

# Candidate Information & Voting Instructions



2021 Board of Directors Election

 **DUCA**  
Do more. Be more. Achieve more.

## 2021 Board of Directors Election

DUCA's Board of Directors is made up of nine like-minded people who are committed to the credit union's success. They are elected by DUCA Members, which means that they are your voice in how DUCA is governed. Their role falls primarily to overall long-term strategy, ensuring that we're always doing what's right for our Members, employees and communities.

We are pleased to present eight candidates who have been nominated by the Membership to run for a position on DUCA's Board of Directors. Members can cast their vote online, by mail or at any DUCA branch.

DUCA has three board positions to fill this coming year.

### Assessing the Candidates

Driven by a responsibility to both its Members and various regulating bodies, DUCA continues to focus on enhancing its board and governance processes by recommending specific candidates to the Membership based on filling the Board's skill gaps in the areas of business/strategic decision making, marketing, audit, lending and finance. Candidates are also assessed on the basis of alignment to DUCA's values, demonstrated leadership and commitment to a team-based approach. The board therefore recommends **Steve Dobronyi, Tom Vandeloo, and Michelle Wassenaar**. You are encouraged to support these candidates in filling the board positions.

### Additional Voting Information

All ballots must be received by the Chair of Election no later than March 15, 2021. Only Members in good standing, aged 16 years or older before January 1, 2021 are eligible to vote. If in the event you send in both a paper ballot and an electronic vote, the vote received first will be the one counted. Counting of ballots is done by an approved, independent third party unrelated to the credit union.

## How to Vote

DUCA Financial Services Credit Union is owned by its Members. As a Member, you have an important role in choosing the Board of Directors. By casting your vote you are exercising your right as a Member. It's one of the benefits of Membership at DUCA.

### Voting Online

The online voting process allows a voter to go to any computer with Internet access to cast their vote. The entire process takes less than 5 minutes! You can access the elections link from [www.duca.com](http://www.duca.com). The login page will ask for your ballot number and the unique PIN you will have received before February 15, 2021. Once the correct information has been entered, you will be taken to the elections page where you can review biographies and vote for your preferred candidates. Before the final vote is cast, you will be shown a review page. From this page you can go back and edit your selection, or submit your final vote.

### Voting by Mail

If you choose to vote using the paper ballot, please read the instructions carefully before completing your ballot. It is important that you vote for exactly three candidates. If you vote for any more or less candidates, your ballot will be disqualified. You will receive your PIN and ballot before February 15, 2021. If you require a replacement ballot, they are available at any DUCA branch. All Members with a Membership Share will be allotted one ballot for voting purposes.

### Voting In-Branch

Ballots and ballot boxes are available at all DUCA branches. In order to complete a ballot in-branch you will need to have your ballot number and unique voting PIN. Completed ballots should be placed in the provided ballot box in a sealed envelope.

## Important Dates

### February 15, 2021

Voting opens online and in-branch

### March 15, 2021

All ballots must be received by the Chair of Election no later than 11:59 p.m.

Online voting closes at 11:59 p.m.

### April, 2021

Successful candidates are announced at DUCA's Annual General Meeting.



# 2021 Board of Directors Candidates

## Asif Aftab

Asif Aftab, is a seasoned IT Professional with over 15 years of experience in leadership roles with few of the world's largest technology companies.

Asif has a deep understanding of technology and has hands on experience working with various innovation team in the financial sector to support emerging technology initiatives; including Open Banking Platform, Fintech, Blockchain applications and Artificial Intelligence to increase automation.

Asif received his Bachelors and Masters degree in International Marketing from USA and received several training and certification on emerging technologies.

Asif's strong IT background would be instrumental in accelerating DUCA's transformational strategies. Asif understands the

## Tom Bijvoet

Since immigrating from the Netherlands in 1999, Tom has been actively involved in the Credit Union System. Two months after landing in Vancouver, Tom joined First West Credit Union. As Vice President, IT and Operations his portfolio included Information Technology, Back Office functions and Branch Operations.

In 2013 Tom came to Ontario with his family. As Chief Administration Officer and Chief Information Officer at FirstOntario Credit Union, he was responsible for Information Technology, Back Office, Credit, Change Management, and Branch Operations. During his time at FirstOntario, Tom served on the Board Technology Committee of Central1 Credit Union. Since July, Tom has been the CEO of AbrisConsulting North America, a Hungarian Fintech bringing IT services to Financial Institutions throughout North America.

## Steve Dobronyi – Recommended by the Board

Steve Dobronyi is an Independent Director, Chief Executive Officer and business leader with over 35 years of experience in financial services.

Steve has an ICD.D designation from the Rotman School of Management and a deep understanding of best practices in corporate governance. He recognizes the importance of a Board's culture and believes in an open and collaborative team environment. Steve has been a Director with DUCA since 2019. He's also a member of the Board of Directors of Accerta, Endeavour Consulting for Non-Profits and Junction Craft Brewing. Steve is a seasoned Chief Executive Officer who brings a business perspective to his Director roles with an interest in strategy, culture and people. He has an in-depth knowledge of the financial services industry and credit union operations.

## Janny Hogen Esch

Janny Hogen Esch holds a Master of Science degree in Management & Organization from the Rijks University of Groningen, the Netherlands.

Within Dutch multinational Philips, Janny became a marketing communications professional who represented technologies and brands during press conferences. As a compliance lead, she was the sole Philips spokesperson for regulatory bodies like Health Canada, Electrical Safety Authority and the Canadian Nuclear Safety Commission and she led audits and risk management.

Janny has demonstrated that she is able to increase service and Net Promoter Score levels by implementing innovative solutions in a people friendly way, covering financial and legal aspects. She is currently responsible for the customer experience at a private family-owned company that delivers power. Her diverse team of 20 limits the company's exposure due to fluctuation in component value.

importance of Digital Transformation and if selected as an Independent Director of the board, he can add tremendous value to support DUCA to holistically look at digital transformation, which expands beyond the member-facing digital banking experience to look at member journeys from their first contact with DUCA through their lifetime.

These are unprecedented times; there is volatility, uncertainty, complexity, and ambiguity that need rapid, high-impact decisions in a limited information setting. Asif is a leader that can manage these elements, learn new lessons along the way, and help to develop various creative problem-solving strategies to help DUCA to continue to be the vibrant, exciting credit union that lives its "profits with a purpose" philosophy in every financial transaction, product, interest rate, and community initiative it offers.

Tom is passionate about the Credit Union System and cooperative banking, where profits are used to improve the lives of the credit union members and the communities they live and work in. Tom believes that with his wealth of experience in the credit union system, it is time to give back by running for a board position at DUCA.

Tom has an honours degree in Computing Science and Economics from Stirling University in Scotland.

Some members may know Tom as the publisher of Maandblad de Krant and Dutch the magazine, two publications for the Dutch-Canadian community.

Tom lives in Oakville with his wife Petra, his daughters Edina, Nicola and Ronessa, and his son Piers. In his spare time, Tom likes to run and go on family road trips.

Steve is a former Chief Financial Officer with expertise in finance, accounting, audit, risk management, regulatory compliance, investments and mergers & acquisitions. He's an Associate of the Canadian Institute of Actuaries and a graduate of Western University.

Steve and his family live in Toronto and bank at the local DUCA branch in the neighbourhood. He's attracted to the culture of the company - its co-operative roots, its focus on people, its B-Corp certification and its mission of "profits with a purpose". If re-elected, he will operate in the best interest of the organization and help Members do more, be more and achieve more with their finances and their lives.

Janny is committed to helping to improve the DUCA experience for you as a Member anywhere in Ontario. Her work is not done until you feel the DUCA presence and service in your community, so DUCA can grow.

Janny has served on the Board of Directors of 'Het Groninger Landschap' a provincial conservation and heritage foundation in the Netherlands. Other board and committee work she completed were in the areas of housing, communications, education and equity.

She lives in the Greater Toronto Area with her spouse Jeroen and their two teenage daughters Isabel and Olivia.

Janny enjoys theatre and being outdoors. She volunteered for many organizations, such as the Mississauga Food Bank, Polo for Heart and the Town of Whitchurch-Stouffville.

## **Cameron Loopstra**

Cameron Loopstra is a marketing and communications expert with over 24 years of experience.

He is a graduate of Northwood University (BBA with Honours) and most recently the Rotman School of Management at the University of Toronto where he earned an Institute of Corporate Directors Designation (ICD.D). The ICD program equipped Cameron with the core competencies that make board directors highly effective. Further, Cameron obtained the Clariden Effective Financial Management and Risk Management Oversight certificate as well as has extensive communications training.

Cameron has considerable board experience; currently serving on the TD Christian Board, four years on the King Christian School Board (three as Chair) and six years on the DUCA Financial Services Credit Union Board. During his time on the DUCA Board he served

on the Audit, Risk Management and Governance committees and has taken leadership roles as Chair for the Credit, Elections and Finance committees.

Cameron currently owns his own marketing consulting business with an emphasis on helping mid-size businesses grow. Prior to that, he was on the marketing team at Burger King and Shoppers Drug Mart where he was responsible for strategic planning, growing sales and advertising.

A strategic thinker with strong personal and business ethics, Cameron emphasizes the importance of balancing growth and change while keeping the interests of all Members in the forefront.

Cameron resides in Newmarket with his family.

## **Tom Vandelloo – Recommended by the Board**

Tom Vandelloo is a trusted advisor to business executives across Canada. Tom is currently a Director at DUCA, having been elected in 2015. He currently serves as Chair of the Board having taken on that role in 2016, and has previously served as the Chair of the Risk and Governance Committees. Tom will continue to bring his broad business experience to DUCA's Board of Directors and will serve in whatever capacity is best for the credit union and its Members.

Formerly a Partner at PricewaterhouseCoopers and KPMG, Tom has worked with more than one hundred companies in nearly

every sector of the Canadian economy over his career. He has over thirty years of consulting experience in business integration & separation, cost optimization, business performance improvement, procurement & strategic sourcing, and supply chain services. He now works as a Volunteer Consultant with Management Advisory Services, providing pro bono consulting services to non-profit organizations in the GTA. Tom holds an ICD.D designation from the Institute of Corporate Directors and a B.Math in Computer Science from the University of Waterloo.

## **Michelle Wassenaar – Recommended by the Board**

Michelle Wassenaar is seeking re-election to the DUCA Board of Directors. DUCA has a solid reputation and a powerful mission to help Members to do more, be more and achieve more with their money and lives. Michelle wants to continue to help DUCA in its mission and to steward DUCA through the inevitable hurdles, such as, providing Members with meaningful personal service in an increasingly digital world.

Currently Michelle is Chair of the Board Credit Committee, and a member of both the Governance and HR/Compensation Committees at DUCA. She recently completed the ICD-Rotman Directors Education Program, and has a law degree, MSc, and BSc from the University of Toronto. With her experience and significant on-going board governance training, Michelle is well suited to continue to provide oversight and guidance to DUCA.

Michelle is passionate about serving DUCA and cherishes her role as a trusted director and advisor. She thoroughly enjoys working with her fellow board members and DUCA employees, and admires and respects their strong ethics, professionalism, and collaborative natures.

Michelle possesses strong analytical abilities, negotiating skills and expert knowledge in intellectual property law. As a lawyer, patent and trademark agent, she has represented clients (from multi-national corporations to individuals) in litigation and administrative tribunal matters, obtained patent and trademark registrations, and drafted related agreements.

Please re-elect Michelle Wassenaar to support DUCA's worthy purpose to help you do more, be more and achieve more with your money and your lives.

## **Peter Waugh**

Peter Waugh is a former financial services executive who is currently President of Engrowth Business Solutions Inc. where he facilitates the development and execution of business strategies to solve challenging business issues and unlock growth potential in emerging businesses.

For ten years, he was Managing Partner of Mercana Growth Partners, a Toronto based merchant banking business, where as a private investor, advisor, and director, he provided insightful leadership to dozens of companies across a wide range of industries, inspiring entrepreneurs to achieve results beyond their expectations. Peter's earlier career includes 18 years with RBC Royal Bank, where he held senior executive roles in the areas of commercial banking, risk management, deposit and payment products, and leading transformational change projects. He holds

a BA in Economics from the University of Western Ontario, an MBA from the Ivey School of Business, and he obtained his Chartered Director designation (C.Dir) from The Directors College.

Peter is seeking election as a director at DUCA to help the organization to achieve continued successful growth. As a team player, he intends to work collaboratively with his fellow directors and the senior leadership team to provide sound guidance and oversight in support of the ambitions of the organization while also being attuned to the associated risks. Peter is drawn to DUCA by its aspirational energy. His inclination has always been to want to support the smaller less resourced challenger who is striving to make a difference, and he is excited by the real opportunities for success that lie ahead for DUCA.