

Annual Report



2016

<p style="text-align: center;">ST. JOSEPH'S CREDIT UNION 80th ANNUAL GENERAL MEETING AGENDA APRIL 24th, 2017</p>

CALL MEETING TO ORDER

OPENING PRAYER (One minute of silence for deceased members)

GREETINGS FROM THE CHAIR

ESTABLISHMENT OF A QUORUM (Declaration)

APPROVAL OF AGENDA

APPROVAL OF MINUTES (April 25th, 2016)

PRESENTATION OF REPORTS

- Chairperson's Report
- General Manager's Report
- Credit Committee Report
- Audit & Risk Committee Report
- Nominations Committee Report
- Auditor's Report/Financial Statements

NEW BUSINESS

- Appointment of Auditors
- Any other New Business
- Adjournment

DOOR PRIZES

ADJOURNMENT

St. Joseph's Credit Union

79th Annual General Meeting

April 25, 2016
(LASC Social Action Centre)

Chair David George called the meeting to order at 6:31 pm.

BOARD MEMBERS

Terrance Tyrrell, Donald Goyetche, Nathan Boudreau, Brian LeBlanc, David George, Marion Mury, Maurice Boudreau

OPENING PRAYER

The opening prayer was read by Shelley Martell, followed by a minute of silence for our deceased members.

GREETINGS FROM THE CHAIRPERSON

Chair David George welcomed everyone and introduced the Board of Directors and Committee Members.

ESTABLISHMENT OF A QUORUM

Jessica Marchand reported that a quorum had been established with 64 members and 3 guests present.

APPROVAL OF AGENDA

It was moved by Joan Clannon, seconded by Glenn Marchand, that the agenda be approved as presented. Motion Carried.

APPROVAL OF MINUTES: APRIL 20, 2015

It was moved by Laura Boudreau, seconded by LeeAnne Marchand, that the minutes of April 20, 2015 be approved as circulated. Motion Carried.

BUSINESS ARISING FROM THE MINUTES

There was no business arising from the minutes

PRESENTATION OF REPORTS

1. **Chairperson's Report** – This report was presented by Board of Directors Chair David George. It was moved by Vincent Landry, seconded by Velma Samson, that the Chairperson's Report for 2015 be accepted as presented. Motion Carried.
2. **General Manager's Report** – This report was presented by General Manager Michael Boudreau. It was moved by David Kehoe, seconded by Donald Kehoe, that the General Manager's Report for 2015 be accepted as presented. Motion Carried.
3. **Credit Committee Report** – This report was presented by Committee Chair Nathan Boudreau. It was moved by Michelle Hearn, seconded by Anthony Thibeau, that the Credit Committee Report for 2015 be accepted as presented. Motion Carried.

4. **Audit & Risk Committee Report** – This reported was presented by Committee Chair Brian LeBlanc

It was moved by Nora Landry, seconded by Alfred Boudreau, that the Audit & Risk Committee Report for 2015 be accepted as presented. Motion Carried

5. **Auditor's Report/ Financial Statements** – Bruce Spicer of MGM & Associates presented the Independent Auditors Report for 2015. He advised that in their opinion, the financial statements presented fairly, in all material respects, the financial position of St. Joseph's Credit Union as at December 31, 2015. He also advised that the statements being presented were an eight page summary of the financial statements but that the full thirty five page statements were available upon request at the credit union. He briefly reviewed the Statement of Financial Position, the Statement of Comprehensive Income, the Statement of Changes in Members' Equity, the Statement of Cash Flows and the Schedule of Expenses.

Among other thing, he noted the following:

- From a financial perspective, we had another successful year.
- Our assets were up by 10.8%, our revenue is consistent at \$2.2million and our personnel costs had decreased.
- He thanked Michael Boudreau and his staff and the Audit & Risk Committee for their cooperation during the audit process.

It was moved by Robert Fougère, seconded by Thérèse Benoit, that the 2015 Auditor's Report be accepted as presented. Motion Carried.

NEW BUSINESS

1. **Appointment of Auditors**

On behalf of the Board of Directors, Brian LeBlanc recommended that we retain MGM & Associates as our auditors for the year ending December 31, 2016.

It was moved by Mark Samson, seconded by Anthony Thibeau, that St. Joseph's Credit Union board's recommendation and retain the auditing services of MGM & Associates for the fiscal year ending December 31, 2016. Motion Carried.

2. **Report from the Nominations Committee**: This report was presented by Brian LeBlanc, who reported that the outgoing members were as follows:

- David George
- Nathan Boudreau
- Terrance Tyrrell

Mr. LeBlanc noted that the Nomination Committee wished to submit the following 3 names for election to 3 positions on the Board for a 3-year term:

- David George
- Nathan Boudreau
- Terrance Tyrrell

It was moved by Vincent Landry, seconded by David Kehoe, that the 2016 Nomination Committee Report be accepted as presented. Motion Carried.

3. **Staff Service Awards**

Mr. Boudreau presented years of service awards and gifts to the following staff members:

Amanda Martell For 5 years, Holly Landry for 5 years and Trina Samson for 10 years of service.

DOOR PRIZES\$80 Cash door prize winners

Brian LeBlanc	Doreen Samson	Monique Samson	Norma Landry	Zita Thibeau
Elmer Samson	Vincent Landry	Donald Goyetche	Alfred Boudreau	Joan Clannon

Other promotional prize winners

Donald Kehoe	Michelle Hearn	Amanda Short	Donna Boudreau	Mandy Samson
Angèle Richard				

It was moved by Muriel Samson that the meeting be adjourned at 7:11 pm.

Brenda Samson, Acting Secretary

David George, Board Chair

Chair's Message

Since 1936, St. Joseph's Credit Union and its members have faced many challenges. Over the years, our board, our staff and our members have risen to these challenges and made your credit union one of the best in province. One of the reasons for our success is we've always stayed true to our guiding principals: Open and Voluntary membership; Democratic Member Control; Members Economic Participation; Autonomy and Independence; Education, Training and Information; Cooperation Among Cooperatives; Concern for Community. These are the values that result in us always putting our members first. As members, you can always count on getting honest financial advice, unlike the customers of some of our competitors that have been in the news lately.

As a member of St. Joseph's Credit Union, you have access to competitive financial services. You are also part of something bigger. You are the owner of a financial institution that invests its profits back into you and your community. In 2016, we once again paid our members \$135,000 as part of our Member Rewards Program. That's over \$2.6 million dollars we've given back to our members over the years. We continued to support our communities in staff and board volunteer hours (over 1,000 in 2016), as well as in monetary terms. We supported many organizations and/or events throughout the year such as the Petit de Grat ballfield (\$7,000), the Janvrin's Island Bluegrass Festival (\$4,000), the Louisdale Lions Club (\$1,500), the Royal Canadian Legion (\$1,000) and the

Strait Richmond Health Care Foundation (\$3,250), just to name a few.

I would also like to report that your board and committee members received a total of \$10,100 in remuneration in 2016.

The following table sets forth your board members' meeting attendance records.

David George	9/10
Brian LeBlanc	8/10
Maurice Boudreau	9/10
Nathan Boudreau	5/10
Marion Mury	10/10
Leo Patrick Samson	4/10
Donald Goyetche	8/10
Terrance Tyrrell	7/10
Tanya Sampson	8/10

In closing, I would like to thank my fellow board members and our committee members for their leadership and their dedication. On behalf of the Board of Directors, I would also like to thank the management and staff for their tremendous work throughout the year. Finalement, je veux remercier chacun de vous pour votre soutien continu. Je suis certain qu'ensemble nous allons réussir pour des années à venir.



David George
Board Chair

GM's Message

Once again, I am proud and excited to report that 2016 was another successful year for your credit union. Some of our most notable achievements included asset growth of 5.4%, almost all of it being loan growth, loan growth that will assist us in maintaining our future profitability. Once again, we posted a solid surplus of \$519k and your Members' Equity increased from 12.06% to 12.25% of assets. We also managed to reduce our expenses from 2.81% to 2.64%. Dynamics such as these combined to make your credit union one of the strongest in the province.

In 2016, we implemented some system-wide solutions such as Interac FLASH®, a contactless enhancement to our MemberCards (debit cards) and Interac® Online, a secure and easy-to-use online payment option that allows you to shop online and pay for purchases with your MemberCards. In 2017, we intend to implement additional enhancements to our suite of electronic products such as Lock'N'Block™, a mobile card block service that will allow you to "Lock" your MemberCard to "Block" unauthorized or unwanted use. Done through our mobile banking application, this service will empower you to protect yourselves from fraud by providing you with complete control of your debit card security.

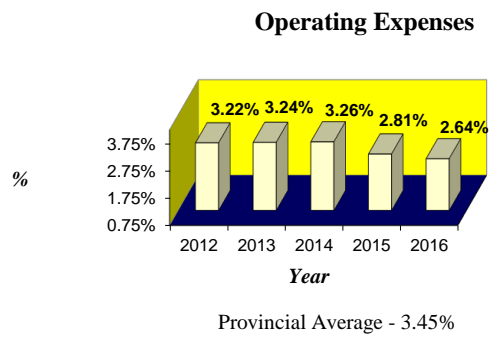
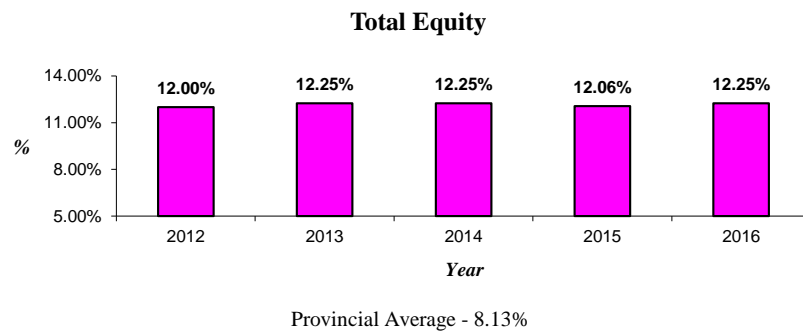
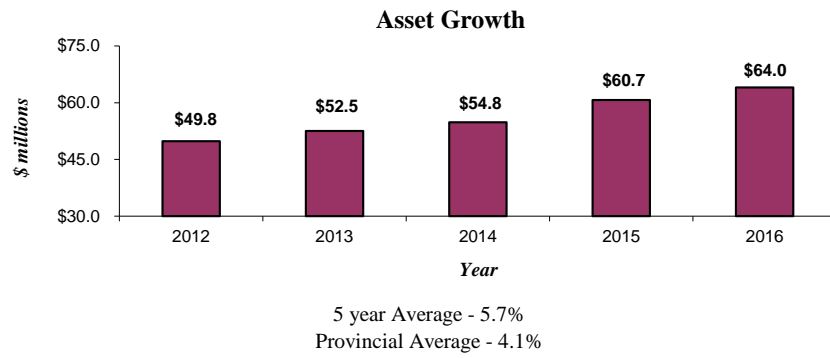
Despite our on-going success, rural based credit unions such as St. Joseph's continue to be faced with challenges such as aging and shrinking population bases, increasing regulatory demands, increasingly intense competition and rapidly evolving technological requirements. These challenges will require us to continue working closely with our system partners

such as Atlantic Central, League Data and other credit unions. On-going cooperation will enable us to develop and implement the solutions that offer the convenience our members want and the competitively priced products and services that they deserve. Building on our strengths as a system will enable us to better manage our expenses and will enable us to deliver on our promise to provide you with innovative financial opportunities, guidance and solutions that enhance your well-being as well as the well-being of our employees and the communities we serve.

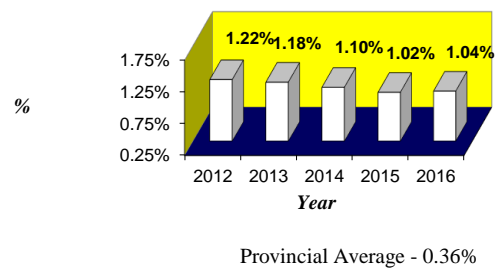
In closing, I want to thank our Board and Committee members for their support and their leadership throughout the year. I also want to thank our management team and our employees. Their dedication and passion is what makes our success possible. They are genuinely focused on providing you with exceptional service. Finally, I would like to express my appreciation to our members. We sincerely hope that you are pleased with the results we've achieved in 2016. You are the owners of a financial institution that is wholeheartedly committed to you and the communities you live in. Everything we do is designed to enrich your lives and to make our communities a better place to live. I look forward to reporting to you on our future successes as we continue to serve you. Félicitations tout l'monde sur une autre bonne année.



Michael Boudreau
General Manager



Profitability (ROA) - Before Member Rewards



Report from the Credit Committee

The Credit Committee is appointed by the Board of Directors to oversee and monitor the lending processes and ensure lending functions are managed within the high standards of the credit union. The Committee meets at least four times per year to review the loan portfolio and reports back to the board following each meeting. In addition, the Committee approves all loans that fall outside of normal lending parameters as set by the provincial credit union regulator, the Credit Union Deposit Insurance Corporation (CUDIC).

It is with pleasure to report that our total loan portfolio grew over 7% last year. As of December 31, 2016 our total loan portfolio was \$48.2 million, accounting for 75% of the credit union's assets. This includes mortgages, personal loans, commercial loans and lines of credit. A notable increase was made in our commercial loan portfolio, which stood at \$5.4 million at year end.

During the year, the Committee recommended that the board adopt the changes to the loan policy as per the suggestions made by Atlantic Central. These changes should allow your credit union to run more efficiently and remain competitive with other financial institutions.

I would like to take this opportunity to acknowledge the contributions made by every member of the Committee, all of whom attend our meetings regularly and graciously gave their time and expertise. Thank you to the management and staff for their efforts in providing the documentation

required by the Committee to allow it to function properly. I would also like to thank the membership for their continued support over the past year and wish everyone a prosperous 2017.

Respectfully Submitted,



Nathan Boudreau
Credit Committee Chair

Report from the Audit and Risk Committee

The purpose of the Audit and Risk Committee is to assist the Board of Directors with its oversight responsibilities for financial reporting, internal controls, risk management, and external audit.

The Committee's primary responsibilities are to:

- Serve as an independent and objective party to monitor our financial performance and reporting process.
- Review and appraise the efforts of our independent auditors.
- Assess the processes related to the risks we face and our internal control environment.
- Review all reports issued by the Credit Union Deposit Insurance Corporation (CUDIC) or any other 3rd party referred to the Committee by the Board.
- Monitor the implementation of recommendations from these reports that the Committee considers significant and report to the Board on the progress of that implementation.
- Review regular reports from management and external auditors concerning the Credit Union's progress and compliance with financially related laws and regulations.
- Review any policies as directed by the Board
- Undertake such other duties as are delegated to the Committee by the Board.

During 2016, the Audit & Risk Committee held five (5) meetings. The Committee is pleased to report that the following roles were completed during the year:

- ✓ Confirmed our Auditor's independence.
- ✓ Reviewed the audited annual financial statements and the auditor prepared Audit Findings Report and Management Letter.

- ✓ Monitored our financial performance by reviewing management's financial statements on a quarterly basis.
- ✓ Reviewed board, management and staff expense reports and confirmed compliance to policy.
- ✓ Reviewed and confirmed payment of our Canada Revenue Agency mandatory remittances.
- ✓ Reviewed the Credit Union's Enterprise Risk Management Framework and the risk management activities and initiatives undertaken during the year.
- ✓ Confirmed that all staff, board and committee members were in compliance with our Codes of Corporate Ethics and Business Conduct for Directors and Employees.

In closing, I would like to thank my fellow Committee members, Donald Goyetche and Terrance Tyrrell, for the time and consideration they gave this Committee in 2016.

Respectfully Submitted,



Brian LeBlanc
Committee Chair

NOMINATION COMMITTEE REPORT

April 24th, 2017

The Nominations Committee consisted of the following individuals:

Tanya Sampson

Maurice Boudreau

Terrance Tyrrell

The Committee wishes to report the outgoing directors were:

Brian LeBlanc

Leo Samson

Marion Mury

The Committee wishes to report that Brian LeBlanc, Leo Samson and Marion Mury submitted their names for re-election to the board.

The Committee wishes to report that no other individuals submitted their names for a potential position on the Board of Directors.

The Nominations Committee therefore wishes to declare that the following individuals will be re-elected for 3-year term positions:

Brian LeBlanc

Leo Samson

Marion Mury

MANAGEMENT'S RESPONSIBILITY FOR FINANCIAL REPORTING

The financial statements and all other information contained in the Annual Report are the responsibility of management and have been approved by the Board of Directors (the "Board"). The financial statements have been prepared by management in accordance with International Financial Reporting Standards, and include amounts based on informed judgments and estimates of the expected effects of current events and transactions. Financial information presented elsewhere in this Annual Report is consistent with that in the financial statements.

In meeting its responsibility for the reliability of financial data, management relies on comprehensive internal accounting, operating and system controls. Controls include an organizational structure providing for effective segregation of responsibilities and delegation of authority and personal accountability, as well as the application of accounting and administrative policies and procedures necessary to ensure adequate internal control over transactions, assets and records. These controls are designed to provide reasonable assurance that financial records are reliable for preparing financial statements and maintaining accountability for assets, and that assets are safeguarded against unauthorized use or disposition.

The Board has appointed an Audit Committee to review with management and independent auditors the annual financial statements prior to submission to the Board for final approval. MGM and Associates, Chartered Accountants has been appointed by the membership as independent auditors to examine and report on the financial statements. They have full and free access to Credit Union staff and the Audit Committee of the Board.



Michael Boudreau
General Manager



David George
Board Chair

March 31, 2017

Summary Financial Statements of

**ST. JOSEPH'S CREDIT
UNION LIMITED**

Year ended December 31, 2016



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Chartered Accountants
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Sydney NS B1P 6G9

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INDEPENDENT AUDITORS' REPORT ON THE SUMMARY FINANCIAL STATEMENTS

To The Members of
St. Joseph's Credit Union Limited

The accompanying summary financial statements, which comprise the statement of financial position as at December 31, 2016, and the statements of comprehensive income, changes in members' equity and cash flows and the schedule of expenses for the year then ended, are derived from the audited financial statements of St. Joseph's Credit Union Limited for the year ended December 31, 2016. We expressed an unmodified audit opinion on those financial statements in our report dated March 30, 2017. Those financial statements, and the summary financial statements, do not reflect the effects of events that occurred subsequent to the date of our report on those financial statements.

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary financial statements, therefore, is not a substitute for reading the audited financial statements of St. Joseph's Credit Union Limited.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of a summary of the audited financial statements in accordance with International Financial Reporting Standards.

Auditors' Responsibility

Our responsibility is to express an opinion on the summary financial statements based on our procedures, which were conducted in accordance with Canadian Auditing Standard (CAS) 810, "Engagements to Report on Summary Financial Statements".

Opinion

In our opinion, the summary financial statements derived from the audited financial statements of St. Joseph's Credit Union Limited for the year ended December 31, 2016 are a fair summary, in all material respects, of those financial statements, in accordance with International Financial Reporting Standards.

A handwritten signature in black ink that reads "MGM & Associates".

Chartered Professional Accountants
Licensed Public Accountant

Sydney, Canada
March 31, 2017

ST. JOSEPH'S CREDIT UNION LIMITED

Summary Financial Statements

Year ended December 31, 2016

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ST. JOSEPH'S CREDIT UNION LIMITED

Statement of Financial Position

December 31, 2016, with comparative figures for 2015

	2016	2015
ASSETS		
Cash and cash equivalents	\$ 4,874,465	\$ 7,722,525
Investments and deposits	9,659,947	7,220,886
Loans to members	48,214,476	44,921,753
Property, building and equipment	677,796	617,558
Other assets	572,567	212,604
Deferred income tax asset	36,200	31,700
	\$ 64,035,451	\$ 60,727,026
LIABILITIES		
Liabilities to members		
Deposits	\$ 55,504,633	\$ 52,794,404
Accrued interest on deposits	273,327	240,787
	55,777,960	53,035,191
Liabilities to non-members		
Accounts payable and accrued liabilities	382,213	357,657
Income taxes payable	32,035	10,125
	414,248	367,782
	56,192,208	53,402,973
MEMBERS' EQUITY		
Membership shares	102,601	103,003
Community development fund	81,811	66,118
Retained earnings	7,658,831	7,154,932
Accumulated other comprehensive income	—	—
	7,843,243	7,324,053
	\$ 64,035,451	\$ 60,727,026

ST. JOSEPH'S CREDIT UNION LIMITED

Statement of Comprehensive Income

Year ended December 31, 2016, with comparative figures for 2015

	2016	2015
INCOME		
Interest on loans	\$ 2,124,097	\$ 2,130,835
Investment income	159,997	131,217
	<u>2,284,094</u>	<u>2,262,052</u>
INTEREST EXPENSE		
Interest on members' deposits	529,909	524,215
	<u>1,754,185</u>	<u>1,737,837</u>
Financial margin		
	593,507	537,530
	<u>2,347,692</u>	<u>2,275,367</u>
EXPENSES		
Personnel (schedule)	852,999	820,259
Members' security (schedule)	60,499	55,991
General business (schedule)	702,474	599,955
Occupancy (schedule)	62,322	58,553
Provision for loan losses	(39,405)	132,236
Depreciation	47,188	38,781
Loss on disposal of equipment	7,151	—
	<u>1,693,228</u>	<u>1,705,775</u>
Income before income taxes	654,464	569,592
Income taxes		
Current	139,372	116,866
Deferred	(4,500)	(6,700)
	<u>134,872</u>	<u>110,166</u>
NET INCOME	<u>519,592</u>	<u>459,426</u>
OTHER COMPREHENSIVE INCOME	—	—
COMPREHENSIVE INCOME	<u>\$ 519,592</u>	<u>\$ 459,426</u>

ST. JOSEPH'S CREDIT UNION LIMITED

Statement of Changes in Members' Equity

Year ended December 31, 2016, with comparative figures for 2015

	Membership shares	Community development fund	Retained earnings	Accumulated other comprehensive income	Total
BALANCE, DECEMBER 31, 2014	\$ 101,732	\$ 38,086	\$ 6,723,538	\$ —	\$ 6,863,356
Comprehensive income	—	—	459,426	—	459,426
Membership shares issued	5,941	—	—	—	5,941
Membership shares redeemed	(4,670)	—	—	—	(4,670)
Transfer to community development fund	—	43,032	(43,032)	—	—
Transfer from community development fund	—	(15,000)	15,000	—	—
BALANCE, DECEMBER 31, 2015	103,003	66,118	7,154,932	—	7,324,053
Comprehensive income	—	—	519,592	—	519,592
Membership shares issued	9,718	—	—	—	9,718
Membership shares redeemed	(10,120)	—	—	—	(10,120)
Transfer to community development fund	—	45,943	(45,943)	—	—
Transfer from community development fund	—	(30,250)	30,250	—	—
BALANCE, DECEMBER 31, 2016	\$ 102,601	\$ 81,811	\$ 7,658,831	\$ —	\$ 7,843,243

ST. JOSEPH'S CREDIT UNION LIMITED

Statement of Cash Flows

Year ended December 31, 2016, with comparative figures for 2015

	2016	2015
CASH FLOWS FROM OPERATIONS		
Net income	\$ 519,592	\$ 459,426
Items not involving cash		
Depreciation	47,188	38,781
Loss on disposal of equipment	7,151	—
Deferred income taxes	(4,500)	(6,700)
Change in non-cash operating working capital		
Decrease (increase) in loans to members	(3,292,723)	945,286
Increase in other assets	(359,963)	(6,725)
Increase in deposits	2,710,229	5,324,417
Increase in accrued interest on deposits	32,540	40,855
Increase in accounts payable and accrued liabilities	24,556	79,974
Increase (decrease) in income taxes payable	21,910	(882)
	(294,020)	6,874,432
CASH FLOWS FROM FINANCING ACTIVITIES		
Increase (decrease) in membership shares, net	(402)	1,271
CASH FLOWS FROM INVESTMENT ACTIVITIES		
Increase in investments and deposits	(2,439,061)	(1,554,351)
Purchase of property, building and equipment	(118,577)	(13,753)
Proceeds from disposal of equipment	4,000	—
	(2,553,638)	(1,568,104)
INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	(2,848,060)	5,307,599
CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	7,722,525	2,414,926
CASH AND CASH EQUIVALENTS, END OF YEAR	\$ 4,874,465	\$ 7,722,525
Supplemental cash flow information		
Cash paid during the year		
Interest on members' deposits	\$ 497,369	\$ 483,360
Income taxes	117,462	117,748
Cash received during the year		
Dividends and interest on investments	126,887	118,868
Interest on loans to members	2,110,515	2,141,264

ST. JOSEPH'S CREDIT UNION LIMITED

Schedule of Expenses

Year ended December 31, 2016, with comparative figures for 2015

	2016	2015
PERSONNEL		
Salaries	\$ 716,935	\$ 691,808
Pension and insurance benefits	131,172	122,362
Other employee costs	4,892	6,089
	\$ 852,999	\$ 820,259
MEMBERS' SECURITY		
Bonding insurance	\$ 17,699	\$ 16,191
Deposit insurance	42,800	39,800
	\$ 60,499	\$ 55,991
GENERAL BUSINESS		
Advertising and promotion	\$ 33,008	\$ 27,994
Professional fees	50,577	39,808
Data processing	115,037	105,073
Educational	44,214	28,362
Service fees and charges	215,332	212,276
Central assessment and dues	87,574	84,500
Miscellaneous	67,084	18,611
Office and stationery	26,158	20,038
Postage	3,780	20,067
Service contracts and maintenance	13,038	10,764
Telephone	16,422	17,462
Community development fund donations	30,250	15,000
	\$ 702,474	\$ 599,955
OCCUPANCY		
Heat, lights and water	\$ 11,357	\$ 13,404
Insurance	12,738	8,137
Municipal taxes	8,869	6,054
Janitorial and cleaning supplies	13,974	14,554
Repairs and maintenance	15,384	16,404
	\$ 62,322	\$ 58,553

LIST OF DIRECTORS AND COMMITTEE MEMBERS

2016-2017

Board of Directors

David George – Chair (2019)
Maurice Boudreau – Corporate Secretary (2018)
Brian LeBlanc – Vice-Chair (2017)
Marion Mury – Director (2017)
Leo Patrick Samson – Director (2017)
Nathan Boudreau – Director (2019)
Terrance Tyrrell – Director (2019)
Donald Goyetche – Director (2018)
Tanya Sampson – Director (2018)

Credit Committee

Nathan Boudreau (Chair)
Alfred Boudreau
Maurice Boudreau

Audit & Risk Committee

Brian LeBlanc (Chair)
Donald Goyetche
Terrance Tyrrell

Policy Committee

David George (Chair)
Donald Goyetche
Marion Mury

Personnel Committee

Tanya Sampson (Chair)
Karen Doyle
Leo Patrick Samson

Youth Committee

Amanda Short
Jessica Marchand
Katrina Cooper-Boudreau
Lori Benoit

Nominations Committee

Tanya Sampson
Maurice Boudreau
Terrance Tyrrell

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