

## Mission Statement

Caisse populaire de Clare is a member owned financial institution offering professional and personal service in a progressive and sustainable manner while enhancing the social well-being of our community.

## Vision

- We provide comprehensive financial services through conventional and non-conventional service delivery methods in order to meet all the financial needs of our members.
- We are the primary lender for small businesses.
- We are leaders in our community and drive sustainable community economic development.
- We are an employer of choice.

15 chemin Haché  
Meteghan NS  
(902) 645-2661

1726 Hwy 1  
Church Point NS  
(902) 769-3132

Business Centre  
1726 Hwy 1  
Church Point NS  
(902) 769-5312

## Co-op Principles

1. Voluntary and Open Membership
2. Democratic Member Control
3. Member Economic Participation
4. Autonomy and Independence
5. Education, Training, and Information
6. Co-operative among Co-operatives
7. Concern for Community

[www.caissepopclare.com](http://www.caissepopclare.com)



CLARE



**84<sup>th</sup> Annual Meeting**

April 26, 2023

**84<sup>ieme</sup> réunion annuelle**

le 26 avril 2023

## Ordre du jour / Agenda

- Appel à l'ordre – Call to order
- Quorum
- Moment de silence – Moment of silence
- Approbation de l'ordre du jour – Approval of agenda
- Procès-verbal de la dernière A.G.A. – Minutes of previous A.G.M.
- Rapports – Reports
  - Conseil d'administration – Board of Directors
  - Directeur général – C.E.O.
- Rapport du Comité de nomination – Nomination Committee Report
- Nomination des vérificateurs – Appointment of auditors
- Questions
- Prix des années de service – Years of Service Awards
- Ajournement – Adjournment

## État de la situation financière / Statement of Financial Position Pour l'exercice terminé le 31 décembre/Year ended December 31

	2022	2021
Revenus d'intérêts/Interest revenue	\$3,361,333	\$2,747,607
Frais d'intérêts/Interest expense	(617,677)	(352,910)
Autre revenu/Other income	858,840	762,658
Marge financière et autre revenu/Financial margin and other income	<u>\$3,602,496</u>	<u>\$3,157,355</u>
Frais d'exploitation/Operating costs	(2,795,572)	(2,767,328)
Impôts sur les revenus/Income tax expense	(147,824)	(47,485)
Bénéfice net/Net earnings	<u>\$659,100</u>	<u>\$342,542</u>

## État des résultats / Statement of Earnings Pour l'exercice terminé le 31 décembre/Year ended December 31

	2022	2021
<b>Actifs/Asset</b>		
Encaisse et quasi-espèces/Cash and cash equivalents	13,666,641	\$16,377,106
Prêts des membres/Members' loans	63,961,879	60,454,701
Sommes à recevoir/Accounts receivable	391,518	112,068
Impôts sur le revenu à recevoir/Income taxes receivable	-	1,820
Frais payés d'avance/Prepaid expenses	246,662	99,427
Terrain destiné à la vente/Land held for sale	-	11,739
Investissements à long terme/Long-term investments	35,315,512	37,157,546
Impôts futurs sur le revenu/Deferred income taxes	3,943	20,142
Biens-fonds et matériel/Property and equipment	<u>581,416</u>	<u>596,964</u>
	<u>\$114,167,571</u>	<u>\$114,831,513</u>
<b>Passifs/Liabilities</b>		
Créditeurs et frais courus/Payables and accruals	\$258,014	\$188,287
Impôts à payer/Income taxes payable	87,572	-
Dépôts des membres / Members' deposits	92,828,095	94,172,191
Parts sociales d'adhésion/ Members' savings	<u>12,683,773</u>	<u>12,569,117</u>
	<u>105,857,454</u>	<u>106,929,595</u>
<b>Avoir des membres/ Members' equity</b>		
Parts sociales/Common shares	200,950	201,765
Parts de surplus/Surplus shares	11,588	261,674
Surplus d'apport/Contributed surplus	606,334	606,334
Bénéfices non répartis/ Retained earnings	<u>7,491,245</u>	<u>6,832,145</u>
	<u>8,310,117</u>	<u>7,901,918</u>
	<u>114,167,571</u>	<u>\$114,831,513</u>

## Meeting Attendance

### Conseil d'administration/Board of Directors

Claude Belliveau	6/6
Lee Comeau	6/6
Steven Gaudet	1/2
Serge McCauley	4/6
Suzanne Pothier	4/6
Danny Stuart	5/6
Georgette Thimot	6/6
Everett Titus	5/6

### Prix des années de service/Years of Service Awards

Serge McCauley – 5 years
Georgette Thimot – 10 years
Yvette Doucette – 15 years
Cindy Comeau – 20 years
Venessa Comeau – 20 years
Aimée LeBlanc – 25 years
Debbie Amero – 30 years
Patricia Saulnier – 40 years