



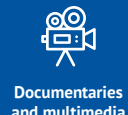
# 2019

Every donation made to BCU Foundation goes towards supporting community-based, cultural, historical, and educational endeavours in Canada.

If you are inspired by the work BCU Foundation has done, then consider making a donation. Your support ensures a better and brighter future for the generations to come.

BCU Foundation is a Canadian-registered non-profit institution. Charitable Registration #89387 9015 RR0001

## WHAT WE SUPPORT



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BCU Wealth Management is a full-service boutique investment firm that offers comprehensive financial advice including, financial planning, retirement planning, education planning, and estate planning, and offer various investment solutions.



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# FINANCIAL HIGHLIGHTS

	2019	2018
ASSETS	\$885 million	\$855 million
COMPREHENSIVE INCOME	\$2.39 million	\$1.52 million
CAPITAL BASE	\$70.8 million	\$68.7 million
PROFIT SHARING WITH OUR MEMBERS	\$0.2 million	\$0.2 million
COMMUNITY COMMITMENT	\$0.9 million	\$0.5 million
ASSETS UNDER ADMINISTRATION	\$1.02 billion	\$964 million

Established in 1952, Buduchnist Credit Union is the largest ethnic credit union in Ontario, serving over 20,000 members. BCU serves the personal, investment, commercial, and corporate needs of our members, while remaining a leading community benefactor.

Under the BCU Financial Group banner, we provide our members with financial services, securities, mutual funds, insurance, and charitable support with a clear commitment to be our members' preeminent financial institution of choice.



# The BCU Advantage

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[BCU Link](#) | [BCU Patronage](#) | [BCU Wealth Management](#) | [BCU Insurance Services](#) | [BCU Foundation](#)

1

## Solid Profitability

Delivering a long-standing record of solid financial performance.

2

## Strong Capital Base

Capitalizing on a record of significant profitability to pursue new business opportunities.

3

## Membership Profile

Growing by nearly one thousand new members each and every year.

4

## BCU Wealth Management

Leading in investment management and brokerage in the credit union system and in the community. A trusted advisor to community funds and foundations.

5

## BCU Patronage Plan

\$11.8 million in profits returned to members since the Patronage Plan was introduced in 1998. A credit union leader in sharing profits with its members.

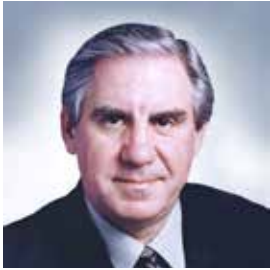
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## BCU Foundation

Supporting significant cultural, educational, humanitarian, church and community-based initiatives that are important to our members and to the community at large.

# Board of Directors and CEO Report

## Звіт Ради Директорів та Управління



**Michael Szepetyk**  
Chair of the Board

### **BOLDly Forward**

Buduchnist Credit Union delivered on its strategic initiatives in 2019, demonstrating the depth of strength and the quality of our business. Our strong capital position and powerful statement of purpose will lead BCU to move **BOLDly Forward** into the year ahead.

In 2019, BCU reached another milestone, surpassing \$ 1 billion dollars in assets under management. We grew 3.5% in assets on the balance sheet and 9.6% in BCU Wealth Management assets for a total growth of \$42 million for the year.

Net income before distributions and taxes was \$3.3 million and net income earned and transferred to retained earnings was \$2.4 million. The Credit Union's capital position remains strong at 8% and we



**Oksana Prociuk Ciz**  
President & CEO

are well-positioned to support opportunities for growth and to realize our long – term plans while addressing the changing economic environment.

The BCU Patronage Plan distributed a portion of earnings to our members. A 4.5% dividend was paid on Bonus Shares, held individually or corporately and inside our members' RRSPs. Continuing the generosity of our members since 2014 as a result of the Dividends For Ukraine Campaign, BCU matched dividends of \$200,000 to support the people of Ukraine – the wounded, orphaned and widowed, and other humanitarian needs in war-torn Ukraine. Through this Campaign alone, Buduchnist Credit Union and its members have directed \$1.2 million to date to these causes and thereby demonstrating solidarity

with the Ukrainian people, by standing up for the shared universal principles of liberty, human rights and democracy and their struggle to preserve Ukraine's territorial integrity.

### **BOLDly Branding**

In September 2019, Buduchnist Credit Union introduced our new trade name BCU Financial, giving recognition to the Credit Union's acronym BCU and adding the descriptive word 'Financial', which is, after all, what we do! Along with the new trade name, we introduced a new brand, a more modern look. Buduchnist Credit Union or «Кредитова Спілка Будучність» remains our name and brand in the Ukrainian language.

### **BOLDly Digital**

The new BCU Financial website reflected the new look and brand and it gave our members access to a refreshed BCULink internet banking application.

Our members had the option to obtain a new BCU Financial debit card which introduced the Interac Flash capabilities. Re-designed statements gave members a monthly update of

all the products and services they hold with BCU and the new ability to receive these consolidated statements paperless as e-statements became an option through BCULink.

Integral to our strategic plan is the further digitization of BCU. Throughout 2020, we will be building new, more powerful internet and mobile banking platforms. These digital channels will give you, our members more features and functionality in products and services as we respond to your rapid and ever-changing needs.

### **BOLDly Building**

By the 2019 year-end, BCU Head Office staff had re-located in its entirety to our other Credit Union locations and to our newly acquired back office premises in Mississauga. This move sets in motion our plans for the re-build of our Head Office into a modern facility which will address the changing in-branch needs of our members and make work life more conducive for our staff. We will add an elevator for our members who find the stairs to the second and third floors challenging or worse, prohibitive. Our flagship Bloor Branch will also be redesigned to allow for more in-branch member self-serve options and simply room for you to think, gather your financial thoughts and meet

to plan with financial services officers and advisers. You will have room to relax and reflect and to meet with your fellow members. As we move forward, once completed, this model will provide the look and the amenities that will be rolled out to all our branches.

### **BOLDly Community**

We remain true to our Credit Union's heritage. That is why BCU Financial continues to play a leading role in the vitality of the Ukrainian community in Canada both through financial support and community interaction by our active leadership and participation of Board and staff. Without exaggeration, every beneficial initiative and important member-supported project in the community is sponsored by BCU! During 2019, BCU Financial contributed \$880,000 to countless youth, cultural, educational, humanitarian and recreational activities, as well as to community-based media and to the digital informational sector.

No less significant to the community was our contribution of \$1.2 million through BCU Foundation which provides support to significant community projects that are on-going, essential to the development of the community or strictly charitable, in nature. With over \$2 million of community

support for 2019, BCU Financial continues to play a leadership role in our community's growth and development.

### **Humbly Thank You!**

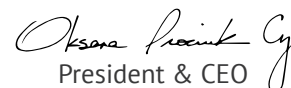
To our members, who promote BCU by spreading the word about us - our knowledgeable, caring staff and our community work, we humbly say – Thank You. Thank you for taking pride in your Credit Union and for referring us to your family, friends and business associates. By doing so, you have demonstrated your trust and confidence in us, and this is the most rewarding of recognition for BCU Financial!

To our fellow directors and committee members, we acknowledge your hard work, your dedication to our common purpose. To our management and staff, we say thank you for making a real commitment not only to your work, but to your members and to your community.

At BCU, we have set our priorities and we are focused on results. Together, we move forward, seize new opportunities and we overcome the challenges of our time.



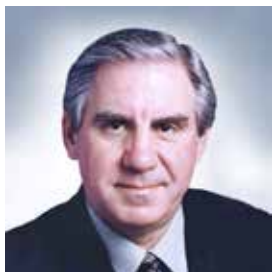
Chair of the Board



President & CEO

# Звіт Ради Директорів та Управління

## Board of Directors and CEO Report



**Михайло Шепетик**

Голова Ради Директорів

### **BOLDly Forward**

Кредитова Спілка Будучність виступила зі своїми стратегічними ініціативами у 2019 році, демонструючи велику потужність та високу якість нашого бізнесу. Наш міцний капітал і потужна мета допоможуть Кредитовій Спілці Будучність іти впевнено вперед у наступному році.

У 2019 році Кредитова Спілка Будучність досягла чергової вершини, перевищивши 1 мільярд доларів активів під управлінням. Ми збільшили на 3,5% активів на балансі та на 9,6% в активах BCU Wealth Management, із загальним приростом у \$42 мільйони доларів за рік.

Чистий дохід перед розподілом доходів та сплатою податків становив \$3,3 мільйона доларів, а чистий прибуток та збережені доходи становили \$2,4 мільйона. Міцний капітал Кредитової Спілки залишається сильним на рівні 8%, і ми є в добрій позиції, щоби підтримувати можливості для зростання та втілювати наші



**Оксана Процюк Чиж**

Президент та Головний Управитель

довгострокові плани, враховуючи зміни економічного середовища.

Патронажний План - BCU Patronage Plan - розподілив частину заробітку між членам Кредитової Спілки Будучність. 4,5% дивідендів було виплачено на бонусні акції, які зберігаються індивідуально чи корпоративно а також в рамках RRSP членів кредитівки. Тривала і безперервна щедрість членів Кредитівки від 2014 року дала вагомий результат під час кампанії «Дивіденди для України», коли Кредитова Спілка Будучність досягла виплат дивідендів в розмірі \$200 000 доларів, які були скеровані на підтримку людей в Україні - поранених, сиріт і вдів та на інші гуманітарні потреби у розірваній війною Україні. Лише завдяки цій кампанії Кредитова Спілка Будучність та її члени на сьогодні скерували на ці потреби \$1,2 мільйона доларів, показавши таким чином солідарність з українським народом у спільному відстоюванні загальних принципів свободи, прав людини і демократії та їхньої боротьби за збереження територіальної цілісності України.

### **BOLDly Branding**

У вересні 2019 року Кредитова Спілка Будучність представила нову торгову назву BCU Financial, даючи визнання аббревіатурі Кредитової Спілки Будучність - BCU - та додавши до неї описове слово "Фінансова", що є, зрештою, тим, що ми робимо! Поряд з новою торговою назвою ми представили новий бренд, більш сучасного вигляду. Buduchnist Credit Union або Кредитова Спілка Будучність залишається нашою назвою та торговою маркою в українській мові.

### **BOLDly Digital**

Новий вебсайт BCU Financial відобразив новий зовнішній вигляд та бренд, а також він надав нашим членам кредитівки доступ до оновленого додатку для інтернет-банкінгу BCULink.

Наші члени кредитівки мали можливість отримати нову дебетну картку BCU Financial, яка представила можливості Interac Flash. По-новому оформлені звіти давали членам кредитівки щомісячні оновлення для всіх продуктів та послуг, якими вони користуються в BCU, а також нову можливість отримувати ці консолідовані звіти без використання паперу, оскільки електронні варіанти звітів стали доступними через BCULink.

Невід'ємною частиною нашого стратегічного плану є подальше



оцифрування Кредитової Спілки Будучність. Протягом 2020 року ми будуватимемо нові, потужніші платформи послуг через інтернет та мобільні телефони. Ці цифрові канали дадуть вам, нашим клієнтам, більше можливостей та функціональності для користування продуктами та послугами, оскільки ми відгукуємося на ваші швидкі та постійно змінювані потреби.

### **BOLDly Building**

В кінці 2019 року співробітники Головного офісу Кредитової Спілки Будучність повністю переїхали в інші приміщення нашої Кредитової Спілки та до нещодавно придбаних приміщень у районі Міссіссага. Цей крок дозволяє почати втілювати наші плани щодо перебудови нашого головного офісу на сучасне приміщення, яке буде задовольняти потреби наших членів у відділі і зробить більш сприятливим робоче місце наших працівників. Ми додамо ліфт для наших членів, яким складно, незручно чи неможливо підійматися сходами на другий і третій поверхи. Наш головний відділ на вулиці Блюр також буде перероблений, щоб забезпечити більше можливостей для самообслуговування членів відділу, дати місце для роздумів, щоби ви могли зібратися зі своїми фінансовими думками і мали можливість зустрічатися з працівниками та радниками фінансової служби для планування. У вас буде місце для відпочинку і роздумів та для зустрічей з друзями. Ми ідемо вперед, і після завершення перебудови ця модель, її зовнішній вигляд та зручності, будуть втілені у всіх наших відділах.

### **BOLDly Community**

Ми залишаємось вірними спадщині нашої Кредитової Спілки Будучність. Ось чому BCU Financial продовжує відігравати провідну роль у життєздатності української громади в Канаді як через фінансову підтримку, так і через співпрацю та взаємодію громади, яка відбувається завдяки і за провідної ролі та активної участі з боку Дирекції та працівників Кредитової Спілки Будучність. Без перебільшення, кожен корисну ініціативу та важливий проєкт, який підтримують члени громади, спонсорує Кредитова Спілка Будучність! Протягом 2019 року Кредитова Спілка Будучність внесла \$880,000 доларів у незліченну кількість молодіжних, культурних, освітніх, гуманітарних та розважальних заходів, а також на засоби масової інформації, які базуються у громаді, та на цифровий інформаційний сектор.

Не менш значущим для громади був наш внесок у розмірі \$1,2 мільйонів доларів через Фондацію "Будучність", яка надає підтримку значним громадським проєктам, які діють на постійній основі і мають істотне значення для розвитку громади або суто благодійний характер. Маючи більше \$2 мільйонів доларів підтримки громади на 2019 рік, Кредитова Спілка Будучність продовжує відігравати провідну роль у зростанні та розвитку нашої громади.

### **Humbly Thank You!**

Щиро дякуємо нашим членам кредитівки, які пропагують Кредитову Спілку Будучність, поширюючи добре слово про нас, про наших досвідчених, турботливих працівників і про нашу працю для громади, - ми щиро кажемо: "Дякуємо". Дякуємо, що пишаєтесь вашою Кредитовою Спілкою Будучність і за те, що посилаєтесь на нас, радите наші послуги своїм рідним, друзям та діловим партнерам. Тим самим ви показуєте свою довіру та впевненість у нас, і це найбільша нагорода і визнання для Кредитової Спілки Будучність - BCU Financial!

Щиро дякуємо нашим директорам та членам комітетів. Ми відзначаємо вашу наполегливу працю, вашу відданість нашій спільній меті. Нашому керівництву та працівникам ми дякуємо за те, що ви по-справжньому віддані не лише своїй роботі, але і своїм членам та своїй громаді.

У Кредитовій Спілці Будучність ми визначили свої пріоритети і ми зосереджені на результатах. Разом ми рухаємось вперед, використовуємо нові можливості і долаємо виклики свого часу.



Голова Ради Директорів



Президент та Головний Управитель

# Management's Responsibility

March 25, 2020

## *To the Members of Buduchnist Credit Union Limited:*

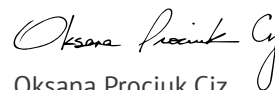
To the Members of Buduchnist Credit Union Limited:  
The accompanying summary financial statements and the complete financial statements of Buduchnist Credit Union Limited (collectively, the "financial statements") are the responsibility of management and have been approved by the Board of Directors.

Management is responsible for the preparation and presentation of the financial statements, including responsibility for significant accounting judgments and estimates in accordance with International Financial Reporting Standards. This responsibility includes selecting appropriate accounting policies and methods, and making decisions affecting the measurement of transactions in which objective judgment is required.

In discharging its responsibilities for the integrity and fairness of the financial statements, management designs and maintains the necessary accounting systems and related internal controls to provide reasonable assurance that transactions are authorized, assets are safeguarded and financial records are properly maintained to provide reliable information for the preparation of financial statements.

The Board of Directors is responsible for overseeing management in the performance of its financial reporting responsibilities, and for approving the financial statements. The Audit Committee has the responsibility of meeting with management and external auditors to discuss the internal controls over the financial reporting process, auditing matters and financial reporting issues. The Audit Committee is also responsible for recommending the appointment of the Credit Union's external auditors.

MNP LLP, an independent firm of Chartered Professional Accountants, is appointed by the members to audit the financial statements and report directly to them. The external auditors have full and free access to, and meet periodically and separately with, both the Audit Committee and management to discuss their audit findings.



Oksana Prociuk Ciz

President & CEO



Bohdan Cup

Chief Financial Officer

# Report of the Independent Auditors on the Summary Financial Statements

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Mississauga, Ontario | March 25, 2020

**MNP LLP**

Chartered Professional Accountants  
Licensed Public Accountants

To the Members of Buduchnist Credit Union Limited:

## Opinion

The summary financial statements, which comprise the summary statement of financial position as at December 31, 2019, and the summary statements of comprehensive income, and changes in members' equity for the year then ended, and related notes, are derived from the audited financial statements of Buduchnist Credit Union Limited (the "Credit Union") for the year ended December 31, 2019.

In our opinion, the accompanying summary financial statements are a fair summary of the audited financial statements on the basis described in Note 1.\*

## Summary Financial Statements

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary financial statements and the auditors' report thereon, therefore, is not a substitute for reading the audited financial statements and the auditor's report thereon.

## The Audited Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial statements in our report dated February 25, 2020.

## Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements on the basis described in Note 1. \*

## Auditors' Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are a fair summary of the audited financial statements based on our procedures, which were conducted in accordance with Canadian Auditing Standards (CAS) 810, Engagements to Report on Summary Financial Statements.

### \*Note to the Summary Financial Statements

*Note 1: Management is responsible for the preparation of the summary financial statements. The summary financial statements presented include the summary statement of financial position, summary statement of comprehensive income, and summary statement of changes in members' equity. They do not include the summary statement of cash flows, summary of significant accounting policies, or notes to the financial statements. The summary statements of financial position, comprehensive income and changes in members' equity are presented in the same detail as the audited financial statements except the note referencing has been removed.*

# Summary Statement of Financial Position

As of December 31, 2019 (in thousands of dollars)

<b>ASSETS / АКТИВИ</b>	<b>2019</b>	<b>2018</b>
Cash & Short Term Deposits / Готівка і депозити	19,020	9,117
Investments / Інвестиції	64,065	62,782
Members' Loans / Членські позики	783,622	764,808
Property & Equipment / Нерухомість і устаткування	13,727	13,828
Other Assets / Інші активи	3,877	4,909
Investment Property	642	-
<b>Total Assets / Разом активи</b>	<b>884,953</b>	<b>855,444</b>

<b>LIABILITIES / ПАСИВИ</b>	<b>2019</b>	<b>2018</b>
Due on Securitized Mortgages	106,091	99,089
Accounts Payable and Other Liabilities / Рахунки до виплати і додаткові пасиви	3,858	8,786
Members' Deposits / Депозити членів	705,089	679,925
Member Shares / Членські уділи	6,986	7,091
<b>Total Liabilities / Разом Пасиви</b>	<b>822,024</b>	<b>794,891</b>

<b>MEMBERS' EQUITY / МАЙНО ЧЛЕНІВ</b>	<b>2019</b>	<b>2018</b>
Retained Earnings / Нерозподілені прибутки	62,942	60,567
Accumulated Other Comprehensive Income / Розширений прибуток	(13)	(14)
<b>Total Members' Equity / Разом майно членів</b>	<b>62,929</b>	<b>60,553</b>
<b>Total Liabilities and Members' Equity / Разом Пасиви і Майно Членів</b>	<b>884,953</b>	<b>855,444</b>

*Approved by the Board of Directors*



# Summary Statement of Comprehensive Income

For the Year Ended December 31, 2019 (in thousands of dollars)

<b>REVENUES / ПРИБУТКИ</b>	<b>2019</b>	<b>2018</b>
Interest on Members' Loans / Відсотки на позики	30,340	26,647
Investment Interest & Dividends / Відсотки на інвестиції та дивіденди	1,819	1,167
Interest Expense / Видатки на відсотки	15,012	11,670
Net Interest Income / Чистий прибуток із відсотків	17,147	16,144
Loan Provisions / Провізія на позики	1,842	3,420
Other Income / Інші приходи	1,940	2,005
Net Interest & Other Income/ Чистий прибуток із відсотків та інші прибутки	17,245	14,729
<b>EXPENSES/ВИДАТКИ</b>	<b>2019</b>	<b>2018</b>
<b>Operating Expenses / Операційні видатки</b>		
Remuneration / Заробітна плата	6,259	6,162
Deposit Insurance Premium / Преміум на страхування депозитів	545	521
Occupancy / Оренда	964	993
Promotion & Donations / Просування та пожертвування	881	454
Administration / Адміністративні кошти	4,203	3,660
Depreciation & Amortization / Амортизація	1,117	862
<b>Total Operating Expenses / Всі операційні видатки</b>	<b>13,969</b>	<b>12,652</b>
Income before Distributions & Income Taxes / Прибуток перед розподілом і податками	3,276	2,077
Dividends / Дивіденди	197	197
Income before Income Taxes / Прибуток перед податками	3,079	1,880
Income Taxes / Податки	681	416
<b>Net Income for the Year / Чистий річний прибуток</b>	<b>2,398</b>	<b>1,464</b>
Other Comprehensive (Loss) Income	(5)	52
<b>Total Comprehensive Income for the Year</b>	<b>2,393</b>	<b>1,516</b>

*Approved by the Board of Directors*

# Summary Statement of Changes in Members' Equity

Year Ended December 31, 2019 (in thousands of dollars)

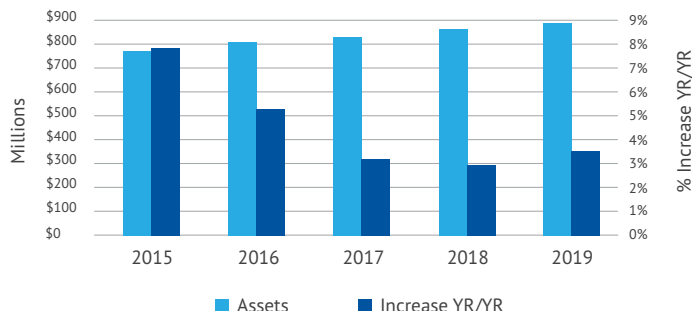
	ACCUMULATED OTHER COMPREHENSIVE INCOME	RETAINED EARNINGS	TOTAL
<i>Balance, December 31, 2017</i>	15	60,143	60,158
IFRS 9 transitional adjustment	-81	-1,040	-1,121
<i>Balance, January 1, 2018</i>	-66	59,103	59,037
Net Income	0	1,464	1,464
Other Comprehensive Loss	52	0	52
<i>Balance, December 31, 2018</i>	(14)	60,567	60,553
IFRS 16 transitional adjustment	0	(16)	(16)
<i>Balance, January 1, 2019</i>	(14)	60,551	60,537
Net Income	0	2,398	2,398
Other Comprehensive Loss	(5)	0	(5)
Adjustment	6	(6)	0
<b><i>Balance, December 31, 2019</i></b>	<b>(13)</b>	<b>62,943</b>	<b>62,930</b>



# Analysis of Financial Results

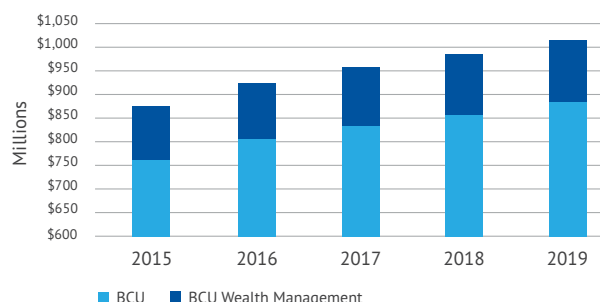
Year Ended December 31, 2019

## ASSETS



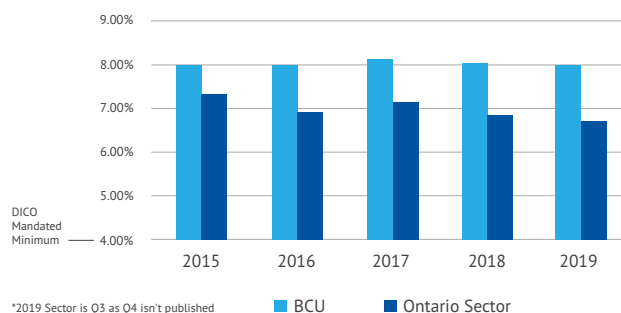
BCU has successfully increased its assets over the last five years. The average growth of assets over the period is 4.54%

## ASSETS UNDER ADMINISTRATION



Buduchnist Credit Union along with its Wealth Management Division has grown from just over \$850 million to \$1.02 billion in total assets under administration in last 5 years.

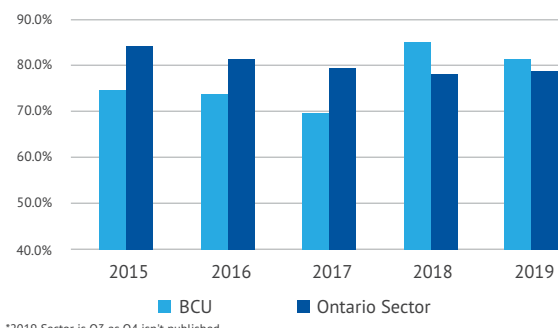
## REGULATORY CAPITAL (AS A % OF NET ASSETS)



\*2019 Sector is Q3 as Q4 isn't published

The regulatory capital ratio of BCU has averaged 8.03% of average assets over the last five years, which compares favourably against the Ontario credit union average of 7.0%. The minimum regulatory capital ratio mandated by DICO is 4.0%

## EFFICIENCY RATIO (AS A % OF NET ASSETS)

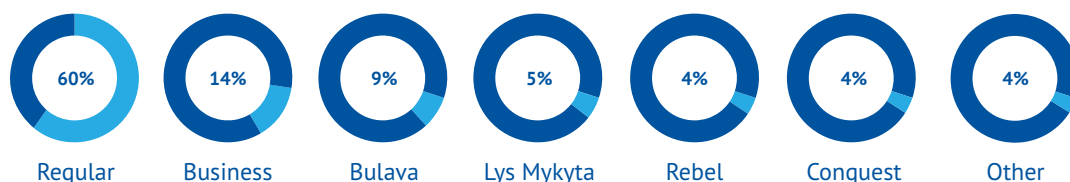


\*2019 Sector is Q3 as Q4 isn't published

The efficiency ratio measures how effectively the credit union is managing its operating expenses. BCU's control over expenses is demonstrated by its low efficiency ratio. BCU has averaged a respectable 76.8% throughout the last five years, versus Ontario credit union average of 80.1%.

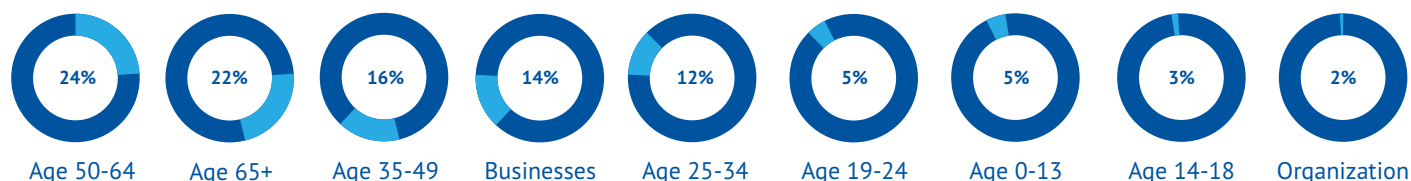
## SNAPSHOT OF MEMBERSHIP BY BENEFIT

This is a snap shot of our membership at the end of 2019 by benefit type.



## SNAPSHOT OF MEMBERSHIP BY PROFILE

This is a breakdown of our membership for 2019 by Age. BCU welcomed 943 new members during the year.



# Credit Report

Year Ended December 31, 2019 (in the thousands of dollars)

LOANS AND MORTGAGES APPROVED / ПОЗИКИ ТА МОРГЕДЖІ	2019		2018	
	Number	Dollar Value	Number	Dollar Value
<b>Mortgages / Морґеджі</b>				
Residential 1st	158	58,626	154	56,773
Residential 2nd	0		8	819
CMHC/Genworth	35	19,536	32	16,827
Home Equity 1st and 2nd	80	24,911	87	24,105
<b>Personal Loans / Персональні Позики</b>				
Personal Lines of Credit	80	1,598	69	1,056
Auto	8	162	8	148
Registered Retirement Savings Plans	24	188	42	396
Debt Consolidation	11	110	23	333
Personal	38	2,046	30	2,264
<b>Commercial Loans / Комерційні Позики</b>				
Commercial Term Loans	1	310	1	50
Commercial Mortgages	44	22,505	48	41,941
Commercial Lines of Credit	5	5,350	3	1,800
Truck Loans	0	0	0	0
<b>Total Loans and Mortgages</b>	<b>484</b>	<b>135,342</b>	<b>505</b>	<b>146,512</b>

LOAN APPLICATIONS AS OF DECEMBER 31	2019	2018
Number of loan applications received	523	538
Number of loan applications declined	39	33

DELINQUENT LOANS AS OF DECEMBER 31	2019	2018
Number of loans more than 90 days in arrears	23	23
Value of loans more than 90 days in arrears	14,315	12,921



# Audit Committee Report to Membership for Fiscal 2019

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With the growing complexity and increasing regulatory requirements in the credit union system, the Audit Committee continues to be an integral part of Buduchnist Credit Union's overall framework of corporate governance.

*In accordance with section 125 of the Credit Unions and Caisses Populaires Act (1994), the Audit Committee has oversight responsibility for:*

- › Integrity of Financial reporting process and financial statements
- › Adequacy and performance of internal and external audit functions
- › Adequacy and effectiveness of internal controls
- › Adequacy and effectiveness of the risk management process
- › Ensuring that policies, procedures and controls are in place and adhered to
- › Compliance with legal, regulatory and privacy requirements

*The Audit Committee met thirteen times (3 of which were in-camera meetings) during the fiscal year. The Audit Committee fulfilled its mandate by:*

- › reviewing monthly, quarterly and annual financial and operational statements
- › ensuring that the Credit Union complies with operational and regulatory requirements
- › reviewing, approving the fiscal year budget and monitoring against actual performance
- › reviewing and approving year end audited financial statements, the external auditor's management letter and management's response including audit fees/remuneration
- › reviewing and discussing with management and external auditor significant changes to accounting principles and practices.
- › reviewing credit operations, liquidity, loan categorization and reporting
- › reviewing and approving policy and procedure changes, reporting requirements affecting Capital, Credit, Governance and Operational functions
- › monitoring and reviewing financial, operational and risk management issues
- › monitoring anti-money laundering, suspicious and fraudulent activity
- › overseeing that staff are upgrading their knowledge base by training especially as it relates to fraud, anti-money laundering and risk management
- › monitoring and reviewing privacy issues
- › reviewing the Enterprise Risk Management (ERM) program and reports
- › overseeing the implementation of Business Continuity Planning (BCP) and the ongoing updates to BCU's Disaster Recovery Plan
- › oversight of management's operation of the securitization program

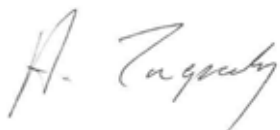
# Audit Committee Report to Membership for Fiscal 2019 (continued)

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BCU has contracted the services of an internal auditor to assist in fulfilling those duties. The Internal Auditor completed six reviews during 2019 and made recommendations to the Management Team and the Audit Committee with the aim of improving operational efficiency/effectiveness and ensuring that regulatory and governance requirements are being adhered to.

The Audit Committee reports that it is conducting its affairs in accordance with the Credit Unions and Caisse Populaire Act, the accompanying regulations and Buduchnist's by-laws, and has completed its mandate for 2019. The Audit Committee confirms that all actions and recommendations made by the Audit Committee were either completed or are currently in the process of being completed and as such, there are no failures or shortcomings to report. The Audit Committee also reports that there are no outstanding reportable matters of a legal, privacy or governance nature and that there are no extraordinary matters or issues related to the finances and operations of Buduchnist Credit Union which require any special attention or disclosure, beyond what is reported in the audited financial statements.

The Audit Committee would like to thank Management, Staff and the Board and its Committees for their co-operation, contributions and support during the course of the fiscal year.



Andrew Tarapacky  
Audit Committee Chair



Bohdan Leshchyshe  
Committee Member



Nadia Kuz  
Committee Member



Roman Kulyk  
Committee Member

# 2019 Board of Directors and Committees

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Michael Szepetyk  
Chair



Andrew Tarapack  
First Vice-Chair



Oleh Romanyschyn  
Second Vice-Chair



Ihor Kozak  
Corporate Secretary



Bohdan Leshchyshen  
Director



Irene Hryniuk  
Director



Roman Kulyk  
Director



Nadia Koshtura Kuz  
Director



Stefan Steci  
Director



Teodosij Buyniak  
Honorary Director



Roman Medyk  
Honorary Director

## Governance Committee

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Ihor Kozak (*Chair*)  
Michael Szepetyk  
Oleh Romanyschyn  
Andrew Tarapack  
Roman Medyk

## Nominating Committee

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Irene Hryniuk (*Chair*)  
Ihor Kozak  
Stefan Steci  
Roman Kulyk

## Investment Committee

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Bohdan Leshchyshen (*Chair*)  
Stefan Steci  
Roman Medyk

## Human Resources Committee

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Michael Szepetyk (*Chair*)  
Bohdan Leshchyshen  
Andrew Tarapack  
Irene Hryniuk  
Roman Medyk

## Business Continuity Planning Committee

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Ihor Kozak (*Chair*)  
Andrew Tarapack  
Nadia Koshtura Kuz

## Building Committee

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Irene Hryniuk (*Chair*)  
Roman Kulyk  
Adrian Tarapack

## Audit Committee

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Andrew Tarapack (*Chair*)  
Bohdan Leshchyshen  
Nadia Koshtura Kuz  
Roman Kulyk

## Scholarship Committee

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Oleh Romanyschyn (*Chair*)  
Roman Gic (*Small Business Representative*)  
Ulena Tarapack (*Ukrainian Youth Association, Plast*)  
Anna Ostapiuk (*Ukrainian Youth Association, CYM*)  
Dr. Jaroslaw Skira (*Academic Representative*)

# BCU Financial

## Staff and Locations

### BCU - Corporate Office

**2280 Bloor Street West, Toronto, ON M6S 1N9  
(416) 763-6883**

Oksana Prociuk – *President & Chief Executive Officer*  
Chrystyna Bidiak – *Human Resources Manager*  
Bohdan Cup – *Chief Financial Officer*  
Yuriy Horich – *Branch Operations Manager*  
Roman Sharanewych – *Credit Manager*  
Tom Wilson – *Director of Commercial Credit & Chief Risk Officer*  
Damian Snih – *Controller*  
Andrea Kuzmyn – *Human Resources Coordinator*  
Anna Stanislavska – *Administrative Assistant*

#### Commercial Lending

Andriy Balaban  
Dmytro Dutka  
Olya Stanislavska

#### Compliance

Iryna Lytvyn – *Chief Compliance Officer*  
Borys Buyniak  
Olha Kostynyk  
Halyna Vynnyk

#### Administration

Ivanka Szewczuk – *Manager*  
Vira Chayka  
Iryna Dovganyk  
Nataliya Kalynych  
Genya Lohaza

#### Information Technology

Taras Pitt – *Director of IT, BCU Financial Group*  
Brad Lawrence – *Director of IT, BCU Financial*  
Vasyl Didukh  
Oleh Goy  
Miroslawa Jaremus  
Damian Klisz  
Mark Kokanovic  
Oleksandr Kovalenko  
Svetlana Kozak  
Binita Kurmi  
Tom Pawelec

#### Marketing and Public Relations

Ivanna Baran Purkiss – *Director of Corporate Communications & Public Relations*  
Anna Jacyniak  
Anastasia Kukharenko

#### Accounting

Anna Teplycky – *Manager*  
Kassandra Balan  
Marco Hlouschko  
Matei Leshchyshen  
Ruslan Liush  
Tetyana Pavlyk  
Natalia Zhychkovska

### Toronto Bloor West Branch

**2280 Bloor Street West, Toronto, ON M6S 1N9  
(416) 763-6883 | 1-800-461-5941**

Raya Radejewsky – *Assistant Manager*  
Stefania Barrios  
Maria Bazylewicz  
Nadia Denys  
Halya Doubanovych  
Valentyna Grabchak  
Iryna Ivantsova  
Yana Koval  
Halyna Redko  
Larysa Shved  
Lida Strembicky  
Olena Terzi  
Nataliya Trubych\*

### Mississauga Branch

**1891 Rathburn Road East, Mississauga, ON L4W 3Z3  
(905) 238-1273**

Joseph Pelech – *Manager*  
Valentyna Babi  
Taras Bablak  
Oksana Bardyhula  
Orest Benko\*  
Valentyna Butenko\*  
Anna Danylec  
Oksana Dychka  
Lesia Hishchak  
Maria Jacyla  
Oksana Kostiw  
Oksana Kotukha\*  
Maria Kuzma  
Oksana Lozowska  
Iryna Tymoshchuk



# BCU Financial

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## Staff and Locations

### North Toronto Branch

**7077 Bathurst Street, Vaughan, ON L4J 2J6**  
**(905) 707-8155**

Borys Mykhaylets – *Manager*  
Maria Chevtchouk  
Lyudmyla Kashuba  
Yuliia Kyzenko  
Lyubov Maksymiw  
Svyatoslav Polyakov

### Scarborough Service Office

**221 Milner Avenue, Toronto, ON M1S 4P4**  
**(416) 299-7291**

Maria Chevtchouk

### Oakville Branch

**3015 Winston Churchill, Mississauga, ON L5L 2V8**  
**(905) 363-2999**

Pavlo Czerwoniak – *Manager*  
Khrystyna Hrushnyk  
Marta Kostetskyi  
Lesia Kukhta  
Irena Tuz

### Ivan Franko Homes Service Office

**3058 Winston Churchill Blvd, Mississauga, ON L6H 6P5**  
**(416) 299-7291**

Irena Tuz

### Hamilton Branch

**249 Kenilworth Avenue North, Hamilton, ON L8H 4S4**  
**(905) 544-7776**

Larysa Zariczniak – *Supervisor*  
Adrian Krzeszowiec\*  
Orysya Olyvko  
Halyna Vrydnyk

### Ottawa Branch

**913 Carling Avenue, Ottawa, ON K1Y 4E3**  
**(613) 722-7075**

Marusia Medyk-Garbutt – *Supervisor*  
Larissa Horonowitsch  
Olya Katruszenko  
Melania Kuka\*  
Paul Kuzyshyn\*

### Building Maintenance

Lev Chayka

### BCU Wealth Management

**2282 Bloor Street West, Toronto, ON M6S 1N9**  
**(416) 763-8900**

Maxym Trojan – *Manager*  
Elana Balaura  
Andrew Ostapchuk

*\*Denotes part-time staff*

## BCU Financial Group

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## Staff and Locations

### BCU Insurance

**2282 Bloor Street West, Toronto, ON M6S 1N9**  
**(416) 763-8901**

Julia Tchoryk – *Vice President, Insurance Consultant*  
Olya Czuk  
Patrycja Dybas Pelech  
Alina Shklyaruk  
Andriy Yakymchuk

### BCU Foundation

**2282 Bloor Street West, Toronto, ON M6S 1N9**  
**(416) 763-3388**

Lada Kozak – *Managing Director*

# Sponsorships

## Спонсорство

### CHARITABLE AND HUMANITARIAN

Friends of Ukraine Defense Forces Fund  
Health Mission Outreach  
Starlight Children's Foundation Canada  
United Ukrainian Charitable Trust  
Ukrainian Catholic Education Fund

### COMMUNITY CENTRES

Ivan Franko Homes  
Ukrainian Cultural Centre Hamilton  
Ukrainian Cultural Centre Toronto

### COMMUNITY EVENTS & PROJECTS

100 Rokiv Vyzvolnoyi Borotby Concert  
Carassauga Festival of Cultures - Ukraine Pavilion  
Capital Ukrainian Festival - Ottawa  
Children of Toronto for Orphaned Children in Ukraine  
Druha Rika Concert  
For the Glory of God & In Memory of Ukraine's Heroes Monument - Oshawa  
Ivana Kupala Festival, 60th Anniversary Camp Sokil  
Kaminnyi Khrest - Kolomiya Theatre  
Kyiv Chamber Choir 100th Anniversary Concert  
Leadership & Social Entrepreneur - Knowledge Cafe  
Lemko Vatra  
Project Nadiya - Joint project of Lemko Foundation Inc. & Association of Ukrainians "Zakerzonnia"  
St. Demetrius the Great Martyr Ukrainian Catholic Church 60th Anniversary  
St. Mary's Dormition Yarmarok  
Sts. Wolodymyr & Olha Cemetery (Oshawa) - 50th Anniversary  
Sviato Knyzky  
Taras Shevchenko Concert  
Toronto Vyshyvanka Day

UCC Hamilton Branch – Ukrainian Day on the Bay  
UCWLC Holy Protection Branch - Luncheon Fundraiser  
UCWLC Sts. Peter & Paul Branch - Spring Tea  
Ukrainian Flag on the Land - Exhibit  
Ukrainian Independence Day Festivities - Bradford  
Ukrainian Independence Day Festival – Centennial Park  
Ukrainian Music Festival  
Ukrainska Rodyna Zabava  
Zolotyj Klen Music Festival  
UCC National 26th Triennial Congress  
UCWLC - 26th Triennial Congress  
UOCC 100 & Beyond - National Jubilee  
WFUWO 70th Anniversary

### COMMUNITY ORGANIZATIONS

Association of Ukrainians "Zakerzonnia"  
Canadian Lemko Association  
Crown Point Garden Club  
Fourth Wave International Organization of Ukrainian Communities  
League of Ukrainian Canadian Women - Etobicoke Branch  
League of Ukrainian Canadians - Toronto Branch  
League of Ukrainian Canadian Women - Toronto Branch  
League of Ukrainian Canadian Women - National  
Lemko Foundation Inc.  
Plast Toronto  
Ukrainian Canadian Bar Association  
Ukrainian Canadian Congress - Hamilton Branch  
Ukrainian Canadian Congress - National  
Ukrainian Canadian Congress - Ottawa Branch

Ukrainian Canadian Congress - Toronto Branch  
Ukrainian Canadian Professional & Business Association of Toronto  
Ukrainian Canadian Social Services - Hamilton  
Ukrainian Canadian Social Services - Toronto  
Ukrainian Canadian Women's Council - Toronto Branch  
Ukrainian Catholic Women's League of Canada - National  
Ukrainian National Federation - Toronto Branch  
Ukrainian Women's Association of Canada  
Ukrainian Youth Association - Edmonton Branch  
Ukrainian Youth Association - Hamilton Branch  
Ukrainian Youth Association - Mississauga Branch  
Ukrainian Youth Association - National  
Ukrainian Youth Association - St. Catherines Branch  
Ukrainians on Bay Street  
Vyshyvanka Association  
World Federation of Ukrainian Women's Organizations

### CHURCHES & RELIGIOUS INSTITUTIONS

Holy Dormition of the Mother of God Ukrainian Catholic Church - Mississauga  
Holy Eucharist Ukrainian Catholic Church  
Holy Spirit Ukrainian Catholic Church - Hamilton  
Knights of Columbus - St. Vladimir the Great #9557  
St. Demetrius the Great Martyr Ukrainian Catholic Church  
St. Demetrius Women's Circle  
St. George the Great Martyr Ukrainian Catholic Church – Oshawa

# Sponsorships

## СПОНСОРСТВО

St. John the Baptist Ukrainian Catholic Shrine  
St. Josaphat's Ukrainian Catholic Cathedral  
St. Joseph's Ukrainian Catholic Church  
St. Nicholas Ukrainian Catholic Church  
St. Vladimir Ukrainian Orthodox Cathedral - Hamilton  
Sts. Volodymyr & Olha Ukrainian Catholic Church – Cawaja Beach  
Ukrainian Catholic Church of the Holy Protection  
Ukrainian Catholic Church of the Holy Transfiguration  
Ukrainian Catholic Women's League of Canada - Eparchy of Toronto  
Ukrainian Catholic Women's League of Canada - Holy Protection Branch  
Ukrainian Catholic Women's League of Canada - National  
Ukrainian Catholic Women's League of Canada - St. Demetrius Branch  
Ukrainian Catholic Women's League of Canada - Sts. Peter & Paul Branch  
Ukrainian Orthodox Church of Canada  
Ukrainian Orthodox Church of St. Andrew the Apostle

### CULTURE AND THE ARTS

Art Gallery of Mississauga  
Barvinok Dancing Group - Hamilton  
Barvinok Ukrainian School of Dance - Mississauga  
Chaika Ukrainian Song & Dance Ensemble  
Olijnyk Studio  
Ontario Theatrical Project  
Svitanok Choir  
Stozhary Theatre Group  
Ukrainian Drama Theatre "Zahrava"  
Ukrainian Youth Association SUM Ensembles (Toronto):

- Baturyn
- Dibrova
- Prolisok
- Prometej
- Zhayvir

Zoloti Struny

### MEDIA SUPPORT

Forum TV Show  
Homin Ukrainy Newspaper  
Meest Newspaper  
New Pathway Ukrainian News  
Postup Radio Program – Toronto  
Radio Meest – Toronto  
Raduysia Mariye Radio Program – Toronto  
Razom Magazine  
Smart Kids Magazine - Розумники  
Song of Ukraine Radio Program – Toronto  
Ukrainian Radio Program, CHIN – Ottawa

### SCHOOLS & DAYCARES

Holy Spirit Ukrainian Saturday School  
Josyf Cardinal Slipyj School  
Lesia Ukrainka School (Ottawa)  
New Ukrainian Language School - Nova Shkola  
Ridna Shkola – UNF Toronto-West School  
Sadochok Preschool Centre  
Sadochok Ukrainian Nursery School Mississauga  
Sonechko Nursery School  
St. Andrew's Ukrainian School  
St. Demetrius Catholic School  
St. Josaphat Catholic School  
St. Nicholas Ukrainian Heritage School  
St. Sofia Ukrainian Catholic School  
Svitlychka Ukrainian Cooperative Nursery School  
Tsiopa Palijiw Ukrainian School Toronto  
Ukrainian Canadian School Board – Saturday Schools  
Ukrainian Canadian School Board – Toronto (Matura Graduation)  
Ukrainian First Steps Playgroup  
William Sarchuk Ukrainian School Nursery – Hamilton  
Yuriy Lypa Ukrainian Heritage School

### SPORTS

BCU Foundation Golf Tournament  
Canada Ukraine Chamber of Commerce Golf Tournament  
Fellowship of Sts. Cyril and Methodios Golf Tournament  
McMaster University Volleyball Tournament  
MUSA Bowling Night  
Rugby Ontario  
Ryerson University – Dynamo Cup Soccer Tournament  
St. Joseph's UCC Golf Tournament  
Sts. Volodymyr and Olha Ukrainian Catholic Church Golf Tournament  
TCDSB Swim Invitational  
Ukrainian Diaspora World Cup  
USC Karpaty  
USCAK Canada - Ukrainian Football Veterans Game  
UYA Mississauga Bike-a-thon

### UNIVERSITY STUDENTS' ASSOCIATIONS

Carleton University Ukrainian Students' Club  
Ukrainian Canadian Students' Union (SUSK)  
McMaster Ukrainian Students' Association (Hamilton)  
Ukrainian Students' Club at Ryerson University  
University of Toronto - Mississauga Ukrainian Students' Club

# BCU Scholarship Awards 2019

## Наші стипендіати - Meet our 2019 BCU Scholarship Recipients!

Each year, BCU awards scholarships to students who demonstrate outstanding academic achievement and a commitment to community service.

Кожного року BCU нагороджує стипендіями студентів, які демонструють видатні досягнення в галузі академічної діяльності та активності в українському громадському житті.

### BCU Scholarship

**Mark Kit**

McMaster University  
*Chemical Biology*

**Stephanie Turenko**

Ontario Institute of Studies in Education (OISE)  
*Language & Literacy Education*

**Adelia Spytrowsky**

Brock University  
*Master of Education*

**Alexandra Daschko**

Queen's University  
*Bachelor of Nursing Science*

### Wolodymyr Klish Memorial Scholarship

**Yuriy Bilynets**

Queen's University  
*Bachelor of Commerce*

### BCU High School Scholarships

**Alexandra Holyk**

Ryerson University  
*Journalism*

**Aleksa Gobosz**

McMaster University  
*Life Sciences*



Members of BCU Board, CEO and Deputy Mayor of Toronto Michael Thompson with 2019 Scholarship Recipients



# Committed to our Community

## Відданість нашій громаді



BCU is proud of its commitment to the Ukrainian community. Throughout its 67 years of community service, BCU has played and continues to play an integral role within the larger Ukrainian-Canadian community as a major financial contributor and benefactor. BCU Financial Group believes in building a strong Ukrainian-Canadian community and is committed to supporting the many cultural and educational projects that promote a deeper awareness and understanding of Ukrainian history, traditions and language. We see our involvement as more than just providing financial support – we see it as a partnership. It's about BCU Financial Group working together with Ukrainian-Canadian organizations, schools and youth groups to strengthen and promote our Ukrainian-Canadian identity and helping our brothers and sisters in Ukraine as they continue to defend their country.

In 2019, BCU donated to and sponsored many worthwhile and important initiatives, including events such as the Ukrainian Heroes Monument in Oshawa, Zolotyj Klen Music Festival, the World Federation of Ukrainian Women's Organizations 70th Anniversary Celebration, and much more.

Кредитова Спілка Будучність гордо пишається прихильністю до української громади в Онтаріо та за її межами. Протягом своїх 67 років суспільної служби Кредитова Спілка Будучність відігравала і продовжує відігравати невід'ємну роль у великій українсько-канадській спільноті як головна фінансова установа, яка цінує громаду та фінансово підтримує наші громадські організації. Кредитова Спілка Будучність вірить у створення сильної українсько-канадської спільноти та підтримує багато різних культурних та освітніх проєктів, які сприяють більш глибокому усвідомленню та розумінню української історії, традицій та мови. Ми розглядаємо свою роль як щось більше, ніж просто фінансова підтримка, - ми бачимо це як партнерство. Кредитова Спілка Будучність співпрацює з українсько-канадськими організаціями, школами та молодіжними групами задля зміцнення та просування нашої українсько-канадської ідентичності.

У 2019 році Кредитова Спілка Будучність пожертвувала внесків та спонсорувала багато вагомих та важливих ініціатив, зокрема такі заходи, як встановлення пам'ятника "Борцям за волю України" в Ошаві, Музичний фестиваль Золотий Клен, 70-річчя Світової Федерації Українських Жіночих Організацій та багато іншого.

# Committed to our Community

Відданість нашій громаді

## BCU SPONSORS THE UKRAINIAN HEROES MONUMENT IN OSHAWA

BCU Financial Group was a proud sponsor of the 50th Anniversary Commemoration of the St. Wolodymyr & St. Olha Cemetery under the auspices of St. George the Great Martyr Ukrainian Catholic Church in Oshawa, Ontario. His Excellency Bishop Stephen Chmilar celebrated Divine Liturgy and consecrated the new monument "For the Glory of God and In Memory of Ukraine's Heroes" on Sunday, October 20th, 2019. The memorial was donated by the Dnipro Oshawa Fund at BCU Foundation, acknowledging the members of the Ukrainian Cultural Centre Dnipro and its affiliated organizations – Ukrainian Youth Association of Canada (CYM), League of Ukrainian Canadians (LUC), and LUCW League of Ukrainian Canadian Women (LUCW).

Кредитова Спілка Будучність та Фондація Будучність виступили спонсорами 50-ліття українського цвинтаря Св. Володимира та Св. Ольги при парафії Св. Великомученика Юрія в Ошаві. Владика Стефан Хміляр відправив Божественну Літургію у церкві, а на цвинтарі була відслужена панахида та посвячено новий пам'ятник "Борцям за волю України."

Цей Пам'ятний Хрест було споруджено за кошти фонду «Дніпро Ошава» при Фундації Будучність на честь усіх героїв України та в пам'ять членів культурного центру «Дніпро», Спілки Української Молоді, Ліги Українців Канади, Ліги Українок Канади, які відійшли у вічність.





# Committed to our Community

## Відданість нашій громаді

### BCU SUPPORTS UKRAINIAN YOUTH ASSOCIATION (CYM) CAMP VESELKA

BCU provided a donation of \$100,000 for the Camp Veselka revitalization program. The initial \$50,000 donation was made through the BCU Foundation Youth Development Fund established by Buduchnist Credit Union and is designated for the Ukrainian Youth Association of Canada (CYM) and the Ukrainian Youth Association PLAST, supporting the many needs of both of these youth organizations. The initial donation was matched by personal donations made to this campaign.



Кредитова Спілка Будучність надала пожертву в розмірі \$100 000 доларів для оселі “Веселка” на оновлення оселі та ремонту басейну через Фонд розвитку молоді при Фундації Будучність, створений Кредитовою Спілкою Будучність. Цей фонд призначений для Спілки Української Молоді Канади (СУМ) та Української молодіжної організації ПЛАСТ та підтримує багато потреб цих молодіжних організацій. У 2019 році СУМ розпочав проект “Веселка: Разом Будуймо Майбутнє” щодо плану оновлення оселі “Веселка”. BCU Financial Group дала дотацію в сумі \$50 000 доларів та також подвоїла персональні пожертви, здійснені на цей проект, до \$50 000 доларів, на загальну суму пожертвувань у \$100 000 доларів.

### BCU SUPPORTS UKRAINIAN CULTURAL CENTRE - HAMILTON



At the BCU AGM in April 2019, BCU Foundation announced a donation of \$50,000 for the Ukrainian Cultural Centre in Hamilton through the Youth Development Fund established by Buduchnist Credit Union. This Fund is designated for the Ukrainian Youth Association of Canada (CYM) and the Ukrainian Youth Association PLAST and supports the many needs of both of these youth organizations. The Ukrainian Cultural Centre in Hamilton, which was home to the Ukrainian Youth Association (CYM) – Hamilton Branch, and the League of Ukrainian Canadians – Hamilton Branch, was lost to fire in April 2019.

# Committed to our Community

## Відданість нашій громаді

BCU was welcomed into the Hamilton community when Wira Credit Union merged with BCU and opened a branch at 241 Kenilworth Avenue North in 1998. In 2003, BCU opened its new Hamilton Branch next door to the Ukrainian Cultural Centre at 249 Kenilworth Avenue North. BCU has worked closely with and continues to support the Ukrainian Cultural Centre, the Ukrainian Youth Association – Hamilton Branch, and League of Ukrainian Canadians – Hamilton Branch.

BCU was proud to be a part of the last community event that took place at the Ukrainian Cultural Centre on Kenilworth before the tragic fire that destroyed the building. Multi-generations of local community members gathered to prepare the traditional Ukrainian Easter Paska bread as one big Ukrainian family.

У квітні 2019 Кредитова Спілка Будучність оголосила про надання пожертви в розмірі \$50 000 доларів для Українського Культурного Центру в Гамільтоні через Фонд розвитку молоді. Цей фонд підтримує багато потреб канадських молодіжних організацій СУМ та Пласт. Український Культурний Центр у Гамільтоні, де розміщувалися Спілка Української Молоді (СУМ) осередку Гамільтон та Ліга Українців Канади, відділ у Гамільтоні, зазнав сильної пожежі у квітні 2019 року.

## BCU SUPPORTS LUCW “SHORES OF FREEDOM” EVENT IN HALIFAX

BCU Financial and BCU Foundation were proud to support the League of Ukrainian Canadian Women during their Legacy Plaque Unveiling and Tribute Program at the Canadian Museum of Immigration at Pier 21 in Halifax in May 2019.

The LUCW unveiled a legacy plaque and premiered a documentary film, The Shores of Freedom, directed by Adriana Luhovy, which honours Ukrainian political refugees and Displaced Persons who fled Soviet occupation after WWII and bravely sought a better life in Canada.

Ukrainians have been fighting for their land, identity and freedom throughout history. Through the Shores of Freedom, Canada became their home and multi-generations of Ukrainian-Canadians continue to defend the values of freedom and democracy.

Кредитова Спілка Будучність і Фундація Будучність з гордістю підтримали Лігу Українок Канади під час їхньої програми відкриття Пам'ятної дошки в Канадському музеї імміграції в Pier 21 у Галіфаксі у травні 2019 року.

ЛУ-окК відкрила Пам'ятну дошку та організувала прем'єру документального фільму режисера Адріани Лугової. Цей фільм вшановує українських політичних біженців і переміщених осіб, які втікали від совєтської окупації після Другої світової війни і відважно шукали кращого життя в Канаді.



Українці століттями боролися за свою землю, ідентичність і свободу. Через Береги Надії Канада стала їхнім домом, і вже декілька поколінь канадських українців продовжують захищати цінності свободи і демократії.

# Committed to our Community

## Відданість нашій громаді

### BCU AND CHURCHES

BCU is dedicated to numerous Church communities and supports their fundraising initiatives including, spring teas, concerts, bulletins and calendars, holiday fairs, and golf tournaments.

Упродовж цілого року Кредитова Спілка Будучність традиційно підтримує різні церковні ярмарки, весняні чайки, концерти, випуски вісників та календарів, різного роду збірки на утримання та ремонт приміщень.

#### BCU supports 30<sup>th</sup> Anniversary of Cawaja Church

BCU Financial was proud to continue its support of the small yet vibrant Sts. Volodymyr & Olha Ukrainian Catholic Church of Cawaja Beach as they celebrated their 30th Anniversary and hosted their 22nd Annual Golf Tournament. BCU CFO, Bohdan Cup, presented Fr. Andrij Petresin with a donation to mark the occasion.



#### St. Demetrius the Great Martyr 60<sup>th</sup> Anniversary

The Church of St. Demetrius the Great Martyr celebrated its 60th anniversary. The Most Rev. Stephen V. Chmilar, Eparchial Bishop of the Ukrainian Catholic Eparchy of Toronto and Eastern Canada, led the blessing. BCU was proud to support the event and to acknowledge the 60th anniversary of Fr. John Tataryn's ordination.

#### Knights Of Columbus – Fall Harvest Dinner

BCU Financial was a proud sponsor of the Ukrainian Harvest Dinner & Dance for the fifth consecutive year. Knights of Columbus St. Vladimir The Great Council has been a strong community partner in Ottawa.

#### 55th Anniversary of Holy Protection Parish

BCU Financial is proud to continue supporting the parish of Holy Protection of the Mother of God (Український Католицький Собор Покрова Пресвятої Богородиці). BCU CFO, Bohdan Cup, presented a donation of \$10,000 to Rt. Rev. Jozef Zyla to mark the parish's 55th anniversary in October 2019.

#### SJUCC Fashion Show

BCU is an avid supporter of St. Joseph Ukrainian Catholic Church in Oakville. The second annual fashion show was attended by over 250 people and featured styles by designer Skrynja: Ukrainian fashion, Canadian designer Nygard, and clothing from Luci's Fashion Boutique. BCU, once again, stepped up to sponsor this creative fundraising event.

### BCU AND YOUTH

BCU understands that our younger generations are our future. Ensuring that children have the opportunity to learn about their heritage, culture, and roots is integral to safeguarding the growth and prosperity of the Ukrainian-Canadian community. BCU supports various Ukrainian schools, youth organizations, concerts, children's activities, and dance, music and singing ensembles. On the occasion of St. Nicholas's Feast Day, BCU donates more than 1,000 gifts to our youngest children.

Кредитова Спілка Будучність розуміє що наше молоді покоління - це наше майбутнє. Забезпечення того, щоб діти мали можливість дізнатися про свою спадщину, культуру та коріння, є невід'ємною частиною збереження росту та процвітання українсько-канадської громади. Кредитова Спілка Будучність підтримує різні українські школи, молодіжні організації, концерти, дитячі заходи, танцювальні ансамблі, музичні та співочі колективи, а також дарує більше 1,000 подарунків дітям на свято Святого Миколая.



# Committed to our Community

## Відданість нашій громаді

### BCU AND YOUTH

#### CYM & Plast Summer Camps

BCU was proud to sponsor the “Olympics” at CYM Veselka during summer camp. The children participated as representatives of various regions in Ukraine. They enjoyed friendly competition playing basketball, CYMball, track and field, obstacle courses and water relay.

BCU annually sponsors Plast boys and girls summer camps where the most important objective of the camp is for participants to have a meaningful experience, in harmony with nature, contributing to Plast's goals and ideals.



#### St. Nicholas 2019

At the request of BCU Financial, St. Nicholas visits 15 Ukrainian-language schools across the GTHA and Ottawa with gifts for deserving children. This year, the young students were presented with a Lys Mykyta drawstring bag filled with Ukrainian books, pencil crayons, sunglasses and other treats.

#### Sviato Knyzky 2019

BCU commemorated the Day of Ukrainian Writing and Language by supporting Sviato Knyzky, a celebration of the Ukrainian written word. Over 100 students, representing 11 Ukrainian Heritage Language schools in the GTA, took part. Students read poems and excerpts from stories of renowned authors and sang songs to highlight their appreciation of the Ukrainian written word. BCU donated Ukrainian language books for each student to enhance to their home library collection.





# Committed to our Community

## Відданість нашій громаді

### BCU – CULTURE AND ARTS

Every year, BCU sponsors many cultural events and projects in the GTHA and beyond including festivals, concerts, exhibitions, book launches, music compilations, scientific conferences, dance and choir concerts, and much more.

Кожного року Кредитова Спілка Будучність спонсорує багато культурних подій та проєктів у Торонто та в різних містах Онтаріо, включаючи фестивалі, концерти, виставки, видання книжок, музичних дисків, наукові конференції, танцювальні та хорові колективи та багато інших проєктів.

### SOFU 60<sup>th</sup> Anniversary



BCU was a proud sponsor of the 60th anniversary of the radio program “Song of Ukraine” - the longest running Ukrainian language radio program in North America. Founded in 1959 by Victoria and Prokip Naumchuk in Toronto, it quickly became the favorite radio program for many. Today the program is hosted by the talented Nataliya Popovych and remains Toronto’s favourite Ukrainian radio program.

Кредитова Спілка Будучність була гордим спонсором концерту з нагоди 60-річчя радіопрограми «Пісня України» - найстаршої української радіопрограми в Північній Америці. Вона була заснована в 1959 році Вікторією і Прокопом Наумчуками в Торонто, і швидко стала улюбленою радіопрограмою для багатьох українців у Торонто та околицях. Сьогодні програмою веде талановита Наталка Попович і програма залишається улюбленою для всіх.

### 50<sup>th</sup> Anniversary Barvinok Dance School

Barvinok School of Ukrainian Dance celebrated its 50th Anniversary in 2019. BCU was a proud sponsor of the concert which took place at The Living Arts Centre with over 430 dancers performing in colourful, ornate costumes, delighting the audience with their energetic dances. Barvinok was recognized as the largest Ukrainian dance school in the world.



# Committed to our Community

Відданість нашій громаді

## BCU – CULTURE AND ARTS

### Children's Theatre “RIPKA”

BCU was a proud sponsor of the Olijnyk Studio Children's Theatre School production of “Ripka” which took made its debut at The Plast Huculak Centre in Toronto. Forum TV's host, Larysa Bajus, was instrumental in preparing the children for the performance of the famous fable. BCU continues to sponsor events that promote the rich Ukrainian identity while encouraging children to explore their artistic creativity.



### Zolotyj Klen Music Festival

BCU was once again a Gold Sponsor of the 11th Annual Zolotyj Klen Music Festival, a joint collaboration of the League of Ukrainian Canadian Women (LUCW), League of Ukrainian Canadians (LUC) and Ukrainian Youth Association of Canada (CYM). Zolotyj Klen is hosted at “Camp Veselka” in Acton, Ontario. The festival welcomes visitors of all ages and showcases Ukrainian culture, arts and crafts, traditional foods, and much more.

## BCU & SPORT

An active sports lifestyle is an important part of any rich community! BCU supports numerous sporting tournaments and sports teams and organizations in the local community.

Кредитова Спілка Будучність підтримує численні спортивні турніри та різні клуби, де молодь розвивається фізично, має можливість спілкуватися та переймати досвід, а також виховується в патріотичному дусі.

### MUSA Volleyball 2019

Annually, BCU proudly supports the McMaster Ukrainian Students' Association (MUSA) Annual Volleyball Tournament. This year's 17th annual event helped the students' club raise funds to organize events that promote and cultivate the Ukrainian culture among youth in the GTHA.



### USC Karpaty

BCU continues to support the Ukrainian Soccer Club Karpaty which attracts young soccer enthusiasts to its ranks. USC Karpaty is a non-profit soccer club based in Toronto that promotes children to stay active through team sports.



# Committed to our Community

Відданість нашій громаді

## BCU & SPORT

### Dynamo Cup Soccer Tournament

BCU proudly supports the various sporting competitions and events which are organized by the Ukrainian Students' Club at Ryerson University. These events bring our youth together and help create an environment where students meet and promote their Ukrainian-Canadian identity.



### BCU Foundation Golf Tournament

Since its inception, BCU Financial sponsors BCU Foundation's Annual Golf Tournament. The proceeds of the tournaments created the Hallmark of Excellence Fund at BCU Foundation. The Fund promotes athletic excellence, sportsmanship, and fair play - all in a spirit of friendship. This Fund supports not-for-profit organizations that use sports to strengthen the Ukrainian identity in Canada. The Fund also supports the aspirations of Ukrainian-Canadian athletes who excel in various sports and who compete in Canada and on the international stage.

Proceeds from last year's golf tournament were donated to support USC Karpaty Soccer Camp with a \$2,500 donation and St. Joseph's Health Centre Foundation with a donation

of \$5,000 in memory of Luka Ruzycky through the Community Assistance and Well-being Fund. The Fund responds to needs that develop in the community in the areas of health, social assistance, disaster relief, and other related projects.

### U18 Ontario Women's Rugby

BCU Financial was proud to support the U18 Ontario Women's Rugby team during the International Cross Border series, which took place at the University of Guelph.



### TCDSB Swim Invitational

With the support of BCU Financial, St. Demetrius School hosted the 2019 Toronto Catholic District School Board Swim Invitational at the Etobicoke Olympium. Congratulations to all the swimmers, parents, coaches, staff, volunteers, sponsors and organizing committee for making this event such a success!

# Committed to our Community

## Відданість нашій громаді

### BCU & UKRAINE

BCU stands proudly with our brothers and sisters in Ukraine as they continue to fight for their freedom and independence - which we cherish and celebrate here in Canada today. We stand with Ukraine during this painful and tumultuous period and honour the many sacrifices of the brave men and women who have helped to shape our history and fight for our honour, our dignity, and our sovereignty.

Кредитова Спілка Будучність горда та всіляко допомагає своїм братам та сестрам в Україні, оскільки вони продовжують боротися за свободу та незалежність – цінності, якими сьогодні ми дорожимо і гордимось тут, у Канаді. Ми стоїмо з Україною в цей болісний і бурхливий період і шануємо багато жертв відважних чоловіків та жінок, які продовжують сьогодні творити нашу історію, та продовжують боротися за честь, гідність, та суверенітет Української Незалежної і вільної держави.

### СФУЖО 70<sup>th</sup> Anniversary

The World Federation of Ukrainian Women's Organizations (СФУЖО) celebrated their 70th Anniversary in Toronto. Today the Federation consists of 30 Women's Organizations from 18 countries around the world. The highlight of the evening was the presentation of the "Protectress of the Ukrainian People-Берегиня" award which is bestowed upon those women who have contributed to the Ukrainian women's movement around the world. Among the recipients was BCU HR Manager, Chrystyna Bidiak.

Світова Федерація Українських Жіночих Організацій відсвяткувала своє 70-річчя в Торонто. На бенкеті СФУЖО відзначила членкинь складових організацій нагородою «Берегиня Українського Роду» за багаторічну працю і за внесок у зміцнення українського жіночого руху у світі. Одержала нагороду Христина Бідяк, управитель кадрів Кредитової Спілки Будучність.



### Charitable Marathon for Orphaned Children in Ukraine

BCU Financial proudly sponsored the Fifth Annual Charitable Marathon «Благодійний марафон «Діти Торонто - дітям України»» for Orphaned Children in Ukraine which took place in Toronto. Fourth Wave Canada organized the event, collecting donated toys, clothes and school supplies earmarked for orphaned children in Ukraine. The concert featured children's choirs and dance groups, a face painting booth and a craft corner. A silent auction of donated artwork from Ukrainian-Canadian artists provided much-needed funds for the project. The children drew pictures and wrote letters of support that will be sent along with the donations to the orphaned children in Ukraine.



# Committed to our Community

Відданість нашій громаді

## BCU & UKRAINE

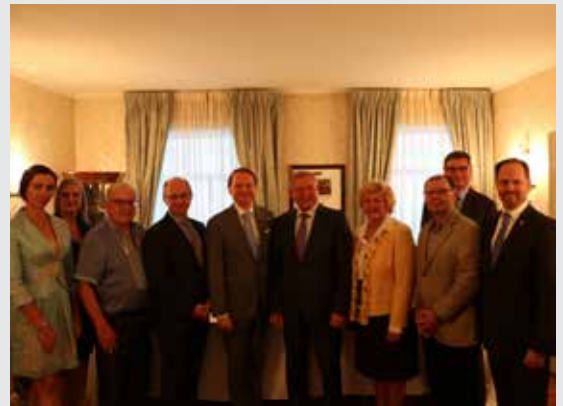
### Hanna Hopko

In July 2019, BCU was honoured to welcome Member of Ukrainian Parliament, Hanna Hopko. Hanna Hopko is the former head of the committee on foreign affairs of Ukraine's Parliament - Verkhovna Rada. She was also a member of the executive committee of the National Reforms Council and the Anti-Corruption Action Centre. BCU's Board of Directors, Management, and community leaders greeted Hanna Hopko at our corporate office.



### Yakiv Smoli

BCU Financial was proud to be the Title Sponsor of the UCPBA Toronto event featuring guest speaker Yakiv Smolii, Governor of the Bank of Ukraine, at the The Albany Club. Yakiv Smolii provided an economic update on the regulations regarding the financial system of Ukraine and its many business sectors. He touched on the National Bank's responsibilities for creating financial stability in Ukraine and the NBU's reform achievements over the past 5 years. BCU is proud to be a partner with UCPBA and supports the many economic and democratic reforms which Ukraine has undergone since its declaration of independence in 1991.



### Druha Rika

BCU was excited to welcome and support Ukrainian legend Druha Rika for their debut concert in Toronto. A sold out crowd sang in unison with lead singer, Valeriy Kharchyshyn. The unforgettable evening was full of energy and featured a wide range of great Ukrainian rock music from the band's 20 year history!





# Committed to our Community

## Відданість нашій громаді

### BCU MEMBERS & EMPLOYEES IN THE COMMUNITY

BCU employees are active in the life of the Ukrainian-Canadian community. We are proud that BCU is known as the heart of the Ukrainian community. The Directors of our Board and our Staff work as volunteers and are active members of many different national, provincial and local Ukrainian-Canadian organizations. The community is vibrant and active, and so are BCU employees who can be seen at many public events.

Працівники Кредитової Спілки Будучність є активними в житті української громади, тому ми гордимся тим, що Кредитова Спілка Будучність насправді є серцем української громади, а не лише установою для полегдження фінансових питань. Члени Дирекції та працівники працюють добровольцями та є активними членами українських громадських організацій.



#### BCU visits Yuri Lypa Ukrainian Saturday School

BCU Financial President & CEO, Oksana Prociuk-Ciz, and International Wire Administrator, Halyna Vynnyk, visited Yuri Lypa Ukrainian Heritage School in Toronto with an informational session about BCU Financial Group.



#### BCU visits Runnymede Healthcare Centre

In February of 2019, BCU Toronto Branch Assistant Manager, Raya Radejewsky, and BCU Commercial Account Manager, Olya Stanislavska, visited the Runnymede Healthcare Centre to celebrate Ukrainian Day. They provided gifts - BCU tote bags filled with goodies - to patients and guests in a celebration of Ukrainian culture.



#### Vyshyvanka Day 2019

BCU Financial staff celebrated International Vyshyvanka Day with Ukrainians from around the world. Ukrainian-Canadians proudly wore their colourful vyshyvanky to honour their Ukrainian cultural traditions and to show solidarity with the people of Ukraine.



#### Ivan Franko Homes Open House

BCU was a proud sponsor of the Ivan Franko Homes' 8th Annual Open House and Barbeque. Oakville Branch Manager, Pavlo Czerwoniak, and BCU's own Lys Mykyta made an appearance at the event to highlight the recent opening of our satellite branch in the Lys Mykyta Lounge at the Ivan Franko Homes' Mississauga location. Executive Director, Terry Tonkovich, warmly welcomed our BCU representatives.



# Committed to our Community

Відданість нашій громаді

## BCU MEMBERS & EMPLOYEES IN THE COMMUNITY



### **Carleton University Perogy Night - Ottawa**

BCU Ottawa Branch Manager, Damian Snih, put his cooking skills to the test with the members of Carleton University Ukrainians Students' Club at their Perogy Night. The event was hosted at the Ukrainian Community Centre in Ottawa.



### **Lesia Ukrainka Ukrainian School of Ottawa**

BCU Ottawa Branch Manager, Damian Snih, visited Lesia Ukrainka Ukrainian Heritage School to speak with students about the importance of supporting the Ukrainian community.



### **Bloor West Village Toronto Ukrainian Festival 2019**

BCU made a colourful splash at the annual parade during the Toronto Ukrainian Festival in Bloor West Village.



### **Queen's Park Flag Raising**

BCU employees participated in the annual flag raising ceremony at Queen's Park organized by the League of Ukrainian Canadians.

The event celebrated the 28th anniversary of Ukraine's independence.



### **Capital Ukrainian Festival**

BCU was proud to sponsor 5th Annual Capital Ukrainian Festival in Ottawa. The festival held annually in July showcases Ukrainian food, dance, culture and music in our Nation's Capital.



### **Vechornytsi**

The 12th annual musical comedy Вечорниці - Vechornytsi titled «ББС.УА» was organized by the League of Ukrainian Canadian Women – Toronto Branch and sponsored by BCU Financial. Over the years, many BCU employees have been enthusiastic participants of this event which raises funds in support of the Friends of Ukraine Defense Forces Fund.

авторитетну українську тижневу газету

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# IN MEMORIAM

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Batruch, Irena	Geley, Mary (2018)	Kuz, Maria	Shewchuk, Katherine
Betley, Teodora	Gertchak, Grigori	Lysowycz, Osyp	Skalnyj, Anna
Blagotic, Zarko	Gladstone, Nina	Lytwyniuk, Maria	Slobodian, Jenny
Bodnar, Irena	Gogus, Wolodymyr	Machno, Ivan	Slusarchuk, Luca
Bodnar, Maria	Grundzik, Helen	Maliszewski, Katsue	Sosidko, Oksana
Borsa, Dolly	Gudz, Stefan	Maslov, Konstantin	Spetruk, Anna
Boyko, Antonina	Hantzsch, Irene	Maziar, Maria	Stasiw, Maria
Boyko, Marvyn	Holubizkyj, Jakiw	Melnyk, Maria	Stryniak, Nicholas
Broukalo, Vassili	Hrytsevyh, Stepan	Mlynaryk, Anna	Suchyj, Mychajlo
Bubrin, Margaret	Humeniuk, Orest (2018)	Mozek, Juliana	Sybydlo, Walter
Bulat, Nina	Hurko, Stefania	Nakonecznyj, Michajlo	Szakiel, Frank
Burdio, Emilia	Iwanusiw, Iwan	Nepip, Wolodymyr (2018)	Szenhereta, Nadia
Cechikov, Sergi	Jacyla, Anna	Noga, Pelagia	Szlapak, Stefanie
Cherednyk, Peter	Jagielnik, Andrew	Pankiw, Fedir	Tchoryk, Helena
Chorney, Sophie	Jawor, Janina	Paolone, Gregory P.	Twerdochlib, Wasyl
Chumak, Orysia	Katerynychuk, Helen	Petrashkewych, Sophia	Tymkewycz, Maria
Смоc, Modest	Kazaniwsky, Alexander	Powch, Kateryna (2018)	Wdowych, Olga
Czarnik, Stanislaw	Kohut, Zinoviy	Prodanyk, Anne	Wojteczky, Kazimiera
Czwył, Wasylina	Korotky, Gerald	Pryjma, Wasyl	Wolanskyj, Maria
Dereweckij, Rozalia	Kravchuk, Ivan	Radysz, Odaria	Woynarowsky, Eugene
Dmytruszko, Luba	Kravets, Irene (2018)	Ruczenczyn, Oksana	Wysocky, Walter
Dobrowolsky, Halyna	Kruchek, Inna	Rynkowski, Eugene	Yakhvan, Oleksandra (2018)
Dopta, Ramond	Krupa, Bohdan	Sawaryn, Peter	Zawadsky, Maria
Dubas, Mykola	Kulchisky, Zenon	Sawycky, Sofia	Zawydiwski, Maria
Dubczak, Nina	Kulyk, Bohdan	Schepansky, Anastasia	Zazula, Marian
Fehlberg, Margaret	Kurylo, Olga	Serbeniuk, Katherine	Zubkewych, Katherine

*Вічна їм пам'ять!*



# BCU Financial Group

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BCU  Wealth Management

BCU  Insurance

 BCU Foundation



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## Oakville

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905-363-2999

## Scarborough (Toronto East)

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## Ivan Franko Homes (Mississauga)

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