ANNUAL REPORT

2018

BCU

Buduchnist Credit Union

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FINANCIAL HIGHLIGHTS

	2018	2017
ASSETS	$855 million	$832 million
COMPREHENSIVE INCOME	$1.5 million	$3.2 million
CAPITAL BASE	$69 million	$67 million
PROFIT SHARING WITH OUR MEMBERS	$197,000	$200,000
COMMUNITY COMMITMENT	$0.5 million	$1.2 million
ASSETS UNDER ADMINISTRATION	$980 million	$957 million

Established in 1952, Buduchnist Credit Union is the largest ethnic credit union in Ontario, serving over 20,000 members. BCU serves the personal, investment, commercial, and corporate needs of our members, while remaining a leading community benefactor.

Under the BCU Financial Group banner, we provide our members with financial services, securities, mutual funds, insurance, and charitable support with a clear commitment to be our members' pre-eminent financial institution of choice.

The BCU Advantage

BCU Link | BCU Patronage | BCU Wealth Management | BCU Insurance Services | BCU Foundation

1

Solid Profitablilty

Delivering a long-standing record of solid financial performance.

2

Strong Capital Base

Capitalizing on a record of significant profitability to pursue new business opportunities.

3

Membership Profile

Growing by nearly one thousand new members each and every year.

4

BCU Wealth Management

Leading in investment management and brokerage in the credit union system and in the community. A trusted advisor to community funds and foundations.

5

BCU Patronage Plan

$11.6 million in profits returned to members since the Patronage Plan was introduced in 1998. Ontario's credit union leader in sharing profits with its members.

6

BCU Foundation

Supporting cultural, educational, humanitarian, church and community-based initiatives that are important to our members and to the community at large.

Boards of Directors and CEO Report

Звіт Ради Директорів та Управління

Michael Szepetyk
Chairman of the Board

Oksana Prociuk Ciz
President & CEO

Renewal and Transformation

2018 was a busy and productive year for BCU. We concentrated on sustained growth, consolidated our business model and focused on our strategic priorities. We parsed our business plan, prioritized near term goals and planned for our long term future. We took the opportunity to consider, to invest and to boldly transform to something better.

In the past year, your board of directors reviewed our digital strategy which continues to grow in importance, reflecting our members' growing preference for digital channels of service delivery. We paused the planned renovation of our Head Office at 2280 Bloor St West and focused on what would be the branch and the credit union experience of the future – the new member service experience.

Renewal

Your board of directors focused its attention to management succession and likewise took responsibility for its own renewal. It is imperative that board members have the right skills for the times and that the mix of skills and talents of our directors changes over time to ensure that your board can fulfill its governance and stewardship roles in a timely and effective manner.

In the last three years, BCU welcomed four new board members, each of whom brings new skills, experience and vitality to the role. As our business evolves, it requires renewal and new focus, so too do our board and management cadres. Concurrently, over the last few years, our management team has been revitalized and strengthened in such leadership roles as branch operations, commercial credit, marketing, human resources and IT. In 2019, we will continue to focus on other key succession areas, being branch management, treasury and finance, risk management and overall leadership.

Your board and senior management have begun to assemble a new generation of credit union leaders who are ready, willing and able to seize the opportunities before us.

Transformation

Wealth Management

In the early months of 2018, BCU Wealth Management set its sights higher, guided by a goal to have a positive impact on the offering presented to our clients. So, BCUWM evaluated opportunities and rewards proposed by a myriad of potential new partners. With genuine excitement in what we were accomplishing, in September 2018, BCUWM began transitioning our clients to a new platform. The transition was essentially completed by mid-February 2019 and delivers for BCUWM new research and analytics, greater flexibility to pursue superior profitability and the opportunity to deliver discretionary portfolio management, a service essential for the effective management of assets for our foundations, churches and community organizations and the fulfillment of their respective board mandates.

In addition, BCUWM also secured a digital model for self-serve clients who also require a pre-selected choice of investments. BCUWM will be working throughout 2019 in order to complete and roll-out its new digital wealth management offering.

Once fully implemented, BCUWM will possess the suite of tools necessary to address all of the requirements of its clients and to expand, profit and strengthen communities.

How We Deliver Services

BCU focused on guiding the CU into the next technology era and harnessing the power of digital and data to grow and improve the customer experience and to improve productivity internally. BCU re-visited its digital strategy, specifically its banking offerings, including internet and mobile banking and the features and fees embedded therein. The BCU IT group, consisting of IT, branch operations and marketing leadership evaluated alternatives including: digital banking features, implementation times and costs, both one-time and on-going. As a result, commencing September 2019, BCU will begin to transform to a new digital banking platform which will enhance mobile banking and internet banking capabilities and provide the flexibility for full feature business banking.

On a second technology front, BCU contracted to upgrade its bank statement offerings including both paper and e-statement versions with easier statement contents downloads as well as enhanced capabilities to internally log and follow-up member queries and requests. This second major IT initiative will also commence roll-out in the latter part of 2019.

BCU has important strategic advantages, including solid capital in the form of retained earnings and we continue to invest and build on what works, facing the future with confidence, providing real value to our members more of whom choose to bank digitally.

The Numbers

Our assets increased $24 million or 2.9% for the year to a total of $855 million at December 31st. Together with BCU Wealth Management, our assets under administration topped $980 million. Our deposits increased by $8 million for a total of $680 million while increasing our loans by $34 million year over year.

More importantly, we took an important step in sustaining the growth we experienced in recent years. We focused on raising funds in the marketplace and immediately repaid any borrowed funds required in the short term. Second, BCU capped its securitization program at $100 million, another move that would re-emphasize our long-standing organic growth model.

With the move to an upgraded banking system in 2017, unused accounts were more easily identified and became another focus of our attention during 2018. As such, members were invited to re-activate unused accounts or to consolidate 'old' Wira (Hamilton) or St. Mary's (Toronto) accounts. Consequently, a general clean-up of inactive accounts resulted in over 1,400 closed accounts, including personal, business and organizations' event accounts. This clean-up continues and is essential as we move to a more hands-off, active digital model.

Our net income before provisions and distributions was $5.5 million or 65 basis points of average assets. Our total comprehensive income for the year was most affected by an increase in our loan provisions as BCU has commenced enforcement action by way of receiver against a long-time member and related parties to that member. As a result, loan provisions and related legal costs contributed to the reduced income of $1.5 million for 2018 affecting only marginally regulatory capital which remained at a solid 8.0% of total assets at December 31, 2018. All other revenues and expenses remained consistent with our current year growth and previous years.

Capital Deployment

Head Office – 2280 Bloor St West

In 2018, BCU parsed and re-drew its plans for renovation at our HO location at 2280 Bloor St West. Not only were members' needs and expectations for financial services changing rapidly, so too were those of the clients of BCU Wealth Management and the donors and supporters of BCU Foundation, all of which name 2280 Bloor St West as their home.

Consequently, in 2019, BCU will commence construction of the facility of the future for all of our stakeholders, while also complying with new accessibility legislation. Primarily, 2280 will serve as a model for the upgrade to all of our branches and locations. Rapidly changing member needs will be addressed, but so too will the work environment of BCU staff. The new work space will foster creativity and collaboration among peers while simultaneously allowing for independent work, social interaction and member ease of use. As our business model changes, so too must our environments if we are to continue to attract a younger member demographic and the best and brightest to our management and board leadership teams.

Back Office Location

In June 2018, BCU purchased a new 'back office', consisting of two commercial condominium units totaling some 7,500 square feet of space in the area of Centennial Park, Etobicoke. In the months that followed, our Accounting Department vacated our rented premises, directly across the street from our HO, at 2271 Bloor St West and re-located to our new 'back office' location.

In the coming months, each department located at HO will be re-located to this location ahead of the renovations at 2280 Bloor St West. As we expand our services, and in turn our staff, it is clear that a number of departments will remain permanently in the newly-acquired back office premises while member-facing staff returns to Bloor Street after the completion of the renovation.

Community Leadership

BCU continued to play a leadership role in the community, both through active participation of our board and staff and through financial support to the many community initiatives and organizations funded throughout the year.

Together with BCU Foundation, BCU made a significant contribution of $1.6 million to numerous charitable, non-profit, Church and community-driven causes. As the initial catalyst and regular contributor to the charitable foundation, BCU continues to invest in the community that inspired its creation and continues to support its growth and success.

Thank You, Our Members!

To our members, a wholehearted Thank you! Thank you for being positive about BCU. Thank you for promoting us with your family, friends and business partners. You, dear members, are our ambassadors, our best form of advertising – and for this alone, you deserve our gratitude and appreciation. For your trust and confidence and for your loyalty to us, we humbly say, thank you.

To our fellow directors, we acknowledge your hard work and dedication but more importantly, your commitment to our common community purpose, to our community financial institution.

To our management and staff, we say thank you not only for making a commitment to your work and to our members, but for your passion and commitment to your community.

BCU is a unique financial institution, born of the community it serves, growing with and supporting the community as it changes along with it. Together, we grow stronger and prosper. Together, we enrich our shared values. Together, we seize new opportunities for the benefit of our membership and for the community as a whole.

Chairman of the Board

President & CEO

Звіт Ради Директорів та Управління

Boards of Directors and CEO Report

Михайло Шепетик

Голова Ради Директорів

Оксана Процюк Чиж

Президент та Головний Управитель

Реформування та Перетворення

Для BCU 2018 рік був насиченим і продуктивним. Ми зконцентрувались на стійкому зрості потреб наших членів, консолідувавши модель нашого бізнесу і направили найбільшу увагу на стратегію бізнесу. Ми змінили наш бізнесовий план, поставивши приорітетом виконання наших завдань на найближчий термін, що забезпечить виконання наших планів на майбутнє. Ми використали нагоду, зважили та інвестували у відкрите перетворення, у набагато кращі інвестиційні інструменти.

У минулому році Рада Директорів переглянула нашу стратегію електронічних послуг, яка стає все важливішою, відображаючи постійно зростаючі потреби наших членів у найновіших видах надання наших послуг. Враховуючи це, ми призупинили заплановану перебудову головного офісу при 2280 Bloor St West і переглянули у якій якості і який досвід буде потрібний у відділі у майбутньому — це буде абсолютно новий підхід до найкращого обслуговування нашого членства.

Реформування

Рада Директорів кредитівки направила свою увагу та діяльність на успішну роботу менеджементу, і при цьому взяла відповідальність за реформування також своєї діяльності. Найважливішим є те, що члени Ради Директорів матимуть правильні знання, навики управління на сьогодні, та потрібний досвід, який змінюється з вимогою часу, і дасть певність, що вони зможуть ефективно виконувати свою роль у веденні кредитівки в майбутньому.

За останні три роки BCU прийняла чотири нових члени Ради Директорів, кожен із яких приніс нові навики і знання, новий досвід і нові ідеї.

Наш бізнес постійно зростає, розвивається та модернізується, а це вимагає змін і нових приорітетів, так само це стосується до членів Ради Директорів та Менеджементу, а також кадрів кредитівки в цілому. За останніх кілька років команда нашого менеджементу обновлена та зміцнена такими ведучими посадами, які відповідальні за оперативність відділів, комерційні кредити, маркетинг, відділення кадрів та IT. У 2019 році ми продовжимо нашу увагу на підготовці наступних ключових позицій, від яких залежить успіх кредитівки, а саме: менеджемент відділів, ведення скарбниці, менеджемент ризиків та перегляд ведучих позицій в цілому.

Рада Директорів та члени Менеджементу почали підготовку ґенерації нових лідерів, які впевнені що готові прийняти нові виклики, що стоять перед нами.

Перетворення

Відділ Управління Майном

На початку 2018 року Відділ Управління Майном переглянув свою діяльність і вирішив внести зміни до діяльності з метою мати більше впливу на послуги пропоновані нашим членам. Працівники відділу зважили можливості і вигоди від праці із новими партнерами. Отримавши новий потенціал і впевненість успіху, у вересні місяці відділ Управління Майном почав переведення вкладів наших членів на нову платформу. Цей перехід був успішно закінчений у середині лютого 2019 року і дав відділу Управління Майном нагоду на кращі умови та аналітику, більшу гнучкість у досягненні найкращого заробітку. Нова платформа інвестицій дала нагоду найефективніше створювати портфель управління майном для клієнтів, а також можливість членам дирекцій громадських фундацій, громадських організацій та церков найефективніше управляти фондами.

Відділ Управління Майном забезпечив модель для клієнтів, які самі контролюють свої активи, та для клієнтів із невеликими сумами інвестицій. Відділ УМ буде працювати цілий 2019 рік з метою закінчення впровадження їх нових пропозицій у цифровому варіанті. Повністю впроваджена модель надасть нові інструменти нашим клієнтам, які допоможуть отримати найбільш ефективний прибуток, і це допоможе у фінансовій розбудові громади.

Як Ми Надаємо Послуги

BCU цілеспрямовано веде кредитівку в наступну технологічну еру і зростаючу силу комп'ютеризації, з метою зростання та покращення обслуговування наших членів, а також покращення продуктивності внутрішньої діяльності. BCU переглянула свою технологічну стратегію, специфічно у наданні банкових послуг, включаючи інтернет та послуги по мобільному зв'язку та кошти, які з цим пов'язані. Комп'ютерно Технічна група BCU, до якої входять відділ IT, менеджери оперативності відділів та маркетингу вивчили та оцінили різні альтернативи – одноразові та на довший період часу, включаючи нові риси комп'ютерного обслуговування.

В результаті цих досліджень у серпні 2019 року BCU почне перехід на нову платформу комп'ютерного надання послуг, яка удосконалить послуги через мобільний зв'язок та інтернет і надасть більше гнучкості для ведення фінансового бізнесу в майбутьому.

Досягнення BCU у цифрах

За минулий рік наші активи зросли на $24 млн., тобто на 2,9% і станом на 31 грудня становлять $855 млн. Разом з Відділом Управлення майном BCU Wealth Management, наші активи під адміністративним управлінням перевищили $980 млн. Депозити збільшилися на $8 млн., і в загальному становлять $680 млн., що збільшило наші кредити на $34 млн.

По-перше, ми зробили важливий крок, що гарантує стабільність нашого фінансового зростання за останні роки. Ми направили увагу на зріст наших інвестицій на ринку. Це уможливило зібрання коштів на погашення короткотермінових позик. По-друге, BCU обмежила свій резервний капітал до $100 млн., що ще раз підтверджує природню модель розвитку кредитівки на майбутнє .

З переходом на модернізовану банківську систему в 2017 р. неактивні рахунки наших членів стали одним із напрямків нашої уваги. Ми запропонували членам активувати такі рахунки, а для членів колишніх кредитівок «Віра» (Гамільтон) та Святої Марії (Торонто) — об'єднати їх в один. Внаслідок цього, ми закрили більш як 1400 неактивних рахунків, включаючи приватні, бізнесові та рахунки громадських організацій. Оскільки ми переходимо до новішої електронічної моделі обслуговування, така «чистка» необхідна і буде продовжуватись. За минулий рік наш чистий прибуток перед резервами та розподілом склав $5.5 млн., або 65 базових пунктів середніх активів.

Негативний вплив на наш загальний дохід за рік мав стан кредитів, оскільки BCU була змушена розпочати примусові дії проти довголітнього члена кредитівки та всіх причетних до цього члена. У результаті цього, стан кредитів та пов'язані із цим юридичні витрати знизили дохід кредитівки за 2018 рік на 1.5 млн. Впливаючи при цьому тільки на резервний капітал, який станом на 31 грудня 2018 року залишився стабільно на позначці 8.0% від загальних активів. Всі інші види доходів та розходів залишилися стабільними відповідно до нашого зросту у цьому та попередніх роках.

Зростання капіталу

Головний офіс — 2280 Bloor St West

В 2018 році ми проаналізували та склали плани на реконструкцію приміщення головного офісу на вулиці 2280 Bloor St West. Швидкий розвиток нових відділів, таких як BCU Wealth Management та BCU Foundation, імплементація нових послуг та технологій, збільшення членства вимагають змін приміщень.

Тому, починаючи з 2019 року, BCU почне реконструкцію головного офісу, який стане моделлю для всіх інших відділів. Будуть враховані потреби працівників для забезпечення їх зручними робочими місцями, та потреби наших членів, зробивши приміщення легкодоступними згідно з новими законами. Ми повинні іти в ногу з вимогами часу та технологій, щоб залучати у наші ряди молоде покоління працівників і керівного складу.

Оскільки змінюється наша бізнес-модель, нам необхідно змінити середовище, щоб продовжувати залучати молодших членів та найбільш освічених молодих осіб для праці і наших керівних команд.

Новий офіс

У червні 2018 р. BCU придбала новий допоміжний офіс, що складається з двох комерційних приміщень загальною площею близько 7500 квадратних футів в районі Сентеніал парку в Етобіко. Наш бухгалтерський відділ звільнив орендовані приміщення за адресою 2271 Bloor St West і переїхав до нового офісу. Через те, що ми постійно розширюємо надання послуг для наших членів та через збільшення штату працівників, деякі з них залишаться на постійно у новому приміщенні після реконструкції офісу на Bloor St. Працівники офісів, які безпосередньо працюють з членами, повернуться до приміщення головного офісу після його реконструкції.

Лідерство в громаді

BCU продовжує відігравати провідну роль в громаді, як через активну участь членів Ради Директорів та працівників, так і через фінансову підтримку багатьох громадських ініціатив та проектів. Спільно з Фундацією BCU Foundation, в минулому році BCU вклала в громаду $1.6 млн. на різного роду проекти, для чисельних благодійних, неприбуткових організацій та церков. BCU продовжує інвестувати в громаду, яка також підтримує свою фінансову установу, і яка є її фінансовим фундаментом.

Дякуємо нашим членам!

Щиро дякуємо нашим членам за підтримку BCU. Дякуємо, що рекомендуєте кредитівку своїм знайомим та родинам, друзям та діловим партнерам. Ви, дорогі наші члени — наші посланці до громади, наша найкраща реклама. За вашу довіру до нас та підтримку, щира вам подяка.

Дякуємо членам Ради Директорів, які важко працюють та віддають свої знання та досвід нашій фінансовій установі.

Нашому менеджементу та співробітникам ми дякуємо за прихильність та повагу до наших членів, та за відданість громаді.

BCU є унікальною фінансовою установою, яка заснована членами нашої громади, працює для громади, змінюється та зростає разом з нашою громадою. Разом ми стаємо міцнішими та процвітаючими. Разом ми збагачуємо наші спільні цінності. Разом ми використовуємо нові можливості на користь нашого членства та громади в цілому.

М. Шепетин

Голова Ради Директорів

Оксана Процюк

Президент та Головний Управитель

Management's Responsibility

March 19, 2019

To the Members of Buduchnist Credit Union Limited:

The accompanying summary financial statements and the complete financial statements of Buduchnist Credit Union Limited (collectively, the "financial statements") are the responsibility of management and have been approved by the Board of Directors.

Management is responsible for the preparation and presentation of the financial statements, including responsibility for significant accounting judgments and estimates in accordance with International Financial Reporting Standards. This responsibility includes selecting appropriate accounting policies and methods, and making decisions affecting the measurement of transactions in which objective judgment is required.

In discharging its responsibilities for the integrity and fairness of the financial statements, management designs and maintains the necessary accounting systems and related internal controls to provide reasonable assurance that transactions are authorized, assets are safeguarded and financial records are properly maintained to provide reliable information for the preparation of financial statements.

The Board of Directors is responsible for overseeing management in the performance of its financial reporting responsibilities, and for approving the financial statements. The Audit Committee has the responsibility of meeting with management and external auditors to discuss the internal controls over the financial reporting process, auditing matters and financial reporting issues. The Audit Committee is also responsible for recommending the appointment of the Credit Union's external auditors.

MNP LLP, an independent firm of Chartered Professional Accountants, is appointed by the members to audit the financial statements and report directly to them. The external auditors have full and free access to, and meet periodically and separately with, both the Audit Committee and management to discuss their audit findings.

Oksana Prociuk Ciz

President & CEO

Bohdan Cup

Chief Financial Officer

Report of the Independent Auditors on the Summary Financial Statements

Mississauga, Ontario | March 19, 2019

MNP LLP
Chartered Professional Accountants
Licensed Public Accountants

To the Members of Buduchnist Credit Union Limited:

Opinion

The accompanying summary financial statements, which comprise the summary statement of financial position as at December 31, 2018, and the summary statements of income and comprehensive income, and changes in members' equity for the year then ended, and related notes, are derived from the audited financial statements of Buduchnist Credit Union Limited (the "Credit Union") for the year ended December 31, 2018.
In our opinion, the summary financial statements are a fair summary of the audited financial statements on the basis described in Note 1*.

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary financial statements and the auditors' report thereon, therefore, is not a substitute for reading the audited financial statements and the auditors' 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 13, 2019.

Management's Responsibility for the Summary Financial Statements

Management is responsible for the preparation of a summary of the audited financial statements on the basis described in Note 1*.

Auditors' Responsibility

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

*Note to the Summary Financial Statements

Note 1: Management is responsible for the preparation of the summary financial statements. The summary financial statements presented include the summary statement of financial position, and the summary statements of income, comprehensive income and changes in members' equity. They do not include the statement of cash flows, summary of significant accounting policies and notes to the financial statements. The summary statement of financial position and summary statement of income, comprehensive income and changes in members' equity are presented in the same detail as the audited financial statements except the note referencing has been removed.

Summary Statement of Financial Position

As of December 31, 2018 (in thousands of dollars)

ASSETS / АКТИВИ	2018	2017
Cash & Short Term Deposits / Готівка і депозити	9,117	18,078
Investments / Інвестиції	62,782	67,658
Members' Loans / Членські позики	764,808	730,228
Property & Equipment / Нерухомість і устаткування	13,828	12,293
Other Assets / Інші активи	4,909	3,259
Total Assets / Разом активи	**855,444**	**831,516**

LIABILITIES / ПАСИВИ	2018	2017
Due on Securitized Mortgages / До сплати по сек'юритизованих мортґеджах	99,089	90,303
Accounts Payable and Other Liabilities / Рахунки до виплати і додаткові пасиви	8,786	1,970
Members' Deposits / Депозити членів	679,925	671,863
Member Shares / Членські уділи	7,091	7,222
Total Liabilities / Разом Пасиви	**794,891**	**771,358**

MEMBERS' EQUITY / МАЙНО ЧЛЕНІВ	2018	2017
Retained Earnings / Нерозподілені прибутки	60,567	60,143
Accumulated Other Comprehensive Income / Розширений прибуток	-14	15
Total Members' Equity / Разом майно членів	**60,553**	**60,158**
Total Liabilities and Members' Equity / Разом Пасиви і Майно Членів	**855,444**	**831,516**

Approved by the Board of Directors

Summary Statement of Income

For the Year Ended December 31, 2018 (in thousands of dollars)

REVENUES / ПРИБУТКИ	2018	2017
Interest on Members' Loans / Відсотки на позики	26,647	24,207
Investment Interest & Dividends / Відсотки на інвестиції та дивіденди	1,167	1,989
Interest Expense / Видатки на відсотки	11,670	10,429
Net Interest Income / Чистий прибуток із відсотків	16,144	15,767
Loan Provisions / Провізія на позики	3,420	84
Other Income / Інші приходи	2,005	2,145
Net Interest & Other Income/ Чистий прибуток із відсотків та інші прибутки	14,729	17,828

EXPENSES/ВИДАТКИ	2018	2017
Operating Expenses / Операційні видатки		
Remuneration / Заробітна плата	6,162	6,025
Deposit Insurance Premium / Преміум на страхування депозитів	521	376
Occupancy / Оренда	993	898
Promotion & Donations / Просування та пожертвування	454	1,249
Administration / Адміністративні кошти	3,660	3,100
Depreciation & Amortization / Амортизація	862	777
Total Operating Expenses / Всі операційні видатки	**12,652**	**12,425**
Income before Distributions & Income Taxes / Прибуток перед розподілом і податками	2,077	5,403
Dividends / Дивіденди	197	200
Income before Income Taxes / Прибуток перед податками	1,880	5,203
Income Taxes / Податки	416	1,070
Net Income for the Year / Чистий річний прибуток	**1,464**	**4,133**
Other Comprehensive (Loss) Income	52	-908
Total Comprehensive Income for the Year	**1,516**	**3,225**

Approved by the Board of Directors

Summary Statement of Comprehensive Income

Year Ended December 31, 2018 (in thousands of dollars)

	2018	2017
Net Income for the Year	1,464	4,133
Other Comprehensive Income		
Unrealized (Loss) Gain on Cash Flow Hedges	75	-87
Unrealized (Loss) Gain on Available for Sale Financial Investments	0	7
Income Tax Relating to Other Comprehensive Incomes	-23	227
Realized Gain on Available for Sale Investments Transferred to Net Income	0	-1,055
Total Other Comprehensive (Loss) Income	52	-908
Total Comprehensive Income for the Year	**1,516**	**3,225**

Summary Statement of Changes in Members' Equity

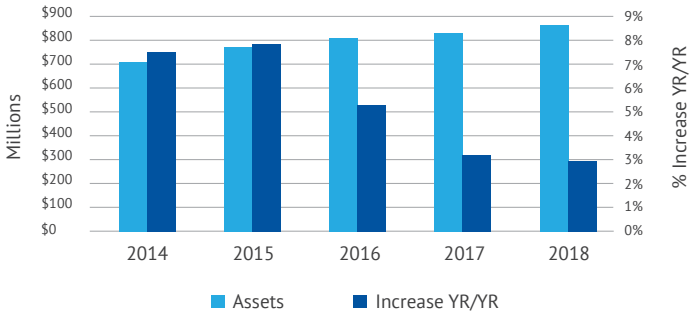
Year Ended December 31, 2018 (in thousands of dollars)

	ACCUMULATED OTHER COMPREHENSIVE INCOME	RETAINED EARNINGS	TOTAL
Balance, December 31, 2016	923	56,010	56,933
Net Income	0	4,133	4,133
Other Comprehensive Income	-908	0	-908
Balance, December 31, 2017	15	60,143	60,158
IFRS 9 transitional adjustment	-81	-1,040	-1,121
Balance, January 1, 2018	-66	59,103	59,037
Net Income	0	1,464	1,464
Other Comprehensive Loss	52	0	52
Balance, December 31, 2018	**-14**	**60,567**	**60,553**

Analysis of Financial Results

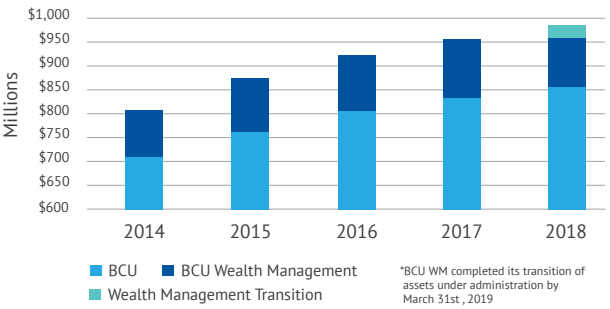
Year Ended December 31, 2018

ASSETS



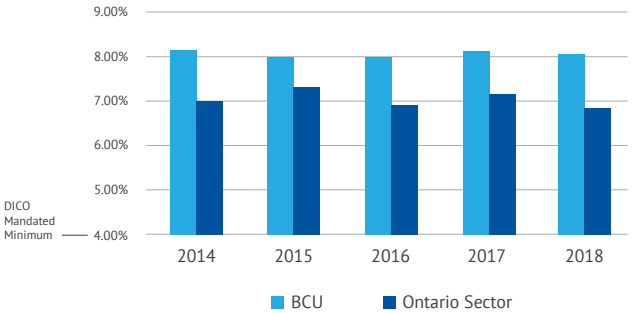
BCU has successfully increased its assets over the last five years. The average growth of assets over the period is 5.3%.

ASSETS UNDER ADMINISTRATION



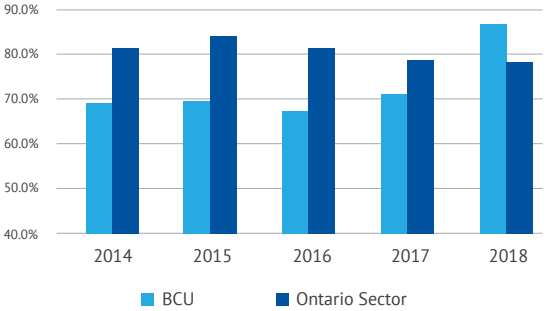
Buduchnist Credit Union along with its Wealth Management Division has grown from just over $800 million to $980 million in total assets under administration in last 4 years.

REGULATORY CAPITAL (AS A % OF NET ASSETS)



The regulatory capital ratio of BCU has averaged 8.1% of average assets over the last five years, which compares favourably against the Ontario credit union average of 7.1%. The minimum regulatory capital ratio mandated by DICO is 4.0%

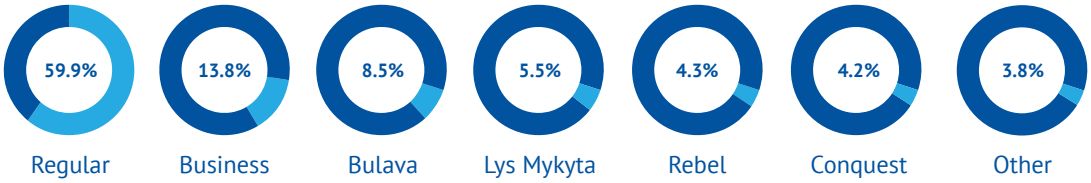
EFFICIENCY RATIO (AS A % OF NET ASSETS)



The efficiency ratio measures how effectively the credit union is managing its operating expenses. BCU's control over expenses is demonstrated by its low efficiency ratio. BCU has averaged a respectable 72.5% throughout the last five years, versus Ontario credit union average of 80.5%.

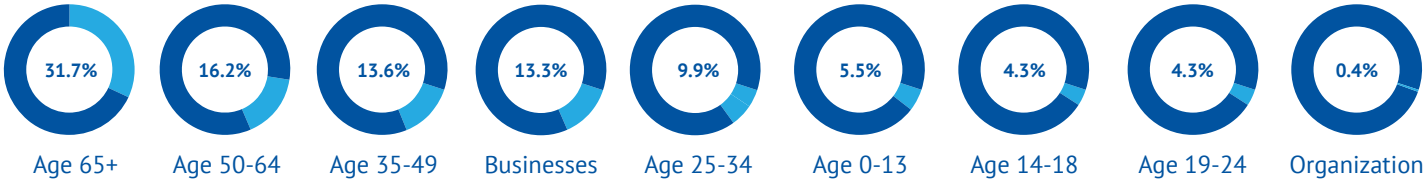
SNAPSHOT OF MEMBERSHIP BY BENEFIT

This is a snapshot of our membership at the end of 2018 by benefit type.



SNAPSHOT OF MEMBERSHIP BY PROFILE

This is a breakdown of our new members for 2018 by profile. BCU welcomed 1,166 new members during the year.



Credit Report

Year Ended December 31, 2018 (in the thousands of dollars)

LOANS AND MORTGAGES APPROVED / ПОЗИКИ ТА МОРҐЕДЖІ	2018		2017	
	Number	Dollar Value	Number	Dollar Value
Mortgages / Морґеджі				
Residential 1st	154	56,773	211	77,457
Residential 2nd	8	819	5	362
CMHC/Genworth	32	16,827	45	22,576
Home Equity 1st and 2nd	87	24,105	109	32,033
Personal Loans / Персональні Позики				
Personal Lines of Credit	69	1,056	61	2,533
Auto	8	148	13	178
Registered Retirement Savings Plans	42	396	48	455
Debt Consolidation	23	333	12	104
Personal	30	2,264	35	559
Commercial Loans / Комерційні Позики				
Commercial Term Loans	1	50	1	450
Commercial Mortgages	48	41,941	63	29,979
Commercial Lines of Credit	3	1,800	11	3,926
Truck Loans	0	0	0	0
Total Loans and Mortgages	**505**	**146,512**	**614**	**170,612**

LOAN APPLICATIONS AS OF DECEMBER 31	2018	2017
Number of loan applications received	538	648
Number of loan applications declined	33	34

DELINQUENT LOANS AS OF DECEMBER 31	2018	2017
Number of loans more than 90 days in arrears	23	16
Value of loans more than 90 days in arrears	12,921	1,029

Audit Commitee Report to Membership for Fiscal 2018

With the growing complexity and increasing regulatory requirements in the credit union system, the Audit Committee continues to be an integral part of Buduchnist Credit Union's overall framework of corporate governance.

In accordance with section 125 of the Credit Unions and Caisses Populaires Act (1994), the Audit Committee has oversight responsibility for:

› Integrity of Financial reporting process and financial statements

› Adequacy and performance of internal and external audit functions

› Adequacy and effectiveness of internal controls

› Adequacy and effectiveness of the risk management process

› Ensuring that policies, procedures and controls are in place and adhered to

› Compliance with legal, regulatory and privacy requirements

The Audit Committee met eleven times during the fiscal year, the Audit Committee fulfilled its mandate by:

› reviewing monthly, quarterly and annual financial and operational statements

› ensuring that the Credit Union complies with operational and regulatory requirements

› reviewing, approving the fiscal year budget and monitoring against actual performance

› reviewing and approving year end audited financial statements, the external auditor's management letter and management's response including audit fees/remuneration

› reviewing and discussing with management and external auditor significant changes to accounting principles and practices

› reviewing credit operations, liquidity, loan categorization and reporting

› reviewing and approving policy and procedure changes, reporting requirements affecting Capital, Credit, Governance and Operational functions

› monitoring and reviewing financial, operational and risk management issues

› monitoring anti money laundering, suspicious and fraudulent activity

› overseeing that staff are upgrading their knowledge base by training especially as it relates to fraud, anti-money laundering and risk management

› monitoring and reviewing privacy issues

› reviewing the Enterprise Risk Management (ERM) program and reports

› overseeing the implementation of Business Continuity Planning (BCP) and the ongoing updates to BCU's Disaster Recovery Plan

› oversight of management's operation of the securitization program

Audit Commitee Report to Membership for Fiscal 2018 (continued)

BCU has contracted the services of an internal auditor to assist in fulfilling those duties. The Internal Auditor completed five reviews during 2018 and made recommendations to the Management Team and the Audit Committee with the aim of improving operational efficiency/ effectiveness and ensuring that regulatory and governance requirements are being adhered to.

The Audit Committee reports that it is conducting its affairs in accordance with the Credit Unions and Caisse Populaire Act, the accompanying regulations and Buduchnist's by-laws, and has completed its mandate for 2018. The Audit Committee confirms that all actions and recommendations made by the Audit Committee were either completed or are currently in the process of being completed and as such, there are no failures or short comings to report. The Audit Committee also reports that there are no outstanding reportable matters of a legal, privacy or governance nature and that there are no extraordinary matters or issues related to the finances and operations of Buduchnist Credit Union which requires any special attention or disclosure, beyond what is reported in the audited financial statements.

The Audit Committee would like to thank Management, Staff and the Board and its Committees for their co-operation, contributions and support during the course of the fiscal year.

Andrew Tarapacky
Audit Committee Chair

Bohdan Leshchyshen
Committee Member

Nadia Kuz
Committee Member

Roman Kulyk
Committee Member

2018 Board of Directors and Committees

Michael Szepetyk
Chair

Andrew Tarapacky
First Vice-Chair

Oleh Romanyschyn
Second Vice-Chair

Ihor Kozak
Corporate Secretary

Bohdan Leshchyshen
Director

Irene Hryniuk
Director

Roman Kulyk
Director

Nadia Kuz
Director

Stefan Steciw
Director

Teodosij Buyniak
Honorary Director

Roman Medyk
Honorary Director

Governance Committee

Ihor Kozak *(Chair)*
Michael Szepetyk
Oleh Romanyschyn
Andrew Tarapacky
Roman Medyk

Nominating Committee

Andrew Tarapacky (*Chair*)
Ihor Kozak
Stefan Steciw

Investment Committee

Bohdan Leshchyshen (*Chair*)
Stefan Steciw
Roman Medyk

Human Resources Committee

Michael Szepetyk (*Chair*)
Bohdan Leshchyshen
Andrew Tarapacky
Irene Hryniuk
Roman Medyk

Business Continuity Planning Committee

Ihor Kozak (*Chair*)
Andrew Tarapacky
Nadia Kuz

Ottawa Advisory Committee

Yaroslav Baran
Anna Dombrovska
Michael Hrycak
Larissa Schieven

Audit Committee

Andrew Tarapacky (*Chair*)
Bohdan Leshchyshen
Nadia Kuz
Roman Kulyk

Scholarship Committee

Oleh Romanyschyn (*Chair*)
Roman Gic *(Small Business Representative)*
Ulana Tarapacky *(Ukrainian Youth Association, Plast)*
Anna Ostapiuk *(Ukrainian Youth Association, CYM)*
Dr. Jaroslaw Skira *(Academic Representative)*

Building Committee

Irene Hryniuk *(Chair)*
Roman Kulyk
Adrian Tarapacky

BCU Financial Group

Staff and Locations

BCU - Corporate Office

2280 Bloor Street West, Toronto, ON M6S 1N9
(416) 763-6883

Oksana Prociuk – *President & Chief Executive Officer*
Chrystyna Bidiak – *Human Resources Manager*
Bohdan Cup – *Chief Financial Officer*
Yuriy Horich – *Branch Operations Manager*
Roman Sharanewych – *Credit Manager*
Tom Wilson – *Director of Commercial Credit & Chief Risk Officer*

Stefania Barrios – *Administrative Assistant*
Andrea Kuzmyn – *Human Resources Coordinator*

Commercial Credit
Andriy Balaban
Marianna Spasiw
Olya Stanislavska

Compliance
Iryna Lytvyn – *Chief Compliance Officer*
Maria Bazylewicz
Borys Buyniak
Olha Kostynyk
Andriy Tryshak*
Halyna Vynnyk

Administration and Estates
Ivanka Szewczuk – *Manager*
Vira Chayka
Iryna Dovganyk
Krystyna Lewycky
Alina Tuzyk

Information Technology
Taras Pitt – *Director of IT, BCU Financial Group*
Brad Lawrence – *Director of IT, Buduchnist CU*
Vasyl Didukh
Oleh Goy
Miroslawa Jaremus
Marko Kobelak
Oleksandr Kovalenko

Marketing and Public Relations
Ivanna Baran Purkiss – *Director of Corporate Communications and Public Relations, BCU Financial Group & Marketing Manager, BCU*
Anna Jacyniak
Anastasiia Kukharenko
Anna Stanislavska
Irene Witowych

Accounting
Anna Teplycky – *Manager*
Kassandra Balan
Marco Hlouschko
Maria Ladwig
Matei Leshchyshen
Ruslan Liush
Tetyana Pavlyk

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Oleksii Bulatov
Nadia Denys
Halya Doubanovych
Valentyna Grabchak
Iryna Ivantsova
Yana Koval
Larysa Shved
Nataliya Zhychkovska

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Joseph Pelech – *Manager*
Valentyna Babij
Taras Bablak
Oksana Bardyhula
Valentyna Butenko*
Oksana Dychka
Lesya Hishchak
Maria Jacyla
Marta Kostetskyi
Oksana Kostiw
Oksana Lozowska*
Halyna Redko
Iryna Tymoshchuk

BCU Financial Group

Staff and Locations

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Luda Kashuba
Yuliia Kyzenko
Lyubov Maksymiw
Svyatoslav Polyakov

Scarborough Service Office
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Maria Chevtchouk

Oakville Branch
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Lesya Kukhta
Maria Kuzma
Eugenia Lohaza
Irena Tuz

Ivan Franko Homes Service Office
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Maria Kuzma
Irena Tuz

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Orysia Olyvko
Halyna Vrydnyk
Larysa Zariczniak

Ottawa Branch
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Damian Snih – *Manager*
Larissa Horonowitsch
Olga Katruszenko
Paul Kuzyshyn*
Marusia Medyk Garbutt*
Julia Sytnyk

Building Maintenance

Lev Chayka

BCU Wealth Management
2282 Bloor Street West, Toronto, ON M6S 1N9
(416) 763-8900

Maxym Trojan – *Manager*
Nataliia Hoi
Andrew Ostapchuk

BCU Insurance
2282 Bloor Street West, Toronto, ON M6S 1N9
(416) 763-8901

Julia Tchoryk – *Vice President, Insurance Consultant*
Olya Czuk
Patrycja Dybas
Lesia Szewczuk

****Denotes part-time staff***

Sponsorships

Спонсорство

CHARITABLE AND HUMANITARIAN

Friends of Ukraine Defense Forces Fund

Health Mission Outreach

St. Michael's Hospital

COMMUNITY CENTRES

Ivan Franko Homes

Taras Shevchenko Ukrainian Community Centre

Ukrainian Cultural Centre Toronto

COMMUNITY EVENTS & PROJECTS

Breaking Bread – Holodomor Musical

Canada-Ukraine Baturyn Project

Carassauga Festival of Cultures – Ukraine Pavilion

Children of Toronto for Orphaned Children in Ukraine

CYM Canada 70th Anniversary Plenum

Dalhousie South Park – Ottawa (Official Re-opening)

Expressions in Art – Exhibit

"Her Heart" Movie Screening

Holodomor Memorial – Exhibition Place

Invisible Battalion – Documentary

Kohorta (CUIA Fund) Walkathon

Lemko Vatra

Mamyna Sorochka – Sviato Materi

Maskarada – Ukrainian Youth Association SUM Ensembles

Maskarada Costume Zabava – Svitlychka Ukrainian Cooperative Nursery School

Miss Ukrainian Canada 2018

Project Nadiya – Joint project of Lemko Foundation & Association of Ukrainians "Zakerzonnia"

St. Mary's Dormition Yarmarok

Suits for Soldiers

Sviato Heroiyin – Celebration of Heroines

Sviato Pokrovy – Sviato UPA

Taras Shevchenko Ukrainian Community Centre 55th Anniversary

Taras Shevchenko Concert

Toronto Vyshyvanka Day

UCC Hamilton Branch – Ukrainian Day on the Bay

UCWLC St. Demetrius Branch – Spring Tea

UCWLC St. Josaphat's Branch – Golden Autumn Tea

UCWLC St. Mary's Dormition Branch – Autumn Tea

UCWLC St. Volodymyr Branch – St. Valentine's Tea

UCWLC Sts. Peter & Paul Branch – Spring Tea

Ukrainian Independence Day Festival – Centennial Park

Ukrainian Music Festival

Ukrainian War Veterans Association 90th Anniversary

COMMUNITY ORGANIZATIONS

Association of Ukrainians "Zakerzonnia"

Canada Crimea Cultural Committee

Canada Ukraine Chamber of Commerce

Canadian Association of Crimean Tatars

Canadian Lemko Association

Crown Point Garden Club

Folk Camp Canada

Fourth Wave International Organization of Ukrainian Communities

Kohorta (formerly CUIA Fund)

Knights of Columbus – Saint Vladimir the Great Council

Knights of Columbus – Sheptytsky Council

Plast Ukrainian Youth Association

League of Ukrainian Canadians – Toronto Branch

League of Ukrainian Canadians – National

League of Ukrainian Canadians – Ottawa Branch

League of Ukrainian Canadian Women – National

League of Ukrainian Canadian Women – Etobicoke Branch

League of Ukrainian Canadian Women – Toronto Branch

Lemko Foundation Inc.

Shevchenko Scientific Society of Canada

Ukrainian Canadian Bar Association

Ukrainian Canadian Congress - National

Ukrainian Canadian Congress – Hamilton Branch

Ukrainian Canadian Congress – Ottawa Branch

Ukrainian Canadian Congress – Toronto Branch

Ukrainian Canadian Professional and Business Association of Toronto

Ukrainian Canadian Social Services of Canada – Hamilton Branch

Ukrainian Canadian Social Services of Canada – Toronto Branch

Ukrainian Community of Bradford (UCB)

Ukrainian War Veterans Association of Canada

Ukrainian World Congress

Ukrainian Youth Association of Canada (CYM) - National

Ukrainian Youth Association of Canada (CYM) – Mississauga Branch

Ukrainians on Bay St.

CHURCHES & RELIGIOUS INSTITUTIONS

Holy Dormition of the Mother of God Ukrainian Catholic Church (Mississauga)

Holy Spirit Ukrainian Catholic Church (Hamilton)

St. Demetrius the Great Martyr Ukrainian Catholic Church

Sponsorships

Спонсорство

St. Josaphat's Ukrainian Catholic Church

St. Joseph's Ukrainian Catholic Church

St. Nicholas Ukrainian Catholic Church

St. Vladimir's Ukrainian Orthodox Cathedral

St. Volodymyr Ukrainian Orthodox Cathedral

Sts. Cyril & Methodius Ukrainian Catholic Church

Sts. Volodymyr & Olha Ukrainian Catholic Church – Cawaja Beach

Ukrainian Catholic Church of the Great Martyr St. George the Victorious

Ukrainian Catholic Church of the Holy Protection

Ukrainian Catholic Church of the Holy Transfiguration

Ukrainian Catholic Women's League of Canada - St. Demetrius Branch

Ukrainian Catholic Women's League of Canada - St. Josaphat's Branch

Ukrainian Catholic Women's League of Canada - St. Mary's Dormition Branch

Ukrainian Catholic Women's League of Canada - St. Volodymyr Branch

Ukrainian Catholic Women's League of Canada - Sts. Peter & Paul Branch

CULTURE AND THE ARTS

Barvinok Ukrainian School of Dance

Canadian Bandurist Capella

Olijnyk Studio

Rezonans Music Studio

Svitanok Choir

Ukrainian Drama Theatre "Zahrava"

Ukrainian Youth Association SUM Ensembles (Toronto)

- Baturyn
- Dibrova
- Prolisok
- Prometej
- Zhayvir

Ukrainian Youth Ensembles (Levada and Orion YMA)

Vesnivka Choir

Zapovid

MEDIA SUPPORT

Forum TV Show

Homin Ukrainy Newspaper

Meest Newspaper

New Pathway Ukrainian News

Postup Radio Program – Toronto

Radio Meest – Toronto

Raduysia Mariye Radio Program – Toronto

Razom Magazine

Smart Kids Magazine - Розумники

Song of Ukraine Radio Program – Toronto

Ukrainian Radio Program, CHIN – Ottawa

RESEARCH & PUBLICATIONS

Ucrainica Research Institute

SCHOOLS & DAYCARES

Holy Spirit Ukrainian Saturday School

Josyf Cardinal Slipyj School

Lesia Ukrainka School (Ottawa)

Ridna Shkola – UNF Toronto-West School

Sadochok Preschool Centre

Sadochok Ukrainian Nursery School Mississauga

Sonechko Nursery School

St. Andrew's Ukrainian School

St. Demetrius Catholic School

St. Josaphat Catholic School

St. Nicholas Ukrainian Heritage School

St. Sofia Ukrainian Catholic School

Svitlychka Ukrainian Cooperative Nursery School

Tsiopa Palijiw Ukrainian School Toronto

Ukrainian Canadian School Board – Saturday Schools

Ukrainian Canadian School Board – Toronto (Matura Graduation)

Ukrainian First Steps Playgroup

William Sarchuk Ukrainian School Nursery – Hamilton

Yuriy Lypa Ukrainian Heritage School

SPORTS

BCU Foundation Golf Tournament

Canada Ukraine Chamber of Commerce Golf Tournament

Fellowship of Sts. Cyril and Methodios Golf Tournament

Hard as Puck (Team Ontario) – Men's Ball Hockey National Tournament

McMaster University Volleyball Tournament

Ottawa Ukrainian Golf Association

Ryerson University – Trampoline Dodgeball Tournament

St. Demetrius Golf Tournament

St. Elias Golf Tournament

St. Joseph's Golf Tournament

St. Volodymyr Orthodox Cathedral Golf Tournament

Sts. Cyril & Methodius Ukrainian Catholic Church Golf Tournament

Sts. Volodymyr and Olha Ukrainian Catholic Church Golf Tournament

Ukrainian Diaspora World Cup

USC Karpaty

USCAK Canada – Chumak Way – Ride for Peace

UNIVERSITY STUDENTS' ASSOCIATIONS

Ukrainian Canadian Students' Union (SUSK)

McMaster Ukrainian Students' Association (Hamilton)

Ukrainian Students' Club at Ryerson University

UTM Ukrainian Students' Club

BCU Scholarship Awards 2018

Наші стипендіати - Meet our 2018 BCU Scholarship Recipients!

Each year, BCU awards scholarships to students who demonstrate outstanding academic achievement and a commitment to community service.

Кожного року BCU нагороджує стипендіями студентів, які демонструють видатні досягнення в галузі академічної діяльності та активності в українському громадському житті.

BCU Scholarship

Larysa Stech
McMaster University
Honours Life Sciences

Myroslava Czoli
Sheridan College
Honours Bachelor of Early Childhood Education Leadership

Oksana Luczkiw
University of Toronto
Bachelor of Science - Physics

Members of BCU Board and BCU Staff with 2018 Scholarship Recipients

Committed to our Community

Відданість нашій громаді

BCU is committed to the Ukrainian-Canadian community and in 2018 continued to support a diverse range of projects and events geared towards preserving and promoting Ukrainian culture, history, and language. BCU is proud of its commitment to Ukrainian communities across Ontario and beyond, and plays an integral role within the larger Ukrainian-Canadian community as a major financial contributor and supporter of major events and various community organizations. BCU's members and employees are dedicated to supporting the communities in which they live, work, and play.

BCU maintains its status as a pillar of strength and unity in the community by supporting projects and events both big and small throughout the year. In 2018, BCU donated to and sponsored many worthwhile and important initiatives, including events such as the Holodomor Memorial in Toronto, Miss Ukrainian Canada 2018, Ukrainian Independence Day at Centennial Park, Ukrainian Youth Association (CYM) 70th Anniversary Celebration, and much more.

BCU горда своєю відданістю українській громаді Онтаріо та поза її межами. BCU відіграє провідну роль в нашій громаді як найбільша фінансова складова частина української громади Канади, яка фінансово підтримує різного роду проекти та основні події громадських організацій. Наші члени та працівники віддано підтримують всі громадські заходи та беруть в них активну участь.

BCU продовжує свою позицію міцної опори та єдності в українському канадаському суспільстві, підтримуючи більші та менші проекти, як також всі громадські події протягом цілого року. У 2018 р. BCU надала фінансову підтримку та спонсорство громаді на слідуючі важливі ініціативи: побудова пам'ятника жертвам Голодомору 32-33 років в Україні, конкурс «Міс Українська Канада» 2018 р., 70-та річниця Спілки Української Молоді (СУМ) в Канаді, День Незалежності у Centennial Park, та багато інших.

Committed to our Community

Відданість нашій громаді

BCU SPONSORS THE HOLODOMOR MEMORIAL IN TORONTO

BCU Financial Group was honoured to be a major sponsor of the Holodomor Memorial in Toronto. BCU CEO, Oksana Prociuk, the Board of Directors, and BCU staff proudly participated in the official unveiling of the Holodomor Memorial Parkette on the grounds of Exhibition Place. The Holodomor Memorial is a permanent memorial to the victims of the Famine-Genocide of 1932-1933 in Ukraine and is also a place of reflection and remembrance for all who visit.

Buduchnist Credit Union and BCU Foundation – through the Yurij Skripchinski Fund – are sponsors of the Memorial Renascence Garden with a combined donation of $100,000. The Dnipro Cultural Centre Oshawa Fund at BCU Foundation has also provided an additional donation of $10,000 towards this memorial project. The Renascence Garden is one of three millstone gardens of the Holodomor Memorial along with the Remembrance and Resilience Gardens.

Фінансова Група BCU є одним із головних спонсорів пам'ятника Голодомору в Торонті. Головний управитель BCU, Оксана Процюк, члени Ради Директорів та працівники BCU з гордістю взяли участь у офіційному відкритті пам'ятника в Exhibition Place в Торонто. Пам'ятник Голодомору є постійним меморіалом пам'яті жертв Голодомору 1932-1933 років в Україні, а також місцем роздумів для всіх відвідувачів.

BCU та Фундація BCU Foundation – через фонд Юрія Скрипчинського – надали на цей важливий проект $100,000. Фонд Культурного центру «Дніпро» Ошава при Фундації BCU Foundation також надав додаткову пожертву в сумі $10,000 на цей проект.

Committed to our Community

Відданість нашій громаді

BCU IS THE TITLE SPONSOR OF MISS UKRAINIAN CANADA

BCU was the Title Sponsor of the Miss Ukrainian Canada Grand Finale 2018. Miss Ukrainian Canada is a bi-annual cultural event that promotes Ukrainian culture by showcasing the talents and community activities of Ukrainian-Canadian women. Participants were recognized based on their professional, academic, volunteer, and athletic achievements.

Yuliya Shcherban from Alberta was crowned Miss Ukrainian Canada 2018. Galyna Buz from Ontario and Natalie Yatsina from Saskatchewan were selected as the second and third runners-up.

BCU стала єдиним найбільшим споносором грандіозного фіналу конкурсу «Міс Українська Канада» 2018 р. Цей конкурс проводиться кожні 2 роки, де молоді жінки демонструють свої таланти та громадську діяльність. Учасники були визнані на основі їх професійних, академічних, волонтерських і спортивних досягнень.

Юлія Щербань із Альберти була коронована «Міс Українська Канада» 2018 року. Галина Буз із Онтаріо та Наталя Яцина з Саскачевану отримали друге і третє місце.

BCU IS A PLATINUM SPONSOR OF THE UKRAINIAN INDEPENDENCE DAY CELEBRATION

BCU was a platinum sponsor of the 27th Annual Ukrainian Independence Day Celebrations at Centennial Park organized by Ukrainian Canadian Congress – Toronto Branch. The theme was “100 years of Struggle for Freedom” to commemorate the brave efforts of many Ukrainians who have fought for Ukraine’s freedom since 1918. Each year, the Ukrainian-Canadian community celebrates this important event by welcoming thousands of visitors and showcasing Ukrainian culture, arts and crafts, traditional foods, and much more.

BCU Financial Group was represented by staff and directors at the event where they engaged with visitors and members of the community.

BCU стала платиновим спонсором 27-го щорічного святкування Дня Незалежності України в Centennial Park, організованого Конгресом Українців Канади – Відділ Торонто. Свято пройшло під гаслом «100 років боротьби за свободу» та відзначило хоробрі зусилля багатьох українців, які боролися за свободу України з 1918 року. Щороку українсько-канадська громада святкує цю важливу подію, демонструючи українську культуру, мистецтво, традиційні страви та багато іншого.

Committed to our Community

Відданість нашій громаді

BCU IS A PLATINUM SPONSOR OF CYM 70th ANNIVERSARY CELEBRATION

BCU was a Platinum Sponsor of the 70th Anniversary Celebration of the Ukrainian Youth Association of Canada (CYM) with over 400 past and present members in attendance.

Many dignitaries took part in the CYM Canada 70th Anniversary celebrations including: Ontario Minister of Finance, Charles Sousa; Member of Provincial Parliament, Yvan Baker; Member of Parliament for Mississauga East, Peter Fonseca MP; Mississauga City Councillor, Chris Fonseca; Consular General of Ukraine in Toronto, Sviatoslav Kavetsky, and Paul Grod, President of the Ukrainian Canadian Congress — UCC National and a prominent member of CYM.

CYM Canada was established in 1948 and has grown to nearly 900 members with branches from Calgary to Montreal. BCU is proud of its commitment to Ukrainian youth and is proud of the many achievements and contributions of CYM Canada in the last 70 years. BCU continues to support CYM and many other youth organizations which play a vital role in ensuring that children in our community learn about their heritage, history, culture and Ukrainian roots.

BCU стала платиновим спонсором святкування 70-річчя Спілки Української Молоді (СУМ) в Канаді, в якому взяли участь понад 400 членів СУМ.

СУМ Канада була заснована в 1948 році і зросла до майже 900 членів з відділеннями від Калгарі до Монтреалю. BCU пишається своєю прихильністю до української молоді і багатьма досягненнями та внесками СУМ Канади за останні 70 років. BCU продовжує підтримувати СУМ та багато інших молодіжних організацій, відіграє важливу роль у забезпеченні того, щоб діти дізнавалися про їхню спадщину, історію, культуру та українське коріння.

BCU AND CHURCHES

BCU supports many Church communities and their fundraising initiatives such as spring teas, choir concerts, church bulletins and calendars, holiday fairs, and golf tournaments.

Протягом цілого року BCU традиційно підтримує різні церковні ярмарки, весняні чайки, концерти, випуск вісників та календарів, різного роду збірки на утримання та ремонт приміщень.

BCU supports Cawaja Church

BCU was proud to support the Cawaja Beach community at the 21st annual Sts. Volodymyr and Olha Ukrainian Catholic Church Golf Tournament.

BCU representative Bohdan Cup presented Fr. Andrij Petresin with a donation and in support of the church.

Committed to our Community

Відданість нашій громаді

BCU AND CHURCHES

Feast Day Celebration

BCU was proud to support the Kitchener community by sponsoring the Ukrainian Catholic Church of the Holy Transfiguration's annual Parish Feast Day Celebration. The Most Rev. Stephen V. Chmilar, Eparchial Bishop of the Ukrainian Catholic Eparchy of Toronto and Eastern Canada, led the blessing of the meal before parishioners sat down to enjoy their feast.

Fashion Show Fundraiser

BCU supports St. Joseph Ukrainian Catholic Church in Oakville by sponsoring its first annual fashion show. Proceeds from the show went towards supporting the many needs of the church. Over 240 people attended the event which featured parishioners modelling clothes from Canadian retailers.

BCU AND YOUTH

BCU understands that our younger generations are our future. Ensuring that children have the opportunity to learn about their heritage, culture, and roots is integral to safeguarding the growth and prosperity of the Ukrainian-Canadian community. BCU supports various Ukrainian schools, youth organizations, concerts, children's activities, dance ensembles, music and singing collectives and also donates more than 500 gifts to children on the holiday of St. Nicholas.

BCU розуміє, що наше молоде покоління — це наше майбутнє. Забезпечення того, щоб діти мали можливість дізнатися про свою спадщину, культуру та коріння, є невід'ємною частиною збереження росту та процвітання українсько-канадської спільноти. BCU підтримує різні українські школи, молодіжні організації, концерти, дитячі заходи, танцювальні ансамблі, музичні та співочі колективи, а також дарує понад 500 подарунків дітям на свято Святого Миколая.

Matura 2018

BCU was a proud sponsor of two Matura Graduations organized by the Ukrainian Canadian School Board and St. Andrew's Ukrainian School. A total of 113 graduates from 10 Toronto area Ukrainian-language schools were honoured for their academic achievements. BCU presented each student with a silver trident pendant – Ukraine's national symbol – and a $100 voucher for their BCU Rebel Accounts. BCU was a platinum sponsor of the Matura Ball which took place at the Pearson Convention Centre in Toronto.

Committed to our Community

Відданість нашій громаді

BCU AND YOUTH

St. Nicholas 2018

BCU continued with its annual tradition of sponsoring the St. Nicholas festivities at various Ukrainian schools in the GTHA community. Festivities included performances of traditional Ukrainian Christmas carols as well as a visit from St. Nicholas who came bearing BCU gifts for all of the children. Younger students were presented with a Lys Mykyta drawstring bag filled with an activity book and crayons. Older students received books and water bottles.

Sviato Knyzky 2018

BCU commemorated the Day of Ukrainian Writing and Language by supporting Sviato Knyzky, a celebration of the Ukrainian written word. Over 100 students, representing 11 Ukrainian Heritage Language schools in the GTA took part in the event. Students read poems and excerpts from famous stories and also sang songs to highlight their appreciation of the Ukrainian written word. BCU donated Ukrainian language books for each student to add to their home library collection.

BCU – CULTURE AND ARTS

Every year, BCU sponsors many cultural events and projects in the GTHA and beyond including festivals, concerts, exhibitions, book publishing, music compilations, scientific conferences, dance and choir ensembles, and much more.

Кожного року BCU спонсорує багато культурних подій та проектів в Торонто та в різних містах Онтаріо, включаючи фестивалі, концерти, виставки, видання книжок, музичні диски, наукові конференції, танцювальні та хорові колективи та багато інших проектів.

Barvinok Dance School

BCU sponsored the Barvinok Dance School Year End Concert. Over 430 dancers performed in colourful, ornate costumes, delighting the audience with their energetic dances.

Barvinok Ukrainian Dance School has been teaching traditional Ukrainian dance for nearly 50 years in Mississauga. BCU is proud to continually support Barvinok School of Ukrainian Dance and the many events which help Barvinok raise funds to continue its important work in the community. Barvinok Dance troops have proudly represented the Ukrainian-Canadian community by performing on local, regional, national, and international stages.

Committed to our Community

Відданість нашій громаді

BCU – CULTURE AND ARTS

Svitanok Choir

BCU supported Svitanok Choir, under the auspices of the Ukrainian Youth Association — Hamilton Branch, during their annual Christmas and Afternoon Tea performances. The "З Нами Бог" Christmas performance featured guest bandurists from Capella Banduristiv, Oleksander Petlura and Ivan Dusanowsky. The choir performed koliadky and shchedrivky Christmas carols and encouraged guests to sing along.

The "Fashion, Champagne, and Chocolate" Afternoon Tea performance featured the choral rendition of many songs that celebrated the spring awakening. The show also featured a fashion show by Chichka, a custom textile and embroidery fashion company based in Lviv, Ukraine. Founder and designer Lesia Blishch mixes traditional Ukrainian embroidery with modern influences of colour and clothing style to create unique stylized embroidery clothing for men, women and children. The show also displayed the beautiful custom designs of Beaded Jewellery by Darka.

BCU is proud to support the Svitanok Choir and recognizes its dedication to the Ukrainian-Canadian community in Hamilton and the Golden Horseshoe.

Sviato Pokrovy – Sviato UPA Concert

BCU was a sponsor of the Sviato Pokrovy – Sviato UPA Concert which featured performances by many Ukrainian Youth Association – CYM ensembles including, brass orchestra Baturyn Band, men's choir, Prometheus, women's choir, Dibrova, and youth choir, Prolisok. Speakers read moving tributes that highlighted the struggle for Ukrainian Independence from the Kryivky UPA (the underground bunkers of UPA) to the trenches of the present day War in Eastern Ukraine.

BCU виступила спонсором концерту «Свято Покрови — Свято УПА», у якому взяли участь українські молодіжні ансамблі СУМ, включаючи духову оркестру «Батурин», чоловічий хор «Прометей», жіночий хор «Діброва» та молодіжний хор «Пролісок». Цікаві доповідачі підкреслювали довічну боротьбу українського народу за незалежність.

Committed to our Community

Відданість нашій громаді

BCU – CULTURE AND ARTS

Taras Shevchenko Concert

BCU was proud to support the annual Taras Shevchenko concert organized by the League of Ukrainian Canadian Women – Toronto Branch, League of Ukrainian Canadians – Toronto Branch and the Ukrainian Youth Association Ensembles – Toronto Branch. The annual concert pays tribute to Taras Shevchenko, a 19th-century Ukrainian poet and bard, who helped set the foundation of modern Ukrainian literature and invoke a sense of Ukrainian nationalism which has endured to this day.

The concert featured performances from Dibrova Choir, Prometheus Choir, Prolisok Ensemble, as well as various solo performances by artists in the community.

BCU з гордістю підтримала щорічний концерт Тараса Шевченка, організований Ліґою Українок Канади – відділ Торонто, Ліґою Українців Канади – відділ Торонто та українських молодіжних ансамблів СУМ.

BCU & SPORT

An active sports lifestyle is an important part of any rich community! BCU supports numerous sporting tournaments and sports teams and organizations in the local community.

BCU підтримує численні спортивні турніри та різні клуби, де молодь розвивається фізично, і має можливість спілкування та переймання досвіду, як також виховується в патріотичному дусі.

MUSA Volleyball 2018

BCU proudly supported the McMaster Ukrainian Students' Association (MUSA) 16th Annual Volleyball Tournament. BCU is proud to continually support MUSA's many events which help the students' clubs raise funds to be able to organize events that promote and cultivate the Ukrainian culture among youth in the GTHA.

USC Karpaty

BCU continues to support the Ukrainian Soccer Club Karpaty in Toronto. USC Karparty is a non-profit soccer club based in Toronto, helping children stay active through sports while promoting a healthy lifestyle and Ukrainian culture.

Committed to our Community

Відданість нашій громаді

BCU & SPORT

Trampoline Dodgeball Tournament

BCU sponsored the Annual Dodgeball Tournament organized by the Ukrainian Students' Club at Ryerson University. The event welcomed students from across the GTHA and created an environment where students could meet, have fun and promote their Ukrainian-Canadian identity.

BCU Foundation Golf

BCU sponsors BCU Foundation's Annual Golf Tournament. The proceeds of the annual tournament supported the creation of a Hallmark of Excellence Fund at BCU Foundation, which promotes athletic excellence, sportsmanship, and fair play in a spirit of friendship. This fund supports not-for-profit organizations that use sports to strengthen the Ukrainian identity in Canada and around the world. The fund also supports Ukrainian-Canadian athletes who excel in various sports and who compete in Canada and internationally. The fund will help support the aspirations of Ukrainian-Canadian athletes in pursuit of their dreams.

Last year, the Hallmark of Excellence Fund supported two great causes. The Fund donated $5,000 to support the Humboldt Strong Community Foundation whose mission is to support the Humboldt Broncos hockey team's players, employees and families affected by the deadly crash of the Humboldt Broncos team bus. The Hallmark of Excellence Fund also donated $5,000 to the St. Joseph's Health Centre Foundation in memory of Luka Ruzycky. The donation contributed to the purchase of two Echo-cardiology beds for the hospital.

Mississauga Ball Hockey Team

BCU sponsored a local Mississauga ball hockey team that competed in the Canadian Ball Hockey Association National Championship Tournament in Windsor, Ontario. The team played against three other opponents in the National Championship "D" division bracket and came away with a tie and two nail biting losses, losing by one goal in each of the two games. BCU Mississauga Branch FSO, Taras Bablak, is a team member and was proud to represent his team at the National Tournament. The Championship Tournament featured 24 ball hockey teams and nearly 750 athletes from across Canada.

Committed to our Community

Відданість нашій громаді

BCU & UKRAINE

BCU stands proudly with our brothers and sisters in Ukraine as they continue to fight for their freedom and independence — which we cherish and celebrate here in Canada. We stand with Ukraine during this painful and tumultuous period and honour the many sacrifices of the brave men and women who have helped to shape Ukraine's history and fight for her honour, her dignity, and her sovereignty.

BCU горда та всяко допомагає своїм братам та сестрам в Україні, оскільки вони продовжують боротися за свободу та незалежність – цінності, якими сьогодні ми дорожимо і гордимося тут, у Канаді. Ми стоїмо з Україною в цей болісний і бурхливий період і шануємо багато жертвопринесень відважних чоловіків та жінок, які продовжують сьогодні творити нашу історію, та продовжують боротися за честь, гідність, та суверенітет Української незалежної і вільної держави.

Chumak Way

BCU sponsored the Chumak Way – Cycle USA & Canada for Peace. It was an ambitious 10,000 km North American cycling tour that started in Los Angeles and ended in Washington DC. The Chumak Way tour made Canadian stops in Toronto, Hamilton, Ottawa and the CYM Summer Camp Veselka in Acton.

The Chumak Way team of cyclists was biking to raise global awareness of the ongoing war in Eastern Ukraine. The money raised during this 100 day, 400 city cycling tour supported the families and orphans who suffered as a result of the war.

Charitable Marathon for Orphaned Children in Ukraine

BCU sponsored the Fourth Annual Charitable Marathon for Orphaned Children in Ukraine. Fourth Wave Canada organized the event and collected over two tonnes of donated toys, clothes and school supplies that were earmarked for orphaned children in Ukraine. A concert featuring various children's choirs and children's dance groups, a face painting booth, a kid's craft corner, and a silent auction featuring donated artwork from Ukrainian-Canadian artists raised much needed funds for the project. The children at the event also drew pictures and wrote letters of support that were sent along with the donations to the orphaned children in Ukraine.

Invisible Battalion

BCU along with the League of Ukrainian Canadian Women – Toronto Branch hosted Ukrainian Women Veterans and activists who were in Toronto for the premiere of the documentary, "Invisible Battalion", a film showcasing the stories of six Ukrainian women who fought on the front lines in the war in Eastern Ukraine.

BCU разом з Ліґою Українок Канади – відділ Торонто приймали українських ветеранів-жінок та активістів, які перебували в Торонто на прем'єрі документального фільму «Невидимий батальйон», який демонструє історії шести українських жінок, які воюють на лінії фронту на сході України.

Committed to our Community

Відданість нашій громаді

BCU & UKRAINE

Crimean Tatar Photo Exhibit

BCU sponsored the photo exhibit of Anton Naumlyuk titled, "Crimea: 4 years under Russian occupation", which was on display during a Ukrainian-Canadian community meeting with Mustafa Dzhemilev, leader of the Crimean Tatar People, at the UNF Hall in Toronto.

On May 18, 2018, the flag of the Crimean Tatar people was raised at Toronto City Hall honouring the victims of the 1944 Deportation of Crimean Tatars. The Crimean Tatar People bravely resisted an occupation by the Soviet Communist regime in 1944, and are now once again subject to brutal violence, attacks and arrests by the Russian occupation authorities.

BCU continues to support the Crimean Tatar People in solemn remembrance and condemns the Russian Federation's occupation of the Crimean Peninsula of Ukraine.

BCU виступила спонсором фотовиставки Антона Наумлюка під назвою «Крим: 4 роки під російською окупацією», який був показаний під час зустрічі українсько-канадської спільноти з провідником кримсько-татарського народу Мустафою Джемілєвим у Торонто.

Прапор кримсько-татарського народу було піднято 18-го травня 2018 р. на міській ратуші Торонто в честь жертв депортації кримських татар 1944 року. BCU продовжує підтримувати кримсько-татарський нарід і засуджує російську окупацію Криму.

Stepan Kubiv

BCU CEO Oksana Prociuk welcomed Stepan Kubiv, First Vice Prime Minister and Minister of Economic Development and Trade of Ukraine to the Toronto Head Office. First Vice Prime Minister Kubiv is responsible for the Ministry of Economic Development and Trade, the Ministry of Finance, and the Ministry of Agrarian Policy and Food. Prior to his election to the Ukrainian Parliament in 2012, First Vice Prime Minister Kubiv was the former chairman of the National Bank of Ukraine.

Перший віце-прем'єр-міністр і міністр економічного розвитку і торгівлі України, Степан Кубів, перебував у Торонто для участі в роботі спільної канадсько-української торговельної палати та в рамках канадсько-українського проекту сприяння торгівлі та можливостей інвестицій між Канадою та Україною.

Committed to our Community

Відданість нашій громаді

BCU MEMBERS & EMPLOYEES IN THE COMMUNITY

BCU employees are active in the life of the Ukrainian-Canadian community. We are proud that BCU is known as the heart of the Ukrainian community. The Directors of our Board and our Staff work as volunteers and are active members of many different national, provincial and local Ukrainian-Canadian organizations. The community is vibrant and active, and BCU employees can be seen at various public events as representatives of the largest Ukrainian Credit Union in Canada – BCU and as members of various other organizations, councils, and ensembles.

Працівники BCU є активними в житті української громади, тому ми гордимося тим, що BCU насправді є серцем української громади, а не тільки установою для полагодження фінансових питань. Члени Дирекції та працівники працюють добровольцями та є активними членами громадських організацій.

BCU Ottawa Sponsors Holodomor Lecture

The Ukrainian Canadian Congress in Ottawa with support from BCU hosted a lecture on the topic of "New Directions in Holodomor". The keynote speaker was Olesia Stasiuk, Director General of the Ukrainian National Museum "Holodomor Victims Memorial" from Kyiv.

Lesia Ukrainka Ukranian School Picnic in Ottawa

BCU Ottawa Branch was a proud sponsor of the Lesia Ukrainka Ukrainian School year end picnic and graduation ceremony in Ottawa. BCU Ottawa Branch Manager Damian Snih and FSO Mary Medyk Garbutt handed out pizza to the 65 students of the school.

Vyshyvanka Day 2018

BCU Financial Group staff joined Ukrainians from around the world to celebrate International Vyshyvanka Day. They proudly wore their colourful vyshyvanky to honour their Ukrainian cultural traditions and to show solidarity with the people of Ukraine.

BCU sponsored the Toronto Vyshyvanka Day festivities and parade.

Ivan Franko Homes Open House

BCU was a proud sponsor of the Ivan Franko Homes' 7th Annual Open House and Barbeque. BCU's own Lys Mykyta made an appearance at the event to highlight the recent opening of our satellite branch in the Lys Mykyta Lounge at the Ivan Franko Homes' Mississauga location.

Committed to our Community

Відданість нашій громаді

BCU MEMBERS & EMPLOYEES IN THE COMMUNITY

Queen's Park Flag Raising

BCU sponsored the Ukrainian flag raising ceremony which took place at Queen's Park in Toronto to celebrate Ukrainian Independence. BCU Mississauga Branch employee Valentyna Butenko performed two songs during the ceremony.

Ottawa Park Re-Opening

BCU Branch Manager Damian Snih at the ribbon cutting ceremony for the re-opening of Dalhousie South Park in Ottawa.

Bloor West Village Toronto Ukrainian Festival 2018

BCU participated in the annual parade during the Toronto Ukrainian Festival on Bloor St. West and won an award for the Best Commercial Entry.

BCU Hamilton Branch Hosts Member Appreciation Picnic

BCU Hamilton Branch Manager, Pavlo Czerwoniak thanked former Branch Manager Stefania Barrios for her many years of service.

Ukrainian Day on the Bay

BCU sponsored of the 8th Annual Ukrainian Day on the Bay which took place on the Hamilton Harbour Queen. Participants celebrated Ukrainian independence and culture on a three-hour boat cruise of the Hamilton Bay and Harbour.

Trivia Night in Ottawa

BCU Ottawa Branch Manager Damian Snih attended Ottawa Branch of League of Ukrainian Canadians Trivia Night.

BCU Foundation
Community Partner. For Life.™

9TH ANNUAL

Golf Tournament

Tuesday, June 18, 2019

Piper's Heath
Golf Club

bcugolf.ca

IN MEMORIAM

Antidormi, Maria
Arnold, Rodney
Artymyshyn, Yaroslaw
Asaulyuk, Klavdiya
Babiak, Joseph
Browanczuk, Alexander
Brown, Calvin (2017)
Ceniuch, Kateryna
Chaban, Stephen John
Cherednyk, Maria
Cherkas, Stefanie
Cherniy, Glafira
Chmyliwsky, Maria
Chomyn, George
Chudoroschkow, Maria
Couto, Ayres
Cylupa, Emil
Czuczman, Anastasia
Czykalo, Alexander
Davydovski, Vladimir
Derych, Andy
Devine, Michael
Dlugosz, Roman
Dolnycky, Alexandra
Dorosh, Irene
Drozd, Anna
Dubik-Hawryshkewich, Nadia
Dudar, Stella
Duvalko, Ivan (2017)
Dziewiecki, Stefan
Dzus, Rosa
Ferenc, Victoria
Glazer, Joanna
Guty, Elizabeth (2017)
Haluk, Marianna
Hanych, John
Hnatow, Mary
Hohol, Michael
Holowatyj, Anna
Holowczak, John
Horlatsch, Stefan
Hucal, Peter
Iwachiw, Irene
Jachtorowycz, Roman
Juchymenko, Luba
Junyk, Maria
Juskow, Olga
Kachmarchuk, Olga (2017)
Kalynowysh, Olga
Kapalowsky, Helena
Karpenko, Yuriy
Kateryniak, Wasyl
Kisil, Georges
Kohut, Maria
Kohut, Iwan
Kolomeitz, Yarema
Koltun, Maria
Komisarenko, Inna
Komorowski, Marian
Kopystensky, Fred
Koshyk, John
Kostiv, Bogdan
Kowalchuk, Nadia
Kowalenko, Lidia
Kruczaj, Philip
Kryvenko, Maria
Kuchmij, Marta
Kudlowsky, Eugenia
Kulczycky, Eugene
Kulyk, Wasyl
Kuszper, Eugenia
Lobay, Ivanna
Lohin, Helen
Lohin, Stefania
Luchak, Eileen (2017)
Lukan, Yuriy (2017)
Lys, Kateryna
Maceluch, Daria
Machula, John
Marco, Vasile
Maruszczak, Maria
Migus, Magdalena
Mision, Michalina
Mojsiak, Wasyl
Molenda, Anna
Monastyrskyj, Rosina
Moroch, Sam
Moroz, Andrew
Moroz, Irene
Mys, Mykola
Mysak, Peter
Nahacziwec, Stefania
Nawrocka, Bronislawa
Nazar, Marko (2017)
Nieckarz, Sophie
Nosyk, Bob
Onyshkiv, Ivan
Ostapa, Stefan
Panas, Jadwiga
Panczyszyn, Maria
Pejko, Walter
Piskorowski, Iride
Pityk, Wolodymyr
Polansky, Emilia
Popowicz, Jaroslaw
Procyshyn, Michael
Pryslawsky, Magdalyna
Pudelsky, Kataryna
Pylypec, Dymitr (2017)
Rahal, Russell
Richards-Rewt, Anna Francesca
Ruczenczyn, Paula
Ryabokon, Vitali (2017)
Samijlo, Mychalina
Scola, Sarah
Semanyshyn, Mary
Semchyshyn, Anna
Semchyshyn, Dmytro
Semenowycz, Justyna
Senkiw, Christina
Sereda, Olexandra
Sheffchick, Richard
Showkewych, Iwan
Shumelda, Stephen (2017)
Sirskyj, Marika
Skublak, Regina
Stachiw, Teresa
Stryniak, Elvira
Syrko, Gregor
Syrotynsky, Marta
Sywanyk, Wolodymyr
Szpak, Stefan
Tkaczyk, Olena
Traer, Gary
Tymchyshyn, Vera
Tymyk, Anna
Tywoniuk, Ivan (2006)
Tywoniuk, Romanna (2011)
Vakar, Andrei
Vukoje, Momcilo
Wahutkevich, Stefania
Wenglowsky, Olga
Wolanyk, Maria
Wolostchak, Joseph
Worobec, Andre
Wulczyn, Walter
Yarosh, Walter
Zachodniak, Stefan
Zaluskyy, Nazar
Zarowsky, Bohdan
Zawadzka, Irena
Zenchuk, Maria

Вічна їм пам'ять!

BCU Financial Group

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