## Keeping it OCAL

Did you know that your personal finances can make an impact in your neighbourhood? Small changes in how you save and spend your money can better your community and the environment.





**ENVIRONMENTAL SUSTAINABILITY** Independent shops and restaurants help create vibrant, walkable neighbourhoods that reduce reliance on cars and pollution. Plus, local businesses tend to use public services and infrastructure more efficiently than giant megastores and malls.

#### Independent businesses spend more

**JOBS AND WAGES** Local businesses are job creators.

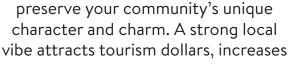
on local labour, local goods and local service providers—and in times of high unemployment, small businesses both retain and create more jobs than large corporations do.



#### go toward improvements in your

**COMMUNITY INVESTMENT** When you shop local, your tax dollars stay within the local economy and

immediate community. Small business owners also tend to give back to the community through charity events, sponsorships and donations. **NEIGHBOURHOOD PRIDE** 



Local businesses help create and

property values and contributes to a friendlier, happier and more connected community. INDEPENDENT IMPACT



### REVENUE RETURNED TO LOCAL ECONOMY

economy than their national chain competitors:

Local Retailers 45%

Chain Retailers

Local Restaurants



Chain Restaurants 30%

# WITH YOUR DOLLARS

Do your banking with a credit union

Donate to community fundraisers

Buy art and gifts from local vendors

Buy at local shops and farmers' markets

WITH YOUR PHONE

Write an online review for a local business

Follow local shops and vendors on social media

**WAYS TO SUPPORT LOCAL** 

#### Report any damage/vandalism to public works Tag local businesses in the photos you share

WITH YOUR SPACE Add some greenery to your doorway or balcony Go for a walk and pick up any litter you see

Join a community garden

WITH YOUR TIME

Organize a local school or park cleanup

#### Research current issues in your community Offer to lead a workshop at your local library

Volunteer with a local organization

Check out a community event

**DID YOU KNOW?** Credit unions follow the 7 Co-operative Principles—one of which is "Concern for Community." This means your day-to-day banking translates into benefits for charities, local businesses and the entire community!

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