# Making Gains

ANNUAL REPORT



Here for good ●

2019



As we become stronger our members benefit our communities benefit and then we benefit.

a gain, and a gain, and a gain.

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## **OUR PURPOSE**

At Fusion, we help our members live their best lives.

### **MISSION**

To support members with financial guidance, community investment and member-focused innovation.

### VISION

We have changed lives and built stronger communities.

### **BRAND PROMISE**

We commit to ensuring our members and communities remain at the centre of every policy, decision and action we undertake.

### **BRAND VALUES**

**Integrity** - When no one is looking, we do the right thing.

**Empathy** - When people look to us, we look to understand.

**Commitment** - When we know it's correct, we see through it.

**Collaboration** - When we work together, we're a positive catalyst for change.

**Accountability** - When we count on one another, members can count on us.

Building on the strengths of the people, the services and the branches our members know and trust, we are blending the best of both our worlds and exploring some new ideas.

At Fusion, our job is to serve you, our members and neighbours, to the best of our abilities, every day.

We believe that when people are confident about their finances, our communities get stronger, brighter and more economically dynamic. That translates to new businesses, more opportunities and more good days for us all.

Fusion is the phenomenon of two or more things coming together to form something new. It's about more than just creating a spark and igniting change. It's about creating tremendous amounts of energy that net only positive returns.

The power of Fusion Credit Union comes from its members, each one adding energy and strength to the organization — strength of character, strength of commerce and strength of community.

This is strength born out of empathy and respect for each other. It's nurtured by a genuine desire to make each other better, happier and more prosperous. It's sustained by the understanding that each member is equal to one-another and is as important as the credit union itself. It's this combination of empathy, respect and understanding that draws members to its doorstep.

Always greeted with a smile and a warm handshake, members feel welcome at Fusion and they feel like they matter. They are equal and they are among friends.



## MESSAGE FROM THE BOARD CHAIR

**Guy Huberdeau** 

*Our goal is to continue to be "Here for Good" – good for our members, employees, and communities.* 

On behalf of the Board of Directors of Fusion Credit Union, it is my pleasure to present our annual report for the fiscal year 2019. With the merger behind us, our first full year for Fusion CU has exceeded our expectations. The tremendous success we have enjoyed has benefitted all our members and communities we serve, we try to be generous with all kinds of projects and events, big and small.

Our financial success continued for 2019 with after -tax income of over \$7.2 million, solid growth and good efficiency numbers.

We try to be generous with all kinds of projects and events, big and small, keeping in mind the need to be fiscally prudent for the financial health of the Credit Union. Our financial success allowed us to support our communities last year, to a total of \$251,845.44, in sponsorships, donations and scholarships.

On behalf of the Board of Directors, I would like to wholeheartedly thank the management and staff of Fusion Credit Union for all the hard work and enthusiasm they continue to show as we grow our business.

It has been a very busy year for the Board of Directors. I would like to thank them all for their time, helping to provide direction and guidance through governance and policy.

I would especially like to congratulate and express our gratitude to our retiring CEO Ron Hedley. The tremendous success we have enjoyed and benefited from is due in no small part to the dedication and commitment Ron provided at the helm of our organization. He was tireless in his efforts to serve members, mentor employees, and work together with the Board of Directors. Words cannot adequately express the sincerity my fellow Board members and I feel, as we say thank you to Ron for the years of loyal service and exceptional leadership he provided to the Credit Union System.

Finally, without your loyalty and support we would not exist. Our goal is to continue to be "Here for Good" – good for our members, employees, and communities.

Thank you,

Any Auterdeare

**Guy Huberdeau** Board Chair



## MESSAGE FROM THE CEO

**Ron Hedley** 

The gains we were hoping to achieve through amalgamation are taking hold. Fusion is strong now, and we have learned that we like evolving and adapting for the benefit of our members.

We have gained tremendous momentum in 2019, the direct result of the incredible commitment of the Fusion team, and the support and leadership of our Board and the membership, whose ongoing faith in our work makes the whole enterprise possible.

Year two is usually a risky time after a merger, when organizations settle back into the habits and culture they had before and potential benefits of the amalgamation slip away. But at Fusion, our leadership and our teams did the opposite. They created, redefined, evolved and clarified their way to becoming an award-winning organization that is improving in every way.

The Board continues to enhance our governance model and engage in ongoing learning. The Leadership Team works tirelessly to create an environment where everyone takes ownership of our brand, our culture and our work processes. Across the branches, we see the dedication of staff every day in doing what we can to help our members live better lives.

This has not gone unnoticed. In 2019, we won Canadian Credit Union Association Achievement in Marketing Excellence Award for our brand, advertising and website. We were also named a Top 100 Employer in Manitoba.

Every day, we experience the Fusion culture and brand and we check in with staff to get their perspective. Our internal metrics tell us that staff really do feel engaged.

We are fulfilling our commitments to the community in two major ways: through support for community programs and financial literacy. This year, we launched the Full Circle Fund, where community members submit requests for support for community programs. It is our way to ensure a transparent and fair distribution of funds that improve the communities where we do business.

We have expanded our Financial Literacy Programs with timely money management sessions for members. We host the annual Ag Outlook to help local producers assess the market, and we help business owners, families and individual members in their financial knowledge and decision-making every day.

These are just the highlights of a year where every single team has achieved tremendous gains.

This is my last Annual Report message, since I will be retiring in 2020. But I can honestly say that I couldn't be more proud of the team at Fusion and all that we have accomplished together.

In my career, I have been surrounded by people who have shown me what success really means through their friendship, their intelligence, their integrity and their commitment to others and to our communities.

It is by this definition of success that I can truly state that we have made great gains at Fusion and we are well established to continue making gains in the years to come.

Ron Hedley Chief Executive Officer





## PAUL ORSAK

Paul Orsak, BSc. Ag. has sat on several farm and agricultural industry boards and government task forces and committees. He served for nearly 10 years on the board of the former Winnipeg Commodity Exchange.

Paul is a Director of Agricore United and is a Director of the Canadian division of a private US based corporation. He earned his Chartered Director (C.Dir.) designation through the Directors College of McMaster University and the Conference Board of Canada.

Formerly a director of Vanguard CU, as a Fusion Board Member Paul is committed to ensuring all members and communities are taken care of.

Paul and his family operate a farm business near Binscarth, with strong commitments to the land, their crops and the environment around them.



## **RICHARD DERENIWSKI**

Richard Dereniwski was born in Hamiota, Manitoba and raised on a small farm in Strathclair. He graduated high school in Minnedosa where he was active in school sports.

Richard started his career in 1978 with Manitoba Pool Elevators, where transferred to Silverton, MB and took on his first management position. Throughout his career, he received six awards for managerial efficacy.

Richard and his wife, Debora, have been married since 1979 and have two children together, Justin and Elizabeth. He has been on the Board of Directors of the Fusion Credit Union Roblin location for over twenty years. He has served terms as Vice Chair and Chairman on Roblin and Catalyst Credit Unions. Richard looks forward to many more years of challenges and many accomplishments at Fusion.



## **ALBERT PAZIUK**

Albert Paziuk is an Ethelbert, Manitoba native who graduated from Ethelbert Collegiate, attended Brandon University and also took a one-year course in Agricultural Mechanics at Assiniboine Community College in Brandon.

Albert and his wife, Doreen have two sons, Dale and Mark, and four grandchildren who they try to visit as much as they possibly can.

Albert was on the board of the Ethelbert Credit Union for 35 years as Director and President, before joining the Fusion Board. He takes pride in his work and is committed to ensuring that the needs of Fusion members are met.

In his spare time, Albert enjoys snowmobiling, curling, quadding, golfing, hunting and fishing.



## **MARGARET HODGSON**

Margaret Hodgson is a retired Registered Public Accountant and a Distinguished Financial Adviser — Tax Services Specialist. After joining the Fusion Board of Directors, Margaret achieved the credential of Certified Credit Union Director.

Margaret has provided financial services to clients in the local community for more than 25 years. She served as Mayor and CEO to the municipal council, Town of Birtle, for 12 years. In 2011 she was awarded an Honourary Life Membership in the Association of Manitoba Municipalities for her contributions. Margaret was also appointed Presiding Member of the Manitoba Surface Rights Board in 2012.

Margaret loves spending time with people, especially her grown children and their families. She and her husband, Glenn, live in Birtle.



## **GERALD STUART**

Gerald Stuart grew up just outside of Wetaskiwin, Alberta on a farm that focused on producing hay for local barns. He headed off to Red Deer College in 1990 to pursue his education in business.

Gerald and his wife, Jody, have been married for 19 years and have a son, Spencer. His family currently owns two Home Hardware stores, one in Esterhazy and the other in Roblin.

Gerald has been on the Board of Directors for Fusion Credit Union for 13 years. He is incredibly proud of his work and he loves giving back to his community whenever possible. In his free time, Gerald loves to golf, camp, spend time with his family and play hockey with his son.



## **GARRY SMART**

Garry Smart grew up on a farm Southeast of Brandon. Garry has transferred his successful business skills to his work on the Fusion Board. As the General Manager for Modern Industrial Structures Brandon, Garry developed the business plans from 2007 until he retired in 2018. Garry knows how important a strong credit union partner is to the success of small business owners.

As a Board Member, Garry loves being engaged with the Fusion team and is incredibly proud of all the work they do for the community. He is always trying to improve and move forward. In his free time, Garry loves to watch and play sports, travel with his wife, work on various projects and spend time with his two children and three grandchildren.



## **GUY HUBERDEAU**

Guy Huberdeau was born and raised in St. Lazare. He has been on the Fusion Board since 1999 and has been Chair for a number of those years. He is dedicated to making sure members are heard and understood.

His involvement in his community has been very important to him, as a member of the Municipal Council for 26 years, St. Lazare CDC and the Conservation District Board. He is also active on the Rec District Board, Vet Board and the School and Hospital Board.

Guy and his wife, Kathy, have two daughters and two grandchildren who are their whole world. They moved to Brandon in the fall of 2015 to be closer to them. In their spare time, Guy and his wife love camping, fishing, traveling and spending time with their grandchildren.



## **MIKE CSVERSKO**

Mike Csversko, B. Comm. Hon., completed the Canadian Credit Union accreditation and is a graduate of the Institute of Corporate Directors.

Mike opened the Tim Hortons franchise in Dauphin in 2003. He has worked his way onto their National Advisory board and now represents all Tim Hortons franchisees on a national level.

A Board Member with Fusion since 2006, Mike has held various roles including Audit Chair and Vice Chair. Mike represents District 6 on the board of Credit Union Central of Manitoba. He brings his love and talent for finance, marketing and small business management to the board ensuring that members interests are properly represented.

Mike is married with two children and a dog. He is a devoted fan of the Montreal Canadiens and Dauphin Kings.



## Proud to be one of Manitoba's Top Employers

Fusion Credit Union has been recognized as one of Manitoba's Top Employers for 2020.

Manitoba's Top Employers is an annual competition organized by the editors of Canada's Top 100 Employers. This special designation recognizes Manitoba employers that lead their industries in offering exceptional places to work.

### "We are honoured for this acknowledgement," says Ron Hedley, CEO. "We strongly believe that employee fulfillment is the way we will continue to grow and progress."

Employers are evaluated by the editors of Canada's Top 100 Employers using the same eight criteria in the national competition:

- Physical Workplace
- Work Atmosphere and Social Atmosphere
- Health, Financial and Family Benefits
- Vacation and Time Off
- Employee Communications
- Performance Management
- Training and Skills Development
- Community Involvement

Employers are compared to other organizations in their field to determine which offers the most progressive and forward-thinking programs.

"At Fusion, we strongly believe in the happiness and comfort of our employees," adds Ron Hedley.

"We keep the success and wellness of our members, staff and communities in the forefront of all our decisions, at all levels. We think it's a great approach to work-life and apparently, others agree."











Royal Manitoba Winter Fair







## Member Appreciation

The power of Fusion comes from our members, each one adding energy and strength to the credit union, which circles back to investments in our communities.

We believe in strength of character, strength of commerce, and strength of community. Some ways we gave back to our members in 2019 were through member appreciation events such as:

- Ag Outlook
- Fat Cat Movies
- Shredfest
- Fraud Presentations in our Communities
- Financial Literacy Blog
- 2019 Bursary Program
- 12 Days of Christmas Giveaways
- Junior Golf Tournament
- And many more!











Dauphin Golf Winners LPG



**Grand Prize Winner RMWF** 























Hamiota Bursary Winner











## Cruisin' with Fusion

In the summer of 2019, Fusion partnered with CKDM, QCountry and StarFM Radio on an exciting signature event — Cruisin' with Fusion — a series of community BBQ's hosted in each of our 18 communities, with the goal of creating awareness of Fusion's presence in each of our communities, gaining exposure of our new brand, and raising funds to give back to local community projects.

From the moment we shared this event with our staff, everyone was on board to help make these BBQ's a success. The marketing team worked on the advertisements, posters and Fusion giveaways. Branch managers organized dates, times, volunteer shifts and purchased supplies. Volunteer staff helped throughout the BBQ's with set up and take down, working the cash, barbequing burgers and hot dogs, handing out Fusion merchandise, doing supply runs and helping spread the word to our communities. Each branch chose a deserving recipient for the proceeds of their events. Overall, it was an enormous team effort and a great team building experience post-amalgamation.

We were lucky to partner with great community radio stations whose efforts helped make these events such a success. We had representatives from the radio stations attend each BBQ and broadcast live throughout the event. They interviewed our staff, highlighted the wonderful community organizations we were supporting, and helped bring in traffic with radio promotion. We are proud to say we were able to donate a total of \$12,544.00 to the following 18 local organizations;

**Brandon Branch raised \$304** Proceeds to Helping Hands Centre

Dauphin Branch raised \$1,317 Proceeds to Whitmore School

**St Lazare Branch raised \$810** Proceeds to Ellice Archie Cemetery Fund

Miniota Branch raised \$428 Proceeds to Miniota Community Centre Zamboni Repairs

Winnipegosis Branch raised \$309 Proceeds to Winnipegosis & District Residential Services

**Rorketon Branch raised \$511** Proceeds to Rorketon Fire Department

**Birtle Branch raised \$863** Proceeds to Birtle Ag Society

**Ethelbert Branch raised \$416** Proceeds to Pine River Community Centre

**Gilbert Plains Branch raised \$638** Proceeds to Daily Discoveries

**Roblin branch raised \$1,130** Proceeds to Roblin Recreation Commission -Ball Diamond Upgrades







Kenton Branch raised \$723 Proceeds to Kenton Skating Club

**Oak Lake Branch raised \$890** Proceeds to Oak Lake Care Centre – new playground

**Inglis Branch raised \$400** Proceeds to Inglis Elevators

**Russell Branch raised \$1,047** Proceeds to Lots-A-Tots Daycare expansion

**Binscarth Branch raised \$635** Proceeds to Little Bloomers Learning Patch

**Rossburn Branch raised \$905** Proceeds to Waywayseecappo Elementary & Rossburn Elementary lunch programs

Hamiota Branch raised \$816 Proceeds to Cathy-Jo Reading Room Repairs

**Oak River Branch raised \$406** Proceeds to Oak River Playground

We are looking forward to continuing with this signature event for the 2020 year!



### WE LIVE HERE, TOO

Fusion Credit Union is owned by its members, governed by a board of directors elected from the membership, and operated by a staff of professionals who have chosen our communities to call home.

At Fusion, we keep the success and wellness of our members and our communities in the forefront of all our decisions, at all levels. We see this as the basis of our success as well.

We think it's only natural that Fusion is one of the most active supporters of community groups and events in our region, from major sponsorships like Credit Union Place, Countryfest and the Royal Manitoba Winter Fair to grassroots efforts like bake sales and school groups. At Fusion, we know that what goes around comes around. So, in 2019 we established the Full Circle Fund to help our members and our communities do great things. The Full Circle Fund is our way to fairly and transparently support worthy projects across our communities, where people are looking for larger donations.

## Here are some community projects Fusion is proud to have supported in 2019:

- Gilbert Plains Community Hall: \$10,000
- Oak Lake Community Hall: \$10,000
- Rossburn Think Rink Committee: \$10,000
- Whitmore Elementary Playground: \$5,000
- Foxwarren Arena Rink: \$5,000
- Birtle Curling Club: \$3,000
- Binscarth Museum: \$3,000
- The Classic Garden: \$3,000













## Community Meetings

Following our amalgamation to Fusion Credit Union, the executive and management team made it a priority to meet with community groups and leaders throughout each one of our 18 communities. The purpose of each meeting was to provide information around Fusion Credit Union and our commitment to remain an active community partner. These meetings allowed us to identify a number of ways in which we could help support our community members. We were able to highlight some of our offerings such as our financial literacy programming (Each One, Teach One), we discussed the need to support our small business owners and First Nation communities and we were also able share information on our Full Circle Fund which has continued to provide support to many local initiatives. Our community leaders and groups provided us with great insights as to what was important or unique to their community and we hope to continue discussions in 2020. Thank you to all of our community groups and leaders for allowing us to meet, share and grow our partnership.



**Birtle Parade** 



Fat Cat Bike Draw St Lazare



Dauphin Kings Sponsor Night











insurance agency employees

180

employees

on loan to individuals, families, producers and businesses

\$969,195,140

## 30,333

 $\cap$ 

members

20 FUSION IMPACTS

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## 103,694

green activities undertaken by employees in 2019, including energy-saving and recycling efforts at home and in the workplace

0000

professional development hours

10,622

## volunteer hours



organizations that made use of the tent, free of charge

19,245

## \$251,845.44

returned to our communities in 2019 in the form of sponsorships, donations and scholarships

## *Fusion Credit Union Limited Summary Consolidated Financial Statements December 31, 2019*

ANNUAL REPORT 2019

ANNUAL REPORT 2019

To the Members of Fusion Credit Union Limited:

#### Opinion

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

In our opinion, the accompanying summary consolidated financial statements are a fair summary of the audited consolidated financial statements of Fusion Credit Union Limited for the year ended December 31, 2019.

#### **Report on Other Legal and Regulatory Requirements**

As at December 31, 2019 the Credit Union met the capital and liquidity reserve requirements established by Sections 15, 21 and 21(1) of the Regulations to the Credit Unions and Caisses Populaires Act of Manitoba.

Readers of the summary financial statements are advised that in order to appropriately interpret the Credit Union's capital and liquidity reserve requirements, the reader must refer to the audited financial statements and notes for the year ended December 31, 2019.

#### Summary Consolidated Financial Statements

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

#### The Audited Consolidated Financial Statements and Our Report Thereon

We expressed an unmodified audit opinion on the audited consolidated financial statements in our report dated March 20, 2020.

#### Management's Responsibility for the Summary Consolidated Financial Statements

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

#### Auditor's Responsibility

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

Brandon, Manitoba

April 22, 2020

MNPLLP

**Chartered Professional Accountants** 



## Fusion Credit Union Limited Summary Consolidated Statement of Financial Position

As at December 31, 2019

	December 31 2019	December 31 2018
Assets		
Cash and cash equivalents	122,138,763	78,386,761
Accounts receivable	2,314,814	1,174,121
Investments and accrued interest	14,601,214	7,487,122
Members' loans receivable and accrued interest	966,438,509	947,187,813
Income taxes recoverable	-	115,804
Prepaid expenses and deposits	2,386,543	2,205,092
Property and equipment	11,004,372	11,657,193
Intangible assets	2,447,326	2,492,804
Other assets	2,032,509	2,366,555
	1,123,364,050	1,053,073,265
Liabilities		
Line of credit	-	6,000,000
Member deposits and accrued interest	1,002,559,281	929,156,524
Income taxes payable	374,252	25,817
Accounts payable	8,010,880	8,269,832
Deferred tax	221,000	591,865
Securitization debt	28,115,766	29,231,239
	1,039,281,179	973,275,277
Members' equity		
Member shares	14,224,877	14,671,626
Retained earnings	31,117,211	26,385,579
Contributed surplus	38,740,783	38,740,783
	84,082,871	79,797,988
	1,123,364,050	1,053,073,265

#### Approved on behalf of the Board

<u>Signed "Richard Dereniwski"</u> Director <u>Signed "Margaret Hodgson"</u> Director

## Fusion Credit Union Limited

## **Summary Consolidated Income Statement**

For the year ended December 31, 2019

	12 Months Ended December 31 2019	9 Months Ended December 31 2018
Interest Income		
Member loans Interest revenue	39,776,190 2,940,667	27,543,527 1,570,425
	42,716,857	29,113,952
Interest expense Deposits	19,093,820	11,614,970
Gross financial margin	23,623,037	17,498,982
Operating Expenses		
Administration Amortization Member security Occupancy Organizational Personnel	6,524,484 1,193,014 1,107,665 853,084 785,884 11,791,440	4,558,569 1,064,360 738,875 705,544 615,458 8,380,709
	22,255,571	16,063,515
Net operating income Other income	1,367,466 6,383,068	1,435,467 4,574,646
Income before provision for impaired loans, property held for resale, patronage refund and income taxes Provision for impaired loans and property held for resale	7,750,534 721,763	6,010,113 347,338
Income before provision for patronage refund and income taxes Provision for patronage refund	7,028,771 600,000	5,662,775 500,000
Income before income taxes	6,428,771	5,162,775
Provision for (recovery of) income taxes Current Deferred	1,553,924 (5,000)	1,111,390 (3,000)
	1,548,924	1,108,390
Net income	4,879,847	4,054,385

## **Fusion Credit Union Limited**

Summary Consolidated Statement of Changes in Equity For the year ended December 31, 2019

	Member shares	Retained earnings	Contributed surplus	Total equity
Balance March 1, 2018	6,353,487	22,471,515	10,041,021	38,866,023
Net income	-	4,054,385	-	4,054,385
Acquired on business combination	7,595,485	-	28,699,762	36,295,247
Issuance of member shares	243,770	-	-	243,770
Patronage refund	500,000	-	-	500,000
Issuance of member shares	(161,437)	-	-	(161,437)
Redemption of member shares	140,321	(140,321)	-	-
Balance December 31, 2018	14,671,626	26,385,579	38,740,783	79,797,988
Net income	-	4,879,847	-	4,879,847
Issuance of member shares	20,825	-	-	20,825
Patronage refund	600,000	-	-	600,000
Redemption of member shares	(1,215,789)	-	-	(1,215,789)
Dividend on preference shares	148,215	(148,215)	-	-
Balance December 31, 2019	14,224,877	31,117,211	38,740,783	84,082,871

## Fusion Credit Union Limited

## **Summary Statement of Cash Flows**

For the year ended December 31, 2019

	12 Months Ended December 31 2019	9 Months Ended December 31 2018
Cash provided by (used for) the following activities Operating activities		
Interest received from members' loans	39,716,517	25,472,699
Interest and dividends received from investments	2,821,069	1,551,214
Other income received	6,383,068	5,500,396
Cash paid to suppliers and employees	(22,653,764)	(14,153,603)
Interest paid on deposits Income taxes paid	(18,715,680) (1,264,685)	(9,018,073) (1,239,139)
	6,286,525	8,113,494
Financing activities		
Net change in member deposits	72,949,013	31,542,255
Net proceeds from securitization of mortgages	(1,115,473)	12,751,306
Proceeds from issuance of member shares	-	384,091
Redemption of member shares	(1,046,749)	(161,437)
	70,786,791	44,516,215
Investing activities		
Net change in members' loans receivable	(19,847,439)	(63,262,194)
Purchases of investments and accrued interest	(6,994,494)	-
Proceeds on disposal investments and accrued interest	-	27,288,820
Purchases of property and equipment	(479,381)	(237,400)
Cash provided by business combination	-	12,695,701
	(27,321,314)	(23,515,073)
Increase (decrease) in cash resources	49,752,002	29,114,636
Cash resources, beginning of year	72,386,761	43,272,125
Cash resources, end of year	122,138,763	72,386,761
Cash resources are composed of:		
Cash and cash equivalents Line of credit	122,138,763 -	78,386,761 (6,000,000)
	122,138,763	72,386,761

Thank you for your support in coming this far. We look forward to a future that is prosperous and well.



We take pride in doing many things very well, but we can't do everything. So we work with the following trusted partners and suppliers to provide our members with the services they need.

**Asselstine Agencies** 

Box 490, 675 Main St Birtle, MB, ROM OCO

204-842-5290

Monday to Friday 9:00 - 12:00 and 1:00 - 5:00

#### **Parkway Insurance**

Box 336, 35 Main St Erickson, MB, ROJ OPO

204-636-2314

Monday 9:00 – 1:00 Tuesday to Friday 9:00 – 5:00 Saturday 9:00 – 1:00

.....

Love Perrson Group

101 Main St N Dauphin, MB, R7N 1C1

(204) 622-7600

Monday to Friday 8:30 – 5:00 Saturday 9:00 – 1:00 Vanguard Financial & Insurance Services

Box 550, 5 Main St Rossburn, MB, ROJ 1VO

204-859-5036

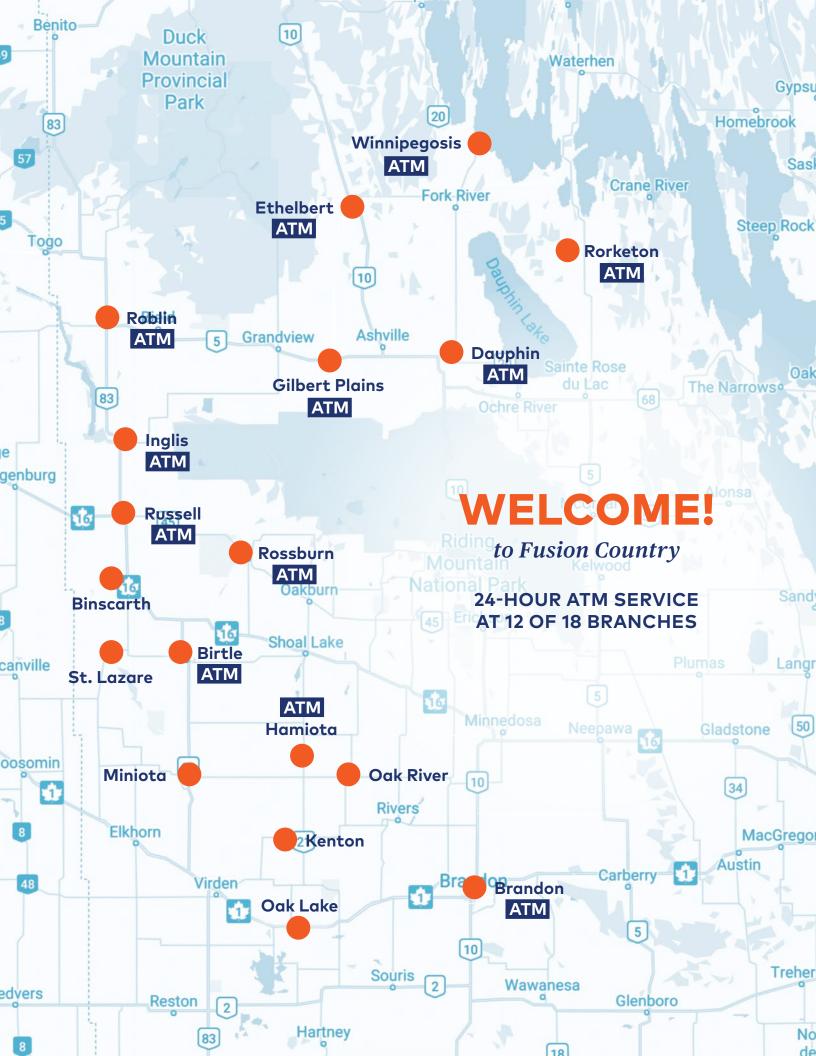
Monday to Friday 9:00 – 12:30 and 1:30 – 5:00

NorthStar Insurance & Real Estate

227 Main St NW Roblin, MB, ROL 1PO

204-937-8357

Monday to Friday 8:30 – 5:30







fusioncu.com