



*This
Green World
Temporal*

2017 ANNUAL REPORT



The Agency for Co-operative Housing
L'Agence des coopératives d'habitation



Table of Contents

“Bright Shines the Sun...”: The CEO’s View	3
Board of Directors	6
Mission, Vision, Values	7
The Agency as It Stands	8
“Bless the Realm...Bless the People”: Observations from the Front Lines	14
“The Dripping Mill-Wheel is Again Turning”: Concerns and Complaints	18
Financial Highlights	20
Our Staff	21





“Bright Shines the Sun...”: The CEO’s View

With 2017 behind us, the Agency has every reason to greet the future in a spirit of hope and even of celebration. Our clients’ performance continues to improve, our relations with sector organizations are strong, and our government partner continues to express its confidence in the Agency.

Among the most important events of the year was CMHC’s offer of a second operating-agreement extension to Agency clients and other co-operative and non-profit housing providers operating under CMHC programs. Not only will this protect our clients’ low-income members, whose tenure was at risk, but it gives the Agency more time to help troubled housing co-operatives return to financial health.



*Alexandra Wilson,
Chief Executive Officer*

Over the past year, the Agency has put renewed emphasis on working with and through local and national federations of housing co-operatives—an approach we intend to continue. As one example, the Agency and CHF Canada are collaborating on a radon research project. Over the winter months of 2017 and 2018, gas levels were assessed in representative housing co-operatives from regions known to be at risk. Once we have evaluated the findings, we will determine how to respond to any health and safety concerns.

In 2017 the Agency adopted a strategy for engaging with our clients through multiple media. We began the work of redeveloping our website in order to emphasize the valuable resource materials we have assembled from our government and co-operative partners and our own unique repository of data: the Co-operative Housing Association Information System (CHAIS). While we

will continue to honour the value of transparency by making available full information about the Agency and our operations in both official languages, this will no longer be the main focus of our public website.

We are now preparing to launch a social-media program as an important way to catch the attention of co-op members, researchers and the broader sector and draw them towards the body of information on our website. We will continue to maintain a password-protected website for clients that will hold only confidential materials, such as co-operatives' mortgage and operating agreements and reports from the Agency.

Despite the steady improvement in our clients' performance, more than a decade of working with housing co-operatives has reinforced the Agency's sense that management services in the sector need strengthening. As a small



“As usual, the Agency has been a great asset to our co-op.”

— a Client

step in this direction, following discussions with the Co-operative Housing Federation of Canada, the Co-operative Housing Federation of Toronto and several property-management firms, we have

modified our model management services agreement. Required for clients with financial workouts, the agreement is now suitable for use by federal-program co-operatives in any province in which the Agency is active. Those in Ontario can also consult our Vendor of Record List to find management companies that meet a minimum standard and are ready to work with housing co-operatives.

A special project for 2017 was the creation of a Client Service Working Group comprising Agency relationship managers, senior staff and our Client Service Champion. This team met regularly to find ways of improving our work processes. New methods that free up relationship managers' time will enable them to intervene earlier with clients when they see warning signs of possible future difficulties. Over many meetings the working group identified 92 actions, of which a third relate to the Agency's automated tools. Work on these recommendations has already begun.

Our Client Service Champion has been thinking deeply about the nature of client service at the Agency. Excellent client service has always been one of the three supporting pillars of our work, the other two being a risk-based methodology and data-driven action. Over the next year, without abandoning our current standards, the Champion will lead change by extending our client service program from an approach that stresses prompt, effective service at every touchpoint to the clients' entire experience with the Agency.



Considerable time was devoted in the year to launching the Agency's new service of managing CMHC's rent-supplement programs. While its development was demanding, the service is working extremely well and has been readily accepted by our clients.

We have also made a start on improving the innumerable processes the Agency employs to do its work, using Lean and Six Sigma techniques. This work will continue in 2018.

In 2018, we look forward to further joint efforts with CMHC toward the recovery of our more financially troubled clients. After years of effort, we are seeing far more than green shoots of hope. Client co-operatives that were once almost despaired of are fully occupied and operating successfully. A relationship manager observed about one such co-op,

... the resulting change from the recent capital work is nothing less than astonishing. ...the kids were out playing everywhere, the complex was spotless and the new balconies almost gleamed in the late afternoon sun. ... We get a little war weary in the trenches, and this type of thing really recharges the batteries.



Bain Apartments Co-operative

Board of Directors

The Co-operative Housing Federation of Canada appoints six directors to the Agency's board for up to three consecutive three-year terms. The directors who served in 2017 come from British Columbia, the Prairies and Ontario.

The Agency's directors were selected for their expertise, the professional reputation they earned over the course of their careers, and their extensive knowledge of any of a number of subjects important for the Agency's effective governance: law, finance, public administration, regional economic conditions, government housing programs and co-operative housing operations.

A brief summary of the directors' experience appears on the Agency's **website**.



The Agency's Board of Directors visits Four Sisters Housing Co-operative in Vancouver: [Left to Right] Ken McFarland, Treasurer; W. Laird Hunter, Q.C., President; Elain Duvall; Cameron Gray; Roger Maloney; Berta Zaccardi, Vice-President



“The Plain-Language Financials are so much easier for members to understand.”

— a Client

Mission, Vision, Values

OUR MISSION

The Agency administers co-operative housing programs, deploying risk-based strategies, superior information management and client-centred service to safeguard the public's investment and help our government and co-operative partners attain their goals.

OUR VISION

The Agency aspires to be a superlative administrator of co-operative housing programs, recognized for its leadership by governments across Canada and valued by housing co-operatives as a partner in their success.

OUR VALUES

We hold to these values, which govern our conduct with the general public, our government and co-operative partners, and our employees and other stakeholders.

Respect 🌀 We esteem our clients and at all times treat them fairly and with consideration.

Transparency 🌀 We promote the open and honest sharing of knowledge and information, while guarding the privacy of individuals.

Trust 🌀 We earn the confidence of our co-operative and government partners through exceptional service and consistent performance.

Excellence 🌀 We pursue superior results and continuous improvement. Success, for us, is getting the right things done as well as possible.

Innovation 🌀 We challenge ourselves constantly to find fresh approaches that will lead to ever-better outcomes for our partners.

Co-operation 🌀 We work in concert with our stakeholders to achieve separate but complementary goals.

Accountability 🌀 We answer to our government and movement partners for the results we achieve as responsible stewards of the programs entrusted to us.

Sustainability 🌀 We look to the future, strengthening our operations, honouring the environment and encouraging our clients to sustain and conserve the properties they hold in common.



“I appreciate the time and effort you put into answering my questions.”

— a Client





St. Nicholas Housing Co operative

The Agency as It Stands

The Agency has managed CMHC's co-operative housing programs in British Columbia, Alberta, Ontario and Prince Edward Island since 2006. Our staff work out of four Agency and seven home offices. Structured as a federally incorporated co-operative, the Agency has a single member: the Co-operative Housing Federation of Canada (CHF Canada).

The Agency ended 2017 with 54 staff (44.5 full-time equivalents), excluding those on leave. Twenty per cent of our employees are in term positions. Twenty per cent of staff members are bilingual in English and French.

Throughout 2017, the Agency delivered five services on CMHC's behalf:

- information services
- compliance management
- risk management
- default prevention and
- default management.

We launched a sixth service mid-year: the management of CMHC's rent-supplement programs in Ontario and PEI. In addition, through the HomeRun website, we offered the self-administered client service of benchmarking and best practices.

Housing co-operatives with expired operating agreements were invited in 2017 to subscribe to the Agency's Annual Health Check service. For a fee, this service provides a suite of reports comparing their past and present performance with that of their peers.

KEY DATES FROM OUR HISTORY

- 1995** CHF Canada presents the federal Minister Responsible for CMHC with a proposal for an independent agency to administer the federal co-operative housing programs.
-
- 1996** The federal budget proposes devolution of federal housing programs to the provinces and territories.
-
- 1997–98** Program devolution affecting about 15 per cent of federal-program housing co-operatives takes place in the territories and six provinces.
-
- 1999** Halting further devolution, the federal Minister initiates a study of the agency proposal.
-
- 2004** CMHC agrees to the first steps towards creating an agency. CHF Canada appoints a Board of Directors to oversee its set-up.
-
- 2005** The Agency signs its first service agreement with the federal government.
-
- 2006** The Agency begins delivering five services for CMHC in B.C., Alberta, Ontario, and PEI.
-
- 2010** The Agency's service agreement is renewed for a second five-year term.
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- 2016** The Agency's service agreement is renewed for a third five-year term.
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- 2017** The Agency launches its rent-supplement program service for Ontario and PEI co-operatives.
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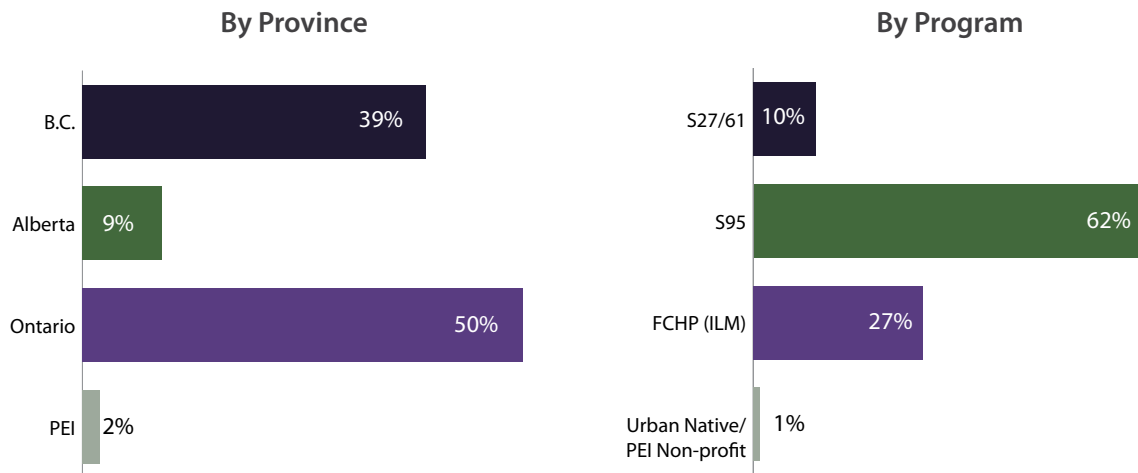
“The Board were pleased to hear that you approved of the work they were doing and that you thought we would succeed. I personally want to thank you for the support you have given me as President, as the Board moved forward to overcome the difficulties we faced.”

— a Client

CLIENTS

Over 2016, as client operating agreements with CMHC began to expire, the Agency's portfolio began to shrink. However, CMHC's offer to extend most expiring agreements meant that, by the end of December 2017, the number of clients had declined only to 525. The distribution of clients at the end of 2017 by province and housing program is shown below.

DISTRIBUTION OF AGENCY CLIENTS



Westwood Place Housing Co-operative's Community Garden

PERFORMANCE STANDARDS

The Agency's agreement with CMHC sets out 30 service levels to be met in the course of delivering our six services. The standard for performance ranges from 75 per cent, in one case, to 100 per cent. All service levels were met or surpassed in 2017. Standard levels for the rent-supplement program were monitored manually. Beginning in 2018, they will be tracked through the Agency's information system.

2017 PERFORMANCE AGAINST AGREEMENT SERVICE LEVELS

Category	Standards	Met or Surpassed	Average Score
Information Services	3	3	100%
Monitoring and Seeking Operating Agreement Compliance	9	9	97%
Assessing and Taking Action to Mitigate Risk	7	7	100%
Default Prevention Services	2	2	100%
Default Management Services	5	5	98%
Rent-Supplement Program Management	4	4	100%

CLIENT SERVICE STANDARDS

The Agency is committed to delivering excellent client service in accordance with measurable, published standards that are higher than the performance standards we must meet under our agreement with CMHC. Our [Client Service and Satisfaction Standards Policy](#), which sets out these internally established requirements, is available for viewing on our public website.

Over the course of 2017, we met our service standards 99 per cent of the time. Our 2017 client-service [report card](#), available on our website, grades our performance against these standards.



“During this reporting period we encountered some delays in submitting required information. Our relationship manager was patient and very helpful in providing the information and assistance needed for us to meet our obligations.”

— a Client

2017 PERFORMANCE AGAINST CLIENT SERVICE STANDARDS

Category	Standards	Aggregate
Concerns and Complaints	2	100%
Information Requests	1	100%
Reporting Standards	5	99%
Granting Approvals	7	95%
Transparency and Provision of information	6	99%
Annual Health Check	2	No activity
Services to Organizations Serving Agency Clients	1	71%
Total	31	98.8%

Surveys of our clients give the Agency invaluable feedback on where our service may have fallen short. In 2017, clients and their auditors—32 per cent of those asked (2016: 44%)—completed feedback questionnaires soon after

receiving an Agency service. More than 97 per cent of the 263 respondents gave our service delivery a positive rating (2016: 97%). Our Client Service Champion looked into every negative response. Wherever possible, she then took action to address the client’s dissatisfaction and identify ways for the Agency to improve.

Interviews conducted in each quarter with Agency clients are another source of ideas for better service. In 2017, we interviewed 12 housing co-operatives in different regions. We also conducted exit interviews with 19 co-operatives following the expiry of their operating agreements.

In addition to sending out questionnaires and conducting interviews, the Agency surveys all clients every three years to find out how content they are with the quality of our service. The research firm hired in 2015 to carry out our last survey secured a response rate of 52 per cent. As the

following table indicates, the results show sustained improvement over baseline satisfaction levels from 2005, when CMHC managed the federal co-operative programs. Another full survey of Agency clients by a third party will take place in the fall of 2018.



“As a new co-op sector administrator, my relationship manager indulged all of my questions, guided me when I needed support and shared knowledge that was outside his role to assist me.”

— a Client

OVERALL CLIENT SATISFACTION IN 2015 AND 2005

2015		2005	
Question	Satisfied	Question	Satisfied
Overall, how satisfied were you with the timeliness of the Agency's service?	84%	Overall, how satisfied were you with the timeliness of CMHC's service?	55%
Overall, how satisfied were you with your access to the Agency as the administrator of your co-op's funding program?	87%	Overall, how satisfied were you with your access to CMHC as the administrator of your co-op's funding program?	56%
How satisfied were you with the overall quality of the service delivered by the Agency?	82%	How satisfied were you with the overall quality of the service delivered by CMHC?	48%
Agency staff went the extra mile to make sure we got what we needed.	71%	CMHC staff went the extra mile to make sure we got what we needed.	57%

Over the year, the Agency's frontline staff worked closely with our Client Service Champion to explore ways of streamlining our work. They also identified tools—both new and modified—that would help them better serve their clients. The purpose of this venture was to clear away roadblocks that were preventing relationship managers from spending more of their time in productive contact with clients. Implementation of the changes is now underway.



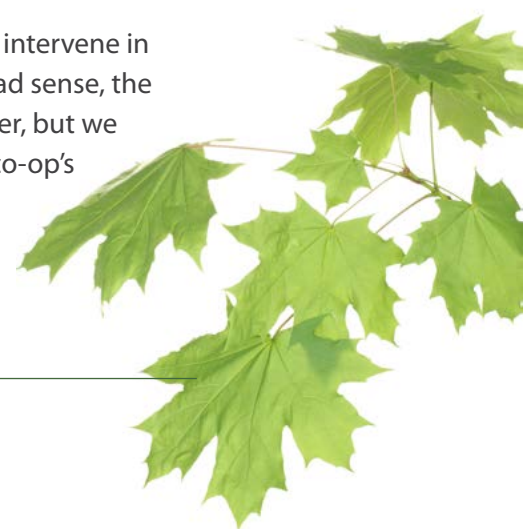
“The Agency staff response time to queries is excellent.”

— an Auditor

The Client Service Champion has also been developing a new approach to client service that focuses on the client's journey as a whole. This fresh way of looking at the client experience explains why a co-operative may have good feelings in general about the service they receive from the Agency, while being less than satisfied with certain aspects of it, or vice versa. In short, when it

comes to client service, the whole is not necessarily the sum of the parts. We will have more to say on this topic next year.

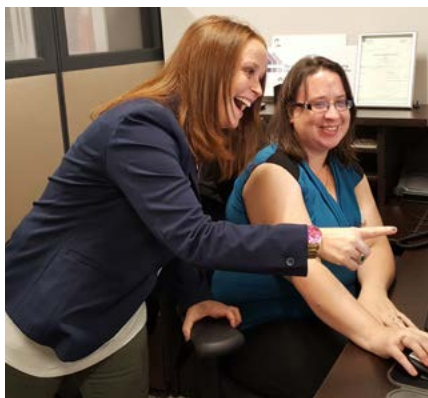
As in every other year, some co-op members in 2017 asked us to intervene in community matters beyond our mandate, as if we were, in a broad sense, the co-op police. Where we could, we played the role of honest broker, but we often had to tell discontented members that appealing to their co-op's board or turning to the courts were their only alternatives.



“Bless the Realm... Bless the People”: Observations from the Front Lines

In 2017, as in every year, the Agency’s first focus was on improving the performance of our client housing co-operatives. Much, although not all, of this work falls to our relationship managers, who often have to persuade a varied group of client boards to make difficult choices and sell them to, at times, a reluctant membership.

When the news of plans to offer a second round of operating-agreement extensions became public late in 2017, Agency clients greeted it with enthusiasm. Their only concern was when they would be able to complete the paperwork and whether the agreement would include onerous provisions



[L to R] Natalie Hartley, former Agency Director, Human Resources and Administration, and Vicki Lackman, Senior Administrative Assistant

they could not accept. Our relationship managers’ main task has been to reassure clients that CMHC will neither overlook them nor impose heavy new requirements and to assure them that the extension will enable them to retain the number of assisted households they have now.

Work continues in areas where the Agency has long been active. One such is our mission to change the culture that permits members who are behind with their housing charges to serve on the board of their co-operative. A relationship manager reports that she has seen this cultural shift accepted by most of her clients without their adopting a supporting by-law.

Her argument now is that putting in place such a by-law will codify current expectations without any appearance of being directed against particular individuals. “Closing the barn door while the horse is inside” is one description of her approach.



“Thank you so much for your help and guidance over the years. It meant a lot to me. Wishing you the best of everything in the future.”

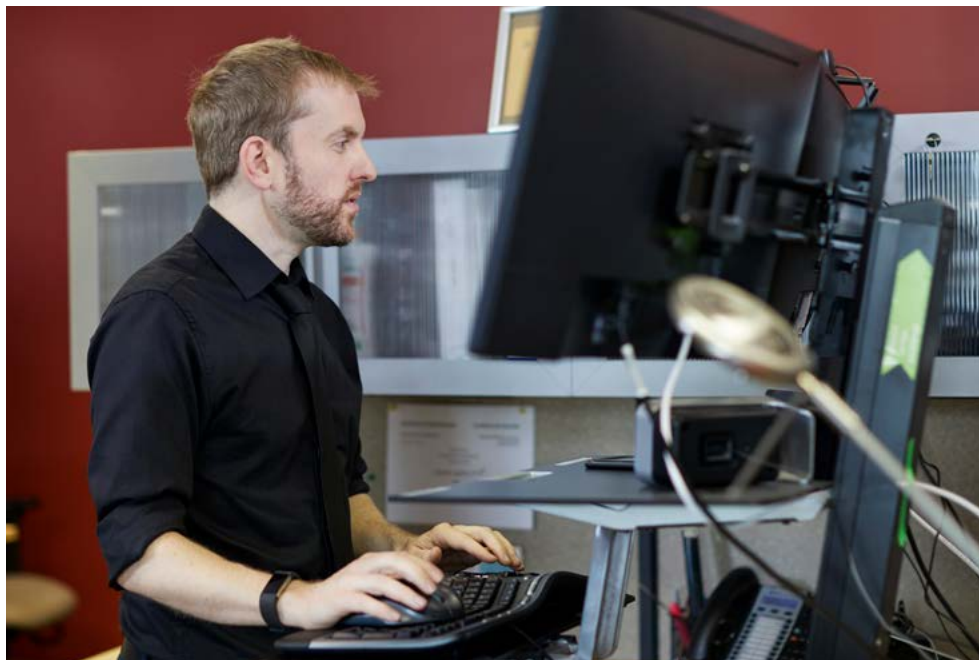
— a Retiring Co-op President

Relationship managers confirm that seeing this prohibition in the model by-laws of the Co-operative Housing Federation of Canada and model rules of the Co-operative Housing Federation of British Columbia has done much to establish it as a norm. They also note that the Agency's statistical evidence of the correlation between director arrears and member arrears is compelling. At the end of 2017, across the country, 47 per cent of Agency clients had adopted a formal rule or by-law against director arrears, with Ontario leading the way at 57 per cent.

A climatesmart organization itself, the Agency greatly appreciates the current government's interest in environmental sustainability. We're trying to do our own small part to help. By the end of 2017, 16 clients had adopted a form of the model sustainability policy the Agency developed with CHF Canada. The policy commits a co-operative to undertake measures that will reduce its environmental footprint and provide long-term financial benefits. Clients are sent our brochure, [*Top Five Energy-Saving Measures*](#), when they commission a building condition assessment through the Agency. In addition, the Agency's new guide on construction-project management includes attention to conservation in any plan for major capital work.



climatesmart



Colin MacDougall, Agency Manager, Finance and Information Technology



Catriona McCallum, Agency Relationship Manager

Our clients were excited by the grants available through CHF Canada’s Greener Co-operative Housing Microgrants program, funded through carbon offsets from the Agency and other housing organizations. These annual grants for sustainability projects range from \$500 to \$4,000 and are easy to apply for. Demand was very strong and the limited funds available were depleted three weeks after applications were invited.

A relationship manager commented on the benefit of actually sitting down with a board to discuss sustainability. One person at the table usually shares the Agency’s interest and concern; that person can be relied on to sell the policy, and the practices it sets out, to the rest of the board. Another relationship manager observed that boards composed of younger people are more open to environmental concerns, which offers hope for accelerated change in future.

Relationship managers have again succeeded in convincing their clients to increase their annual contributions to capital replacement reserves. Across the country, the median per-unit increase over the previous year was an impressive 12.2 per cent, a percentage well ahead of the 2017 inflation rate of 1.6 per cent.

Growth in Median Per-Unit Contributions to Capital-Replacement Reserves					
	Portfolio	West	East	Clients with a Workout	Inflation Rate
Increase over Previous Year	12.2%	13.1%	12.1%	29.5%	1.6%
Growth in Aggregate Contributions to Capital-Replacement Reserves					
	Portfolio	West	East	Clients with a Workout	Inflation Rate
Increase over Previous Year	9.3%	10.3%	8.4%	9.9%	1.6%

One relationship manager explained that she got good results by speaking to her clients at budget time about what their capital requirements would be when their operating agreement came to an end. She encouraged them to put away money every month and to commit any surplus to their capital reserve, even where doing so is not a program requirement. Another saw several clients facing the alternative of either contributing more or deferring necessary capital projects. Her challenge is to convince these co-operatives that, with higher housing charges, they will not need to put off work.

Some years ago, the Agency began to draw up financial renewal plans for co-operatives with financial workouts or large accumulated operating losses. These plans set out the housing-charge increase that will be required, year by year, to take the co-operative to the conclusion of its operating agreement in sound financial condition. More than 99 of these plans were updated in 2017 and the analysis underlying them performed for two clients that came to the Agency late in the year. Showing clients a way out of their financial difficulties, the plans are welcomed, according to relationship managers, who say that co-op boards find them easy to understand. Annual follow-up is important to ensure that the co-operative remains conscious of what it needs to keep doing to achieve financial health.

In a sign that the majority of Agency clients with financial workouts are beginning to turn the corner, the average per-unit workout debt fell \$977 across the Agency portfolio in 2017. Key to their recovery is raising housing charges just a little faster than expenses go up. This takes some persuading when a property is in less than mint condition. A relationship manager reports bargaining with a client to increase its housing charges a little more, saying that she would work on its behalf to see most of the extra funds spent on improving the upkeep of the property.

Although the Agency's relationship managers must often cultivate patience at our clients' slow pace of change, they agree that we are winning the long game.



*Michel St-Denis, Agency Manager,
Technical Services*



“Our relationship manager found an error that the auditor had made on the report that we hadn’t noticed. We appreciate that she brought it to our attention.”

— a Client



“The Dripping Mill-Wheel is Again Turning”: Concerns and Complaints

CONCERN: The person contacting the Agency is worried or unhappy about the Agency’s service, CMHC, a program matter or any other matter that falls within Agency’s mandate. The person accepts a referral or the information provided by the Agency. The person may be in touch several times on the same issue.

COMPLAINT: A complaint is a concern that either

- has escalated above the regional operations level (i.e., relationship manager and Manager, Operations) or
- is specifically identified as a complaint by the person with the concern in their first communication about the matter.

In November 2017, in the course of reconsidering our client-service program, the Agency adopted the new definitions above for concerns and complaints. However, throughout ten months of the year we had already collected statistics that reflected our former use of the terms. As in the past, for 2017 concerns included feedback from co-op members about matters outside the Agency’s mandate.

Over the course of the year, the Agency dealt with 37 concerns (2016: 45) and six complaints (2016: 5), broadly defined. Most were from co-op residents (2017: 89%; 2016: 86%), while nine per cent came from co-op directors and staff. A few were sent by applicants for co-op housing membership.

Most concerns related to the governance or management of an individual housing co-operative (2017: 88%; 2016: 88%). Although this is an Agency responsibility only when the client's financial performance or its compliance with a CMHC agreement may be compromised, we often make an initial effort to resolve the difficulty. Sometimes clearing up a misunderstanding or explaining a program requirement brings calm and acceptance. In other cases, the Agency has to advise the complainant to look elsewhere for redress.

A small percentage of concerns had to do with the Agency itself and its processes (2017: 5%; 2016: 4%). Three complaints were received about CMHC or a client's CMHC operating agreement (2017: 7%; 2016: 0%).

In 2017, the Agency was able to resolve 63 per cent of concerns and complaints (2016: 62%), including many unrelated to us or our core obligations to CMHC and our client co-operatives. Of those remaining, we referred 19 per cent to the client's board or manager (2016: 25%) and nine per cent to the Co-operative Housing Federation of Canada or a regional federation (2016: 8%). Three complainants did not follow up with us after our first response. One concern was referred to CMHC (2016: 0%).



Twin Oaks Housing Co-operative



“We wanted to ... thank you for your dedication, readiness to help and your prompt response to requests. We are especially grateful for all your assistance and support, with the end of our operating agreement coming in the next year. It has been a joy to work with you... We appreciate that you've taken an interest in our co-op, and it means more to us than you'll ever know.”

— a Client

2017 Financial Highlights

	31 December 2017	31 December 2016
ASSETS		
Cash	\$ 2,408,751	\$ 2,265,840
Capital and Intangible Assets	772,355	790,449
Other	151,106	364,084
	<u>\$ 3,332,212</u>	<u>\$ 3,420,373</u>
LIABILITIES		
	\$ 2,818,158	\$ 2,783,071
FUND BALANCES		
Operating Reserve	129,416	76,730
Capital Fund	384,638	560,572
	<u>\$ 3,332,212</u>	<u>\$ 3,420,373</u>
CHANGE IN OPERATING RESERVE		
	2017	2016
Revenue	\$ 7,125,422	\$ 7,060,257
Expenses	(6,764,736)	(6,626,416)
Transfer to Capital Fund	(308,000)	(528,194)
	<u>\$ 52,686</u>	<u>\$ (94,353)</u>

The full financial statements, audited by Marcil Lavallée, have been provided to the Co-operative Housing Federation of Canada and Canada Mortgage and Housing Corporation.



“The technical service staff have been absolutely amazing. We would highly recommend the Building Condition Assessment commissioned service.”

— a Client

Staff List as of 31 December 2017

Alexandra Wilson, Chief Executive Officer

Gerry McEvoy, Special Advisor

CORPORATE SERVICES

Colin MacDougall, Manager, Finance and Information Technology

Stan Piechocinski, Manager, Information Systems

Gail McKenzie, Software Quality Assurance Officer

Agata Nobrega, Co-ordinator, Information Systems and Finance

Sergei Pershukevich, Database Administrator

Cavelle Lane, Director, Human Resources and Administration

Maggie Keith, Communications Officer and Corporate
Maggie Keith, Communications Officer and
Corporate Secretary

Pamela Langlois, Senior Administrative Assistant

Sirikit Moreau, Co-ordinator, Human Resources and Client Service

Sylvie Moreau, Client Service Champion

Kara Shipman, Senior Administrative Assistant

Laura Vaillancourt, Senior Administrative Assistant (on leave)

LENDING AND DEFAULT PREVENTION SERVICES

Jennifer Hobbs, Director, Lending and Default Prevention Services

Bridget Bayliss, Analyst

Donna Burnett-Beckford, Default Management Officer

Greg O'Neill, Senior Analyst

Payam Ressalat, Analyst

Sandeep Thethy, Analyst

Nick Van Dyk, Senior Analyst

Grace Zhao, Analyst (on leave)

OPERATIONS

Olga Tasci, Director, Operations

Jill Kelly, AIR Officer

Ken Lawson, AIR Help Desk Officer (on leave)

Larry Lenske, Financial Officer

Natascha Morrison, Information Officer

Trina Murphy, Rent Supplement Co-ordinator

Eileen Wilke, Financial Officer

Donna Charbonneau, Manager, Operations (Ontario/PEI)

Marg Callaghan, Relationship Manager

Mel Cameron, Relationship Manager

Jacqueline Cooper, Relationship Manager

Jane Davidson-Neville, Relationship Manager

Heather Kennedy, Relationship Manager

Catriona McCallum, Relationship Manager

David Nagy, Relationship Manager

Jason Sooch, Relationship Manager (on leave)

Katrina Waters, Senior Administrative Assistant

Tiffany Woodfield, Relationship Manager

G. Scott Wylie, Relationship Manager

Joanne Mick, Manager, Operations (B.C./Prairies)

Awo Ali, Senior Administrative Assistant,

Jennifer Brumwell, Relationship Manager

Cole Dudley, Relationship Manager

Traci Dubeau, Relationship Manager

Meghan Friesen, Relationship Manager

Lisa Gardner, Relationship Manager

Hia Inthavixay, Relationship Manager

Vicki Lackman, Senior Administrative Assistant

Shawn Preus, Relationship Manager

Francesca Sorace, Relationship Manager

Heather Wesenberg, Relationship Manager

Michel St-Denis, Manager, Technical Services

Joanne Balmaceda, Co-ordinator, Technical Services



[L to R] Joanne Mick, Manager, Operations (B.C./Prairies), and Donna Charbonneau, Manager, Operations (Ontario / PEI), at the Agency

www.agency.coop