

WEST KOOTENAY BOUNDARY COMMUNITY INVESTMENT CO-OP

Vol. 4

Quarterly Update

Winter
2025



PUT YOUR MONEY
WHERE YOUR LIFE IS

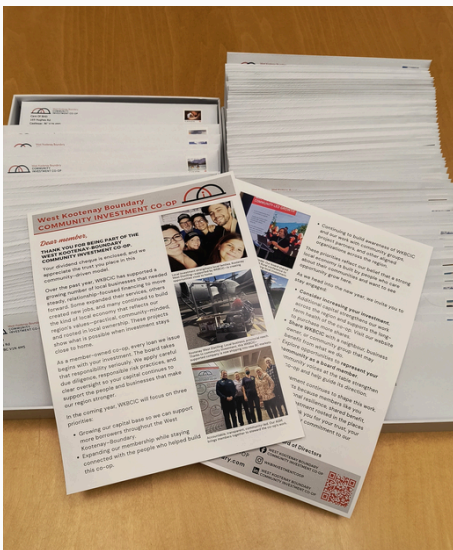


West Kootenay Boundary
COMMUNITY
INVESTMENT CO-OP

THIS TIME, 'THE CHEQUE'S IN THE MAIL' ISN'T JUST A SAYING

We're celebrating an important milestone at the West Kootenay-Boundary Community Investment Co-op: our first dividend has been declared, and dividend cheques were mailed on December 1.

This dividend reflects the strength of our cooperative model and the trust our members place in local investment. Over the past year, your capital has helped businesses expand services, create local jobs, and strengthen our region's economy.



We're grateful for your continued support. Every loan begins with your investment, and the board remains committed to careful, responsible stewardship.

If your dividend cheque hasn't arrived, please contact us at info@investkootenayboundary.com.

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WELCOME ROSE OF LORE



Welcome to our 2025 members

RHONDA S. S&C H. CO.
BRADLEY R. BELINDA FIELD
BARRY & CINDY L. NOTARY CORP.

Thank you for choosing to support a strong, local economy rooted in shared values and mutual benefit. By becoming a member, you are truly putting your money where your life is—investing in the people, businesses, and communities that make this region home.



Directors Paul Butler, Colin Ludwar and Jeff Hayward are joined by Co-op members for our recent AGM.

OUR 2026 BOARD OF DIRECTORS

Jeff Hayward, President
Paul Butler, Vice-President
Suzanne Paquette, Treasurer
Eva Hernandez, Secretary
Wake Williams, Chair: Investment Committee
Tracey MacGregor, Chair: Marketing Committee
Christine Tyres
Colin Ludwar

THANK YOU FOR JOINING US AT OUR AGM

Thank you to all members who joined us for this year's Annual General Meeting. The AGM is an important moment for our cooperative each year—a chance to reflect on what we've accomplished, reaffirm our direction, and connect with the members who guide our work.

We are pleased to share that our Board of Directors remains unchanged for the coming year. This continuity reflects both stability and strong governance within the co-op. It also speaks to the dedication of our directors, who volunteer their time, skill, and energy to support community-led investment.

To our board members: thank you. Your commitment helps ensure that the co-op remains accountable, forward-looking, and grounded in the values that make this region strong.

With steady leadership in place, we look forward to another year of responsible growth, thoughtful lending, and meaningful partnerships across the West Kootenay–Boundary.

How you can get involved:

- **Volunteer with Us!** We're always looking for engaged community members to help spread the word, assist with outreach, and strengthen our network.
- Visit InvestKootenayBoundary.com If you're a business owner looking for financing or an investor looking to make an impact close to home. *Together, we're investing in the future of our communities.*



Spotlight on

ROSE OF LORE BOOKSTORE

The West Kootenay–Boundary Community Investment Co-op is proud to introduce our newest investment: **Rose of Lore Bookstore**, a soon-to-open cultural gathering place in Castlegar built on a love of stories, imagination, and community connection.



ROSE OF LORE
BOOKSTORE



The Rose of Lore Bookstore **aims to inspire imagination and connection** through books, stories, and thoughtfully crafted products. They offer a curated selection of literature, stationery, and artisanal goods designed to transform everyday moments into meaningful experiences. The vision is clear: *create a space where the pace of life slows just enough for people to rediscover the magic of a book.*

Rose of Lore began with a simple belief that **every community deserves a place where imagination, conversation, and creativity can thrive.** Making books and literacy more accessible is at the heart of the work, and the shop is designed to welcome lifelong readers and newcomers alike.



The decision to choose community-based financing reflects the values that Rose of Lore is built upon: **staying rooted in local relationships, aligning mission with action, and keeping the benefits—and the impact—close to home.** The family behind the bookstore represents five generations in the West Kootenays and is deeply committed to enriching the cultural life of Castlegar.

What's next? **Rose of Lore Bookstore is preparing to open its doors in the first half of 2026.** Over the coming months, the team will be finalizing their space, curating book and gift selections, and strengthening local partnerships. Their goal is to create a warm, inviting environment from day one and to contribute meaningfully to Castlegar's cultural landscape.

Founded by 5th generation Castlegar resident Rose Stewart, Rose of Lore is a project shaped by creativity, family, and a deep love for the region. We are honoured to support Rose of Lore Bookstore and **look forward to celebrating their grand opening in 2026.**

While the physical shop is taking shape, Rose of Lore is already operating a small online store, offering proprietary products and their popular *Blind Date With a Book* bundles and boxes through Etsy at [roseoflore.etsy.com](https://www.roseoflore.com).