

SCCSS Annual General Meeting
Thursday, July 22, 2021
4 PM
Via Zoom

1. Recognizing our volunteers
2. Call to order and adopt agenda
3. Minutes of July 23, 2020 Annual General Meeting
4. President's Report – Jason Winkler
5. Executive Director's Report – Catherine Leach
6. Treasurer's Report – Richard Melville
7. Auditor's Report – Richard Wilson, Crowe MacKay LLP
8. Appointment of Auditor for 2021/2022
9. Human Resources (Nominations) Committee Report – Raj Gill and Penny Stewart
10. Election of 2021/2022 Directors
11. Adjournment of AGM

Annual General Meeting
Thursday July 23, 2020
Via Zoom

Minutes

In Attendance:

- **Members:** 14
- **Guests:** 5
- **Staff:** 22

1. Recognition and Acknowledgements

- Sue Anne and Denise Woodley honoured Pauline Hurst, for 20 years of service.

2. Call to Order and Adopt Agenda

Sue Anne Linde, President, called the meeting to order at 4:05 p.m.

- Sue Anne thanked members, staff and guests for attending this year's AGM.
- Acknowledged the meeting was being held on unceded lands of the Squamish and Sechelt First Nations.
- Members were informed of the waiving of the Society fees for the year 2020/2021. Any Society member in good standing is eligible to vote. As a member in good standing, members will retain their membership through March 31, 2021.

Moved/seconded to adopt the Agenda	Carried
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3. Minutes of July 18, 2019 Annual General Meeting

- The minutes were emailed to all members who RSVP'd to the invite to the AGM.

Moved/seconded to adopt the minutes of the July 8, 2019 AGM	Carried
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4. President's Report, Sue Anne Linde

- The year 2019 was the year of pulling everything together. We continued the path we set in our strategic plan in 2017 where we aimed to reinforce the foundations of the Community Services Society, so that it could meet the ever-changing demands of the community, its funders, and our future. Leadership developed a compensation plan that we believe is equitable, market competitive, and transparent. The Board initiated changes to our Committee roles that you will hear about later in this meeting, and we reached stable financial ground, and we are well on our way to becoming sustainable for the future. In effect We have built an organization primed to meet the future.
- Little did we know that the future, in the form of the Coronavirus, would come as soon as the last quarter of our fiscal year. Within one week, Catherine and the leadership team met the challenge, created a plan, a communications stream, and protocol-sensitive responses. Staff

learned to work from home, many of them for the first time. In addition to learning how to set up a home office, deal with children and animals as part of the background, and try not to lose focus. In all of this their prime focus was to ensure that their clients and participants received their full time and attention. Leadership maintained communication with staff weekly, to inform, educate, and keep morale as high as possible. The Board received regular updates to keep us informed and updated. What looked seamless took immense energy, tireless dedication to detail, and called for everyone to bring their best selves to deal with a situation that changed daily. This was a huge effort and well appreciated by the board.

- Late in 2019, the Board had approved plans to apply for redevelopment of our Inlet Avenue property. Key elements include providing secure housing for women who have trouble finding accommodation as well as bringing several of our programs together in one place. We are gratified with the amount of community and public support so far, even as Covid 19 presents another obstacle to overcome.
- Sue Anne thanked the Board, staff and volunteers for their contributions and in helping to create new transitions for the Coast's most vulnerable people.

5. Executive Director's Report, Catherine Leach

- It feels odd to be giving the annual report for the past year during this time of COVID 19. Even though it has only been four months, it feels that we have been immersed in this COVID 19 journey for at least a year. It is indeed all encompassing all our personal lives, work lives and in the community. The good news is that if you have been following the work of Community Services, specifically the work outlined in our strategic plan, you know that in addition to providing services and achieve programmatic outcomes we have been very focused on stabilizing and re building our infrastructure. COVID 19 actually provided us with a real-life opportunity to test all of the work we had put into stabilizing and restructuring. It is a testament to us and to that work that we were able to respond immediately and effectively to the needs of our participants, our staff and the community in March when COVID 19 shut everything down and named us as essential services. We were able to pause, re-group and respond and quickly determined what need to stop, what needed to continue and what needed to be put on hold. Within days of the Corona virus restrictions, we modified the food bank. We allocated staff and volunteers and continued to provide food and essential supplies all along the coast. Our most vulnerable participants remained visible, connected and resourced during this time.
- At Community Services we talk a lot about how our staff are our most important resource. During COVID 19 we made sure that our decisions reflected this. We kept everyone fully employed, modified our leave options to support staff with child care and caregiver challenges. All the while supporting staff to transition to working from home and providing services virtually. For our staff, figuring out how to provide services virtually to remain accessible and effective is significant.
- This year was also about celebration, a celebration of work that was accomplished, the impact that we have made and the knowledge that thousands of people living in our community – adults, youth, family and children were able to access services of community services in their time of need. Our impact ranged from helping community members avoid eviction and stabilize their housing to helping families move through the journey of supporting a child with complex

challenges and from providing safe spaces to those impacted by violence to supporting seniors to live independently in their home longer.

- Our work continues to be guided by our strategic plan. I am happy to report that 90 percent of our 2017-2022 strategic plan is complete with key concepts now being embedded in our organization. Last fall the board of senior leadership came together for our annual strategic retreat. With many activities from our current strategic plan already accomplished, we felt it was time to critically review if the identified priorities and objectives needed adjustments. Few key accomplishments from our current strategic plan include the creation of our values driven compensation philosophy that guided the work of a complete compensation and benefit review and implantation process, supporting wages and benefits to be competitive and reflective of the experience and skills of our staff. We now feel confident that our staff are receiving competitive compensation, excellent benefits including pension, generous second leave policies and goal focused professional development. We initiated the culture, diversity and inclusion committee with representation from across the organization including from our Board of directors. We launched the family place. This newly renovated site is a cross program collaboration and brings together drop in family resource programs, childcare resource and referrals, early intervention services and other community based programs. We launched youth pop ups and innovative ideas to connect, engage and build relationships with youth where they already hang out along the coast. We developed and implemented a new monitoring and evaluation framework for all our programs including a dashboard that can be used by the Board of directors. We supported the development of participants groups such as Dads Matter, building the capacity of our community to respond to needs they experience. To carry the strategic plan through to 2022, we added a few new objectives. These include financial sustainability and growth; a sharp message that claims our space, an organization wide food security program, a system that supports staff wellness and succession planning. In order to achieve these objectives, we have added a number of actions to our strategic plan. We will report out on this new updated plan in 2022.
- With an updated strategic plan, we are clear about our journey in the next 2 years. Our biggest undertaking will be our “building together” redevelopment. This will include 34 units of affordable housing that will embrace a mix of women, including single women, women with children, women who are older and young women who are aging out of care. This housing will be built on top of two floors of our social services support programs and will be a place of connection where community members can be engaged, active and supported in a warm and welcoming environment. This coming year will see us complete our rezoning process, launch our capital campaign and complete the design of the building. We are anticipating that construction will begin in 2021. One of the most important thing that we have learned during this process is our donor profile. The majority of our donations come from people who knock on the doors and give us \$5 or \$10 or maybe \$50 and sometimes it is a bag of change. This is incredibly heartwarming and speaks to the impact of our work because those donors are people who used and benefitted from our services and they want to give back what they can when they can. All of these people are going to help us achieve our goal and we are grateful for this. It also means that we need to build connections to members of this community who have the ability to make a larger contribution. This is where we need your help. The positive impact that this project will have on our community’s health and wellness over the coming years is significant but we can’t do it alone we need your help for this project to be successful. You can help us by

learning about this project, sharing that knowledge with friends and family, you can also connect with myself or Devon if you would like to consider making a financial contribution. If you know someone who might be interested in learning about this project and a naming opportunity or might be interested in making a donation, please connect them to us. You could host your mini fundraiser, or can spread the word by liking and sharing our social media post. You could become a monthly donor and you can always write a letter of support for this project to the district of Sechelt. Together we will get this project completed and together we will see 34 families move into new, safe, dignified and affordable housing. Thousands of our community members access support services, volunteer and work in a warm welcoming gathering place. Please spread the word. We are available to talk about this project and its value. It will be an important resource for the whole community.

- Catherine shared success stories with AGM attendees from Keeping People Housed, more than a loan Program.
- Catherine thanked the Board, staff and volunteers for all the work done this past year.

6. Treasurer's Report, Richard Melville

- Richard acknowledged the work of the Finance & Risk Committee of Community Services.
- Over the past few years the committee has done number of improvements in the financial reporting and internal controls of the organization.
- The Finance & Risk Committee of the Board meets regularly to review the financial reports and then report back to the board.
The Society has ended the year in a strong financial position that puts us in an excellent position to move forward with the exciting housing development. It also ensures that we have the funding to continue all the programs offered at Community Services.
- COVID 19 has resulted in many challenges to the organization and it is difficult to predict what the financial impact of this pandemic will be on Community Services. But we have been working with our funders to ensure that we have the funds to continue the remarkable work done at Community Services.
- Richard Melville introduced Richard Wilson of Crowe MacKay LLP to present the year-end audited financial statements.
- Richard thanked the members, staff, and volunteers for attending the online AGM.

7. Auditor's Report, Richard Wilson, Crowe MacKay LLP

- Richard Wilson from Crowe Mackay LLP presented the year ended March 31, 2020 audited financial statements and offered to answer any questions that may arise.
- Motion was made to approve the audited financial statements for the year ended March 31, 2020.

**Moved/seconded to approve the audited financial statements for the year ended March 31, 2020
Carried**

8. Appointment of Auditor for 2020 – 2021

- Motion was made to engage Crowe MacKay LLP as auditor for the year ended March 31, 2021.

Moved/seconded to engage Crowe MacKay LLP as auditor for the year ended March 31, 2021 Carried

9. Board Nominations & Development Committee Report, Jason Winkler

- Jason thanked members of the Committee, the Board, colleagues and attendees.
- While a key role of the Board is internal governance of organization, 2019 saw the realignment of some of the Committee roles to increase the Board focus on external challenges and opportunities in support of the organization's vision. The creation of an "External Relations Committee" provided focus for community engagement with stakeholders (including government) as well as improving Board support in fostering relationships with the many partner organizations on the Coast. While the pandemic did impede some of the planned activities the Committee made an excellent start in expanding the view and support from Directors who can be strong Ambassadors for Community Services.
- As part of continuing to look at leading practices and be recognized as a Board of choice, we recognized the benefit of more formally leveraging the experiences and wisdom of those who serve in the President role. We have now articulated a set of activities and responsibilities for future Past Presidents so that they can mentor Directors, represent Community Services in the Community and ensure we continue to maintain a strong sense of history as we focus on the future.
- 2019 also saw 4 new Board members join who each brought additional skills and new energy and perspectives to the Board. As we head into our 2020/21 year, I am very pleased that all 10 of the current Board members will be continuing. This ensures the Board has a solid and common understanding of the issues facing Community Services which is particularly important given today's context. It also helps address a critical priority for succession and continuity, balancing bringing in new Directors regularly with experienced Directors to mentor them.
- Finally, while the Board has had a strong commitment to supporting more diversity and inclusion at Community Services as well as for the Board itself, this will be even more of a priority in the future. The current range of skills, backgrounds and experiences of the Board is a strength for us to build on to further reflect our diverse community.

10. Slate of Directors for 2019/20, Jason Winkler

Per the SCCSS bylaws, the Board of Directors shall be composed "of a minimum of eight (8) to a maximum of ten (10) persons".

Currently 7 Directors previously nominated are serving the second year of their respective terms:

- Third term: Sue Anne Linde and Richard Melville
- Second term: Penny Stewart and Jason Winkler
- First term: Brian Chipman, Carole Fisher, Susann Richter

Two Directors have completed their first term and are being nominated to a second term:

- Raj Gill and Jan Holt

One Director was appointed in late spring 2020 and is being nominated to her first full term:

- Linda Wortman

This will bring the slate of officers to 10 in compliance with the by-law of 8 to 10 Board members.

11. Election of Directors, Jason Winkler

Motion to approve the nomination of Raj Gill and Jan Holt to their second term and Linda Wortman to a first term resulting in a full complement of ten (10) Directors for 2020/21

Moved/seconded to the nomination of Raj Gill and Jan Holt to their second term and Linda Wortman to a first term resulting in a full complement of ten (10) Directors for 2020/21	Carried
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12. Amendment to Director's term limit, Jason Winkler

- As the Board has evolved and looked at risk mitigation – not only internally but also relative to accreditation by external regulators (CARF) – it was felt that the current bylaw limiting Directors to a maximum of 6 years of service could at times have unnecessary limitations. New Directors generally need a year of experience to understand and appreciate both the work of the Board as well as the range and complexity of the programs and services provided by Community Services.
- Relative to other non-profit, volunteer Boards, the 6 year maximum was a low threshold and the Board believes that having the flexibility to retain Board members an additional two years will be beneficial. Identifying, attracting and retaining skills, particularly on the Coast, is increasingly challenging at all levels in an organization. Revising the bylaws to allow for 2 additional years retains the commitment to refreshing the Board with new Directors on a regular basis while ensuring the knowledge gained.

Motion was made to amend bylaws from a 3-term limit to a 4-term limit

Moved/seconded to amend bylaws form a 3-term limit to a 4-term limit	Carried
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13. Adjournment

- Sue Anne adjourned the meeting at 5:10 p.m. acknowledging that we regret not being able to hold our usual post AGM volunteer and member appreciation event as a result of Covid19 restrictions.

Sunshine Coast Community Services Society

Financial Statements

March 31, 2021

Sunshine Coast Community Services Society

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Crowe MacKay LLP

PO Box 1610
200 – 5710 Teredo Street
Sechelt, BC V0N 3A0

Main +1(604) 697-9271
Fax +1(604) 697-9250

www.crowemackay.ca

Independent Auditor's Report

To the Members of Sunshine Coast Community Services Society

Opinion

We have audited the financial statements of Sunshine Coast Community Services Society (the "Society"), which comprise the statement of financial position as at March 31, 2021, and the statement of operations, statement of changes in net assets and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Society as at March 31, 2021, and its financial performance and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Society in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Society's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Society's financial reporting process.



Crowe MacKay LLP
PO Box 1610
200 – 5710 Teredo Street
Sechelt, BC V0N 3A0
Main +1(604) 697-9271
Fax +1(604) 697-9250
www.crowemackay.ca

Independent Auditor's Report, continued

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- ♦ Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ♦ Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Society's internal control.
- ♦ Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- ♦ Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Society to cease to continue as a going concern.
- ♦ Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Sechelt, Canada
July 8, 2021

Crowe MacKay LLP

Chartered Professional Accountants

Sunshine Coast Community Services Society

Statement of Operations

For the year ended March 31	Operating Fund	Capital Fund	Reserve Fund	2021	2020
Revenue					
Provincial grants	\$ 3,020,820	\$ -	\$ -	\$ 3,020,820	\$ 3,044,700
Federal grants	109,462	-	-	109,462	157,703
Donations	757,538	-	-	757,538	279,829
Local government	118,633	-	-	118,633	121,964
Fees for service	1,330	-	-	1,330	27,092
Rental	57,590	-	-	57,590	59,332
BC Housing grants and subsidies	1,198,294	-	-	1,198,294	1,101,972
Interest income	43,870	-	-	43,870	52,957
Sales	27,878	-	-	27,878	128,207
Other revenues	34,172	-	-	34,172	30,536
Grants from other charities and societies	466,106	-	-	466,106	329,578
Government assistance (Note 14)	76,269	-	-	76,269	-
	5,911,962	-	-	5,911,962	5,333,870
Expenditures					
Advertising and publicity	33,694	-	-	33,694	24,571
Amortization	-	76,545	-	76,545	77,228
Audit and legal	38,063	-	-	38,063	27,000
Bank charges and interest	8,750	-	-	8,750	2,797
Client transportation	45,348	-	-	45,348	60,107
Computer and IT costs	128,079	-	-	128,079	67,661
Consulting fees	72,110	-	-	72,110	47,172
Cost of goods sold	922	-	-	922	1,989
Insurance	41,570	-	-	41,570	43,624
Maintenance	63,145	-	-	63,145	92,263
Mortgage and lease interest	-	34,182	-	34,182	30,171
Office expense	28,421	-	-	28,421	34,739
Program expense	882,531	-	-	882,531	791,014
Property taxes	21,620	-	-	21,620	17,425
Salaries and wages (Notes 18 & 19)	3,798,407	-	-	3,798,407	3,618,492
Staff, volunteer and board development	23,994	-	-	23,994	83,171
Subcontracts	62,448	-	-	62,448	59,896
Subscriptions and dues	18,193	-	-	18,193	12,919
Telephone and Internet	64,644	-	-	64,644	67,188
Utilities and rent	143,318	-	-	143,318	139,239
	5,475,257	110,727	-	5,585,984	5,298,666
Excess (deficiency) of revenues over expenditures	\$ 436,705	\$ (110,727)	\$ -	\$ 325,978	\$ 35,204

See accompanying notes

Sunshine Coast Community Services Society

Statement of Changes In Net Assets

For the year ended March 31	Operating Fund	Capital Fund	Reserve Fund	Total	Total
				2021	2020
Balance, beginning of year	\$ -	\$ 1,187,382	\$ 747,964	\$ 1,935,346	\$ 1,901,193
Excess (deficiency) of revenues over expenditures	436,705	(110,727)	-	325,978	35,204
Interfund transfers (Note 13)	(436,705)	125,146	311,559	-	-
Refund (repayment) of prior year surplus (Note 16)	-	-	10,044	10,044	(1,051)
Balance, ending of year	\$ -	\$ 1,201,801	\$ 1,069,567	\$ 2,271,368	\$ 1,935,346

Sunshine Coast Community Services Society

Statement of Financial Position

As at March 31	Operating Fund	Capital Fund	Reserve Fund	Total 2021	Total 2020
Assets					
Current					
Cash (Note 4)	\$ 3,598,089	\$ -	\$ 98,781	\$ 3,696,870	\$ 2,117,751
Accounts receivable (Note 7)	23,724	-	-	23,724	45,903
Grants receivable	31,013	-	-	31,013	30,143
Marketable securities	263	-	-	263	7,188
Prepaid expenses	35,306	-	-	35,306	34,054
Restricted cash (Note 5)	262,400	-	-	262,400	20,000
Interfund balances	-	-	970,786	-	-
	3,950,795	-	1,069,567	4,049,576	2,255,039
Tangible capital assets (Note 6)	-	2,172,749	-	2,172,749	2,222,735
	\$ 3,950,795	\$ 2,172,749	\$ 1,069,567	\$ 6,222,325	\$ 4,477,774

Statement of Financial Position

As at March 31	Operating Fund	Capital Fund	Reserve Fund	Total 2021	Total 2020
Liabilities					
Current					
Accounts payable and accrued liabilities	\$ 214,032	\$ -	\$ -	\$ 214,032	\$ 153,588
Accrued wages and benefits (Note 7)	329,726	-	-	329,726	313,327
Deferred contributions (Note 8)	906,188	-	-	906,188	643,992
Deferred income (Note 9)	1,530,063	-	-	1,530,063	396,169
Current portion of long-term debt (Note 10)	-	56,105	-	56,105	42,330
Current portion of obligation under capital lease (Note 11)	-	20,194	-	20,194	19,754
Interfund balances	970,786	-	-	-	-
	3,950,795	76,299	-	3,056,308	1,569,160
Long-term debt (Note 10)	-	710,081	-	710,081	770,161
Obligation under capital lease (Note 11)	-	184,568	-	184,568	203,107
	3,950,795	970,948	-	3,950,957	2,542,428
Net Assets					
Externally restricted (Note 12)	-	-	120,101	120,101	98,408
Internally restricted (Note 12)	-	-	949,466	949,466	649,555
Invested in tangible capital assets	-	1,201,801	-	1,201,801	1,187,383
	-	1,201,801	1,069,567	2,271,368	1,935,346
	\$ 3,950,795	\$ 2,172,749	\$ 1,069,567	\$ 6,222,325	\$ 4,477,774

COVID-19 Pandemic (Note 2)

Lease Commitment (Note 17)

Approved on behalf of the board

 Director

 Director

Sunshine Coast Community Services Society

Statement of Cash Flows

For the year ended March 31	2021	2020
Operating activities		
Excess of revenues over expenditures	\$ 325,979	\$ 35,204
Adjustments for		
Amortization	76,545	77,228
Refund (repayment) of prior year surplus	10,044	(1,051)
Gift in kind donations received	1,046	(3,876)
Gift in kind donations expensed	(1,046)	3,876
Donation of marketable securities	6,925	3,255
Total adjustments	93,514	79,432
	419,493	114,636
Change in non-cash working capital items		
Accounts receivable	22,179	22,957
Grants receivable	(870)	(18,490)
Prepaid expenses	(1,252)	2,081
Restricted cash	(242,400)	(3,040)
Accounts payable and accrued liabilities	60,445	(70,890)
Accrued wages and benefits	16,400	110,911
Deferred income	1,133,894	344,488
Deferred contributions	262,196	-
	1,670,085	502,653
Investing activities		
Purchase of tangible capital assets	(26,559)	(14,289)
Inlet development costs	(225,293)	(142,858)
	(251,852)	(157,147)
Financing activities		
Principal payments of long-term debt	(46,307)	(46,014)
Principal payments of obligation under capital lease	(18,100)	(21,821)
Government assistance received	225,293	142,858
	160,886	75,023
Increase (decrease) in cash and cash equivalents	1,579,119	420,529
Cash and cash equivalents, beginning of year	2,117,751	1,697,222
Cash and cash equivalents, end of year	\$ 3,696,870	\$ 2,117,751

Sunshine Coast Community Services Society

Notes to the Financial Statements

March 31, 2021

1. Nature of operations

Sunshine Coast Community Services Society (the "Society") is a Society that delivers community based programs under contracts with the Federal, Provincial and Municipal governments and through grants and donations from individuals, businesses, clubs, societies and foundations. The Society is incorporated under the BC Societies Act as a not-for-profit organization and has transitioned to the British Columbia Societies Act and is a registered charity under the Income Tax Act.

2. COVID-19 pandemic

On March 11, 2020, the World Health Organization declared a global pandemic. The outbreak of the novel strain of the coronavirus, COVID-19, resulted in governments worldwide enacting emergency measures to combat the spread of the virus. These measures caused material disruptions to businesses, governments and other organizations resulting in an economic slowdown and increased volatility. Governments and central banks including Canadian federal, provincial, territorial and municipal governments responded with significant monetary and fiscal interventions designed to stabilize economic conditions.

The Society, guided by its business continuity plan, responded immediately when the COVID-19 pandemic was declared to ensure continuity of services and the organization. The Board provided oversight and the Society communicated with key stakeholders on changes to service models in each program area. All programs were modified to be able to continue service and/or provide support to the community in new ways during the COVID-19 crisis.

Financially, the pandemic affected the Society in a limited manner. The Society provided program safety protocols for all programs and adapted these programs to continue to run under COVID-19 restrictions. All buildings implemented safety protocols per the WSBC requirements to ensure the staff and public remained safe. There was no interruption in funding received and the Society saw an increase in donations during the pandemic.

The rapidly evolving event, including health and safety conditions, economic environment and resulting government measures, created a high level of uncertainty and risk that may result in significant impacts to the Society's activities, results of operations and financial condition. The duration and impact of the COVID-19 outbreak is unknown at this time, as is the efficacy of any interventions. As such it is not possible to estimate the length and severity of these developments and the impact on the financial results and condition on the Society and its operations in future periods.

3. Significant accounting policies

The Society applies the Canadian accounting standards for not-for-profit organizations.

Sunshine Coast Community Services Society

Notes to the Financial Statements

March 31, 2021

3. Significant accounting policies, continued

(a) Fund accounting

The Society maintains its accounts in accordance with the principles of fund accounting. The Society follows the restricted fund method of accounting in which restricted contributions made to funds other than the Operating Fund are recognized when the collectibility is assured. Restricted contributions to the Operating Fund are deferred and recognized when the related expenditures are made.

Resources are classified for accounting and reporting purposes into funds according to the activity or objective specified.

(i) The Operating Fund reflects assets, liabilities, revenues and expenditures relating to the general operations of the Society. Included are contributions to the capital fund to purchase property and equipment and to make lease and long-term debt payments.

(ii) The Capital Asset Fund reports the assets, liabilities, revenues and expenditures related to the Society's tangible capital assets and building expenditures.

(iii) The Reserve Fund reports unrestricted reserves and restricted operating funds.

(b) Cash and cash equivalents

Cash and cash equivalents include cash and short-term investments with maturities of three months or less from their date of acquisition, which are readily convertible into a known amount of cash, and are subject to an insignificant risk to changes in their fair value.

Sunshine Coast Community Services Society

Notes to the Financial Statements

March 31, 2021

3. Significant accounting policies, continued

(c) Financial instruments

(i) Measurement of financial instruments

The Society initially measures its financial assets and liabilities at fair value, except for certain related party transactions that are measured at the carrying amount or exchange amount, as appropriate.

The Society subsequently measures all its financial assets and financial liabilities at cost or amortized cost, except for investments in equity instruments that are quoted in an active market, which are measured at fair value. Changes in fair value are recognized in the period incurred.

Financial assets measured at amortized cost on a straight line basis include cash, accounts and grants receivable.

Financial liabilities measured at amortized cost on a straight-line basis include accounts payable and accrued liabilities, accrued wages and benefits and long-term debt and obligation under capital lease.

Financial assets measured at fair value include marketable securities.

(ii) Impairment

For financial assets measured at cost or amortized cost, the Society determines whether there are indications of possible impairment. When there is an indication of impairment, and the Society determines that a significant adverse change has occurred during the period in the expected timing or amount of future cash flows, a write-down is recognized in income. A previously recognized impairment loss may be reversed to the extent of the improvement. The carrying amount of the financial asset may not be greater than the amount that would have been reported at the date of the reversal had the impairment not been recognized previously. The amount of the reversal is recognized in income.

(iii) Transaction costs

Transaction costs related to financial instruments that will be subsequently measured at fair value are recognized in net income in the period incurred. Transaction costs related to financial instruments subsequently measured at amortized cost are included in the original cost of the asset or liability and recognized in net income over the life of the instrument using the straight-line method.

Sunshine Coast Community Services Society

Notes to the Financial Statements

March 31, 2021

3. Significant accounting policies, continued

(d) Tangible capital assets

Tangible capital assets are recorded at cost. The Society provides for amortization using the following methods at rates designed to amortize the cost of the tangible capital assets over their estimated useful lives. The annual amortization rates and methods are as follows:

Buildings	Declining balance	4%
Equipment	Declining balance	20%
Vehicles	Declining balance	30%
Furniture and fixtures	Declining balance	20%
Leasehold improvements	Declining balance	10 years
Computer equipment	Declining balance	100%
Computer software	Declining balance	100%

(e) Assets under capital lease

Assets under capital lease are recorded at cost. The Society provides for amortization using the straight-line method at rates designed to amortize the cost of the assets under capital lease over their estimated useful lives. The annual amortization rates are as follows:

Asset under capital lease	60 years Straight-line
---------------------------	------------------------

(f) Impairment of long-lived assets

The Society tests for impairment whenever events or changes in circumstances indicate that the carrying amount of the assets may not be recoverable. Recoverability is assessed by comparing the carrying amount to the projected undiscounted future net cash flows the long-lived assets are expected to generate through their direct use and eventual disposition. When a test for impairment indicates that the carrying amount of an asset is not recoverable, an impairment loss is recognized to the extent carrying value exceeds its fair value.

(g) Capital lease obligations

Assets financed by obligations under capital lease are recorded at their value at the inception of the lease with the principal portion of the rental obligation recorded as a long-term liability. Amortization is recorded as outlined in note 11 and the interest portion of the lease payments is expensed as incurred.

Sunshine Coast Community Services Society

Notes to the Financial Statements

March 31, 2021

3. Significant accounting policies, continued

(h) Government assistance

Government and other grants related to tangible capital assets are accounted for as a reduction of cost of tangible capital assets.

Government assistance related to COVID-19 relief is recognized when there is reasonable assurance that the Society will comply with the conditions of the grant and the grant will be received. The Society recognizes government grants in the statement of operations in the same period the qualifying expenses are incurred. If a government grant is intended as compensation for expenses incurred in previous periods, the grant is recorded in income when it is received.

(i) Revenue recognition

Revenues are recognized and earned in accordance with the following:

Restricted contributions such as provincial grants, restricted donations, federal grants, federal and provincial housing grants and grants from other charities and societies are deferred and recognized as revenue in a year in which the related expenses occur. Any balances determined to be repayable are repaid and reduce the deferred balance when the repayments are made;

Unrestricted contributions such as donations and fundraising for projects are recognized as revenue when received or receivable;

Sales, rental income and other revenues are recognized in the year earned;

Interest revenue is recognized on an accrual basis.

(j) Use of estimates

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the statement of financial position date and the reported amounts of revenues and expenditures during the year. Actual results could differ from those estimates.

(k) Contributed goods and services

Volunteers contribute time to assist the Society in carrying out its programs. The Society also receives donations in kind. Where the value of the goods and services cannot be readily determined, it is not recognized in revenue.

Sunshine Coast Community Services Society

Notes to the Financial Statements

March 31, 2021

4. Credit facility

The company has an authorized line of credit of \$38,900 bearing interest at prime plus 2.25%, none of which was used at year end. This facility is payable on demand and is secured against the mortgages of the Society. As at March 31, 2021 bank prime rate was 2.45% (2020 - 2.45%).

5. Restricted cash

	2021	2020
Restricted cash	\$ 262,400	\$ 20,000

Restricted cash represents amounts received for gaming grants and therefore is restricted for specific purposes of the grants.

6. Tangible capital assets

	Cost	Accumulated Amortization	2021 Net Book Value	2020 Net Book Value
Land	\$ 818,580	\$ -	\$ 818,580	\$ 818,580
Buildings	1,365,543	642,764	722,779	752,894
Equipment	205,672	193,517	12,153	13,341
Vehicles	3,000	3,000	-	-
Portable building	45,938	26,005	19,933	20,764
Furniture and fixtures	164,618	113,131	51,487	46,064
Leasehold improvements	245,770	101,433	144,337	156,084
Computer equipment	29,870	29,870	-	-
Computer software	29,239	29,239	-	-
	2,908,230	1,138,959	1,769,269	1,807,727
Asset under capital lease (Note 11)	691,680	288,200	403,480	415,008
	\$ 3,599,910	\$ 1,427,159	\$ 2,172,749	\$ 2,222,735

7. Government remittances

Accrued wages and benefits include payroll remittances payable of \$24,270 (2020 - \$20,250), and accounts receivable include GST receivable of \$1,160 (2020 - \$5,887) and PST payable of \$834 (2020 - \$3,792).

Sunshine Coast Community Services Society

Notes to the Financial Statements

March 31, 2021

8. Deferred contributions

	2021	2020
Balance, beginning of the year	\$ 643,992	\$ 396,642
Amounts received during the year	1,191,707	1,017,213
Amounts recognized as revenue	(929,511)	(769,863)
Balance, end of the year	\$ 906,188	\$ 643,992

9. Deferred income

	2021	2020
Grants and other advances received in advance	\$ 382,046	\$ 152,480
Rent received in advance	4,872	3,110
Deferred donations - program specific	713,266	240,579
Deferred donations - capital campaign	429,879	-
	\$ 1,530,063	\$ 396,169

10. Long-term debt

	2021	2020
Sunshine Coast Credit Union - 3.50% mortgage, payable in monthly blended payments of \$6,146, secured by underlying property having a net carrying value of \$1,355,322 (2020-\$1,380,602).	\$ 766,184	\$ 812,491
Less current portion	56,103	42,330
Due beyond one year	\$ 710,081	\$ 770,161

Subsequent to year end the mortgage was renewed with an interest rate of 3.25%, payable in monthly blended payments of \$5,989 due June 30, 2022.

11. Obligation under capital lease

The Society has entered into a 60 year lease held by BC Housing Management Corporation ("BCHMC") for the Thyme Housing Program on March 16, 1995. The lease has an interest rate of 2.50% and blended monthly payments of \$2,084. Subsequent to the year-end, the lease was renewed with monthly payments of \$2,074 and yearly interest of 2.39% maturing on May 1, 2026 at which point lease terms will be reviewed.

	2021	2020
Obligations under capital lease	\$ 204,762	\$ 222,861
Less current portion	20,194	19,754
Due beyond one year	\$ 184,568	\$ 203,107

Estimated principal re-payments are as follows:

Sunshine Coast Community Services Society

Notes to the Financial Statements

March 31, 2021

11. Obligation under capital lease, continued

2022	\$	20,194
2023		20,700
2024		21,200
2025		21,712
2026		20,363
Subsequent years		100,593
	\$	204,762

12. Restricted funds

Under the terms of the agreements with BCHMC, the Replacement Reserve accounts for Transition House, Thyme 2nd Stage and Legacy Housing are to be credited in the amount determined by the budget provision per annum plus interest earned. These funds, along with the accumulated interest, must be held in a separate bank account and invested only in accounts or instruments under specific insurance.

	April 1, 2020 balance	Replacement reserve	Receipts/ Adjustments	Withdrawals	March 31, 2021 balance
Transition house	\$ 34,615	\$ -	\$ 71	\$ 21,819	\$ 56,505
Thyme 2nd stage	22,879	-	3,039	(13,193)	12,725
Legacy housing	40,914	9,912	45	-	50,871
	98,408	9,912	3,155	8,626	120,101
Internally Restricted	649,555	-	402,441	(102,530)	949,466
	\$ 747,963	\$ 9,912	\$ 405,596	\$ (93,904)	\$ 1,069,567

13. Interfund transfers and balances

	Operating Fund	Capital Fund	Reserve Fund
Replacement provisions	\$ 9,912	\$ -	\$ (9,912)
Replacement reserve transfer	(13,193)	-	13,193
Mortgage payments	(46,305)	46,305	-
Capital lease payments	(18,100)	18,100	-
Capital asset additions (net of government assistance)	(26,559)	26,559	-
Operational transfers	(342,460)	34,182	308,278
	\$ (436,705)	\$ 125,146	\$ 311,559

Sunshine Coast Community Services Society

Notes to the Financial Statements

March 31, 2021

13. Interfund transfers and balances, continued

Interfund amounts receivable/payable bear no interest and are not governed by terms of repayment.

14. Government assistance - COVID-19

	2021	2020
BC Govt Pandemic Pay	\$ 66,191	\$ -
Govt of Canada - CEWS - Thrift	10,078	-
	\$ 76,269	\$ -

15. Government assistance - redevelopment project

During the year the Society received government assistance from BC Housing to provide funding for the Inlet Avenue redevelopment project. The total assistance to a maximum of \$493,900 plus GST is to be offset against development costs. If the redevelopment project does not proceed the assistance will be forgiven and any unspent monies will be returned. If the project proceeds the assistance will be repaid out of the first draw of any BC Housing mortgages received.

	2021	2020
Redevelopment costs - assets under construction	\$ 368,152	\$ 142,858
Government assistance received	(368,152)	(142,858)
Net addition to assets under construction	\$ -	\$ -

16. Subsidy adjustment

BCHMC conducts an annual review of the financial statements for specific rental projects and may adjust an operating surplus or deficit. Prior years' funding adjustments are recognized in the fiscal year in which they are determined. During the year the Society has a refund of \$10,044 (2020 - (\$1,051)) to BC Housing.

17. Lease commitment

The Society is party to lease agreement expiring on December 31, 2021, under which the Society is required to make annual lease payments of \$17,531 plus a share of common area costs.

Sunshine Coast Community Services Society

Notes to the Financial Statements

March 31, 2021

18. Pension plan

During fiscal 2010, the Society and its employees began to contribute to the Municipal Pension Plan (the "Plan"), a jointly-trusted pension plan. The Plan's Board of Trustees, representing plan members and employers, is responsible for overseeing the management of the Plan including investment of the assets and administration of the benefits. The pension plan is a multi-employer contributory pension plan. Basic pension benefits provided are defined. The plan has about 196,000 active members and approximately 101,000 retired members. Active members include approximately 40 contributors from the Society.

Every three years an actuarial valuation is performed to assess the financial position of the Plan and the adequacy of plan funding. The most recent valuation as at December 31, 2018 indicates a surplus of \$nil in basic pension benefits. The Society and its employees contributed \$348,572 towards the Plan in the year ended March 31, 2021 (2020 - \$318,739).

19. Remuneration

During the year the Society remunerated its seven highest-paid employees for the total of \$641,691 comprised of \$549,673 in salaries and \$92,018 in benefits.

20. Financial instruments

21. Comparative amounts

The financial statements have been reclassified, where applicable, to conform to the presentation used in the current year. The changes do not affect prior year earnings.

Slate 2021 Election of 2021/22 Directors

Per the SCCSS bylaws, the Board of Directors shall be composed "of a minimum of eight (8) to a maximum of ten (10) persons".

This is the full slate of Directors proposed for 2021/22.

Note three new Directors:

- Andy Jones Cox
- Ruby Orchard
- Patricia York

All the rest – 7/10 – are continuing Directors:

- Fourth Term: Sue Anne Linde
- Third Term: Penny Stewart and Jason Winkler
- Second Term: Brian Chipman

Three of the continuing Directors are midway in their 2-year terms and therefore are not included on the motion for approval:

- Raj Gill
- Jan Holt
- Linda Wortman



Sunshine Coast Community Services Society

Board Profiles

Andy Jones-Cox

Andy and his wife have owned a home in Halfmoon Bay since 2003. Andy has been a volunteer in several roles with the Sunshine Coast Community Services Society and is an active Board member of the Halfmoon Bay Community Association.

Andy has a Bachelor of Science in Mathematics and Computer Science from the University of Birmingham and a Masters in Business Administration from Simon Fraser University. He had a career in computer software development and management spanning 34 years. After progressing through various technical roles in England, South Africa and the U.S., Andy took on more senior management roles, most recently with Vancity Credit Union and the Land Titles and Survey Authority in Victoria. In 2010, while the world was watching the Vancouver Winter Olympics, Andy changed gears to fulfill a long-held ambition to run his own business and built up a franchise tutoring business in North and West Vancouver serving K-12 students and adults in English as a Second Language. The business grew successfully before he sold it in 2016.

Andy loves everything outdoors, especially hiking, running, cycling and don't forget pickleball. Since retirement, and especially since the start of COVID-19, he has become ever more keenly aware of the growing imbalance of economic standing among people on the Sunshine Coast and everywhere. He is a big supporter of the SCCSS and especially the Building Together project to provide new Community Services program delivery space and housing for vulnerable women and their children.

Brian Chipman

Having the opportunity to give back to our community in a meaningful way is what attracted Brian to the Sunshine Coast Community Services Programs.

Brian has his APICS, CPIM designation and brings over 20 years of senior management experience in various industries. Most recently Brian held the position of VP of Operations, Western Canada for Motion, Canada's, leading provider of comprehensive and customized mobility and accessibility solutions.

Brian has served on the APICS Board and has volunteered for several organizations including Big Brothers, YMCA (Tae Kwon Do Instructor) and as a hockey coach. Prior to becoming a SCCSS Board Member, Brian volunteered for two years at the Sunshine Coast Food Bank.

Brian retired in 2017 and now enjoys the lifestyle and many activities the Sunshine Coast has to offer. He lives with his wife Susan and their dog Abbie and cat Jerry in Roberts Creek.

Jan Holt

Jan has been on the Board for the past two years and has gained a great deal from her involvement with the organization's dedicated staff and her fellow board members.

Jan has been an educator and administrator, teaching in schools in the UK, Quebec, Ontario, and British Columbia. Her passion is for literature and for education as a pathway to new opportunities and possibilities for individuals. She holds a BA in English & German Literature, a Certificate in Teaching English as a Second Language, and a Master's degree in Educational Administration.

She also served for five years as an officer in the Women's Royal Naval Service before immigrating to Canada with her family in the fall of 1987.

Jan's volunteer work included six years as a board member and vice-chair of the Semiahmoo House Society (now UNITI) in Surrey, BC and this fulfilling experience involved supporting people with developmental disabilities and overseeing the building of an apartment complex to provide the community with accessible, affordable, independent living options. The Sunshine Coast Community Services Society has a wider mandate, providing many key social services on the Coast and Jan has found the depth of knowledge, commitment and empathy from all levels of the organization to be remarkable and inspirational. It is a privilege to be on the Board of such a powerful community services-based organization.

Now retired and on the Coast full time since 2018, Jan enjoys her book club, poetry circle, golf, and walking by the ocean or in the peerless landscapes of beautiful BC.

Jason Winkler

Contributing to the fabric of the community is a key focus for Jason Winkler. The Community Services mission and values align with his personal interests and, most importantly, with the evolving needs of the Sunshine Coast. He joined the Board in 2017.

Jason brings over 25 years of experience in organization transformation and human resource management in North America, Asia and the Middle East. His early career in consulting focused on leadership development with high technology and federal government clients in Ottawa. He joined Deloitte (Consulting) in 1992 where he progressed to Partner leading client engagements as well as managing the Western Canadian and BC Consulting practices during both economic downturns and periods of significant growth. His clients included BC Government Ministries, crown corporations, as well as other public sector entities in Canada and the US. For five years prior to retiring, Jason led all human resource functions at Deloitte Canada (over 11,000 employees) with a national team of 200 people.

Jason has an MBA from the University of Western Ontario and a Bachelor of Science in Foreign Service from Georgetown University in Washington, D.C. as well as a Certificate in Political Studies from the Institute of Political Studies in Paris, France.

Linda Wortman

Linda has shared her time between Sechelt and Vancouver since 2018 and was drawn to the area by the beauty of the coast. She joined the board of Community Services because of the diverse and wide range of programs that have such a positive impact on the community. Linda has been a member of the board since 2020.

Linda has been working with Seaspan in North Vancouver for the last 13 years, where she is currently the Chief Financial Officer for the Marine Transportation businesses. Prior to that she worked for Deloitte Consulting in Toronto and Vancouver, and in Montreal for Air Canada. She started her career in Calgary, following the completion of her degree, and found her way into the airline industry with Canadian Airlines.

Linda has a Bachelor of Commerce degree from the University of Calgary, a CPA-CMA designation, and a Master of Business Administration (MBA) from Queen's University and has been committed to continuous learning throughout her career. She is a diligent finance professional with over 25 years of experience across different industries, and looks forward to being an active member of the finance committee and the board of directors.

Patricia York

When it comes to business, experience counts for everything, and Patricia York brings a wealth of experience, knowledge, and skills from previous positions.

Patricia is the Principal and Founder of York HR Solutions, a company that specializes in advising Boards, CEOs, and Executive Teams on strategy, org design and leadership. Her clients include some of the most successful companies in technology, medical research, biotechnology, investment, as well as some of British Columbia's leading non-profits. Client engagements have included contained projects and facilitations through to ongoing consulting engagements spanning several months or years.

Prior to launching her own business Patricia was highly engaged as a senior Human Resources executive for a number of large global companies. As Vice President, Human Resources for Disney Interactive Studios in Los Angeles, California, she was responsible for global operations in the US, Canada, Europe, and Asia, and was instrumental in several global mergers and acquisitions in addition to growing three start-up studios.

As Vice President of Human Resources at Electronic Arts Canada, Patricia developed leading edge programs and revamped their compensation, recruitment, and human resources practices to lead the company to a placement on the Globe and Mail '50 Best Companies to Work for in Canada' list. During her tenure with Electronic Arts Canada the company grew from 500 employees to more than 1800 employees.

One of Patricia's most more recent accomplishments was the creation, design and launch of an Executive Institute for a client within the life sciences sector. This 10- month pan- Canadian program for top level executives is designed to further develop and hone leadership skills. This successful program is now in its fourth year.

Penny Stewart

Penny retired in 2011 from a career in the public service in both Newfoundland and British Columbia.

Trained in the health sciences with a MSc in Community Nutrition from UBC, she spent 28 years working for Health Canada with First Nations communities throughout BC as director of programs including maternal and child health, children and youth, fetal alcohol spectrum disorder, and nutrition. She was also involved in the transition of health programs and services from Health Canada to the BC First Nations Health Authority. She was introduced to the Sunshine Coast through that work, and made the wise decision to move to Sechelt.

Since retirement, Penny has been active in the Sunshine Coast Spinners and Weavers Guild including a term as President. She also regularly spends time on Granville Island as a working member of the Fibre Art Studio. She also enjoys sheep herding with her border collie.

Raj Gill

Raj Gill is the Director of Prosperity Circles Coaching International and lives in Sechelt with her husband.

Raj enjoys designing collaborative processes for coaching individuals, groups / teams and families to get results *through the power of their Ideas, Words and Actions*.

She has a passion for co-creating systems that focus on Equity, Diversity and Belonging and collectively contribute towards building a world that serves ALL! The vision Raj holds is to ensure the experienced and skilled Board members represent the Community SCCSS serves.

Raj is a lifelong learner. Prior to starting a Training and Development business Raj spent over 30 years in Health care and Education.

Ruby Orchard

Born in New Westminster, Ruby Orchard remembers fondly days in the early '70s dancing to the pipers at Robbie Burns Dinners at the Legions in Roberts Creek, Gibsons and Sechelt as well as coming to perform with other highland dancers at the Timber Days festival in Hackett Park. In the intervening years, a 30-year career in Contract Administration followed in industries such as Mining and Commercial/Multifamily construction with a brief foray into Commercial Playground and the BC Film industries. Ruby holds a diploma in Construction and Project Management as well as an ancient diploma in Graphic Design.

In her non-working life, Ruby was able to pursue her ideas of social justice and equality by volunteering with not-for-profit societies, by fostering 4 children and by raising 2 sons of her own while caregiving for her disabled partner. In 2005, Ruby was introduced to Burning Man and in 2007 she embraced the work of establishing the Greater Vancouver Interactive Arts Society, a regional branch of Burning Man by serving on their bootstrap board and in the founding Society until 2010. In 2015 she remarried and with great delight, Ruby retired to Gibsons in July 2017. Daily walks along the beach and contemplation of What's Next led to a serious consideration of ways to pay forward to this beautiful community she now calls home. Honoured to become part of the SCCSS Board of Directors, Ruby looks forward to meeting each of you.

Sue Anne Linde

Community Services' programs for those whose life circumstances make them especially vulnerable is what drew Sue Anne to do everything she can to give everyone an equitable life on the Sunshine Coast.

Sue Anne's career in advertising and marketing spanned thirty-five years in Vancouver culminating as VP for Palmer Jarvis Advertising. She completed her career as Director Marketing for SFU's (now Beedie School of) Business faculty after earning her MBA there at age 51.

Retired in 2009, she moved to the Sunshine Coast in 2010 where she's owned a cabin since 1990. She joined Community Services in 2015 and is also a Director of the Sunshine Coast Credit Union.

In retirement, Sue Anne completed a Master of Fine Arts in Creative Writing, and in 2018 published her first book, "A Fuller Life." She loves to explore coastal waters with Hugh and her dog, Bravo and cat, Miss Bee in their sailboat.