

Vancity & Climate Action

Our Planet-Wise™
Solutions & Small
Business Services



Speakers.



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About Vancity

Vancity is a financial force for change. We serve the financial needs of our members, and work with members and community partners to affect systemic change and address big problems where we live.

- More than **550,000 member-owners** and their communities
- Offices and **54 branches** located in **Metro Vancouver, the Fraser Valley, Victoria, Squamish and Alert Bay**, within the territories of the Coast Salish and Kwakwaka'wakw people
- **\$30.5 billion** in assets plus assets under administration

Vision and values

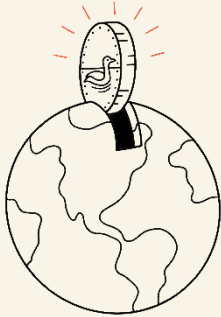
At Vancity, our vision is a transformed economy that protects the earth and guarantees equity for all.

We use our assets to help improve the financial well-being of members while at the same time helping to develop healthy communities that are socially, economically, and environmentally sustainable.

This means both serving the financial needs of our members and looking to address systemic challenges such as inequality and climate change.



We're longtime leaders in fighting climate change



Canada's first socially responsible mutual fund.



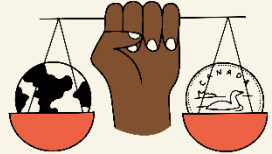
First in Canada to dedicate a portion of credit-card profits to grants for local sustainability initiatives.

Canada's first low-interest loan for purchasing low-emissions vehicles.



Canada's first financing vehicle for energy-efficient home renovation.

First financial institution in North America to win a Ceres-ACCA North American Sustainability Reporting Award.



First financial institution in North America to achieve carbon-neutral operations.

All investment funds we manage are fossil-fuel free.



Net zero by 2040

We are bringing Vancity's financed emissions to net zero by 2040.

That means the carbon emitted from anything we finance will be eliminated or significantly reduced, with any remaining emissions being brought to net zero.



Financing an equitable climate transition

Unaddressed, climate change – like the pandemic – will change how we work and live and will drive further inequality.

We are focusing our work in financial and social inclusion to help people who are affected by the climate emergency, as well as those seeking support in transitioning to cleaner and more sustainable living.



Planet-Wise Renovation Solutions



Planet-Wise™ Home Renovation Loans

Make renovations your climate action.

Borrow

With three options

Best part

Get better rates for choosing the planet

[Book an appointment](#)

Term Loan

Prime +0.75%
Up to 15 years
Up to \$50k

Creditline

Prime + 3%
No max

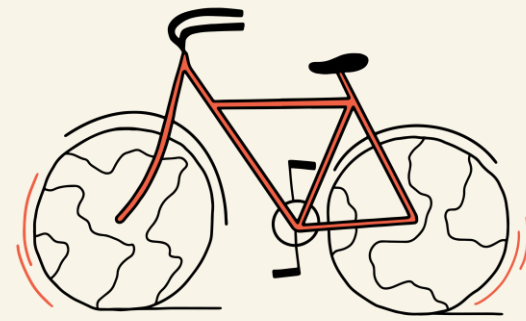
Creditline Mortgage (HELOC)

Prime + 0.4%
No max

Can include: heat pumps, insulation, windows and doors, air sealing, solar, and more

Support beyond financing

- Comfort beats lowering emissions as a motivation
- There is confusion with even environmentally focused homeowners with energy efficiency vs energy source
- Need to boost the motivation of homeowners to decarbonize their homes through education, regulation and incentives
- Enable the homeowner to easily collect specific information about their home, early enough to act upon it
- Homeowners need specific information about the tangible steps they can take to decarbonize their home and improve comfort
- Contractors are a key source of information and can influence projects and decisions



Planet-Wise Home Advice

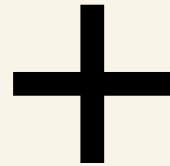
A service for members to get personalized support for home energy improvements

**Coming
Soon!**



- Talk 1:1 with home energy expert
- Address home concerns and motivations
- Compare different options
- Support with reviewing quotes and understanding rebates

Planet-Wise Renovation Solutions & Planet-Wise Home Advice can be useful resources for your clients to better understand what their home needs and afford the necessary upgrades



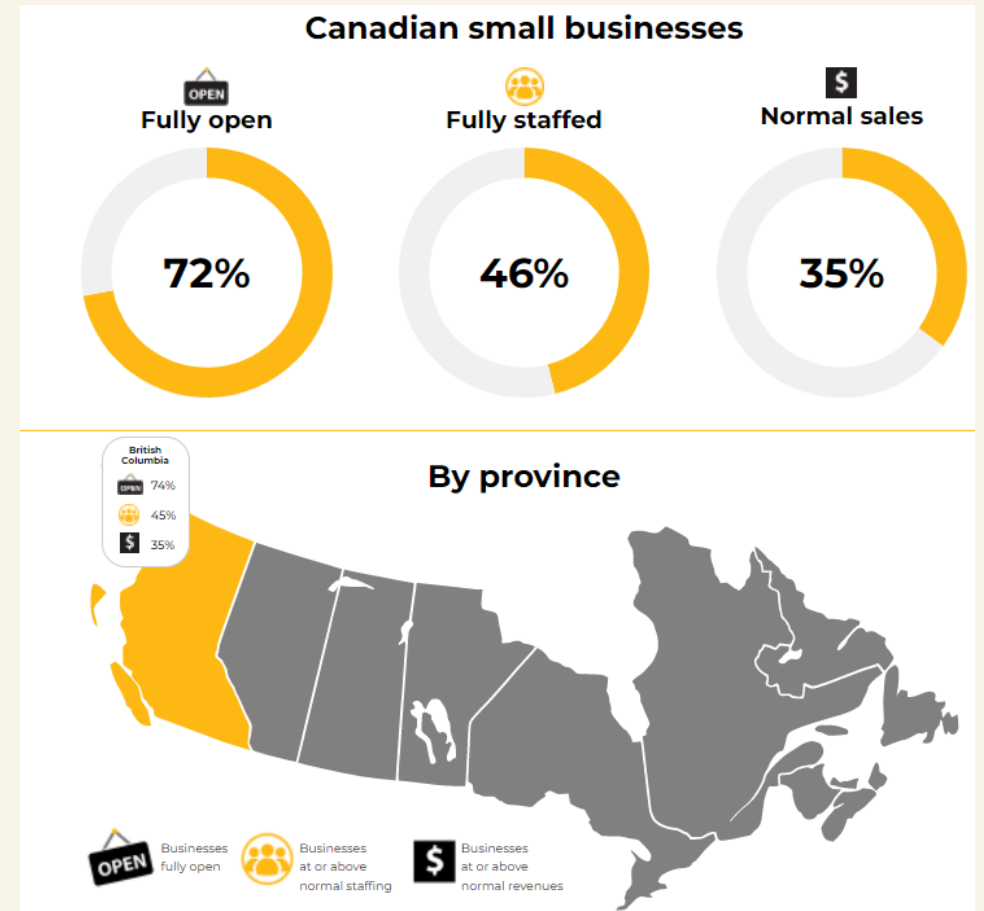
Vancity Small Business services and supports can help you as business owners manage this challenging business environment and transition to the low-carbon economy

Economic Update: BC Small Businesses, Long Way to Recovery

Canadian Federation of Independent Business (CFIB) survey reports uncertainty among small business owners:

- *74% of Businesses are fully open*
- *45% of Businesses at or above normal staffing*
- *35% of Businesses at or above normal revenues*

CFIB reports small businesses continue to face challenges in relation to rising prices (89%), supply chain issues (72%) and increasing government costs (68%). Majority of small businesses are additionally facing labor shortages and COVID-19 restrictions.



¹ Small Businesses in BC defined as businesses of 1 - 50 employees (inclusive of solopreneurs) without paid help.

Economic Update: Small Business Sentiment, A Bumpy Road Ahead

Business and Consumer Confidence

Normalized Indices

— Business — Consumer — Pre-COVID baseline



Chart: BCREA Economics • Source: Canadian Federation of Independent Business, Conference Board of Canada • [Download image](#) • Created with [Datawrapper](#)

Inflation has become the number one concern among small business owners

- *84% have raised prices*
- **68% report taking on debt in the past year**
- *¼ reported decreased staff*

Rising interest rates will lead to further cost constraints

- *Fuel and energy costs are already the top cost constraints*
- *Challenging landscape for seeking capital*

Continued supply chain distributions

- *39% receiving shipments months behind schedule*
- *30% have seen cost increase by more than 30% due to supply chain issues*



Welcome, change-makers.

Bank where 30% of profits go back to our communities. Where you can access innovative banking solutions that look out for you and our world. This is where your business becomes a financial force for change.



Accounts



Credit cards



Loans



Mortgages



Point of sale



Health benefits

[Join Vancity](#)

Microloans

1 Peerloans

With These Hands

If you have recently graduated from trade school or have a job offer in a new field but don't have the cash to set yourself up with the tools or equipment required then our **With These Hands loan** will provide some upfront cash to launch you on your way.



Back to Work

\$15,000

up to 60 months

If you are a newcomer to Canada and need some help getting back into your previous line of work our **Back to Work loan** can help.

The loan can support you with the costs of a challenge exam, or cover professional fees.

Planet Wise Business Guide for Climate Action

Business Emissions Calculator launching in 2022!



**Thank
you.**