

2022 ANNUAL REPORT

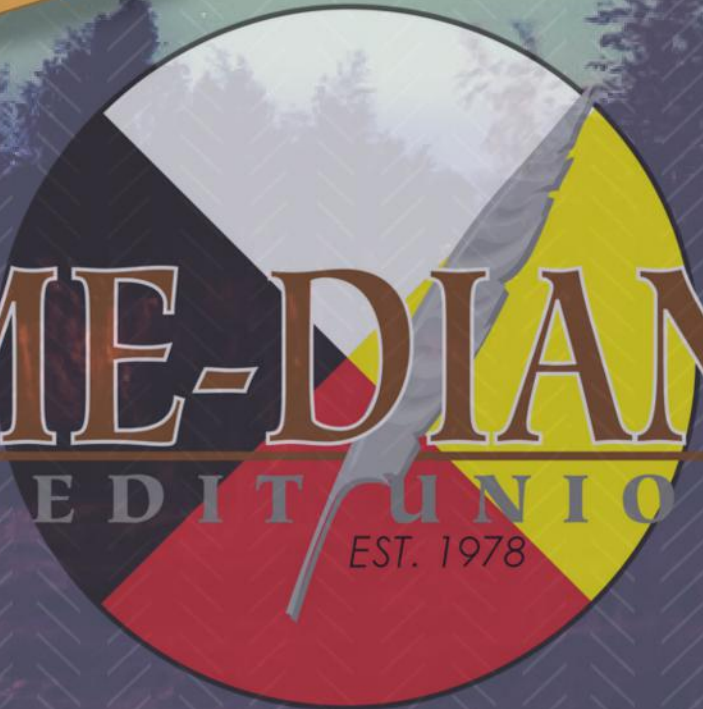
45th Annual General Meeting



ME-DIAN

CREDIT UNION

EST. 1978



45th AGM



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Meeting Agenda

01	CALL TO ORDER
02	APPOINTMENT OF SECRETARY
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05	APPROVAL OF MINUTES OF PREVIOUS AGM
06	READING OF NOTICE OF AGM
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11	ELECTION OF DIRECTORS
12	NAME CHANGE RESOLUTION
13	AMENDMENTS TO THE BY-LAWS
14	ADJOURNMENT

ME-DIAN CREDIT UNION OF MANITOBA LIMITED, 44TH ANNUAL GENERAL MEETING MINUTES

April 20, 2022, 303 Selkirk Avenue, Winnipeg, Manitoba

1. CALL TO ORDER

The meeting was called to order at 5:05pm by the President, Shirley Jensen. With Shirley Jensen slated for re-election, Vice President Tanis Wheeler was appointed to Chair the meeting.

2. APPOINTMENT OF SECRETARY

Motion: "To appoint John Uy as the recording secretary." Moved by: Laurie Wood Ducharme. Seconded by: Grace McDougall. Motion Carried.

3. ESTABLISHING A QUORUM

The By-Laws of the credit union require a number of Members equal to the number of Directors plus 5 to constitute a quorum. Me-Dian Credit Union has 9 Directors; therefore, a quorum would be established with 14 Members present. We currently have 19 Members present, 17 connected online and 2 in the office, therefore quorum is met. We also currently have 4 guests in attendance.

4. APPROVAL OF AGENDA

Motion: "To approve the agenda as presented." Moved by: Shirley Jensen. Seconded by: Maria Almeida-Grift. Motion Carried.

5. APPROVAL OF MINUTES OF LAST ANNUAL GENERAL MEETING

John Uy read the minutes from the April 28, 2021, Annual General Meeting. Amendment made to the wording of the motion in item 8. Correction made to the spelling of acclamation in item 11.

Motion: "To accept the minutes from the April 28, 2021, Annual General Meeting with the amendments as directed." Moved by: Shayla Elizabeth. Seconded by: Severina Curtis Motion Carried.

6. READING OF NOTICE OF ANNUAL MEETING

The notice of the Annual General Meeting of the Members was shared in the Winnipeg branch as well as on social media on March 18, 2022, 33 days prior to the meeting. It was also posted on our website on March 21, 2022, 30 days prior to the meeting.

7. PRESIDENT'S REPORT

On behalf of the President and the Board, Tanis Wheeler read the Message From The President as printed in the Annual Report for 2021, highlighting the economic uncertainty experienced throughout the year leading to the further struggles of our society's most vulnerable. The message recognized the many efforts that Me-Dian Credit Union made to support low-income and vulnerable Manitobans, as well as the inspiring dedication of the credit union's staff.

8. CHIEF EXECUTIVE OFFICER'S REPORT

CEO, Randy Dagasdas, read the Message From The CEO as printed in the Annual Report for 2021. The message emphasized the priorities for the past year; financial stability, membership engagement, and the overall governance of the credit union. Many initiatives were highlighted in the message, followed by a sincere thanks to the staff, Board, and Membership of the credit union for another year of support.

9. AUDITED FINANCIAL STATEMENTS

MNP representatives, Craig Schatkowsky and Andrew Carvalho presented the Summary Financial Statements of Me-Dian Credit Union as printed in the Annual Report for 2021 and provided on the credit union's website on April 7, 2022.

Motion: "To accept the 2021 audited financial statements of Me-Dian Credit Union as presented by MNP." Moved by: Linda Ballantyne. Seconded by: Damon Johnston. Motion Carried.

10. APPOINTMENT OF EXTERNAL AUDITOR

Motion: "To appoint MNP as the auditor for Me-Dian Credit Union for the fiscal year of 2022." Moved by: Annetta Armstrong. Seconded by: Shayla Elizabeth. Motion Carried.

11. ELECTION OF DIRECTORS

The slate of nominees was presented. The By-Laws allow for nine directors on the Board, with three vacancies, and three candidates, no vote was required. By way of acclamation, Shirley Jensen, Linda Ballantyne, and Damon Johnston were elected to the Board of Directors for a term of three years.

Motion: "To elect by way of acclamation, Shirley Jensen, Linda Ballantyne, and Damon Johnston on to the Board of Directors for a term of three years." Moved by: April Beck. Seconded by: Adenola Odunuga. Motion Carried

12. AMENDMENTS TO THE BY-LAWS

John Uy read the proposed changes to the By-Laws as provided on the credit union's website on April 7, 2022. Amendments include the provision to appoint Honorary Board Members, the provision to create and abolish committees, clarification in identifying quorum during meetings of Members, and an update to the criteria for eligibility to vote during meetings of Members.

Motion: "To accept the amendments to the credit union's By-Laws as presented." Moved by: Yomi Oduwobi. Seconded by: Severina Curtis. Motion Carried

13. OTHER BUSINESS

No other business

14. ADJOURNMENT

Motion: A motion to adjourn, Moved by Annetta Armstrong. Meeting adjourned at 5:40pm.

President's Report



On behalf of the Board of Directors it is my great pleasure and honour to welcome you to the 45th Annual General Meeting of Me-Dian Credit Union.

Economic uncertainty with record inflation levels dominated 2022. Me-Dian Credit Union continued to provide products and services to serve our members during these difficult times. We continued to deliver financial literacy seminars to our community to bridge financial knowledge and build relationships with local organizations.

In 2022, Me-Dian Credit Union delivered a solid financial performance. Our net income, capital ratio and efficiency all improved from the previous year. We will continue to focus on investing strategically with our members and staff while living our vision as the financial services provider for our community.

Our strategic planning execution continues to develop our credit union. Our organization added new roles to create operational efficiency and most importantly to provide personalized service to our members. We continued to strengthen our capacity to help prepare for our growth.

Additionally, Me-Dian Credit Union underwent an IT audit to enhance our cyber protection and improve IT security. IT security will be one of our top priorities for years to come.

The board of directors focused on training to enhance our governance education and advance directors' contribution to Me-Dian Credit Union.

On behalf of the Board of Directors, I want to thank our staff, members, and partners for your continued contribution.

We appreciate your continued support.

Respectfully submitted on behalf of the Board of Directors,

Shirley Jensen

BOARD PRESIDENT

CEO's Report



For the past few years, the world has been in a very unpredictable state. Global inflation remained high prompting a very quick and steep increase in the overnight rate. The continued pressure on high prices prompted an aggressive six (6) consecutive increases in 2022 to reduce inflation levels.

Me-Dian Credit Union remained committed on providing financial literacy seminars to help navigate these challenges and the changing expectations that came with them. The MCU Young Leaders Committee continued to develop partnerships with local organizations to bridge the financial literacy gap.

Me-Dian Credit Union continued to explore opportunities to stay ahead of the curve and enhance our products and services, tailoring them to benefit our members. We prioritized building financial stability, improving member and staff retention, and demonstrating sound governance in 2022.

Me-Dian Credit Union continued to be sustainable, recording \$924,642 in net income for 2022 and improving both the capital and efficiency ratios. The capital ratio improved from 6.02% to 6.98% and the efficiency ratio improved from 74.5% to 67.8% in 2022. Our sustainability is crucial in our continued effort to serve the underserved.

Creating a robust organizational structure was another priority in 2022 and so we developed new roles: a Business Development Representative, a Branch Manager, and a Manager of Operations. We also launched our Call Centre to better serve our members, particularly our remote Northern members who rely on phone service. To promote organizational inclusiveness and take advantage of the diverse perspectives of our staff, we followed a committee approach to operationalize the 2022 strategic plan.

We focused on reducing risk opportunities, improving processes, and enhancing controls to demonstrate our commitment to good practices. We improved our IT security to advance our cyber protection and protect our members' assets. Our Strong Personal Access Code (PAC) initiative enforced a strengthened alphanumeric PAC to mitigate fraudulent activities. We also completed the Canadian Anti-Money Laundering (AML) Gap Assessment Review with the AML Shop in adherence to the requirements of the Financial Transactions and Reports Analysis Centre (FINTRAC).

Overall, 2022 was a very successful year for Me-Dian Credit Union. I want to express my utmost gratitude to the Board members and staff for their continued support. Together, we will continue to build Me-Dian Credit Union to be the financial services provider of choice for our community.

Randy Dagasdas

CHIEF EXECUTIVE OFFICER

number of
employees

25

service
rating avg

4.83
OUT OF 5

total
donations

\$8,967

YEAR 2022
BY THE NUMBERS
as of December 31, 2022

**new
accounts**

326

**loan
applications**

368

**member
referrals**

62

**financial literacy
workshops delivered**

12

**workshop
participants**

184

Report of the Independent Auditor on the Summary Financial Statements

To the Members of Me-Dian Credit Union of Manitoba Limited:

Opinion

The summary financial statements, which comprise the summary statement of financial position as at December 31, 2022, and the summary statements of comprehensive income, changes in members' equity and cash flows for the year then ended, are derived from the audited financial statements of Me-Dian Credit Union of Manitoba Limited (the "Credit Union") for the year ended December 31, 2022.

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

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 auditor's 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 March 14, 2023.

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 to the summary financial statements.

Auditor's 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.

Winnipeg, Manitoba

March 14, 2023

MNP LLP
Chartered Professional Accountants

A copy of the complete financial statements including significant accounting policies and other explanatory information is available from the credit union.

Me-Dian Credit Union of Manitoba Limited

Summary Statement of Financial Position

For the year ended December 31, 2022

	2022	2021
Assets		
Funds on hand and on deposit	5,704,899	9,021,968
Investments	40,222,564	33,068,128
Members' loans receivable	35,048,690	33,918,059
Other assets	171,855	104,707
Property, equipment and intangible assets	1,105,846	1,167,436
Deferred tax asset	3,000	-
Asset held for sale	-	542,473
	82,256,854	77,822,771
Liabilities		
Members' savings and deposits	76,193,422	72,692,370
Accounts payable	443,609	490,171
Income taxes payable	89,833	16,404
Deferred tax liability	-	1,000
	76,726,864	73,199,945
Members' equity		
Retained surplus	5,189,698	4,265,056
Members' shares	340,292	357,770
	5,529,990	4,622,826
	82,256,854	77,822,771

A copy of the complete financial statements including significant accounting policies and other explanatory information is available from the credit union.

Me-Dian Credit Union of Manitoba Limited Summary Statement of Comprehensive Income

For the year ended December 31, 2022

	2022	2021
Financial Income		
Interest from members' loans	1,678,973	1,519,738
Investment income	1,510,164	597,751
	3,189,137	2,117,489
Cost of funds	271,031	353,359
	2,918,106	1,764,130
Financial margin		
Operating expenses		
Administration	994,913	854,022
Member security	70,376	61,500
Occupancy	297,431	381,896
Organizational	96,696	73,417
Personnel	1,574,053	1,145,242
	3,033,469	2,516,077
Gross operating expenses		
Other Revenue	(1,577,097)	(1,573,064)
	1,456,372	943,013
Net operating expenses		
	1,461,734	821,117
Income from operations before provision for loan losses		
Provision for loan losses	372,768	240,000
	1,088,966	581,117
Income before provision for income taxes		
Provision for income taxes	164,324	83,999
	924,642	497,118
Total comprehensive income for the year		

A copy of the complete financial statements including significant accounting policies and other explanatory information is available from the credit union.

Me-Dian Credit Union of Manitoba Limited Summary Statement of Changes in Members' Equity

For the year ended December 31, 2022

	Members' shares	Retained surplus	Total equity
Balance December 31, 2020	363,661	3,767,938	4,131,599
Income and comprehensive income for the year	-	497,118	497,118
Issuance of members' shares	1,410	-	1,410
Redemption of members' shares	(7,301)	-	(7,301)
Balance December 31, 2021	357,770	4,265,056	4,622,826
Income and comprehensive income for the year	-	924,642	924,642
Issuance of members' shares	1,560	-	1,560
Redemption of members' shares	(19,038)	-	(19,038)
Balance December 31, 2020	340,292	5,189,698	5,529,990

A copy of the complete financial statements including significant accounting policies and other explanatory information is available from the credit union.

Me-Dian Credit Union of Manitoba Limited Summary Statement of Cash Flows

For the year ended December 31, 2022

	2022	2021
Operating activities		
Interest received from members	1,668,804	1,540,196
Investment income	1,274,108	586,969
Income taxes paid	(94,895)	(155,259)
Interest paid to members	(279,231)	(357,424)
Operating expenses paid	(3,003,895)	2,192,294
Other income received	1,577,097	1,573,064
	1,141,988	995,252
Financing activities		
Net change in members' savings and deposits	3,509,252	(1,936,757)
Issuance of members' shares	1,560	1,410
Redemption of members' shares	(19,038)	(7,301)
	3,491,774	(1,942,648)
Investing activities		
Net change in members' loans receivable	(950,757)	(2,056,707)
Net change in investments	(6,918,380)	7,530,730
Purchase of property, equipment and intangible assets	(81,694)	(58,582)
	(7,950,831)	5,415,441
Increase (decrease) in cash resources	(3,317,069)	4,468,045
Funds on hand and on deposit, beginning of year	9,021,968	4,553,923
Funds on hand and on deposit, end of year	5,704,899	9,021,968

A copy of the complete financial statements including significant accounting policies and other explanatory information is available from the credit union.

Me-Dian Credit Union of Manitoba Limited Note to the Summary Financial Statements

For the year ended December 31, 2022

1. Basis of presentation of the summary financial statements

Management has prepared the summary financial statements from the December 31, 2022 audited financial statements of Me-Dian Credit Union of Manitoba Limited (the "Credit Union"), which can be obtained at the Credit Union. The detailed notes included in the audited financial statements are not included in these summary financial statements.

2. Compliance with minimum capital and liquidity requirements

The Credit Union is in compliance with the capital and liquidity reserve requirements at December 31, 2022 established by the Deposit Guarantee Corporation of Manitoba in its standards of Sound Business Practice.

Readers of the summary financial statements are advised that in order to appropriately interpret the Credit Union's capital and liquidity, the reader must refer to the audited financial statements and notes for the year ended December 31, 2022, which contain the information detailing the calculation.

A copy of the complete financial statements including significant accounting policies and other explanatory information is available from the credit union.



NET INCOME | Thousands



EFFICIENCY RATIO | Percentage



TOTAL ASSETS | Millions



LOAN PORTFOLIO | Millions

Our Strategic Pillars

Financial

Continue to build and maintain financial stability

Members

Attract and retain a diverse and engaged membership

Incorporate the knowledge and enhance the skills of the staff and Board to effectively serve our community

Learning & Growth

Be a model of excellence balancing Indigenous and Western philosophies in the work that we do

Internal Business Process

The MCU Board of Directors are guided by the Seven Sacred Teachings and traditions

Board Governance

Your Board of Directors

policies reviewed

59

completed training

70

courses

meetings called

33

SHIRLEY JENSEN

PRESIDENT OF THE BOARD,
EX-OFFICIO OF ALL COMMITTEES

* GRACE MCDUGALL

VICE-PRESIDENT OF THE BOARD,
GOVERNANCE COMMITTEE CHAIR,
AUDIT COMMITTEE & NOMINATING COMMITTEE MEMBER

TANIS WHEELER

SECRETARY-TREASURER OF THE BOARD,
AUDIT COMMITTEE CHAIR,
GOVERNANCE COMMITTEE & HR COMMITTEE MEMBER

ANNETTA ARMSTRONG

HR COMMITTEE CHAIR,
GOVERNANCE COMMITTEE MEMBER

LINDA BALLANTYNE

NORTHERN COMMITTEE CHAIR,
HR COMMITTEE MEMBER

DAMON JOHNSTON

AUDIT COMMITTEE MEMBER,
NOMINATING COMMITTEE MEMBER

* SHIELA NORTH

NOMINATING COMMITTEE CHAIR,
GOVERNANCE COMMITTEE MEMBER,
NORTHERN COMMITTEE MEMBER

RANDY WAY

AUDIT COMMITTEE MEMBER,
NORTHERN COMMITTEE MEMBER

* LAURIE WOOD DUCHARME

GOVERNANCE COMMITTEE MEMBER,
HR COMMITTEE MEMBER

* TERMS EXPIRE AT THE 2023 ANNUAL GENERAL MEETING

BOARD REMUNERATION, PER DIEM, CONFERENCES,
AND TRAINING FOR 2022 TOTALLED \$29,914

We are accepting nominations for positions on the Board of Directors. Please visit our website for Board application details and forms.

NOMINEES FOR THE POSITION OF DIRECTOR MUST MEET CERTAIN LEGAL REQUIREMENTS WHICH ARE SPECIFIED IN ME-DIAN CREDIT UNION'S CHARTER BYLAWS AND CONSISTENT WITH THE CREDIT UNIONS AND CAISSES POPULAIRES ACT. THESE REQUIREMENTS INCLUDE THAT THE DIRECTOR HAS BEEN A MEMBER IN GOOD STANDING OF ME-DIAN CREDIT UNION FOR AT LEAST TWO YEARS PRIOR TO THE ELECTION OF DIRECTORS AT THE ANNUAL GENERAL MEETING.



WWW.MEDIANCU.MB.CA/BOARD-APPLICATION



See this year's candidates

THE BOARD OF DIRECTORS PROPOSES TO THE MEMBERSHIP A RESOLUTION TO PURSUE A NAME CHANGE. THE NAME WILL BE CHOSEN ONLY AFTER CAREFUL CONSIDERATION AND PREPARATION BY THE BOARD, AND WILL BETTER CONVEY THE CREDIT UNION'S COMMITMENT TO SERVE THE INDIGENOUS COMMUNITY. THE NAME CHANGE IS EXPECTED TO HELP US GAIN MORE RECOGNITION AND VISIBILITY WITHIN THE MARKETPLACE. A COMPREHENSIVE TRANSITION PLAN WILL BE DEVELOPED TO ENSURE A SMOOTH CONVERSION AND MINIMIZE ANY DISRUPTION TO OPERATIONS.

Proposed Amendments to the By-Laws

Where appropriate: added or affected text is in Bold.

To ensure accuracy and clarity throughout the document, the Co-operative amends the following articles of the By-Laws:

PAGE 4, ARTICLE 1, 1.01(b) - Correct reference from 3.01(b), to **4.01(b)**

PAGE 9, ARTICLE 4, 4.03 - Correct reference from 4.01(a), to **4.01(b)**

PAGE 12, ARTICLE 5, 5.04 - Correct enumeration of (i), to **(h)**

PAGE 15, ARTICLE 7, 7.02(j) - Correct reference from (i) or (j), to **(h) or (i)**

PAGE 18, ARTICLE 7, 7.09(c) - Correct reference from 7.07, to **7.08**

PAGE 21, ARTICLE 8, 8.05 - Remove reference to **(see Article 9.01)**

PAGE 22, ARTICLE 9, 9.03 - Correct reference from 7.07, to **7.09**

PAGE 24, ARTICLE 11, 11.01 - Correct reference from Section 119 of the Act, to **Section 96** of the Act

To provide clarity when referencing the "Central", the Co-operative amends Article 1 of the By-Laws to add the following definition and update the enumeration of subsequent items as appropriate:

PAGE 5, ARTICLE 1, 1.01 - e. **"Central"** means the **Credit Union Central of Manitoba Limited**;

For best governance and by-laws practices, the Co-operative amends Article 1 of the By-Laws to expand the full title in the definition of "CEO":

PAGE 5, ARTICLE 1, 1.01 - f. "CEO" means **the Chief Executive Officer**, the staff person or management organization appointed by and directly accountable to the Board. Unless otherwise appointed or restricted by the Board, the CEO is assigned to all committees of the Board as ex-officio;

For best governance and meeting practices, the Co-operative amends Article 1 of the By-Laws to remove item 1.01 (s) and add the following:

PAGE 6, ARTICLE 1, 1.01 - s. **"Poll"** means the process of voting in an election by way of ballot or show of hands;

To better serve our community and mandate, the Co-operative amends Article 4 of the By-Laws to remove the following reason for automatic removal of membership and update the enumeration of subsequent items as appropriate:

PAGE 9, ARTICLE 4, 4.02 - ~~(c) Upon the Member's conviction of an indictable offence ; or~~

Proposed Amendments to the By-Laws

Where appropriate: added or affected text is in Bold

To expand the qualified options for providing Annual General Meeting Notices, the Co-operative amends Article 5 of the By-Laws to add the following:

PAGE 11, ARTICLE 5, 5.02 - Members shall receive notice of the AGM by mail, electronic mail, **social media, the Co-operative's website**, or by publishing the same in a newspaper in the province of Manitoba with a minimum circulation of one hundred thousand (100,000).

To ensure that any Board approved, Member-requested business is included in the meeting notice, with the necessary details, the Co-operative amends Article 5 of the By-Laws to change the request timeline from 14 days to 60 days:

PAGE 12, ARTICLE 5, 5.04 - (h) Deal with any other reasonable, related business brought before it. Such matter must be relevant to the business or affairs of the Co-operative and requested by a Member to be included on the agenda. The request must be in writing and provided to the Board at least **60 days** prior to the AGM.

To expand the qualified options for providing Special General Meeting Notices, the Co-operative amends Article 6 of the By-Laws to add the following:

PAGE 13, ARTICLE 6, 6.02 - Members shall receive notice by mail, **social media, the Co-operative's website**, or electronic mail.

For the purpose of adding a member to the Board to represent the views and perspective of the younger generation, the Co-operative amends Article 7 of the By-Laws to add the following and update the enumeration of subsequent items as appropriate:

PAGE 15, ARTICLE 7, 7.01 - Unless changed in accordance with the Act, the affairs of the credit union shall be governed by a Board comprised of no fewer than five (5) and no more than **ten (10)** Directors.

PAGE 16, ARTICLE 7, 7.03 - (c) **ensure that one (1) of the Director positions is filled by a member 30 years of age or under. If the position cannot be filled by a qualified candidate, the position shall remain vacant until such time a qualified candidate is found;**

To increase the qualifications of Board members for best governance practices, the Co-operative amends Article 7 of the By-Laws to add the following:

PAGE 16, ARTICLE 7, 7.03 - (e) **ensure financial capacity through the selection and development of financial skills and abilities**

A copy of the credit union by-laws, in full, can be made available at Members' request

ANNUAL GENERAL MEETING OF *Members*

WEDNESDAY

26

APRIL, 2023
AT 5:30PM



ME-DIAN
CREDIT UNION
EST. 1978



TO: ALL MEMBERS OF ME-DIAN CREDIT UNION

PLEASE TAKE NOTE THAT the **Annual General Meeting** of Members of Me-Dian Credit Union will be held on **Wednesday, April 26, 2023, at 5:30pm**. The location of this meeting will be at **Canad Inns Garden City, 2100 McPhillips St, Winnipeg, MB R2V 3T9**.

Registration opens at 5:00pm, snacks and refreshments will be available.

A **virtual option** is available by emailing us at agm@mediancu.mb.ca. Please provide your full name and personal contact information, including an email address, in order to receive the link for the virtual option.





REMEMBERING THE PAST,
CREATING OUR FUTURE

Election of Directors

*Three
available
seats*

SHEILA NORTH

SEEKING RE-ELECTION

GRACE MCDUGALL

SEEKING RE-ELECTION

LAURIE WOOD DUCHARME

SEEKING RE-ELECTION



APRIL 26, 2023
ANNUAL GENERAL MEETING