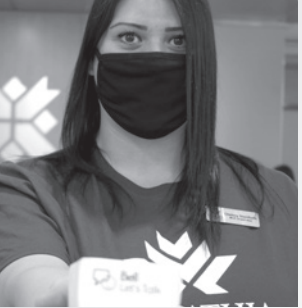


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2020

Annual Report

> *Through it together.*



CARPATHIA
CREDIT UNION
КАРПАТІЯ

Vision

To be a financial institution of excellence supporting our Ukrainian and extended community.

Mission

To ensure financial sustainability by providing responsive and relevant financial services for the communities we serve and by building prosperous and lasting relationships with our members, partners, and staff.

Values

> RESPECT

We demonstrate honesty, fairness, care and compassion in everything we do, and everyone with whom we interact.

> INTEGRITY

We honour our commitments, and will always do what is collectively right for our business, employees, and members.

> PEOPLE

We work with all stakeholders cooperatively to ensure meaningful participation and collaboration.

> ACCOUNTABILITY

We demonstrate exemplary stewardship over the finances with which we are entrusted. We are committed to our members' and organization's prosperity

> COMMUNITY

We strive to be an integral part of those communities we exist within and serve. Our commitments to these communities are paramount to our success.



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Chair's Report

Dr. Taras Babick
- Chair



Dear members of the **Carpathia Credit Union**

Our world is changing. We are adapting. Our success is dependent upon our willingness to respond to the challenges which are presented before us as a result of this global pandemic. This is no blueprint nor is there a manual. We are active participants in these historic times. We are 21st century pioneers.

The strength of **Carpathia Credit Union** is measured by your loyalty and determination. For the past eighty years, our Ukrainian roots have helped us to establish **Carpathia Credit Union** as a solid financial institution. We recently became partners with **North Winnipeg Credit Union** as we joined together to become one. Our traditions and heritage serve to remind us all of our commonality of a solid work ethic and ongoing determination. Together we are strong. Our future remains bright as we navigate a difficult journey from this day onward.

Our staff remains dedicated to serving you in a variety of ways, including virtual interactions. We are striving to not only meet your expectations but to exceed them. We not only value your business but also your suggestions. We need your assistance and your feedback as we together embark upon new strategies and options.

The **Board of Directors** commends the Chief Executive Officer, the Senior Executive Team, and our staff, as together we work to achieve the goals of our mission statement. With your ongoing loyal support **Carpathia Credit Union** will continue to prosper during uncertain financial times. The **Board of Directors** remains committed to our fiduciary responsibility to the membership which elected us. Our twelve current Board members are grateful to you, for the faith and trust which you have bestowed upon us individually and collectively.

As we implement medical solutions to the problems posed by this pandemic, I wish each of you continued good health. For those of you who have been struck with this illness, I wish you a peaceful and full recovery. Please keep yourselves and your loved ones safe and healthy.

A handwritten signature in black ink, appearing to read 'T. Babick'. The signature is fluid and cursive, written over a thin blue horizontal line.

Dr. Taras Babick

Д-р Тарас Бабух
- Голова



Дорогі члени Кредитової Спілки Карпатія

Наш світ змінюється. Ми пристосовуємося. Наш успіх залежить від нашого бажання відповідати на виклики, які з'являються перед нами внаслідок світової пандемії. Нема ніякого на це пляну, ані підручника. Ми є активними співучасниками цього історичного часу. Ми є піонерами 21-го століття.

Сила **Кредитової Спілки Карпатія** визначена вашою лояльністю і рішучістю. Через останніх вісімдесяти років наше українське коріння допомогло нам встановити **Кредитову Спілку Карпатія** як здорову фінансову установу. Недавно ми стали партнерами **Кредитової Кооперативи Північного Вінніпегу** коли ми об'єдналися в одну спілку. Наші традиції і спадщина пригадують нам усім про наші почуття спільності і здорової робочої етики та постійної рішучості. Разом ми сильні. Наше майбутнє залишається світлим навіть відтепер коли ми здійснюємо цю трудну подорож.

Наш персонал хоче послужити вам різними способами, включно з віртуальними транзакціями. Ми намагаємося не тільки задовольнити ваші сподівання, але й їх перевершити. Ми не тільки цінуємо вашу діяльність, але також ваші сугестії. Нам потрібно вашої допомоги і ваших реакцій, щоби разом започаткувати нові стратегії і вибори.

Рада директорів висловлює похвалу головному виконавчому урядовцеві, старшій виконавчій команді, і нашому персоналові, для того, щоби ми, працюючи разом, досягнули мети вираженої в нашій програмній заяві. З вашою постійною лояльною підтримкою **Кредитова Спілка Карпатія** буде надалі мати успіх у цих непевних часах. **Рада директорів** залишається віддана нашій довіреній відповідальності та членству, що нас обрав. Наші дванадцять сучасних членів Ради вдячні вам, нашим членам, за віру і довір'я, що ви нам надали, індивідуально і колективно.

Здійснюючи медичні рішення пов'язані з цією пандемією, бажаю кожному і кожній з вас дальшого доброго здоров'я. Тим, що потерпіли від цієї хвороби, бажаю вам спокійного і повного видужання. Прошу вас, бережіть свою і своїх рідних безпеку і здоров'я.

Д-р Тарас Бабух

CEO's Report

Nicholas Rawluk
- Chief Executive Officer



2020 was always going to be a year of change as we at **Carpathia** had a lot of positive initiatives planned. What we didn't plan for was the onset of a global pandemic that would have such profound worldwide effects. As a local business and a member-owned institution, we have been encouraged by the renewed focus on buy-local and recognition of the value of supporting and investing in your local community. Our history of member loyalty has allowed **Carpathia** to continue to support our members and community through loan and mortgage deferrals, the waiving of many fees, as well as our continued free administration and support of the many government programs that directly support and benefit our members. We have also been able to maintain support for our community through scholarships, sustaining donations, direct grants, and targeted advertisements.

Now that we have fully converted to a new core system, with the legacy North Winnipeg conversion occurring in the fall, we are excited to move forward with internal technology improvements as well as more noticeable member-centric improvements such as eStatements. In the near future, you can also expect to see new set-ups coming to your local branch that will allow members to identify themselves via the wave of their palms. All of us at **Carpathia** are thrilled to bring these and many other improvements to our members in 2021.

While we have continued to move through these major changes and the implementation of improvements, a focus on active cost and revenue management has allowed us to again post a modest profit of \$371,918 before taxes. While this is a continued improvement from 2019, most figures are not easily comparable because our change of fiscal year-end in 2019 resulted in a 15-month reporting year instead of the regular 12; with the impact of the merger affecting 6 of those 15 months on the income statement in 2019.

Our work is not done, but the team at **Carpathia** is entering 2021 with excitement and energy. I know we are up to the challenges ahead and that our dedicated membership base will be the beneficiaries of all the positive changes we have planned. **Carpathia** benefits from a devoted and engaged **Board of Directors** and a committed group of staff, and I would like to thank the **Board of Directors** for their faithfulness to the success of the organization as well as the Executive Team and all my colleagues at the credit union whose hard work and passion continue to drive **Carpathia** forward. We exist for our members and associates. I would like to also thank each of you for your continued engagement and wish you safety and good health.

A handwritten signature in black ink that reads "Nicholas Rawluk". The signature is written in a cursive, flowing style. Below the signature is a thin blue horizontal line.

Nicholas Rawluk

Микола Равлюк

- Головий Виконавчий Урядовець



2020 рік завжди мав бути роком змін, роком, коли **Карпатія** запроєтувала багато ініціатив. Та ми не плянували початку всесвітньої пандемії, котра мала такі глибокі світові наслідки. Як місцеве підприємство і як установа, яка є власністю членів, нас підбадьорило відновлене зосередження уваги на місцеві закупи та визнання вартості підтримки та інвестицій наших членів і громади. Наша історія членської лояльності уможливила **Карпатії** надалі підтримувати наших членів і нашу громаду через відложення сплати звичайних і гіпотечних позичок, відмову від різних тарифів, як також нашу тривалу безплатну адміністрацію і підтримку різних урядових програм, що безпосередньо допомагають і дають користі нашим членам. Ми також змогли вдержати підтримку нашої громади виділяючи стипендії, тривалі пожертви, безпосередні гранти і спеціальні оголошення.

Тепер, що ми повністю пристосувалися до нової основної системи, зокрема з конверсією восени бувшої Кредитової Кооперативи Північного Вінніпеґу, ми захоплені просуванням вперед поліпшення внутрішньої технології, як також помітнішого вдосконалення членських послуг, як наприклад електронні щомісячні звіти. У близькому майбутньому ви також зможете побачити нові системи у ваших відділеннях, що дозволять членам себе ідентифікувати помахом долоні. Всі ми в **Карпатії** захоплені цими і багатьма іншими поліпшеннями для членів у 2021 році.

Поки ми здійснювали ці значні зміни та вдосконалення, зосередження уваги на витратах і доходах дозволило нам здійснити скромний прибуток \$371,918 перед оподаткуванням. Хоча це є тривалим поліпшенням 2019 року, більшість цифер не можна легко порівнювати тому, що наш фінансовий рік 2019 віддзеркалював 15 місяців замість регулярних 12, а вплив об'єднання відбився на 6 із тих 15 місяців і на фінансові результати 2019 року.

Наша праця не закінчується, але команда **Карпатії** входить у 2021 рік із захопленням і енергією. Я знаю, що ми готові на чергові виклики та що наше членство буде спадкоємцями всіх позитивних змін запланованих нами. **Карпатія** користує з відданої і зацікавленої **ради директорів** та зі зобов'язаної групи персоналу, і я хотів би подякувати **раді директорів** за їхню відданість успішній організації, а також виконавчій команді і моїм колеґам у кредитовій спілці, яких трудна праця і палке захоплення надалі ведуть **Карпатію** вперед. Ми живемо для наших членів і приятелів. Я також хотів би подякувати кожному і кожній з вас за ваше тривале почуття зобов'язання і побажати вам особистої безпеки і доброго здоров'я.



Микола Равлюк



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Toll Free: 800 268 3337
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BDO Canada LLP
201 Portage Avenue - 26th Floor
Winnipeg MB R3B 3K6 Canada

Report of the Independent Auditor on the Summary Financial Statements

To the Members of Carpathia Credit Union Limited

Opinion

The summary financial statements, which comprise the summary balance sheet as at December 31, 2020 and the summary statement of comprehensive income, summary statement of changes in members' equity and summary statement of cash flows for the year then ended, are derived from the audited financial statements of **Carpathia Credit Union Limited** for the year ended December 31, 2020.

In our opinion, the accompanying summary financial statements are a fair summary of the audited financial statements, in accordance with the criteria disclosed in Note 1.

Summary Financial Statements

The summary financial statements do not contain all the statements and 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 Credit Union's 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 26, 2021.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of the summary financial statements in accordance with the criteria disclosed in Note 1.

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 Audit Standard (CAS) 810, 'Engagements to Report on Summary Financial Statements'.

BDO Canada LLP

Chartered Professional Accountants

Winnipeg, Manitoba
March 26, 2021

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CARPATHIA CREDIT UNION LIMITED
Summary Balance Sheet

December 31 2020 2019

Assets

Funds on hand and on deposit	\$ 21,602,410	\$ 13,203,808
Income taxes recoverable	308,857	306,373
Other assets	199,679	320,680
Investments	114,363,209	66,647,986
Loans to members	473,662,000	531,345,282
Deferred income tax asset	230,900	330,600
Property, equipment and intangible assets	7,514,500	7,146,344
Right-of-use assets	<u>656,138</u>	<u>-</u>
	\$ 618,537,693	\$ 619,301,073

Liabilities and Members' Equity

Accounts payable and other liabilities	\$ 825,569	\$ 734,805
Members' deposits	584,338,360	586,058,167
Lease liabilities	<u>674,790</u>	<u>-</u>
	585,838,719	586,792,972
Members' Equity		
Contributed surplus	6,040,523	6,040,523
Members' shares	512,793	596,750
Retained earnings	<u>26,145,658</u>	<u>25,870,828</u>
	32,698,974	32,508,101
	\$ 618,537,693	\$ 619,301,073

Approved on behalf of the Board of Directors:


_____ Director


_____ Director

The accompanying notes are an integral part of these summary financial statements.

CARPATHIA CREDIT UNION LIMITED

Summary Statement of Comprehensive Income

For the year ended December 31	2020	2019
(with comparative amounts for the 15 month period)		
Revenue		
Interest on loans to members	\$ 18,240,165	\$ 21,773,585
Investment income		
Liquidity deposits	1,567,403	1,530,437
CUCM shares	188,739	103,104
Interest rate swap	337,283	744,301
	20,333,590	24,151,427
Cost of Funds		
Interest paid to members	9,888,191	13,207,561
Interest paid on borrowings	361	9,583
Interest paid on interest rate swap	833,490	963,902
	10,722,042	14,181,046
Gross financial margin	9,611,548	9,970,381
Operating Expenses		
Personnel	5,037,427	5,141,808
Administrative	2,011,392	2,277,474
Occupancy	1,670,954	1,759,216
Members' security	627,017	620,102
Organizational	308,413	374,657
Gross operating expenses	9,655,203	10,173,257
Other income	2,414,061	2,126,457
	7,241,142	8,046,800
Gross operating income	2,370,406	1,923,581
Provision for impaired loans	1,998,488	1,704,397
Income before income taxes	371,918	219,184
Provision for Income Taxes		
Deferred tax expense (recovery)	83,789	(83,630)
Total comprehensive income for the period	\$ 288,129	\$ 302,814

The accompanying notes are an integral part of these summary financial statements.

CARPATHIA CREDIT UNION LIMITED

Summary Statement of Changes in Members' Equity

For the year ended December 31 2020

(with comparative amounts for the 15 month period)

	Contributed Surplus	Members' Shares	Retained Earnings	Total
Balance at September 30, 2018	\$ -	\$ 43,385	\$ 25,568,014	\$ 25,611,399
Net income for the period	-	-	302,814	302,814
Issue of members' shares	-	86,876	-	86,876
Redemption of members' shares	-	(97,010)	-	(97,010)
Business combination	6,040,523	563,499	-	6,604,022
Balance at December 31, 2019	6,040,523	596,750	25,870,828	32,508,101
Net income for the year	-	-	288,129	288,129
Distributions to members	-	-	(13,299)	(13,299)
Issue of members' shares	-	77,580	-	77,580
Redemption of members' shares	-	(161,537)	-	(161,537)
Balance at December 31, 2020	\$ 6,040,523	\$ 512,793	\$ 26,145,658	\$ 32,698,974

The accompanying notes are an integral part of these summary financial statements.

CARPATHIA CREDIT UNION LIMITED

Summary Statement of Cash Flows

For the year ended December 31 (with comparative amounts for the 15 month period)	2020	2019
Cash Flows from (used in) Operating Activities		
Net income for the period	\$ 288,129	\$ 302,814
Adjustments for		
Interest revenue	(20,333,590)	(24,151,427)
Interest expense	9,888,552	13,217,144
Depreciation expense	844,056	679,865
Provision for impaired loans	1,998,488	1,704,397
Deferred income taxes	99,700	(98,600)
	<u>(7,214,665)</u>	<u>(8,345,807)</u>
Change in other assets and accounts payable and other liabilities	211,765	(817,382)
Change in income taxes recoverable	(2,484)	9,775
	<u>209,281</u>	<u>(807,607)</u>
Changes in member activities, net		
Change in loans to members	55,522,050	21,833,923
Change in members' deposits	(1,048,035)	(199,632)
	<u>54,474,015</u>	<u>21,634,291</u>
Cash flows related to interest, dividends, and income taxes		
Interest received on loans to members	18,402,909	21,222,913
Interest received on investments	1,885,273	2,330,916
Interest paid on member deposits	(10,559,963)	(11,382,042)
Interest paid on borrowings	(361)	(9,583)
	<u>9,727,858</u>	<u>12,162,204</u>
Total cash flows from operating activities	<u>57,196,489</u>	<u>24,643,081</u>
Cash Flows from (used in) Investing Activities		
Redemption of investments	(47,507,070)	(20,019,962)
Purchase of property and equipment	(1,028,861)	(1,253,615)
	<u>(48,535,931)</u>	<u>(21,273,577)</u>
Cash received on business combination	-	4,830,339
Total cash flows used in investing activities	<u>(48,535,931)</u>	<u>(16,443,238)</u>
Cash Flows from (used in) Financing Activities		
Issue of common and surplus shares	77,580	86,876
Redemption of common and surplus shares	(161,537)	(97,010)
Dividends on shares	(13,299)	-
Principal paid on lease liabilities	(164,700)	-
Total cash flows used in financing activities	<u>(261,956)</u>	<u>(10,134)</u>
Net increase in cash and cash equivalents	8,398,602	8,189,709
Cash and cash equivalents, beginning of year	13,203,808	5,014,099
Cash and cash equivalents, end of year	\$ 21,602,410	\$ 13,203,808

The accompanying notes are an integral part of these summary financial statements.

CARPATHIA CREDIT UNION LIMITED

Notes to Summary Financial Statements

For the year ended December 31, 2020

1. Basis of Presentation

Management is responsible for the preparation of summary financial statements. The summary presented includes only the summary balance sheet, the summary statement of comprehensive income, summary statement of changes in members' equity and summary statement of cash flows. It does not include all notes to the financial statements. The summary balance sheet, summary statement of comprehensive income, summary statement of changes in members' equity and summary statement of cash flows are presented in the same detail as the audited financial statements except the note referencing has been removed.

Copies of the December 31, 2020 audited financial statements are available at the Credit Union's head office at 952 Main Street, Winnipeg, Manitoba.

2. Compliance with Minimum Capital and Liquidity Requirements

The Credit Union is in compliance with the capital and liquidity reserve requirements at December 31, 2020 established by 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, the reader must refer to the audited financial statements including notes for the year ended December 31, 2020, which contain the information detailing the calculations.

Our Team

Corporate Office

- **Elizabeth Erickson**
Executive Assistant to the CEO
- **Tracy Rees**
Marketing and Communications Coordinator

Member Experience

- **Darlene Beaudry**
Member Services Representative
- **Tenille Black-Greaves,**
Member Services Representative Supervisor
- **Svetlana Davidov**
Member Services Representative
- **Karen Dubesky**
Member Services Representative Supervisor
- **Ainsley Fewings**
Financial Services Representative
- **Iryna Gumenyuk**
Senior Member Services Representative
- **10 Halyna Havdo**
Financial Services Representative
- **Maryna Herasymyk**
Member Services Representative
- **5 Natasha Hiebert**
Member Services Representative
- **5 Olha Holovko**
Member Services Representative Supervisor
- **5 Tracy Jeffrey**
Member Services Representative
- **Irina Lisowski**
Member Services Representative Supervisor
- **10 Katrusia Manning**
Manager of Lending
- **Jennifer Marchak**
Member Services Representative
- **Yuliia Novystka**
Financial Services Representative

= MILESTONE YEARS OF SERVICE

- **Brandeis Orr-Smallwood**
Manager, Member Services
- **Oksana Rayter**
Financial Services Representative
- **Christine Rinn**
Member Services Representative
- **Denise Romaniuk**
Member Services Representative
- **5 Mira Rozit**
Member Services Representative
- **Tatiana Sadikova**
Member Services Representative
- **Rita Sorokina**
Member Services Representative
- **Chelsey Staniforth**
Member Services Representative Supervisor
- **Andrew Stepanik**
Financial Services Representative
- **Vickie Sulyma**
Member Services Representative
- **Cory Thomas**
Financial Services Representative
- **Maria Tychanski**
Member Services Representative Supervisor
- **Oksana Volochiy**
Member Services Representative
- **Iryna Voytovych**
Senior Member Services Representative
- **Tetiana Zazuliak**
Member Services Representative

Commercial Services

- 30 **Julia Baryluk**
Commercial Services Support
- **Mike Chomiak**
Commercial Account Manager
- **Julian Dinenzon**
Commercial Account Manager
- **Olesya Nowak**
Business Relationship Manager
- **Gary Peric**
Director, Commercial Services
- **Dan Stanicky**
Manager, Business Services

Finance, Accounting and Information Technology

- **Galya Andriyeshyn**
Commercial Credit Administration
- **Tetiana Babii**
Financial Services Associate
- 10 **Oksana Borys**
Document Processor
- **Gerald Buan**
Accountant
- **Lisa Chisholm**
Manager, Credit Administration
- **Marilyn Choquette**
Compliance Clerk
- **Valentina Dubovik**
Document Processor
- **Doris Dyck**
Manager, Document Processing
- **Myron Fiks**
Director, Finance
- 5 **Carissa Hrynkiw**
Residential Credit Administration
- **Kirk Joudrey**
Director, Information Technology
- **Helen Krawczuk-Suchy**
Accountant
- **Svitlana Levenets**
Accountant
- **Shelly Maslechko**
Director, Credit
- **Tammi McIvor**
Compliance Officer
- **Yuliia Melnyk**
Residential Credit Administration
- **Laura Sala**
Senior Commercial Credit Administration
- **Maryana Singh**
Document Processing Supervisor
- **Yana Yamborko**
Residential Credit Administration

Executive Management



Nicholas Rawluk
Chief Executive Officer



Janet Hnytka
*Chief Financial
& Risk Officer*



Brian Petrynko
Chief Operating Officer

2020 Board of Directors



Dr. Taras Babick
Chair



Don Cilinsky
Vice Chair



Noella Pylypowich
Secretary



Roman Zubach
Past Chair



Susan Zuk



Nicholas Chubenko



Donna Korban



Mike Mager



Irka Semaniuk



Demyan Hyworon



Sophia Kachor



Eugene Waskiw

Community Support

In 2020, **Carpathia Credit Union** donated more than \$110,000 to our community.

These are a few supported last year:

Bear Clan Patrol
Blessed Virgin Mary Ukrainian Catholic Parish
Camp Veselka
Canon Luhovy Assembly
Council Of Ukrainian Credit Unions Of Canada
FC IPAC – UKRAINE
Holy Family Home
Homin Ukrainy
Hoosli Ukrainian Male Chorus
Immaculate Heart of Mary School
Knights Of Columbus
Lubov SSMI Foundation
Melos Folk Ensemble
Olexander Koshetz Choir
Orlan School of Dance
Orlan Ukrainian Folk Ensemble
Platinum Jets
Romanetz Ukrainian Dance Ensemble
Rossdale Ukrainian Dance School
Rozmai Winnipeg Cymk Ukrainian Dance
Rusalka Ukrainian Dance Ensemble
Rusalka UNF School of Dance
Sopilka Ukrainian Dance School
St. Joseph's Ukrainian Catholic Church
Troyanda Ukrainian Dance Ensemble
Ukraine Kyiv Pavillion
Ukrainian Canadian Congress
Ukrainian Canadian Social Services
Ukrainian Catholic Archeparchy Of Winnipeg
Ukrainian Cultural And Educational Centre
Ukrainian Winnipeg Portal
Ukrainian Youth Association Gym
United Way Winnipeg

2020 Scholarship Awards

Mark Dudych
Nina Hutslulak
Jennifer Karabin
Martha Krawczuk
Troy Morison
Anna Radawetz
Adriana Sawczuk
Sydney Tuk
Dariyan Dubik
Emily Leskiw

English Ukrainian Bilingual Program

Chief Peguis Junior High
East Selkirk Middle School
Happy Thought School
R.F. Morrison School
Ralph Brown School
Springfield Middle School
Prince Edward School

System Sponsorships

Together, with other credit unions in Manitoba, Carpathia also supports these groups:
Manitoba High Schools Athletic Association
Manitoba Museum
Wasagaming Foundation
St. John Ambulance

Community Support



FC IPAC-UKRAINE



On December 31, 2020, Nick Rawluk presented Kevin Walker of the Bear Clan Patrol a cheque for \$2,660. Over the summer, staff held a number of "Casual Fridays" and collected \$1,300 to which Carpathia Credit Union matched. Staff chose to donate to the Bear Clan Patrol.



Connecting Our Community: Sustaining the well-being of Holy Family Home's residents through technology. Carpathia Credit Union loaned seven tablets with easy-grip cases to Holy Family Home, making communication possible for many of the residents and their loved ones during the COVID-19 pandemic.



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