

Nanaimo's

# Vital Signs<sup>®</sup>

Nanaimo's Annual Check-up



NANAIMO  
FOUNDATION

2014

# How to Read This Report



## Table of Contents

- 1 How to Read This Report
- 2 About Vital Signs®  
Message from the Chairs
- 3 Nanaimo Community Profile  
Issue Areas:
- 5 Arts & Culture
- 6 Economy
- 7 Environment
- 8 Gap Between Rich and Poor
- 9 Getting Around
- 10 Getting Started
- 11 Health
- 12 Housing
- 13 Learning
- 14 Safety & Security
- 15 Acknowledgements

## How to Read This Report

### 1 ISSUE AREAS

This report covers ten Issue Areas that should be considered when assessing the overall health and vitality of a community.

### 2 RESEARCH FINDINGS

The statistics were collected with the assistance of Community Foundations of Canada and the Centre for the Study of Living Standards. Reliable sources such as Statistics Canada were used with an emphasis on the most current and geographically specific data possible. Existing data from a variety of local, provincial and national sources were also used.

### 3 YOUR GRADE

During the months of July and August, citizens in the region were invited to complete a survey on the health of their community according to the 10 issue areas. The idea was to capture people's views on issues within the region and then to include these with available data to compare perceptions. Survey grades are not statistically valid, however represent the opinions of a large group of residents. Over 900 people participated in the survey by grading the issue areas using the following scale.

- |                                   |                                      |
|-----------------------------------|--------------------------------------|
| <b>A</b> "I think it's excellent" | <b>D</b> "It is a concern"           |
| <b>B</b> "I think it's good"      | <b>F</b> "In dire need of attention" |
| <b>C</b> "It's Okay"              |                                      |

### 4 YOUR FEEDBACK

Hundreds of comments were received from citizens in the region. This section provides a sample of those comments.

### 5 WHAT YOU CAN DO

In this section, we've included some ideas we can all do to help improve our quality of life. Let's all help make Nanaimo a better place to live, work and play!

## How to Use This Report

### Read, Remember & Reflect

Take the time to read the report and reflect on the data and what it means to our community. Share the report and stats with your friends, colleagues, employees, employers, board members, students, neighbors and elected officials. Use the report as a starting point for conversations and positive action.

### Act & Support

If you're moved by what you read, think of ways that you can participate. There are numerous organizations in our community working to improve it that could benefit from your participation and/or financial support.

### Contact Us!

We know the issues and organizations in our community. If you are looking for ways to make a difference, we can help.

## About Vital Signs®

Nanaimo's Vital Signs is a community check-up conducted by community foundations across Canada that measures the vitality of our communities, identifies significant trends, and supports action on issues that are critical to our quality of life. Special thanks to the Toronto Foundation for developing and sharing the Vital Signs concept and Community Foundations of Canada for supporting a coordinated national Vital Signs initiative. For more information visit: [www.vitalsignscanada.ca](http://www.vitalsignscanada.ca).

By compiling this information and tracking it over time, we aim to deepen our community knowledge and provide a valuable tool for our foundation, residents, local governments, and other community groups, enabling us to develop innovative ideas that build a stronger Nanaimo.

## Chairs' Message

Welcome to the first annual Nanaimo's Vital Signs report! We're thrilled to be working with our partners – the United Way Central & Northern Vancouver Island and City of Nanaimo – to bring this important tool to our community.

Vital Signs provides valuable information, and it helps the Foundation measure its vision for a healthy, vibrant, livable and sustainable Greater Nanaimo. We encourage you to use the report and share it amongst your friends and family to spark discussions and spread awareness.

As a result of producing our first-ever Nanaimo's Vital Signs, our survey heard from over 900 people on what's working well and what needs some attention in our community. Thank you to everyone for taking the time to complete the survey and for your contribution to the report!

The Nanaimo Foundation would like to specifically recognize our partners in the project: the United Way Central and Northern Vancouver Island, the City of Nanaimo and Island Savings Credit Union. Vital Signs is impactful work made possible by the generous financial support and collaborative effort of our partners. We're proud to have brought this initiative to our community, and look forward to the positive changes it will help make going forward.

## Nanaimo Community Foundation

The Nanaimo Community Foundation is a registered Canadian charity operating since 1982. We are passionate about community and everything we do is intended to help build more vibrancy, health, and resiliency in our community. By connecting visionary donors with causes that truly matter, we're able to invest in people and projects by assisting local charitable organizations that make our communities stronger - now and for the long-term. For more information about the Foundation or Vital Signs, please visit [www.nanaimofoundation.com](http://www.nanaimofoundation.com)

## OUR VALUED PARTNERS...



United Way  
Central & Northern  
Vancouver Island



IslandSavings

identify  
**trends**

measure the  
**vitality** of our city

support  
**action**



**Ted Carson**  
Chair of the Board



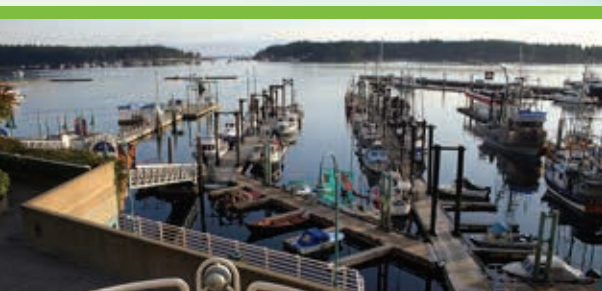
**Tim Mawdsley**  
Chair of Vital Signs



**NANAIMO  
FOUNDATION**



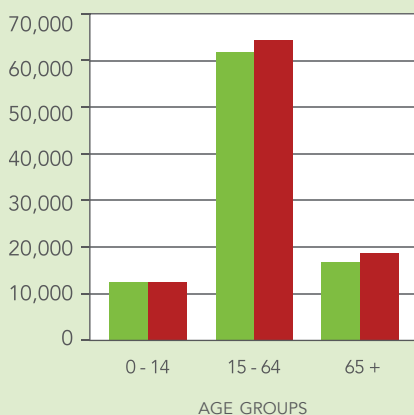
# Nanaimo Community Profile



## Nanaimo – Age Distribution

The total population is expected to grow by 30% over the next 20 years. The over 75 population is expected to nearly double, while the under 20 population is expected to grow by 30%.

■ 2006 Census ■ 2011 Census



Nanaimo is located on the east side of Vancouver Island 23 km west from Vancouver separated by the Salish Sea and 113 km north of Victoria, the capital of British Columbia. The City of Nanaimo covers 88.19 square kilometres and is located within the 'Nanaimo Regional District' that stretches north to Bowser, south to Cedar and west to Errington; a total area of 2041.32 square kilometres.

Nanaimo was first inhabited thousands of years ago by the Snuneymuxw First Nations People who named the area "Sne-ney-mous" which means "meeting place". Nanaimo was dubbed the "Hub City" early in its history by the Vancouver Island Development League because of its central location on Vancouver Island.

Nanaimo has a moderate climate, with over 1,800 hours of bright sunshine each year. During the summer, the average daily high is 21 C (70 F), and during the winter months daily temperatures normally remain above the freezing level.

## Demographics:

- In 2011, the total population of Nanaimo was 98,025, an increase of 3.6% since 2006.
- The median age was 45.2 years old compared with 41.9 years provincially.
- Of the total population, 47,635 were male and 50,390 were female.
- 6.6% of the population identified as Aboriginal compared with 5.4% provincially.
- 67.3% of census families were married couples, while 15.6% were common-law-couples and 17.0% were lone-parent families.

The 2014 Vital Signs survey received more than 900 responses.  
Of those who completed the survey:

- 68% were female
- 25% were under the age of 34
- 44% were between 45 and 64
- 37% have lived in Nanaimo over 20 years
- 11% have lived here for less than three years

## Survey Responses

top  
**10**

### the **Best of Nanaimo** IN RANKED ORDER

- |                        |                        |
|------------------------|------------------------|
| 1. Natural Environment | 6. Air Quality         |
| 2. Parks               | 7. Locally Grown Food  |
| 3. Climate             | 8. Recreation & Sports |
| 4. Friends & Family    | 9. Arts & Culture      |
| 5. Sense of Community  | 10. Walkability        |



top  
**10**

### Nanaimo's **Most Important Issues** IN RANKED ORDER

- |                                     |                    |
|-------------------------------------|--------------------|
| 1. Employment Opportunities         | 6. Poverty         |
| 2. Community Planning & Development | 7. Education       |
| 3. Affordable Housing               | 8. Cost of Living  |
| 4. The Economy                      | 9. Health Care     |
| 5. Transportation                   | 10. Mental Illness |





# Arts & Culture

## Your Grade:

# B-

## What You Can Do:

Take a child to a museum, concert, play or exhibition.

Volunteer for a local arts & culture event or organization.

Visit your local library and borrow something!

Encourage your child to sign up for a creative art class.

Participation in arts, cultural and heritage activities, projects and events create engaging and authentic connections. The creative well-being of individuals and organizations are a vital sign of thriving communities and something to be enthusiastically pursued.

### Library Use:

In 2013, the total number of items circulated at the Harbourfront & Wellington branches of the Vancouver Island Regional Library was almost 1.07 million. This is a slight decrease from 1.09 million items in 2012.

### Port Theatre:

In 2013, the Port Theatre hosted 249 events and 102,168 patrons. This is up from 2012 where it was the host venue for 211 events and 88,194 patrons.

### Number of Artists:

In 2011 there were 325 people employed as artists in Nanaimo, up from 315 in 2006.

### Employment in Arts, Culture, Recreation & Sport:

In Nanaimo, occupations related to Arts, Culture, Recreation and Sport employed 1,275 people in 2011, down from 1,375 people in 2006.

“

Your  
Feedback

”

*“I think this is an area in our community that has always displayed a lot of strength and steady growth/development.”*

*“Some venues are starting to price events/shows out of reach for most people.”*







# Economy

## Your Grade:

# C-

## What You Can Do:

Shop Local! Support your local businesses & farmers markets.

Join a community business network.

Write positive online reviews for your favorite local businesses and spread good word of mouth.

A healthy economy is the engine of prosperity. Quality of life, in all its aspects, is greater for all residents when the economy is strong. Businesses and residents have greater resiliency when the economy is robust and vibrant. Every community desires to be a location where people want to live, engage in meaningful work, and pursue their passions.

### Total Employment:

Nanaimo had 49,300 jobs in 2012, up from 46,300 in 2011.

### Housing Starts:

There were a total of 415 new homes under construction in Nanaimo in 2013. This is down from 659 in 2012 and 720 in 2011.

### Business Licenses:

A total of 5,912 business licenses were issued in the City of Nanaimo in 2012, down from 6,185 licenses in 2011.

### Family Income:

In 2010, the median income of families in Nanaimo was \$61,321. This was lower than the national median income of \$67,044 and the provincial median of \$67,915.

### Income Sources:

In 2010, 84.3% of income earned by Nanaimo residents came from 'market sources' such as employment, investments, pensions etc. and 15.7% came from government transfers such as CPP, Old Age Security, EI, Child Benefits etc. This compares with 88.3% and 11.7% provincially.

# “

Your  
Feedback

# ”

*"Our economy is not attracting/developing 'family living' jobs... the lack of well-paying jobs beyond the public service sector are conspicuously absent."*

*"People are leaving in droves for higher paying jobs in other provinces."*

*"We are a great place to do business."*





# Environment

## Your Grade:

# B-

## What You Can Do:

Car pool, walk, bike,  
take transit.

Rethink, reuse, compost,  
recycle.

Make use of the provincial  
parks and incredible  
hiking trails.

Grow your own, join a  
community garden, share  
the harvest!

Help keep the environment  
clean, pick up litter  
whenever you see it.

# “

Your  
Feedback

# ”

We depend on, and are stewards of the natural environment. It provides the essentials of life, inspires us, and is critical to our health and vitality. It is important to take the necessary steps to protect, preserve and appreciate our urban, rural and natural surroundings.

### Residential Water Use:

In 2012, residential water consumption in Nanaimo was 255 litres per person per day. This is up from 250 litres per person/day in 2011 and compares with 353 litres per person/day provincially.

### Greenhouse Gas Emissions:

In 2010, the total per capita emissions of carbon dioxide equivalent CO<sub>2</sub>e in the Nanaimo region was 5.7 tonnes per person. This compares to 13.5 tonnes/person provincially and 14.7 tonnes/person nationally.

### Residential Curbside Organic Collection:

In 2013, 6212.8 tonnes of organic waste was collected from homes in the Nanaimo Region, up from 6091.6 tonnes in 2012.

### Parks & Trails:

Nanaimo has more than 2,082 hectares of regional parks and trails today, compared to only 143.7 in 2000.

*"I like the direction Nanaimo is taking, including increasing parks and protecting wild areas, and refusing the Duke Point incinerator proposal."*

*"I think our biggest priority should be protecting the health of our water (oceans, lakes, rivers and streams) and air. Protect our parks. Protect our wildlife. Protect our beautiful environment. Preserve agricultural and forest lands."*

*"We have to become less car dependent."*







# Gap Between Rich & Poor

## Your Grade:

# C-

## What You Can Do:

Donate to local anti-poverty organizations.

Volunteer your time and foodstuffs at the food bank.

Donate your still good used clothes and household items to local charities.

Go direct! Share food with low-income seniors and families.

When there is a large gap between the rich and poor in our community, we are all affected. When all citizens, especially the most vulnerable, have adequate resources to ensure that their basic needs are met, then individuals, families, and communities are more healthy and resilient.

### Overall Poverty Rate:

In 2012, 17.3% of Nanaimo residents had incomes below the after-tax poverty rate compared to 17% of Canadians and 18.6% of BC residents.

### Percentage Not Earning a Living Wage:

Of all Nanaimo residents employed in 2010, 38.2% were not earning a living wage -- an annual income of more than \$20,000. This compares to 36% nationally and 37.9% provincially.

### Unemployment Rate:

In 2013, 5.5% of Nanaimo's working population was unemployed. This is slightly higher than 2012's rate of 5% and much lower than 2011's rate of 12%.

### Rising Food Costs:

The cost of food for a family of four on Vancouver Island per month was \$873 in 2011, compared to \$858 in 2009 and \$695 in 2007.

### Food Bank Clients:

6,908 people used the Food Bank in Nanaimo at least once from July 2013-2014, including 2,259 children under the age of 18. This is up slightly from the year previous, with 6,718 people using the food bank, 2,244 of whom were children.

“  
Your  
Feedback

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*“We have to do more to help the under-employed! Too many children are living in poverty, too many under 25's are working in dead-end jobs.”*

*“I've lived in Nanaimo 6 years, and it has been the only time in my life that I'd had to use EI and a food bank to feed my family.”*

*“There doesn't seem to be affordable rents in Nanaimo. A single person on minimum wage would have to share with a couple of other people in order to afford rent.”*





# Getting Around

## Your Grade:

# C+

## What You Can Do:

Pick up a bus schedule and passes, use transit instead of hopping in the car.

Walk to pick up your mail or groceries.

Carpool or bike to work or school.

Donate a bus pass to someone in need.

“  
Your  
Feedback  
”

A wide variety of accessible and affordable transportation options is necessary to properly support the diversity, health, economy and environmental sustainability of our community.

### Usual Mode of Transportation:

In 2013/14, 74% of Nanaimo residents surveyed said that driving is their usual mode of transportation, down from 82% in 2011/12.

### Transit Ridership:

In the Nanaimo Region, the number of transit rides increased from 2.59 million in 2012/13 to 2.73 million in 2013/14.

### Average Commute Time:

In 2011, the average commute time between home and work in Nanaimo was 15.2 minutes. This is below the national average of 20.5 minutes and 20.4 minutes for BC residents.

### Vehicles Per Capita:

In 2011, Nanaimo had .55 passenger vehicles per person, slightly higher than the provincial average of .46 vehicles per person.

*“I bike to work every day and there is a real concern with safety. Most drivers are not conscientious and do not share the road.”*

*“Transit in Nanaimo is not an option for many. Living in Vancouver for 20 years I could get almost anywhere at any time on transit; it was flexible, affordable, convenient, accessible, available and safe!”*

*“We should focus more on efficient, imaginative public transit and less on widening roads.”*





# Getting Started

## Your Grade:

# C+

## What You Can Do:

Welcome newcomers to your neighborhood.

Support diversity in our community.

Attend a cultural festival, church service or event.

Hire a youth or newcomer.

“  
Your  
Feedback

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A healthy, welcoming community actively addresses equality, access, and inclusion in order to promote opportunities for its residents. The availability of community services and meaningful work is critical for anyone entering a new phase of life.

### Youth Unemployment:

In 2011, 16.3% of Nanaimo's youth aged 15 - 24 were unemployed. This is comparable to the 16.6% national youth unemployment rate and 16.0% provincial rate, but higher than Nanaimo's rate of 13.7% in 2006.

### Proportion of Immigrants:

In 2011, the foreign-born population in Nanaimo consisted of 13,460 people, representing 14.1% of the total population. This compares to a provincial proportion of 27.6% of the population and a national proportion of 20.6%.

### Unemployment Rates of Recent Immigrants:

In 2011, the unemployment rate for people who had entered Canada within the last five years was 10.4% in Nanaimo, compared to 9.3% for non-immigrants.

### Growth in Ethnic Diversity:

Nanaimo's population has been growing in ethnic diversity over the past decade. The share of the population claiming non-European ancestry has grown from 6.7% in 2001 to 9.4% in 2011.

*"We need more quality child care that is supplemented by government to get people working. As a single mum to four children, my child care costs are half my monthly income and I receive zero subsidy."*

*"Our youth are leaving in droves because they can't find meaningful employment here."*

*"I just moved here from another province and found it very easy to get started."*







# Health

## Your Grade:

# C+

## What You Can Do:

Drink more water and eat more fruit and veggies!

Never quit quitting smoking & support friends that are quitting.

Join an outdoor club, recreational team, yoga studio or gym. Have fun being active!

Support healthy community projects that make Nanaimo a healthier place to live, work and play!

Personal health and well-being are largely a reflection of the lifestyle choices we make and these, in turn, are strongly influenced by our social and economic status. Collective action that empowers and motivates all individuals to make the healthy choices the easy choices, will improve the health of our communities and help our region flourish.

### Top 5 Chronic Diseases:

In 2012, Nanaimo residents experienced the following chronic conditions: hypertension 24.9%, depression/anxiety 23.1%, asthma 12.1%, osteoarthritis 10.1%, and diabetes 8.3%. These rates are close to provincial rates: hypertension 24.2%, depression/anxiety 24.1%, asthma 10.2%, osteoarthritis 8.7% and diabetes 7.9%.

### Without a Regular Doctor:

In 2013, 5.4% of the population aged 12 and over in the Central Island region (includes Nanaimo) did not have a regular medical doctor, down from 8.1% in 2003.

### Youth Mental Health:

In 2013, 67.6% of surveyed youth aged 12-19 in Central Vancouver Island (includes Nanaimo) rated their mental health status as "excellent" or "very good." This compares to 75.4% nationally and 69.0% provincially.

### Fruit and Vegetable Consumption:

In 2013, 52.7% of Central Vancouver Island residents 12 and over reported that they didn't eat fruits and/or vegetables at least five times a day. This is down from 56.3% in 2012, and compares nationally with 59.0% and 59.3% provincially in 2013.

# “

Your  
Feedback

# ”

*"I think our opportunities for health are good. We have a clean, beautiful environment, the hospital and clinics, and almost enough doctors for everyone. However, poverty issues affect the ability to access some of these opportunities and anything done to alleviate poverty issues will increase health."*

*"There needs to be more emphasis on prevention via healthy eating & exercise to keep people out of hospital. Our hospital is overcrowded. Drug addiction is a major concern. Many people cannot afford healthy food. We've got a long way to go here."*





# Housing

## Your Grade:

# C+

## What You Can Do:

Help build a home for someone in need.

Give to an organization supporting people who are homeless or hard to house.

Provide safe and comfortable affordable housing to someone that needs it.

“  
Your  
Feedback

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Communities with a range of housing choices that include the needs of low and moderate income citizens are generally more liveable, more economically competitive and resilient. For housing to be affordable, the Canada Mortgage and Housing Corporation states “a household should not spend more than 30% of gross income on rental shelter costs.”

### House Prices:

The Nanaimo single family home benchmark price in July 2014 was \$335,200 compared with \$329,200 in July 2013 and \$343,000 in July 2011.

### Average Rent:

In April 2014, the average rent for a 2 bedroom apartment in Nanaimo was \$805, compared with \$791 in April 2013.

### Rental Vacancy Rate:

In Nanaimo in April 2014, the average vacancy rate of 2 bedroom apartments that were available immediately was 6%, compared with 8.7% in April 2013.

### Shelter / Income Ratio:

The proportion of households spending 30% or more of their income on rent was 52.3% in 2010 in Nanaimo, higher than the national average of 40.1%.

### # of Beds at Homeless Emergency Shelters:

In 2012, there were 2 homeless emergency shelters with a total of 43 beds in Nanaimo. This compares to 2 shelters & 80 beds in Kelowna and 4 shelters and 91 beds in Prince George.

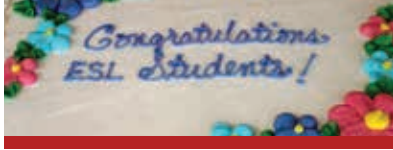
*“We need way more social housing/ supported living and affordable housing for all ages.”*

*“Need more pet friendly rentals. It is proven that seniors will be happier having a companion animal to look after and talk to.”*

*“Rents are very high. A single person with one child is looking at about \$900/month for a 2 bedroom suite usually with nothing included. If he or she is making a little over minimum wage that is a very large part of their income just going to rent.”*







# Learning

## Your Grade:

# B-

## What You Can Do:

Speak with your children about the importance of graduating.

Encourage someone you know to learn a trade or go back to school.

Offer to tutor a student or volunteer at a literacy program.

Make use of our public libraries and their programs.

Give to a scholarship fund.

# “

Your  
Feedback

# ”

As we prepare the next generation for their future in a knowledge-based economy, it is our shared responsibility to improve opportunities for all students and learners in our community. Successful communities offer residents abundant, affordable and flexible opportunities for learning at school, work or in the community

### Childhood Development Vulnerability Rate:

In 2013, 35% of children in the Nanaimo Ladysmith School District were considered 'vulnerable' in at least 1 of 5 developmental areas: Physical Health & Well-Being, Language & Cognitive Development, Social Competence, Emotional Maturity & Communication Skills, & General Knowledge. This compares to the provincial vulnerability rate of 32.5%. Vulnerability refers to the portion of the population which, without additional support and care, may experience future challenges in school and society.

### High School Completion Rates:

In 2013, 72.3% of all students and 56% of Aboriginal students in the Nanaimo Ladysmith School District completed their high school diploma within 6 years of entering grade 8. This is up from 71.6% and 50% in 2012 and compares with the provincial average of 83.6%.

### Reading & Writing Rates:

In 2011, a higher percentage of children in Nanaimo were below standard in writing 22.1% and reading 25.5% than provincially 16.1% & 20.2%.

### Vancouver Island University Students:

In 2012/13, VIU provided education to 8,366 full-time equivalent students and awarded 3,152 certificates, diplomas and degrees. This is up from 2011/12 when VIU provided education to 8,148 full-time equivalent students and awarded 3,554 certificates, diplomas and degrees.

*"I think the fact that we are a university city and have the availability of higher education is excellent."*

*"From libraries to parks and recreation programs to day cares, schools and VIU - lots of good things happening and the opportunities are there for the community to learn."*

*"Graduation rates are not good, especially for aboriginal students. We need better choices and programs that teach 21st century skills/ experiential learning opportunities."*







# Safety & Security

## Your Grade:

# B-

## What You Can Do:

Get to know your neighbors.

Leave valuables out of sight and lock your car.

Pull over before you answer that text or call.

Join a neighborhood watch program.

Talk to your kids about drugs and alcohol.

Feeling safe and secure in our communities is measured not only by numbers of crimes but also by the richness of our relationships and connectedness with our neighbours. We should feel safe walking to school, having children play outside and smiling at people we walk past.

### Crime Rate:

In 2011, the Nanaimo Region had an overall crime rate of 78 offences for every 1,000 people compared with a BC average of 79 per 1000.

### Sense of Community:

77.1% of people aged 12 and over reported a strong or somewhat strong sense of community belonging in the Central Island (includes Nanaimo) in 2013, up from 68.2% in 2012. This compares to 65.9% nationally and 70.4% provincially (2013).

### Serious Juvenile Crime Rate:

There were 5.2 serious crimes committed by Nanaimo youth for every 1,000 12 to 17 year olds in 2010, compared to 3.8 in BC. Serious crimes include break and enters, crimes with weapons, and assaults with serious injury.

### Motor Vehicle Theft:

There were 4.2 motor vehicle thefts per 1,000 people in Nanaimo in 2010, slightly less than the BC average of 4.4 per thefts per 1,000 people.

### Drug Offences:

There were 280.8 non-cannabis drug offences per 100,000 people in Nanaimo in 2010, higher than the BC average of 193.6 per 100,000 people.

# “

Your  
Feedback

# ”

*“My perception is that crime in this community is directly proportional to the poverty and addiction issues which seem to be growing as the city and its population does.”*

*“We have recently started a block watch in our area and it has been a great experience. I do not feel our community is ready for a natural disaster.”*

*“General understanding of domestic violence is low, both at the police level and to many in the ‘middle class’ arena.”*



## Acknowledgements

### Vital Signs Community Leadership Team:

- Tim Mawdsley, Nanaimo Foundation
- Signy Madden, Central & Northern Vancouver Island United Way
- John Horn, City of Nanaimo
- Tanis Dagert, Community Concepts Consulting
- Sharlene Smith, CommPlan Canada

### Our Sponsors:

- Island Savings
- Central & Northern Vancouver Island United Way
- City of Nanaimo

### Research Sources:

- BC Ministry of Education
- BC Ministry of Health
- BC Ministry of Justice, Police Services Division
- BC Statistics Agency
- BC Transit
- Canada Mortgage and Housing Corporation
- Canadian Centre for Justice Statistics
- Centre for the Study of Living Standards
- Conference Board of Canada
- City of Nanaimo
- Dieticians of Canada
- Employment & Social Development Canada
- Environment Canada
- Frontier Centre for Public Policy
- Island Health
- Loaves & Fishes Food Bank
- Nanaimo Economic Development Corporation
- Port Theatre Society
- Regional District of Nanaimo
- School District #68
- Statistics Canada
- Vancouver Island Real Estate Board
- Vancouver Island Regional Library
- Vancouver Island University

### Nanaimo Foundation Board of Directors:

- |                   |                      |
|-------------------|----------------------|
| • Ted Carson      | • George Hanson      |
| • Tom Harris      | • Joyce A. Smith     |
| • Daniel Martinez | • Jocelyn Matwe      |
| • Tim Mawdsley    | • Michael Wassermann |

### Special Thanks...

- Vancouver Island University
- Gio Creative (Design)
- Elite Image (Printing)



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# Building stronger Island communities. Together.

WHEN YOU'RE PART OF A COMMUNITY, YOU GIVE BACK.



IslandSavings

**GIFT**  
PROGRAM

Through our Growing Island Families Together (GIFT) Program, we support initiatives that empower families. Between 2010 and 2014, we doubled our community partners, created a new Vital Loans program for non-profits and contributed over \$2,400,000 to our communities in financial support, in-kind sponsorship and hands-on volunteerism.

Watch us in action: [iscu.com/GIFTstory](http://iscu.com/GIFTstory)

# IslandSavings