHP), and energy storage projects.

Collaborating with Futurpreneur Canada on a Digital Growth Accelerator to equip entrepreneurs with the tools and support they need to keep their communities vibrant now and in the post-COVID world.

Launching a new issuance of Green Bonds through our subsidiary CoPower.

Working towards ambitious climate commitments with our parent company, Vancity, including targeting net-zero carbon emissions by 2040 across our entire lending portfolio.

Interested in learning more?
Contact us at info@vcib.ca

[VCIB.CA](https://vcib.ca)

BANK ON CHANGE



[INFO@VCIB.CA](mailto:info@vcib.ca) | [VCIB.CA](https://vcib.ca)

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