The SCSU’s Winter General Meeting.
March 27th | SW319 | 5PM-8PM
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Welcome to the Scarborough Campus Students’ Union (SCSU) Annual General Meeting! Students have been resilient these last couple years, and we are so excited to be together again! We can’t wait to inform you, our members, of all the hard work we’ve done for you so far.

The SCSU, over the years, has worked diligently to provide the best programming that engages our membership. Whether through our events, campaigns and advocacy work, or our members-only cost-saving services, we hope to meaningfully support our members both virtually and in-person; throughout your classrooms and community.

And guess what? Working together, works! We wouldn’t be able to achieve all of our incredible victories to date – like Fall Reading Week, free menstrual products, Credit/No Credit policy improvements, Self-Diagnosed Sick notes, and more, without the united efforts of all of you, our 14,000+ student membership at UTSC. We are excited to continue to work together to achieve victories like the Second Chance Policy and greater mental health supports!

We know the return to campus has had its challenges. Your SCSU team has done our best to plan exciting programming to help keep you motivated through your studies. We hosted our first inperson Frosh in almost three years, which welcomed First-Year students and got them excited about joining the UTSC community. To combat the difficult financial times, we’ve introduced even more grants including greater funding for our Academic Bursary and Emergency grant, as well working to implement new Transit and Survivor Grants.

Throughout these past few years, one thing is always sure; collective action works, and even during a pandemic, when students work together, we see results! All of our accomplishments would not have been made possible without every one of you! Recognizing that Ontario students pay one of Canada’s highest tuition fees, the SCSU takes collective action through the Canadian Federation of Students, alongside over 500,000 students across the country. Together, we are united in the fight for accessible and affordable Education For All! This movement requires everyone’s support. It is our collective responsibility to ensure that all students have equitable access to a high-quality education.

A united voice can create amazing things. This is your student movement, and the possibilities become endless when we join together. Although we should take great pride and joy in our victories, we are reminded that the work does not end here. There is still much to do, so get involved with your Students’ Union and let’s get to work!!!

In Solidarity,
Your 2022-2023 SCSU Executive Team
**ROBERT RULES OF ORDER**

<table>
<thead>
<tr>
<th>TO DO THIS:</th>
<th>YOU SAY THIS:</th>
<th>MAY YOU INTERRUPT THE SPEAKER</th>
<th>MUST YOU BE SECONDED?</th>
<th>IS THE MOTION DEBATABLE?</th>
<th>IS THE MOTION AMENDABLE?</th>
<th>WHAT MAJORITY IS REQUIRED?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Object to incorrect procedure being used</td>
<td>Point of Order</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No vote taken, chair rules</td>
</tr>
<tr>
<td>Seek clarification from the previous speaker</td>
<td>Request for information</td>
<td>Yes, if urgent</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No vote taken, chair rules</td>
</tr>
<tr>
<td>Object to something which prevents your continued participation (eg. Excessive noise)</td>
<td>Point of personal privilege</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No vote taken, chair rules</td>
</tr>
<tr>
<td>Object to a motion being considered</td>
<td>I object to consideration of this motion</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>2/3 Majority</td>
</tr>
<tr>
<td>Consider something out of its scheduled order</td>
<td>I move the agenda be amended in order to deal with the following item...</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>2/3 Majority</td>
</tr>
<tr>
<td>Appeal the ruling of the chair</td>
<td>I appeal the ruling of the chair on...</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
<td>Majority</td>
</tr>
<tr>
<td>Change a motion</td>
<td>I move that the motion be amended to read...</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Majority</td>
</tr>
<tr>
<td>Have a motion studied before voting on it</td>
<td>I move that the motion be referred to...</td>
<td>No</td>
<td>Yes</td>
<td>Yes, advisability of referral only</td>
<td>Yes</td>
<td>Majority</td>
</tr>
<tr>
<td>Postpone further discussion on a motion until later in the meeting</td>
<td>I move that the motion be postponed until...</td>
<td>No</td>
<td>Yes</td>
<td>Only to time</td>
<td>Yes</td>
<td>Majority</td>
</tr>
<tr>
<td>Postpone further discussion on a motion until a future meeting</td>
<td>I move that the motion be postponed until...</td>
<td>No</td>
<td>Yes</td>
<td>Only to time</td>
<td>Yes</td>
<td>Majority</td>
</tr>
<tr>
<td>Defer consideration of a motion temporarily</td>
<td>I move that motion... be laid on the table</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Majority</td>
</tr>
<tr>
<td>Raise a matter previously tabled</td>
<td>I move that motion... be taken from the table</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Majority</td>
</tr>
<tr>
<td>Reconsider a motion already voted on earlier in the meeting</td>
<td>I move that the motion... be reconsidered</td>
<td>No</td>
<td>Yes</td>
<td>Yes (if original motion was)</td>
<td>No</td>
<td>Majority</td>
</tr>
<tr>
<td>End debate on a motion</td>
<td>I call the question</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>2/3 Majority</td>
</tr>
<tr>
<td>Ask that everyone's vote on a particular motion be recorded in the minutes</td>
<td>I call for a roll call vote</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No vote taken, chair rules</td>
</tr>
<tr>
<td>Recess the meeting</td>
<td>I move that the meeting recess until...</td>
<td>No</td>
<td>Yes</td>
<td>Only to time</td>
<td>Yes</td>
<td>Majority</td>
</tr>
<tr>
<td>End the meeting</td>
<td>I move that the meeting adjourn</td>
<td>No</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>Majority</td>
</tr>
</tbody>
</table>
EQUITY STATEMENT & ACKNOWLEDGEMENT OF LAND.

1. EQUITY STATEMENT
As members of the Scarborough Campus Students' Union, mutual respect, cooperation and understanding are our goals. We shall neither condone nor tolerate behaviour that undermines the dignity or self-esteem of any individual or creates an intimidating, hostile or offensive environment. It is our collective responsibility to create a space that is inclusive and welcomes discussion. Any form of discrimination and harassment will not be tolerated. Hate speech rooted in, but not limited to, anti-Muslim, anti-Semitic, sexist, racist, classist, ableist, homophobic, or transphobic sentiments and/or remarks will also not be tolerated. We all have an obligation to ensure that an open and inclusive space, free of hate is established. Any behaviour that does not demonstrate an understanding of these principles and/or creates an unsafe atmosphere will not be tolerated.

2. ACKNOWLEDGEMENT OF LAND
We do a land acknowledgement as a means of recognizing and centering the Indigenous land that the University of Toronto and, by association, SCSU occupies and operates on. For settlers, the act of performing a Land Acknowledgement is now a very familiar but still fundamental step towards highlighting the colonial context of the Indigenous ancestral lands where a gathering like this is taking place while also allowing space for our own individual reflections on our relationships between land and its peoples, realising that we all may be on different ancestral lands in this virtual context.

We’d like to acknowledge that we as a collective union operate from the traditional ancestral land of the treaty of the dish with one spoon, the Anishinaabe of which the Mississauga of Credit peoples are a part of, and the Haudenosaunee, the people of this traditional ancestral land. Indigenous peoples have been here since time immemorial and this is still the home to many Indigenous peoples from across Turtle Island, and we are grateful to have the opportunity to coexist on this land. Settlers in Canada have directly benefited from the genocide and colonization of Indigenous peoples, including the robbing of their land and spiritual identification. In order to engage in resistance and solidarity against injustices inflicted on Indigenous peoples, it is imperative we constantly engage in acts of decolonization. In recognising the colonial violence still at work, the SCSU commits towards the fight against systemic and institutional violence, with an end goal of complete liberation. This can only be achieved by including Indigenous people in our collective decision making for social justice and equity and working from an anti-colonial framework. I would also like to pay my respects to their elders past and present, and to any who may be here with us today, physically, mentally, emotionally, and spiritually.

Land Acknowledgements are just that, acknowledgements. Liberation has yet to come out of the hands of sole acknowledgements. We’d like to highlight some resources and initiatives currently active that folks can support in order to take their next steps in solidarity. Please visit www.scusu.ca/indigenous for a starting place to reflect on what resources (monetary or not), space and capacity you have to offer in order to more support Indigenous communities.
1. CALL TO ORDER.

2. EQUITY STATEMENT & LAND ACKNOWLEDGEMENT.

3. APPROVAL OF THE CHAIR.
   MOTION: 
   MOVED: David
   SECONDED: 
   BE IT RESOLVED that ________ be approved as the Chair for the 2023 Winter General Meeting.

4. WELCOMING REMARKS & INTRODUCTIONS.

5. APPROVAL OF THE AGENDA.
   MOTION: 
   MOVED: David
   SECONDED: 
   BE IT RESOLVED that the March 27th, 2023 Winter General Meeting agenda be approved as presented.

6. APPROVAL OF MINUTES.
   MOTION: 
   MOVED: David
   SECONDED: 
   BE IT RESOLVED that the 2022 Annual General Meeting minutes be approved as presented.

7. RECEIPT OF THE 2020-2021 SCSU AUDITED FINANCIAL STATEMENTS.
   The following motion has been recommended for adoption by the Board of Directors.
   MOTION: 
   MOVED: David
   SECONDED: 
   BE IT RESOLVED that the 2021-2022 Audited Financial Statements be approved as received.

8. APPOINTMENT OF THE AUDITORS FOR 2022-2023 FISCAL YEAR.
   MOTION: 
   MOVED: David
   SECONDED: 
   BE IT RESOLVED that Yale and Partners be appointed as the external auditors for the Scarborough Campus Students’ Union for the fiscal year ending April 30, 2023.
9. EXECUTIVE REPORT.

MOTION:
MOVED: David
SECONDED:

BE IT RESOLVED that the 2023 Winter General Meeting Executive Report be accepted as presented.

10. ADJOURNMENT.

MOTION:
MOVED: David
SECONDED:

BE IT RESOLVED that the 2023 Winter General Meeting be adjourned.
1. CALL TO ORDER.
@5:26PM
Quorum was not achieved

2. EQUITY STATEMENT & LAND ACKNOWLEDGEMENT.
READ BY VP EQUITY

3. APPROVAL OF THE CHAIR.
MOTION:
MOVED: Sobowale
SECONDED:
BE IT RESOLVED that ________ be approved as the chair for the 2022 Annual General Meeting.

4. WELCOMING REMARKS & INTRODUCTIONS.
- David provided welcoming remarks and an introduction.
- Higashihara provided an introduction.
- Abdelhameed gave welcoming remarks and an introduction.
- Manoharan also gave an introduction and their position on the SCSU.
- Fernandes also provided an introduction.
- All presented on various campaigns they’re working on such as Global ReAction, Fight the Fees, Student Wellbeing Matters etc.
- Abdelhameed mentioned the advocacy work surrounding the Academic and Equity Working Group and the new policy for course retake implemented in Feb. 2022 & Ramadan accommodations.
- Abdelhameed discussed the Provincial & municipal elections town hall and other solidarity work such as: the open letter to Robert Reiz & meeting with other sister unions.
- Fernandes discussed the FROSH and the success of it & the multi-cultural week in winter semester.
- Abdelhameed discussed Speak Out week & Black History Month during the winter semester.
- Manoharan talked about University affairs as well as, cooking workshops, Food secure Fridays, and grocery delivery Fridays.
- Abdelhameed discussed RSC – next semester mental health workshop.
- Manoharan discussed Academic support center and the laptop rental program.
- Abdelhameed discussed the transit grant being implemented next semester and emergency grant expansion and starting survivor grant.
- Manoharan discussed the expansion of the Dental plan and psych benefits and other discounted services ex. Tax clinic.
- Fernandes discussed club and DSA support as well as, 1265 Bistro promotion and new take-out system and adaptable menu system and arcade room.
- Press inquired about asking questions.
- Alice inquired the length of time the questions will take.
- Press clarified that the questions will not take long.
- Press inquired to Higashihara about UofT’s policy sexual harassment & reaction and revisions.
- Higashihara clarified that they did not attend meeting but shares sentiment as other sister unions and the language is not survivor centric and lack of survivor input.
- Break @ 6:12pm
- End of break @ 6:28pm
- Press inquired why wasn’t quorum achieved?
- Manoharan answered that 500 proxies must be achieved and there are currently 150 proxies.
- Press inquired about the Racialized Students Collective.
- Abdelhameed answered the question regarding the Racialized Students Collective.
- Press posed a question to Higashihara about UofT’s sexual harassment policy not being survivor centric.
- Higashihara clarified what is meant by survivor centric language.
- Audience question about collectively greatest achievement execs have had.
- Fernandes answered the inquiry and Higashihara discussed reconnecting students with SCSU after being online for 2+ yrs.
- Press inquired about the President not being in-person.
- Manoharan explained that the President is not in-person because of work.
- Press inquired about changing quorum by-laws.
- Higashihara clarified that they did not the answer but would get back to the Press once they had an answer.
- Alice clarified that for changes to occur that it must be passed in AGM.

5. APPROVAL OF THE AGENDA.
MOTION:
MOVED: Sobowale
SECONDED:
BE IT RESOLVED that the November 23rd, 2022 Annual General Meeting agenda be approved as presented.
6. approval of minutes.

MOTION:  moved: Sobowale
SECONDED:

BE IT RESOLVED that the 2022 Winter General Meeting minutes approved as presented.

7. receipt of the 2021-2022 scsu financial statements.

The following motion has been recommended for adoption by the Board of Directors.

MOTION:  moved: Sobowale
SECONDED:

BE IT RESOLVED that the 2021-2022 SCSU Financial Statements be approved as received.

8. appointment of the auditors for 2022-2023 fiscal year.

MOTION:  moved: Sobowale
SECONDED:

BE IT RESOLVED that Yale and partners be appointed as the external auditors for the Scarborough Campus Students’ Union for the fiscal year ending April 30, 2023.

9. executive report

MOTION:  moved: Sobowale
SECONDED:

BE IT RESOLVED that the 2022 Annual General Meeting executive report be accepted as presented.

10. advocacy for affordable & accessible telecommunications.

The following motion is recommended for adoption by the Policy & By-law Committee.

MOTION:  moved: Higashihara
SECONDED:

WHEREAS over 10 million Canadians were affected due to the widespread Rogers outage, affecting emergency services such as 9-1-1 calls, court proceedings and ArriveCAN systems used for all incoming travellers; and

WHEREAS the dependency of key wireless infrastructures in Canada creates vulnerability in its cybersecurity for many Canadians, including students; and

WHEREAS the monopolization of the Canadian telecommunications by Rogers, having over 2.6 million internet subscribers, pose serious concerns for competition and Canada’s quality, diversity and reliability are key to our telecom network; and

WHEREAS the over concentration of one company in Canada’s telecommunications industry hurts students across Canada due to the internet being a key utility for the operation of society and its function in our education; and

WHEREAS Canada has the highest rates for wireless internet, this creates a financial barrier for many students in accessing their education, greater competition within this sector would bring rates down for everyone; and

WHEREAS Rogers has not fully disclosed to the public as to the cause of the outage;

BE IT RESOLVED that Scarborough Campus Students’ Union (SCSU) develop an educational fact sheet to inform its membership of the importance of the concentration of Canada’s telecommunications, as well as outlining the different telecommunication plans and options that students can utilize; and

BE IT FURTHER RESOLVED that SCSU lobby the federal government to push to recognize the internet infrastructure as a public utility; and

BE IT FURTHER RESOLVED that SCSU join The Public Interest Advocacy Centre (PIAC) in calling for the CRT Commission to require telecommunications service providers in Canada to have: ‘emergency planning, refund requirements, notice and transparency and other consumer protections, interconnection, wholesale’ of under s. 24 and s. 24.1 of the Telecommunications Act.

BE IT FURTHER RESOLVED that SCSU join PIAC in calls for the CRT Commission to require telecommunications service providers in Canada to have: “emergency planning, refund requirements, notice and transparency and other consumer protections, interconnection, wholesale” of under s. 24 and s. 24.1 of the Telecommunications Act.

11. advocacy for affordable and accessible transit.

1. The Globe and Mail, Rogers outage may weigh on decision around $26 billion takeover of Shaw, Champagne says, July 2022.


3. Public Interest Advocacy Centre, PIAC calls for Inquiry into Rogers outage, July 2022.

The following motion is recommended for adoption by the Policy & By-law Committee.

MOTION:  moved: Higashihara
SECONDED:

WHEREAS Line 3 Scarborough RT (SRT) will close in 2023, at least 7 years before the planned subway extension is due to open; and

WHEREAS over 35,000 daily SRT riders, including students, will be forced to use replacement buses that do not meet the needs of the community; and

WHEREAS Scarborough has been a long time transit desert that lacks real rapid transit; and
WHEREAS University of Toronto-Scarborough Campus (UTSC) has the highest number of students accessing OSAP; and

WHEREAS long commute times and poor planning pose barriers for students living in Toronto and subsequently the Greater Toronto Area (GTA); and

WHEREAS post-secondary students reported skipping classes and extracurricular activities because of cost barriers and the length of time needed to commute; and

WHEREAS poor planning of public transit can have direct academic consequences and worsen the existing mental health crisis present on our campuses; and

WHEREAS the affordability of transit is highly connected to the affordability of higher education; and

WHEREAS the closure of the SRT will worsen the existing traits inequality present in Scarborough; and

WHEREAS the high cost of living and the climate crisis in large urban areas is highly linked to the accessibility and affordability of public transportation; and

WHEREAS there is a need for permanent provincial operational funding in order to improve the frequency and quality of service that all living in Toronto deserve; and

WHEREAS there is a need for provincial leadership to fund the Eglinton East LRT;

BE IT RESOLVED that SCSU develop an educational fact sheet to inform its membership of the links between transit and education; and

BE IT FURTHER RESOLVED that SCSU include affordable and accessible transit as a campaign point for Lobby Week 2022/23; and

BE IT FURTHER RESOLVED that SCSU develop these two initiatives with reference to TTC Riders’ Transform the TTC! Pandemic Recovery Fare Policy 2021 and Keep Scarborough Connected: A Community Vision for a Busway and Green Public Space in the Decommissioned Scarborough RT Rail Corridor 2022.

12. adjournment.

MOTION: Moved: Sobowale
SECONDED:
BE IT RESOLVED that the 2022 Annual General Meeting be adjourned.
ADJOURNED @6:46PM
CAMPAIGNS.

PUT EQUITY IN ACADEMICS.

SCSU is lobbying for better academic resources and support. This year, we have been advocating for the introduction of the Second Attempt for Credit Policy that will allow students to rectify and improve their CGPAs and provide inclusive and equitable access towards learning during their academic career. This policy provides students the opportunity to retake up to two courses in an effort to achieve a more favorable grade, without penalization of multiple attempts.

VICTORY! SCSU achieved Ramadan accommodations for students during the Winter Exam period. Students deserve accommodations that are culturally sensitive and this win should help prevent students celebrating Ramadan from academic penalty due to observing and practicing their beliefs.

Subsequently, students deserve culturally sensitive spaces on campus to observe their religious practices. We are continuing to lobby for multi-faith prayer spaces at UTSC.

Students deserve to learn in safe and supportive environments. With the return to in-person, we have also been advocating for the continuation of hybrid learning models.

PUT EQUITY IN ACADEMICS PETITION

With over 500 signatures, the petition is demanding the university to extend the CR/NCR deadline, to pass the Second Attempt for Credit Policy at the University Affairs Board, to include a Ramadan Accommodation policy, to bring back hybrid options for learning and finally to take away exam deferral fees. The petition demands have been brought up to the Dean of Academics and the Registrar’s Office.

The fight will never stop and students united will never be defeated. For more information, please contact Amrith at academics@scsu.ca.

SECOND ATTEMPT POLICY

VICTORY! After months of advocacy and lobbying by the UTSC Administration, the Second Attempt for Credit Policy will be passed at the upcoming Academic Affairs Committee Meeting. Your VP AUA will be speaking in favor of this policy at the March 22nd Academic Affairs Committee. For more information, please contact Amrith at academics@scsu.ca.

The following were demands for the Second Attempt Policy:

1. Use the highest achieved grade from the student’s attempts to appear on their transcript and be calculated in their CGPA.
2. Allow students to use the policy for up to 1.0 credits throughout their academic career.
3. Allow students to access the course retake feature through ACORN (similar to the process of CR/NCR courses on ACORN).
4. Public Interest Advocacy Centre, PIAC calls for Inquiry into Rogers outage, July 2022.

The petition received over 1000 responses, showing student lobbying works!!

[UTSC AAC] UTSC ACADEMIC AFFAIRS COMMITTEE MEETING

The Vice President Academics and University Affairs and VP External attended the UTSC Academic Affairs Committee meeting in order to represent students and to receive progress on the credit non credit policy and the course retake policy. There is slow progress on the credit non credit policy; however, there is progress on the course retake policy. This will be impactful for the academic standing of students and will help the issues of GPA depreciation happening on this campus. For more information, please contact Thai at external@scsu.ca.

SECOND ATTEMPT POLICY

VICTORY! After months of advocacy and lobbying by the UTSC Administration, the Second Attempt for Credit Policy will be passed at the upcoming Academic Affairs Committee Meeting. Your VP AUA will be speaking in favor of this policy at the March 22nd Academic Affairs Committee. For more information, please contact Amrith at academics@scsu.ca.
STUDENT WELLBEING MATTERS

Students are the largest stakeholders on campus and in our communities, we deserve a seat at the table to ensure protective practices related to safety and support. We are advocating for the expansion of Student Housing & Residence Life’s Safe Housing Program and culturally-specific on-campus mental health resources.

This year, we are continuing with our demand with the removal of the University Mandated Leave of Absence Policy (UMLAP). Under UMLAP, the University can mandate leaves where the student “poses a risk of harm to self or others.” The University can also mandate leaves for students who are “unable to engage in the essential activities required to pursue an education.” A leave could mean loss of access to education, healthcare, financial support, housing, and community. This mandatory leave has devastating effects on students, particularly international students, who may be facing study permit restrictions. Students deserve better mental health policies that do not force us off-campus without any supports!

We are continuing to ask for reform of the Campus Safety Program. Black, Indigenous, Mad/Disabled, and 2SALTBGQIA+ folks have been calling attention to police brutality and systemic racism on and off campus for decades. Students deserve to live free from surveillance and brutality. We are continuing to ask for expansion of the Crisis Responder program, where mental health professionals, opposed to policing bodies, are specifically and adequately trained to deal with mental health crises.

GLOBAL REACTION.

This year, we are advocating for increased smudging spaces on campus for Indigenous students. We are also asking for the creation of more positions for racialized faculty, specifically in tenured and/or permanent positions. This includes job protection for Elders and Campus Chaplains. We are continuing to support divestment from fossil fuels at Trinity College, Victoria College, and St. Mike’s and want to ensure Indigenous voices are leading climate action efforts!

FIGHT THE FEES.

UTSC has the highest population of students on OSAP, which means we need to join together to Fight the Fees! Students should not have to choose between textbooks and groceries. At UTSC, we are asking for removal of all exam fees, including deferral requests. We are advocating for clearer pathways to accessing university grants and awards and more consultation with students on the university’s budget, which includes a transparency breakdown of all tuition fees.

FAIRNESS FOR INTERNATIONAL STUDENTS.

International students pay 4-6 times more than domestic students for the same education. While fees are capped for domestic students, international student fees are deregulated which means they can be raised to any amount at any time. At UTSC, we are advocating for the development of an internal body to investigate claims of predatory recruitment of international students. We are advocating for the re-envisionment of the Green Path program which places high financial burdens on specifically Chinese international students and are asking for universal gateways for international students to access post-secondary education. We are continuing to ask for designated seats for international students on governing bodies.

ADVOCACY.

KNOW YOUR RIGHTS: Fairness for International Students

On the week of November 14th SCSU had our know your rights week relating to each campaign. During this week the camping executives (Vice President External, Vice President Academics and University Affairs, Vice President equity) and president Hosted various rights based information sessions. From academic rights, reproductive rights to housing rights. Vice President External and Vice President Equity combined the workshop into one theme of ‘Wellness’ hence both executives invited experts on housing rights to reproductive justice rights to better inform their membership on overall wellness. We have included resources for housing and reproductive rights accessible to our membership. For more information, please contact Thai at external@scsu.ca.
On November 16th Vice-President External and president met with our counterparts of University of Toronto Student Union and University of Toronto Mississauga Students Union to discuss the issue around the sexual violence policy at UofT. The recommendations that could be presented during the next Governing Council meeting and What or how each respective student union could work on so far as advocacy strategy is concerned. Due to a miscommunication between the presidents of each union, SCSU was not able to speak at the Governing Council. For more information, please contact Thai at external@scsu.ca.

On November 21st, Vice President External met with the outreach team of TTCriders inorder to better understand the outreach strategy of TTCriders as well as common points of outreach that each representative organization could find. Board solidarity amongst organizations in the face of growing financialization of our public trust system is important. A reduction in fairs and an increase in service is vital to revitalize this integral public service. Outreach is important to build a coalition of supporters and to create existing linkages of solidarity to mobilize support for better service. The SCSU will continue to build relationships with our solidarity partners in order to better service our membership, build an important solidarity coalition with allies of student issues and to formulate a network of support amongst organizations which align with our values and our mission. For more information, please contact Thai at external@scsu.ca.

Throughout the month of November Vice President Academics and University affairs has worked closely with Vice President External to organize the Undergraduate Research Symposium. Both executive members have formulated an outreach plan that includes: nominees for a community panel, expert judges as well as keynote speakers. In addition, the URS committee has met to create a budget, rough outline of the agenda, and the mission statement of the URS. Both executives have worked tirelessly to hire 14 student members of the URS planning committee, with the addition of two indigenous students as special advisors. The URS will shortly open up submission of research to the student body. For more information, please contact Thai at external@scsu.ca.

On November 28th, Vice President External and Vice President Operations met with the Smart Commute in order to discuss the transit issue of students. Smart Commute is a subdivision of UrbanTrans North America. Urban Trans North America is a solution based management consulting firm specializing in “sustainable environments by developing and advancing innovative transportation solutions.” Particularly with an emphasis on First and Last Mile Planning, Shared Mobility Planning and Implementation and Program Management and Implementation within transportation and urban human mobility. This meeting was a very productive meeting regarding the issues of lack of adequate public transit, advocacy optimization strategy, as well as how to come closer to nudge the university administration to support and implement U-Pass. For more information, please contact Thai at external@scsu.ca.

Throughout the month of November the campings executives (Vice President External, Vice President Academics and University Affairs, Vice President Equity) worked primarily with the Campaigns and advocacy coordinator to develop campaigns of the Union, especially one that are coming up in the new semester. Vice President External plans to work on transit related issues such as U-Pass advocacy and Lobbying the TTC board for improvement of existing services. A part of this was working with Vice President Equity on the transit grant. Furthermore, in regards to housing, Vice President External will work on the lobbying of the city council to legalize multi tenant rooming housing as well as to lobby administration on a commitment to build co-op housing for students. Furthermore, Vice President External will work on sustainability of our campus and advocacy for a divestment plan for the university and a sustainability policy for the Union. For more information, please contact Thai at external@scsu.ca.

Throughout November Vice President External has worked closely with Vice President Equity in order to advocate for, introduce and operate the transit Bursary. This will help mitigate the cost of public transit which the burden of footing the bill unduly falls on the student, which is considering the cost of living crisis will make accessing education unequal. Thanks, due in large part to Vice President Equity, funding for this bursary was secured by the Office of Student Experience and Wellbeing. Operational language and the access form was constructed by Vice President External. Both executives plan to introduce this bursary during the first week of january. For more information, please contact Thai at external@scsu.ca.
TRI-CAMPUS SOLIDARITY.

**UTMSU ROBERT REISZ RALLY**
On November 30th, Vice-President External, Vice-President Academics and University Affairs and Vice President Campus Life, attended a rally hosted by the University of Toronto Mississauga Students Union (UTMSU). This rally was broadly on the issue of sexual violence, lack of survivor centric policies and especially calling for the termination of Professor Robert Reisz who was found guilty of sexual harassment, racism and bullying, but still continues to teach at UofT, especially concerning the fact that he supervise students. The rally was successful and SCSU was able to show support in the face of injustice and join in solidarity with our fellow student unions, other organizations like the PEARs project and University of Toronto Students Union were present at the rally. We join forces to demand that this issue be resolved and UofT no longer ignores the plight of survivors. For more information, please contact Thai at external@scsu.ca.

**PEARS/START/SCSU PROTEST @UTSC RE: CONSENT**
With the University ongoing neglect of survivor centric policy, the SCSU executive team, worked with PEARS and Project Start. The event was successful in calling to attention the various issues within the Universities existing policy. For more information please contact Thai at external@scsu.ca.

**OFF-CAMPUS SOLIDARITY.**

**POLICE BUDGET RALLY**
On January 24, VP External and RSC Coordinator joined hundreds of protesters in a rally against the $48.3 million increase to the Toronto Police Budget. For more information, please contact Thai at external@scsu.ca.

**TTC BUDGET DEPUTATION**
With the rise of ttc fares of 10 cents Vice President External worked with TTCriders and Campaigns and Advocacy Coordinator work to speak out against it in front of the Budget committee of the city of Toronto. We coordinated with the TTC riders to speak out of the ongoing lack of funding within our key public services such as the TTC. It was a resounding success and many people spoke against it. For more information please contact Thai at external@scsu.ca.

**TTC RIDERS PRESS CONFERENCE**
Vice President External took part in TTCriders press conference held at Scarborough Town Center in order to raise awareness of the budgetary issues of the TTC and City hall. This was a very successful event that raised awareness of student issues proved by the Vice President External. The fight for transit rights does not end. For more information, please contact Thai at external@scsu.ca.
CANADIAN FEDERATION OF STUDENTS NATIONAL GENERAL MEETING

The Canadian Federation of Students (CFS), hosted the annual National General Meeting (NGM) from November 4th lasting to November 9th. Four out of the six executives (Vice-President External, Vice-President Equity, Vice-President Academics and University Affairs and president) as well as the one of our staff persons the Campaigns and Advocacy coordinator attended this NGM. This event marked the annual conference where Student Unions across Canada meet to discuss the operations, services and campaigns of CFS. NGM is also an opportunity for Student Unions to learn from one another about what is happening on campuses in various universities from across Canada; this helps to improve the services we provide to our membership and help inform or guide our Campaigns to better advocate for the needs of students. Vice-President External submitted two motions in the Campaigns Committee of NGM, Accessible and Affordable Transit and Accessible and Affordable Telecommunications. These motions are similar to motions submitted towards the PBC inorder for incorporation at the AGM. The annual National General Meeting (NGM) was cut short and operations were suspended unfortunately due to hate speech expressed during the elections form by two individuals who were removed. Operation of the National General Meeting is scheduled to resume in the next semester after the winter break. Vice President External represented Scarborough Campus in this meeting lasting all day from 10 am to 6 pm. This meeting was successful in passing the budget and various motions; however, the meeting forefronted existing tensions between various member unions Canadian Federation. For more information please contact Thai Dillon Higashihara at external@scsu.ca. For more information, please contact Thai at external@scsu.ca.

CFS-O FOOD INSECURITY TASKFORCE

The Vice President External attended the CFS-O Food Insecurity Taskforce that seeks to detect local food insecurities, hosted by the Canadian Federation of Students Ontario. This taskforce was successful in garnering local issues to fully map food insecurities found across Ontario in order to fully address the unique and broad issues. For more information, please contact Thai at external@scsu.ca.
DECEMBER

CLUBS FAIR
On November 2, 4, and 7th, VP Campus Life hosted Clubs Fair for all SCSU recognized clubs. Day one and two were designated to all clubs except for management clubs and day 3 gave an opportunity for management clubs to table in IC. Students were engaged with each other and representatives were able to speak to the student body about their interests, while allowing them to join the club. For more information please contact Alyssia at campuslife@scsu.ca.

EA CLUB SHARK TANK EVENT
On November 23rd, VP Campus Life and VP Operations participated in the entrepreneurship Association’s Shark Tank event as judges. This event was extremely impressive and students were able to pitch their entrepreneurial idea to a panel of judges, showcasing their passion and interest in implementing new ideas or changing existing ones. For more information please contact Alyssia at campuslife@scsu.ca.

JANUARY

FROST FEST
Jan 9 2023 Free Pancakes for Free Education
On the first day back, VP Campus Life and the exec team handed out free pancakes to students in the student centre. A photobooth was set up in the bistro to bring students to the area and show off the new space. For more information please contact Alyssia at campuslife@scsu.ca.

Jan 10 2023 Sip and Paint
On Jan 10, VP Campus Life held the Sip and Paint night for students, with a large turn out. Mocktails were maid and students were able to paint with friends. For more information please contact Alyssia at campuslife@scsu.ca.

Jan 11 Game Night
On Jan 11, VP Campus Life hosted Family Feud for the students, the turnout was great and students were very engaged. Our TikTok even went viral! For more information please contact Alyssia at campuslife@scsu.ca.

Jan 12 Karaoke
On Jan 12, VP Campus Life hosted Karaoke night in the bistro, where students sang, performed skits, danced and mingled with others. Pizza was served at this event. For more information please contact Alyssia at campuslife@scsu.ca.

Jan 13 Marlies Game
On Jan 13, VP Operations partnered with MLSE, SCAA and Residence Council to host a discounted Marlies game and skate night at the Coca Cola Coliseum. For more information, please contact Mathooshan at buns@scsu.ca.

PUPPY YOGA
On Jan 16, VP Campus Life held puppy yoga for students to enjoy and destress, as they take on a new academic semester. Students enjoyed this event very much, the tickets ran out in less than 20 minutes! We will definitely be having this event again. For more information please contact Alyssia at campuslife@scsu.ca.

BACK TO SCHOOL FEAST
On Jan 19, VP Campus Life held a free back to school feast for students to enjoy a butter chicken or vegetarian dinner. Students also learned about food insecurity issues. It was a great experience for students to share a meal together. For more information please contact Alyssia at campuslife@scsu.ca.

CLUBS WEEK
From Jan 23-26th, VP Campus Life held Clubs Week for all SCSU recognized clubs. Clubs were able to table and meet students while participating in a competition to win funding. The winners of this will be announced on Monday at the Social Mixer. For more information please contact Alyssia at campuslife@scsu.ca.

UNDERGRADUATE RESEARCH SYMPOSIUM (URS)
With March fast approaching Vice President Academics and University Affairs and interim president is working to plan the Undergraduate Research Symposium. This year we are hoping to have the theme of Decolonizing Education. We conducted interviews for the planning committee, we planned the prompts and looked for talent. For more information, please contact Thai at external@scsu.ca.

FEBRUARY

SANKOFA: BHM 2023
Black History Month has started and it has been very successful! This year our focus was to highlight Black Excellence within our communities and talk about important issues that are still relevant today. This month was focused on planning and executing all of the events. This included multiple meetings with stakeholders and it was also to foster relationships with community members for future collaborations and support. For more information, please contact Amrith at academics@scsu.ca.

BOUNCE AND MINGLE
Your VP AUA alongside the IDS board of director organized a social event for first year students to socialize with each other. The IDSSA, ASA and PSSA helped organize this event and the event was a major success as it was a sold out event. Vice-President External joined in attendance. For more information, please contact Amrith at academics@scsu.ca.
February (cont.)

**BHM OPEN MIC NIGHT:**
On Feb 2nd, in collaboration with the RSC, an open mic night was held downstairs at the bistro. This was an opportunity for students to showcase their talents on stage. Performances ranged from poetry, spoken word, and music performances. Free food from the bistro was also provided. The turnout for this event was amazing, and included students from different campuses who wanted to come and share their stories via their art. For more information, please contact Yumna at equity@scsu.ca.

**BLACK MENTAL HEALTH WORKSHOP:**
On Feb 7th, in partnership with Black Mental Health Canada, a very informative and engaging Black Mental Health Workshop was hosted at the hub. This event provided students with insight on how to navigate mental health within their Black Identities and cultures. Students were able to ask questions and have open conversations about Mental Health. Snacks were provided at this event. For more information, please contact Yumna at equity@scsu.ca.

**LET'S VOGUE:**
On Feb 13th, with Lavelle, SCSU hosted a voguing workshop where the important history behind ballroom dancing was discussed and students were able to learn some cool new dance moves. Snacks were also provided. For more information, please contact Yumna at equity@scsu.ca.

**JOLLOF-OFF COOKING WORKSHOP:**
On Feb 17th, in partnership with the Food Centre, a cooking workshop was held in the culinaria research center. This workshop included a group of students who were divided into two different groups. One group cooked Ghana’s Jollof while the other cooked Nigeria’s Jollof. Ghana’s Jollof also doubled as a vegetarian option for the students participating. This was a very successful event, and even though Nigeria won at the end, students overall felt like winners as they could bond on such a culturally significant thing. For more information, please contact Yumna at equity@scsu.ca.

**SCARNIVAL:**
On Feb 17th, in partnership with RadioFwd, a pub night was hosted downstairs at the bistro. Sounds included dancehall, afrobeats and hip hop music styles. Students were also included in a raffle to win a brand new Telfar Bag. This was a very successful event as students enjoyed themselves while partying together. For more information, please contact Yumna at equity@scsu.ca.

**BLACK STUDY HALL:**
On Feb 23d, in partnership with the AA&CC, a Black Study Hall was held at the hub. Black students were able to come together to a safe space, study and eat whilst listening to a presentation by Sarah Klassen on study tips. For more information, please contact Yumna at equity@scsu.ca.

**LET’S END WITH A SCARBANG:**
On March 10th, we have our final event for this year’s Black History Month! It will be an amazing fun-filled, educational event that will feature influencers from all over Canada for a recreation of Wild N OUT, a comedy show from Toronto’s own, and music performances by local and main performers! This will be an event you don’t want to miss. It is also open to all. For more information, please contact Yumna at equity@scsu.ca.

**MONTREAL READING WEEK**
From Feb 22-25, SCSU’s Montreal Reading Week has finally come back! VP Equity along with VP External joined students on the Montreal Reading Week Trip! Students engaged in lots of activities including tours around the city, visiting Old Port, as well as club events to end the night. UTMSU and students from the UTM campus also joined and students were able to make friends while enjoying their time. For more information, please contact Yumna at equity@scsu.ca.
SECOND PICK-UP DAY
This winter, the Food Centre started a second Monday grocery pick-up day in addition to their weekly Friday grocery pick-up. With the second day, the FC has been able to feed more students than ever before!

HYGIENE PRODUCTS GIVEAWAY
The Food Centre has continued to distribute hygiene products to students every second week of the month. The Food Centre is now a proud partner with Global Medic who is donating hygiene products on an ongoing basis to support the Centre in meeting growing needs of students on our campus.

PLANTING/HOME GROWING WORKSHOP
This past semester, the FC held a Planting/Home Growing workshop as a part of UTSC’s Sustainability Week. The FC provided pots that students could paint, in addition to soil and seeds. They offered a variety of seeds such as wildflowers, tomatoes, basil, parsley, chili pepper, cucumber, bok choy, squash, corn, cilantro, and okra. Students were able to take their planter home to continue growing their seeds!

SCARBORO STUDIES
The FC participated in Scarboro Studies, a podcast held at UTSC. Student Wyn Kon interviewed the coordinators about the FC’s operations in addition to related issues such as food insecurity. Check out the podcast episode available on all streaming platforms!

ACADEMIC SUPPORT CENTER
One of many extensions of the Scarborough Campus Students Union (SCSU), the Academic Support Center (ASC) is a service center that is focused on holistically supporting students in access to education. Building on the success of ASC’s previous programming, ASC has extended our pillars to better serve and support students. This year, the Academic Support Center will serve students through our revamped pillars: Services, Programming, and Resources. The ASC also recognizes the prevalence of important campaigns and goals such as Free Education for all, Fight the Fees and Put Equity in Academics. Thus, ASC strives to support the advocacy and promotion of various academic campaigns. For more information, please contact asc@scsu.ca.

SERVICES
Recognizing that providing cost-effective services benefits students in achieving their academic aspirations, the ASC provides three services: the Academic Bursary, the Laptop Rental Program (in collaboration with the UTSC Library), and Free Printing (coming soon). The Academic Bursary provides financial support for academic related expenses such as textbooks, tuition, internet, and electronic resource necessities. The Laptop Rental Program aims to assist in the reduction of technological barriers that may arise when accessing education by allowing students to sign out a laptop to support their digital access needs. This year, the ASC partnered with the UTSC Library in order to jointly rent out 6 laptops. Recognizing that high printing costs are a barrier for students, the ASC is in the midst of launching a free printing service. Watch out for more information as the ASC hopes to launch this new service soon!
EQUITY SERVICE CENTRES (CONT.)

PROGRAMMING
The ASC runs a number of programs including the Mentorship Program, Career Building Workshops, and Study Sessions. The ASC Mentorship Program is designed to support first and second year students (mentees) through their academic journey by connecting them with an upper year student in a similar program. This year, the mentors will be featured in UTSC’s Academic Advising Career Centre’s March social media campaign. The ASC also aims to host career building workshops in order to assist students in their post-graduate aspirations.

This semester, the ASC hosted a LinkedIn photoshoot where students were able to receive a copy of their professional headshot. The ASC also hosts study sessions year-round. This past year, the ASC regularly hosted virtual accountability study sessions, in addition to in-person study sessions around midterm and exam season. In collaboration with UTSC’s Centre of Learning and Teaching, we launched a partnership with Facilitated Study Groups, a group of upper year students who provide academic support for a number of first-year classes, including but not limited to the departments of Chemistry, Biology, Psychology, and Statistics.

The Academic Support Center recognizes the reach of various campus groups, departments and organizations. With this in mind, it is our goal to collaborate with other academic groups to expand reach, raise awareness of the available support and resources and connect with the diverse student population through new and applicable initiatives and events. This year, we partnered with UTSC’s Centre of Learning and Teaching, the African Students’ Association, and Roundtable UTSC.

RESOURCES
The Academic Support Center acknowledges the importance of connecting students to resources on and off campus. In conjunction with the VP Academics, we assist with Academic Appeals Support and Academic Integrity Support.

RACIALIZED STUDENTS’ COLLECTIVE
The Racialized Students’ Collective is an SCSU Equity Service Centre which seeks to be the safer space for those excluded from the traditional university design. We know that society routinely & systemically marginalizes Black, Indigenous and Racialised folk; creating numerous barriers to ‘higher education’. Proudly championing the diversity of our UTSC community; the RSC exists to oppose racism, colonialism and all forms of oppression on and off campus, directed at our Racialized, Black and Indigenous students. Through our creative work of advocacy, services and collective allyship, we aim to continually reshape our campus culture that celebrates and honours our Racialized students. The RSC will be an open physical space reflecting the importance of racialized students and their identities taking up space in their University!

The RSC’s mandate is centered around intersectionality and bridging gaps between different cultural groups. The RSC seeks to increase solidarity between racialized groups and seeks to increase awareness about the importance of closed spaces. The RSC continues to educate students through events and programming. For more information, please contact rsc@scssu.ca.

OFFICE HOURS
This semester, the RSC launched its winter office hours. The lounge is open to all racialized students on Mondays from 2-4pm and Tuesdays-Fridays from 12-4pm.

BSE LET’S TALK
Every Thursday, the RSC is used by BSE to host their Let’s Talk series. This is a safe space for Black students to be themselves and have open conversations while building a community on our campus.

BOOK CLUB
This March, the RSC is hosting a book club focusing on Warsan Shire’s Teaching My Mother How to Give Birth. The first session took place on March 16th and the second session, taking place on March 23rd, features Furqan Mohamed, a Black poet and writer who will be facilitating.

EVENTS
This semester, the RSC held a Lunar New Year paint night in coordination with our volunteers. Students came and painted motifs around the year of the Rabbit and Cat and were able to take their canvases home. There were also colouring sheets focused on educating students about the Lunar New Year which is celebrated differently in each country. The RSC also provided cultural snacks.

VOLUNTEER NETWORK PROGRAM
With a look at more sustainable and forward thinking programs that the SCSU offers, we decided to revamp the VNP to create a volunteering structure with an internal shift. We will still have many of the traditional aspects of the program such as the ranking of the hours each volunteer puts in and having a day of appreciation for our volunteers. We believe the core tenets of volunteerism and SCSU would like to uphold this through greater reach and participation by our student body. In short, to get greater involvement with our student body we have shifted our focus inwardly.

BRONZE
- 9-19 hours
- Certificate of Recognition
- Volunteer Appreciation Night
- Chance to win a gift card

SILVER
- 20-59 hours
- Certificate of Recognition
- Volunteer Appreciation Night
- CCR Recognition
- General Reference Letter
- Eligible for the Community Scholarship ($500)
- Silver Level Gift

GOLD
- 60 hours +
- Certificate of Recognition
- Volunteer Appreciation Night
- CCR Recognition
- Personalized Reference Letter
- Eligible for the Community Scholarship ($500)
- Gold Level Gift
EQUITY SERVICE CENTRES. (CONT.)

VOLUNTEER TRAINING
With student engagement doubling over the past few months, the SCSU hosted a second Winter Volunteer Training where we promoted various volunteer opportunities with each service center and trained students in anti-oppressive practices. Overall students were thankful to be trained and the opportunity to work with SCSU. For more information please contact Thai at external@scsu.ca.

FINANCIAL SUPPORT.

ACADEMIC BURSARY
Now administered outside of the Financial Aid Office, the Academic Bursary was created by the Scarborough Campus Students’ Union and is intended to support members that are dealing with financial hardship regarding their academic costs (e.g. textbooks, outstanding tuition fees, barriers to education). For other types of financial hardship [e.g. lost employment, need support accessing food or housing] the Emergency Grant form should be accessed. The move from the Financial Aid Office allows students to access their funds in a more accessible way, (e.g. via e-transfer) allowing for the bursary to be used for various costs as opposed to tuition on ACORN solely. For more information, please contact Yumna at equity@scsu.ca.

TRANSIT GRANT
The SCSU has partnered with the Office of Student Experience and Wellbeing (OSEW) to offer the new Transit Grant! During executive committee meetings, where the adjudication of allotments for individuals applying for the emergency grant take place, Vice President Equity indicated the growing concern amongst students for the cost of transportation. This is not a surprising fact as the University of Toronto Scarborough is a commuter campus, roughly 70 percent of the student body commute using public transportation in some form. This is a critical piece of public infrastructure which has seen long term neglect and unsustainable funding practices. Further, helping students with the cost of transit would be one way to make education accessible for all. Many students when accessing the emergency grant cited the cost of public transportation as a large financial burden, hence, the transit grant is critical for the every marginalized within our campus community. For more information, please contact Yumna at equity@scsu.ca.

EMERGENCY GRANT
Every year, SCSU will dedicate $10,000 to support students in navigating urgent and unforeseen financial emergencies. This year, we are also pleased to be partnering with the Office of Student Experience to increase the available emergency funding to $35,000! Students who are eligible will be able to receive up to $500 in emergency support. Application remains open until all available funds have been administered, or until the end of the Academic Year on April 30th when the Grant will reset. For more information, please contact Yumna at equity@scsu.ca.

DOLLAR FOR DAYCARE
The Dollar for Daycare Bursary was created by the Scarborough Campus Students’ Union. It is intended to support members with dependents that need support with affordable care. This grant relieves some of the financial burden on students while they’re navigating their studies and have their dependents taken care of. For more information, please contact Yumna at equity@scsu.ca.

SURVIVOR GRANT
SCSU is still advocating for a new Survivor Grant to be implemented so that student survivors have some financial assistance while navigating their situations. The Survivors Grant is intended to serve as an immediate and individualized form of support for Students who are survivors of sexual and/or domestic violence or gender based violence.

The importance of supports for survivors of sexual and gender based violence and abuse and those affected by this issue has always been prominent, but the COVID-19 pandemic has only highlighted and exacerbated enduring systemic inequalities in Canadian society related to gender, race, income, education, and employment. These inequalities acted as an amplifier for the risk of Gender Based Violence, particularly in the case of racialized women, trans folks and femme identifying folks. Existing physical & financial barriers are coupled with extended waiting lists for survivor support which creates extreme levels of inaccessibility, restricting folks from reaching the resources they need. For more information, please contact Yumna at equity@scsu.ca.

GREEN SHIELD: HEALTH & DENTAL
SCSU provides students’ extended health care coverage through Green Shield Canada.

New this year, SCSU successfully lobbied our Health and Dental Insurance Provider for the following:

• Addition of semi-private hospital coverage.
• Increased psychology services benefit from $800 to $2,000 per benefit year for all services combined.
• Incorporation of the PocketPills service for mobile accessibility of prescription drugs.
• 100% prescription drug coverage up to reasonable and customary charges
• Dental Benefits up to $800, Vision Benefits up to $200, and Travel Coverage up to $5,000,000.
• Introduction of InkBlot.
  A 24/7 accessible portal for confidential and convenient mental health support.

For any questions relating to the health plan, please email health@scsu.ca.

GRADUATION PHOTOS.
The SCSU is now partnered with Lassman Studios to offer graduation photos for students that will be graduating from UTSC in June and November. This change has made graduation photos more affordable by reducing the sitting fee to FREE for basic sitting and $20 for advanced sitting fee. Students should note, anyone who purchases a graduation package has access to 25% discount for future photo needs - including wedding, baby showers, etc! In addition, SCSU has been able to offer complimentary Linked-In Photo Shoots. For more information, please contact Mathooshan at operations@scsu.ca.
PART-TIME STAFF.

The SCSU hired students for different part-time jobs like Executive Associate, Membership Engagement Coordinator, Videographer & Video content editor, Academic Advocacy Associate, and Orientation Coordinator: Events and Risk Management, through our Canada Summer Jobs grant. We also hired students for the following positions: Academic Support Centre Coordinator, two Food Centre Coordinators, Orientation Coordinator: Sponsorship & Materials, a Racialized Students Coordinator. We are currently finalizing the hiring process for a Street Team coordinator.

CLUBS/DSA TRAINING.

CLUBS TRAINING MAKE-UP DATE

In order to accommodate those clubs that could not attend our preliminary training, VP Campus Life held a make-up training for Clubs, to discuss funding, SCSU supports, room bookings, and recognition more generally. Over 30 students joined this training and participated actively.
Principal's Office

Members of the Executive team meet monthly with the Principal, Dean of Students and Vice-Principal Academic & Dean to discuss ongoing lobbying efforts. In addition, on September 19th the Executive Team met with the Upper Executives to share our campaign priorities for the year. We are hoping to see a lot of student victories and we are especially excited for the return of SCSU’s Lobby Week next semester, where students will again get to join in lobbying UTSC’s senior executive team.

Equity, Diversity and Inclusion

Bi-Weekly Meetings with EDIO
VP Equity continuously meets with the EDIO to discuss equity matters that students face and provide updates to the department so that better cohesion is maintained. Some of the matters that are brought up during these meetings are Ramadan Accommodations, Multi-faith prayer rooms, event planning and specific student issues.

Meetings with Black Student Engagement
VP Equity regularly meets with the Black Student Engagement Coordinator to discuss programming and initiatives to support our Black Students. These include the 100 String Academy program, Black Orientation and the Let’s Talk series.

Positive Space Committee Meetings
VP Equity and VP External regularly meet with the Positive Space Committee to discuss any upcoming events and relevant issues that students are facing. Also, planning of initiatives is done through these meetings. Some of these include the upcoming Rainbow Tie Gala!

Rainbow Tie Subcommittee Meeting
The Vice President External attended the first meeting with EDIO of the University of Toronto Scarborough and SCOUT. This meeting was extremely informative and initial plans were drafted for the first in person rainbow tie event in years. For more information, please contact Thai at external@scsu.ca.

Health & Wellness

Wellness Fair
Mental health is high on the agenda for SCSU, especially for Vice President Equity. Hence she received a table space for SCSU during this event. Students overwhelmingly supported our efforts to combat mental illness. For more information, please contact Thai at external@scsu.ca.

Vice-Principal and Dean of Academics

AA&CC Advisory Committee
Your VP AUA and your VP Equity attended the AA&CC Advisory Committee meetings throughout the semester to discuss the growth of the AA&CC office including new updates to the office as recommendations proposed through a student lens. We were able to discuss the budget proposals in this space that were later on voted on at the Council of Student Services. For more information, please contact Amrith at academics@scsu.ca.

Meetings with the Office of the Vice-Dean Academics and the Directors of Registrar
VP AUA meets with the Vice Dean Undergraduate Programs, Vice Dean Recruitment and Student Success, and the Directors of Registrar each month to discuss student concerns, recommendations and possible solutions. We have received updates on the Course Retake Policy and many other policies and concerns brought up during these meetings. The Course Retake Policy has been passed through the academic affairs committee at governance this March and there is confirmation that the policy will be in effect for the upcoming academic year this fall. We have also received updates on the CR/NCR policy. The University has struck a tri-campus working group surrounding the CR/NCR policy; however, Tri-campus unity has not been met as of yet. SCSU will continue to lobby for the policy until it is amended and implemented.

Your VP AUA has been conducting conversations with the Registrar’s Office and has been lobbying since the start of term for accommodations for Ramadan. Your VP AUA has received information from the Registrar’s Office that all exams will be held in the morning/afternoon times avoiding holding any exams during the time to break fast. This is another major victory for students as students are now able to practice their faith at the appropriate time instead of having to deal with academic responsibilities. For more information, please contact Amrith at academics@scsu.ca.

Meeting with the Assistant Dean Career Support and Student Success
The VP AUA has been meeting with the Assistant Dean Career Support and Student Success to discuss potential collaborations with the SCSU as well as introduce special initiatives for students across the campus. We are in the process of introducing a LSAT prep course here at UTSCin partnership with the UofT Faculty of Law. Moreover we have also discussed areas of improvement in academic appeals and petitions to better support students with academic needs. The AA&CC office has also confirmed through the recommendation of the VP AUA that a new bursary for student success in engaging with post-graduation will also be available for the upcoming year.

Campus Curriculum Review Working Circle Meeting
The campus curriculum review meeting met for the first time on May 27th to discuss inclusive excellence that strives from indigenous knowledge, anti-black racism and racialized perspectives for the future prospects of education within the university. VP AUA and VP Equity have been attending meetings bi-weekly to discuss the proposed recommendations and resources available for students through the Campus Curriculum Review Working Circle. VP AUA has been confirmed to be a panelist for the Pedagogies in Inclusive Excellence Forum to be held this April. At this forum, VP AUA will discuss post-pandemic engagement with students and the avenues for growth on both students and faculty.
VICE-PRINCIPAL AND DEAN OF ACADEMICS. (CONT.)

ACADEMIC INTEGRITY, APPEALS AND PETITIONS
The VP AUA deals with Academic Integrity cases, Appeals and Petitions in regards to students. So far, the VP AUA has assisted more than 70 students in academic offenses, appeals and petitions with the academic integrity office. Vice Dean’s Office at the Dean’s Designate Hearing. VP AUA has been successful in achieving the most appropriate sanctions for most students and we will continue to advocate for students with academic concerns and needs to ensure constituency throughout.

OFFICE OF STUDENT EXPERIENCE & WELLBEING.

COUNCIL ON STUDENT SERVICES
The Executive team are voting members on Council on Student Services. The purpose of CSS is to convene a voting body to approve permanent fee increases as it is required for increases in excess of the “year-over-year rate of inflation” (CPI) or as determined by a calculation of the “UTI” according to the methodology outlined in the long-term protocol. They are responsible for reviewing annual operating plans of program and services, reports on services and programs funded by mandatory fees; and receive reports for inflation on programs supported by optional fees; advise on proposals for expansion or reduction of student services including recommendations for new services and for the elimination of services; to serve as a forum for discussion of student experiences at UTSC. The CSS themes for 2022-23 include improving the services that already exist and the creation of more services that include but not limited student mental health, inclusive excellence, housing master plan and supporting academic success of students. The CSS votes were all passed during the votes, thus aiming to improve the various departments and enhancing student life here on campus.

ENHANCEMENT FUND
With clubs working to create a vibrant community here at UTSC. Vice President External and Former President Sobowale discuss funding with the administration, granting over twenty applications. For more information, please contact Thai at external@scsu.ca.

COSS MEETING
With the rise of student fees, Vice President External sat on the Council of Student Services to discuss the increase in fees, where fees are going and what student fees are used for on the Downtown campus. Vice President External raised questions on the fee structure of COSS. The CSS themes for 2022-23 include improving the services that already exist and the creation of more services that include but not limited student mental health, inclusive excellence, housing master plan and supporting academic success of students. The CSS votes were all passed during the votes, thus aiming to improve the various departments and enhancing student life here on campus.

E&C FUND
VP Equity sits on the Equity and Community fund to approve and advocate for student groups that apply to the fund. This is a great fund in which student groups who are hosting equity-related events and initiatives receive funding from UTSC. Having a student voice on this committee is essential. For more information, please contact Yumna at equity@scsu.ca.

UTSC CAMPUS AFFAIRS COMMITTEE MEETING
The Vice President Academics and University Affairs and VP External attended the UTSC Campus Affairs Committee Meeting to examine the budget proceedings of SCSU and OSEW price increase of our incidental fees. This will benefit the overall student experience and operational budget of the Union and University. For more information, please contact Thai at external@scsu.ca.

CHIEF ADMINISTRATIVE OFFICER.

CHIEF ADMINISTRATIVE OFFICE FORUM
On November 21th, SCSU Executives attended the first Chief Administrative Office student forum of the year. The executive had a productive conversation regarding student issues. Various executive members brought up critical issues faced by students, the CAO forum is an important space to advocate and lobby for student issues. The Vice-President External brought forth to the CAO the issue of the lack of transit and the lack of affordable service due to the near closure of line 3, especially in light that BRT and EELRT has not been implemented. Furthermore, the lack of fare integration and reduction on the part of the TTC has not been a part of the TTC’s fair plan. What is even more pertinent to the cost of living crisis facing students is the possibility of introducing U-Pass for students on this campus. Vice-President External will spearhead a lobby campaign in the attempt to introduce U-Pass to students. Furthermore, another issue brought forward by Vice-President External was the issue of Multitenet rooming housing, particularly important is the need for the university to help lobby city council in legalizing multitenet rooming housing. For more information, please contact Thai at external@scsu.ca.

MEETING WITH ANDREW CAO; JOINT LETTER TO METROLINX
Vice President External and full time staff members met with Andrew Arafoozman CAO of Scarborough campus in order to discuss U-Pass and discuss strategy of stakeholder engagement with Metrolinx. This was a productive meeting and took the initial steps in order to establish a pilot project with Metrolinx on UTSC. If U-Pass comes to our campus it will leave acute poverty on our campus. For more information, please contact Thai at external@scsu.ca.

MEETING WITH ACPA
VP Equity and VP AUA sit on the Advisory Committee on Physical Accessibility to provide a student voice and discuss student concerns. VP Equity also provides input on what initiatives student fees are allocated to.

TRI-CAMPUS.

BOARD OF STEWARDS
Vice President External, as the official SCSU designate, attended the Board of Stewards Meeting. The Board of Stewards Committee is the highest form of governance at Hart House. The VP External introduced herself and listened through the virtual Hart house presentations, a series of presentations that touch base on the various opportunities, programming and clubs. In addition to this, in an endeavor to get further involved, the Vice President External volunteered and was accepted to be an official member of the Board of Stewards’ Agenda Committee. The VP External looked over the agenda for approval and all relevant documents and information that was going to be presented in the meeting. The Vice President External was able to connect with various members on the team, some of them from the UTSG Campus, and was able to discuss the Board of Stewards meeting and what would be presented to the members.
1265 BISTRO
SCSU was ecstatic to launch our new and improved restaurant - 1265 Bistro! Great food, good vibes, and a chic new look! The ultimate hangout space on campus, we were excited to not only give a brand new look to the space, but also electrical ports at each of the booths, new menu favourites, and tons of potential for growth. Tried our food? Make sure to fill out the feedback forms posted around the restaurant. Students are also incentivized to complete this form by being entered into a raffle for a free meal at 1265 Bistro. Come check us out in the basement of the student centre! For more information, please contact Mathooshan at operations@scsu.ca.

COMMUNITY CULTURE PROJECT
In the month of September, VP Operations met with the Office of Student Experience and Wellbeing (OSEW) to pursue a passion project in the stage area of 1265 Bistro. This passion project is centered around the idea of creating a space that resonates with the students and Scarborough community. Ultimately this space would be a place students could go to unwind and relax. OSEW has committed to sponsoring the space through a $10,000 contribution. The space will soon include arcade style games, wallpaper, AV equipment, neon signs, and more!

In addition, the VP Operations pursued sponsorship with Scarborough community partners, including Scarborough Shooting Stars and Arrow Group of Companies. We have worked together on a sponsorship in which Scarborough Shooting Stars and Arrow Group of Companies will be funding a total amount of $10,000. This sponsorship will go towards the costs associated with a Scarborough themed mural done by DuroTheThird Industries and even more arcade-styled games! For more information, please contact Mathooshan at operations@scsu.ca.
INDEPENDENT AUDITORS’ REPORT

To the Board of Directors:
Scarborough Campus Students’ Union

Opinion
We have audited the financial statements of Scarborough Campus Students’ Union, which comprise the statement of financial position as at April 30, 2022, and the statements of operations and changes in net assets, and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Scarborough Campus Students’ Union as at April 30, 2022, and its financial performance and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Opinion
We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditors’ Responsibilities for the Audit of the Financial Statements section of our report. We are independent of Scarborough Campus Students’ Union in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements
Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing Scarborough Campus Students’ Union’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate Scarborough Campus Students’ Union or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for over seeing Scarborough Campus Students’ Union’s financial reporting process.

Auditors’ Responsibilities for the Audit of the Financial Statements
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors’ report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

...
• Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

• Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Scarborough Campus Students’ Union’s internal control.

• Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

• Conclude on the appropriateness of management’s use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on Scarborough Campus Students’ Union’s ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors’ report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors’ report. However, future events or conditions may cause Scarborough Campus Students’ Union to cease to continue as a going concern.

• Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Yale PGC LLP
Chartered Professional Accountants
Licensed Public Accountants
Toronto, Ontario
January 19, 2023

SCARBOROUGH CAMPUS STUDENTS’ UNION
AT THE UNIVERSITY OF TORONTO
STATEMENT OF FINANCIAL POSITION
AS AT APRIL 30, 2022

A S S E T S

<table>
<thead>
<tr>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>CURRENT</td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>$3,976,453</td>
</tr>
<tr>
<td>Accounts receivable, net of allowance of $Nil (2021 - $174,059)</td>
<td>239,227</td>
</tr>
<tr>
<td>Government remittances receivable</td>
<td>16,663</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>14,602</td>
</tr>
<tr>
<td>Inventory</td>
<td>8,998</td>
</tr>
<tr>
<td>Current portion of loan receivable</td>
<td>10,000</td>
</tr>
<tr>
<td>NON-CURRENT</td>
<td></td>
</tr>
<tr>
<td>Cash restricted for health and dental plan (note 3)</td>
<td>4,852,708</td>
</tr>
<tr>
<td>Cash restricted for deferred levies (note 4)</td>
<td>223,985</td>
</tr>
<tr>
<td>Investment in and advances to SCSU Restaurant Inc. (note 5)</td>
<td>351,594</td>
</tr>
<tr>
<td>Loans receivable (note 6)</td>
<td>71,135</td>
</tr>
<tr>
<td>Property and equipment (note 7)</td>
<td>61,230</td>
</tr>
<tr>
<td>TOTAL ASSETS</td>
<td>$9,828,596</td>
</tr>
</tbody>
</table>

L I A B I L I T I E S

<table>
<thead>
<tr>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>CURRENT</td>
<td></td>
</tr>
<tr>
<td>Accounts payable</td>
<td>$399,016</td>
</tr>
<tr>
<td>Deferred rental deposits</td>
<td>6,946</td>
</tr>
<tr>
<td>NON-CURRENT</td>
<td></td>
</tr>
<tr>
<td>Government loan payable (note 8)</td>
<td>40,000</td>
</tr>
<tr>
<td>Deferred health and dental plan fees (note 3)</td>
<td>4,852,708</td>
</tr>
<tr>
<td>Deferred student levies (note 4)</td>
<td>223,985</td>
</tr>
<tr>
<td>TOTAL LIABILITIES</td>
<td>5,522,655</td>
</tr>
</tbody>
</table>

N E T A S S E T S

| TOTAL NET ASSETS | 4,305,840 | 3,775,784 |
| TOTAL LIABILITIES AND NET ASSETS | $9,828,596 | $7,959,688 |

APPROVED ON BEHALF OF THE BOARD

[Signatures]

See accompanying notes
## SCARBOROUGH CAMPUS STUDENTS' UNION
### AT THE UNIVERSITY OF TORONTO

### STATEMENT OF OPERATIONS AND CHANGES IN NET ASSETS
FOR THE YEAR ENDED APRIL 30, 2022

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>REVENUES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health and dental plan fees recognized</td>
<td>$4,831,849</td>
<td>$4,525,771</td>
</tr>
<tr>
<td>Unrestricted general student fees</td>
<td>804,126</td>
<td>837,560</td>
</tr>
<tr>
<td>Restricted referendum fees recognized</td>
<td>414,573</td>
<td>426,171</td>
</tr>
<tr>
<td>Health and dental plan administration fee</td>
<td>271,813</td>
<td>259,710</td>
</tr>
<tr>
<td>Rental and leasing (note 10)</td>
<td>236,447</td>
<td>250,611</td>
</tr>
<tr>
<td>Admissions, events, sales and advertising</td>
<td>194,054</td>
<td>149,574</td>
</tr>
<tr>
<td>U of T Scarborough operating subsidy (note 9)</td>
<td>127,500</td>
<td>127,500</td>
</tr>
<tr>
<td>Investment income</td>
<td>40,793</td>
<td>30,778</td>
</tr>
<tr>
<td>Grants and sponsorship</td>
<td>800</td>
<td>1,500</td>
</tr>
<tr>
<td>Government assistance (notes 8 and 10)</td>
<td>20,000</td>
<td>20,000</td>
</tr>
<tr>
<td><strong>TOTAL REVENUES</strong></td>
<td>$6,623,855</td>
<td>$6,622,175</td>
</tr>
</tbody>
</table>

| **EXPENSES**            |            |            |
| Health and dental plan disbursements | $4,831,401 | $4,525,349 |
| Wages and benefits (note 10) | 575,151    | 308,403    |
| General and administrative  | 495,025    | 321,324    |
| Restricted referendum fees disbursed | 414,573    | 426,171    |
| Operating subsidy paid to SCSU Restaurant Inc. (note 9)  | 127,500    | 127,500    |
| Professional fees          | 44,899     | 36,960     |
| Repairs and maintenance    | 43,577     | 34,141     |
| Ticket purchases           | 19,808     | 19,737     |
| Bank charges               | 5,984      | 9,785      |
| Utilities                  | 4,485      | 3,725      |
| Bad debts (recovery)       | (42,413)   | (45,763)   |
| Amortization               | 6,067      | 3,874      |
| **TOTAL EXPENSES**        | $6,526,957 | $5,771,206 |

| **SURPLUS FROM OPERATIONS** | 396,998 | 850,969 |
| Gain in SCSU Restaurant Inc. | 133,158 | 130,242 |
| **SURPLUS FOR THE YEAR**    | 530,156 | 981,211 |

| **OPENING NET ASSETS**   | 3,775,784 | 2,794,573 |
| **CLOSING NET ASSETS**   | $4,305,940 | $3,775,784 |

See accompanying notes

## SCARBOROUGH CAMPUS STUDENTS' UNION
### AT THE UNIVERSITY OF TORONTO

### STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED APRIL 30, 2022

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CASH FLOWS FROM (USED IN):</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>OPERATIONS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surplus for the year</td>
<td>$530,156</td>
<td>$981,211</td>
</tr>
<tr>
<td>Non-cash items:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government assistance (note 8)</td>
<td>-</td>
<td>(20,000)</td>
</tr>
<tr>
<td>Amortization</td>
<td>6,967</td>
<td>1,874</td>
</tr>
<tr>
<td>Gain in SCSU Restaurant Inc.</td>
<td>(133,157)</td>
<td>(130,242)</td>
</tr>
<tr>
<td><strong>NON-CASH WORKING CAPITAL</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts receivable</td>
<td>(51,821)</td>
<td>(30,880)</td>
</tr>
<tr>
<td>Government remittances receivable</td>
<td>(10,020)</td>
<td>(15,599)</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>(1,803)</td>
<td>(86)</td>
</tr>
<tr>
<td>Inventory</td>
<td>983</td>
<td>3,507</td>
</tr>
<tr>
<td>Accounts payable and accrued liabilities</td>
<td>310,379</td>
<td>(56,201)</td>
</tr>
<tr>
<td><strong>TOTAL CASH FLOWS FROM (USED IN)</strong></td>
<td>661,884</td>
<td>731,584</td>
</tr>
</tbody>
</table>

| **INVESTING**            |            |            |
| Loan receivable          | (18,635)   | 11,667     |
| Purchase of property and equipment | (32,808) | (16,698) |
| **TOTAL INVESTING**      | (51,443)   | (5,031)    |

| **FINANCING**            |            |            |
| Advances to SCSU Restaurant Inc. | (4,200) | (4,000) |
| Change in restricted cash | (1,028,372) | 41,722 |
| Change in deferred health and dental plan fees and student levies | 1,028,372 | (41,722) |
| Government loan received (note 6) | - | 60,000 |
| **TOTAL FINANCING**      | (4,200)    | 56,000     |

| **NET CHANGE IN CASH**   | 596,041    | 782,553    |
| Cash at beginning of the year | 3,380,412 | 2,597,869 |
| **CASH AT END OF THE YEAR** | $3,976,453 | $3,380,412 |

See accompanying notes

Page 4
1. PURPOSE OF THE ORGANIZATION
Scarbrough Campus Student's Union (SCSU) is a not-for-profit organization operating programs and providing services and advocacy for the full-time undergraduate students at the University of Toronto Scarborough and is exempt from income tax under the Income Tax Act. The primary objectives include: improving the quality of campus life, services and education, and to represent the member students in areas of common interest. Financial operations are administered by an executive committee subject to approval by the Board of Directors. SCSU has a custodial responsibility for the Student Centre building at 1265 Military Trail under a Student Centre Management Agreement with the University dated October 15, 2004.

2. SIGNIFICANT ACCOUNTING POLICIES
The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations and include the following significant accounting policies:

Revenue recognition
The collection and amount of non-academic incidental fees charged to students in Ontario is regulated by the Ontario Ministry of Advanced Education and Skills Development through its Ontario Operating Funds Distribution Manual and Compulsory Ancillary Fee Policy Guidelines. Pursuant to these, a change to or introduction of a fee must be done in accordance with a long-term protocol established between the University and its student government. SCSU's protocol with the University of Toronto Scarborough requires a referendum of the student body for significant changes to or the introduction of fees.

Fees collected from the students for a specific purpose, pursuant to referendums of the student body, are accounted for using the deferral method of accounting for externally restricted contributions. Restricted fees are initially shown as a liability upon receipt of the funds. When the funds are disbursed for their intended purpose, the liability is reduced and an equal amount is then recognized as revenue and expense. All fees, with the exception of two described below, are collected by the University of Toronto Scarborough and periodically remitted to SCSU.

The Student Centre Levy collected from students as part of the SCSU fee is not recognized as revenue. This levy is withheld and retained by the University of Toronto Scarborough and applied to the building’s financing. The University of Toronto Scarborough is required to retain legal title to the building, and contributions towards the cost of the building, or material renovations made to the fabric of the building, become the property of the University and are therefore treated as either repairs and maintenance expenses, or expensed as a contribution towards the building.

Similarly, the UTSC Sports & Recreation Complex Levy collected as part of the SCSU fees is also withheld and retained by the University of Toronto Scarborough for the same reasons.

SCARBOROUGH CAMPUS STUDENTS' UNION
AT THE UNIVERSITY OF TORONTO
NOTES TO FINANCIAL STATEMENTS
APRIL 30, 2022

Page 6

SCARBOROUGH CAMPUS STUDENTS' UNION
AT THE UNIVERSITY OF TORONTO
NOTES TO FINANCIAL STATEMENTS
APRIL 30, 2022

Page 7

2. SIGNIFICANT ACCOUNTING POLICIES (continued)
Revenue recognition (continued)
Sales and rental revenues are recognized when the related goods are sold or the services performed. Any monies received as a deposit are initially shown as deferred rental deposits under liabilities and then taken into income when the goods and services are provided.

The health and dental plan (H&D) administration fee charged is $6.37 per semester for each enrolment under Dental coverage, and $6.37 per semester for each enrolment under Accident and Prescription Drug coverage. The total administration fees allocated from H&D fees collected from a student enrolled under both plans for a full year is $25.48.

Leasing revenues are recognized on a straight-line basis over the term of the lease.

Interest is accrued on a daily basis.

Inventory
Inventory primarily consists of movie admission tickets and Toronto Transit Commission (TTC) fares. It is carried at the lower of cost and net realizable value on a first-in first-out (FIFO) basis.

Property and equipment
The property and equipment are recorded at cost and amortized over their estimated useful lives. Computer equipment is amortized over five years on a straight-line basis. Equipment and furniture are amortized over ten years on a straight-line basis.

Investment in subsidiary
SCSU is the sole controlling shareholder of SCSU Restaurant Inc. (a/k/a Rex’s Den) which is a for-profit organization.

SCSU elected to account for its investment in its subsidiary using the equity method. The investment is initially recognized at cost and subsequently adjusted to take account of the share of net income reported by the subsidiary. At the end of each reporting period, SCSU determines whether there are indications that an investment may be impaired. When there is an indication of impairment, and SCSU determines that a significant adverse change has occurred during the period in the expected timing or amount of future cash flows, a write-down is recognized in income. If the indicators of impairment have decreased or no longer exist, the previously recognized impairment loss may be reversed to the extent of the improvement. The adjusted carrying amount of the investment may not be greater than the amount that would have been reported at the date of the reversal had the impairment not been recognized previously. The amount of the reversal is recognized in income.

Contributed services
SCSU makes extensive use of volunteers in its activities. SCSU does not record these contributed amounts due to the difficulty in determining their fair market value.
2. SIGNIFICANT ACCOUNTING POLICIES (continued)

Financial instruments

SCSU initially measures its financial assets and liabilities at fair value, except for certain non-
arm’s length transactions. SCSU subsequently measures all its financial assets and financial
liabilities at amortized cost using the straight-line method. Financial assets measured at amortized
cost are cash, accounts receivable, government remittances receivable and loan receivable.
Financial liabilities measured at amortized cost are accounts payable and government loan
payable.

Use of estimates

The preparation of these financial statements in conformity with Canadian accounting standards
for not-for-profit organizations requires management to make estimates and assumptions that
affect the reported amount of assets and liabilities, the disclosure of contingent assets and
contingent liabilities at the date of the financial statements and the reported amounts of revenues
and expenses during the current period. These estimates are reviewed periodically and
adjustments are made to the revenues and expenses as appropriate in the year they become
known. The primary estimates concern the net amount recoverable from the loan, investments in
the for-profit subsidiary and impairment of the subsidiary. Actual results may differ from these
estimates.

Impairment

When there are indications of possible impairment, SCSU determines if there has been a
significant adverse change to the expected timing or amounts of future cash flows expected from
the financial asset. The amount of any impairment loss is determined by comparing the carrying
amount of the financial asset with the highest of three amounts:

(i) The present value of the cash flows expected to be generated by holding the asset,
discounted using a current market rate of interest appropriate to that asset;

(ii) The amount that could be realized by selling the asset at the date of the balance sheet; and,

(iii) The amount expected to be realized by exercising its rights to any collateral held to secure
repayment of the asset, net of all costs necessary to exercise those rights.

Reversals are permitted, but the adjusted carrying amount of the financial asset shall be no
greater than the amount that would have been reported at the date of the reversal had the
impairment not been recognized.

Government assistance

Government assistance received by SCSU is recorded in the statement of operations as a
reduction of the expense to which it specifically relates when received. Government assistance in
the form of forgivable loans is recorded in the period when the conditions around loan forgiveness
have been met.

3. DEFERRED GROUP HEALTH AND DENTAL PLAN FEES

Changes in the deferred group health and dental plans are as follows:

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group Health and Dental Plan</td>
<td>$ 3,824,007</td>
<td>$ 3,796,815</td>
</tr>
<tr>
<td>Beginning balance at the start of the fiscal year</td>
<td>(3,823,145)</td>
<td>(4,537,818)</td>
</tr>
<tr>
<td>Net student fee levies</td>
<td>4,851,846</td>
<td>4,563,010</td>
</tr>
<tr>
<td>Premiums subsequently paid</td>
<td>1,075,652</td>
<td>756,605</td>
</tr>
<tr>
<td>Ending balance at the end of the fiscal year</td>
<td>4,852,708</td>
<td>3,824,007</td>
</tr>
<tr>
<td>Balance at the end of academic year at August 31</td>
<td>$ 3,777,156</td>
<td>$ 3,067,402</td>
</tr>
</tbody>
</table>

4. DEFERRED STUDENT LEVIES

Changes in the deferred contributions balances are as follows:

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blue Sky Solar Racing</td>
<td>$ 365</td>
<td>$ 1,167</td>
</tr>
<tr>
<td>Beginning balance</td>
<td>3,693</td>
<td>3,832</td>
</tr>
<tr>
<td>Net student fee levies</td>
<td>(3,642)</td>
<td>(4,634)</td>
</tr>
<tr>
<td>Ending balance</td>
<td>$ 418</td>
<td>$ 365</td>
</tr>
<tr>
<td>Canadian Federation of Students</td>
<td>$ 23,336</td>
<td>$ 72,906</td>
</tr>
<tr>
<td>Beginning balance</td>
<td>238,105</td>
<td>244,599</td>
</tr>
<tr>
<td>Net student fee levies</td>
<td>(234,617)</td>
<td>(294,169)</td>
</tr>
<tr>
<td>Ending balance</td>
<td>$ 26,524</td>
<td>$ 23,336</td>
</tr>
<tr>
<td>Day Care Subsidy</td>
<td>$ 69,052</td>
<td>$ 79,314</td>
</tr>
<tr>
<td>Beginning balance</td>
<td>14,205</td>
<td>14,738</td>
</tr>
<tr>
<td>Net student fee levies</td>
<td>(5,800)</td>
<td>(25,000)</td>
</tr>
<tr>
<td>Ending balance</td>
<td>$ 77,457</td>
<td>$ 69,052</td>
</tr>
<tr>
<td>Downtown Legal Services</td>
<td>$ 1,401</td>
<td>$ 4,488</td>
</tr>
<tr>
<td>Beginning balance</td>
<td>14,205</td>
<td>14,738</td>
</tr>
<tr>
<td>Net student fee levies</td>
<td>(14,007)</td>
<td>(17,825)</td>
</tr>
<tr>
<td>Ending balance</td>
<td>$ 1,599</td>
<td>$ 1,401</td>
</tr>
</tbody>
</table>
### 4. Deferred Student Levies (continued)

<table>
<thead>
<tr>
<th>Source</th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Orientation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginning balance</td>
<td>$  -</td>
<td>$  -</td>
</tr>
<tr>
<td>Net student fee levies</td>
<td>$  7,000</td>
<td>$  -</td>
</tr>
<tr>
<td>Payments and distributions</td>
<td>$ (7,000)</td>
<td>$  -</td>
</tr>
<tr>
<td><strong>Ending balance</strong></td>
<td>$  -</td>
<td>$  -</td>
</tr>
<tr>
<td>Foster Children Program</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginning balance</td>
<td>$  17,092</td>
<td>$  15,618</td>
</tr>
<tr>
<td>Net student fee levies</td>
<td>$  1,420</td>
<td>$  1,474</td>
</tr>
<tr>
<td><strong>Ending balance</strong></td>
<td>$  18,512</td>
<td>$  17,092</td>
</tr>
<tr>
<td>Health Initiative in Developing Countries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginning balance</td>
<td>$  14,691</td>
<td>$  2,244</td>
</tr>
<tr>
<td>Net student fee levies</td>
<td>$  7,102</td>
<td>$  21,359</td>
</tr>
<tr>
<td>Payments and distributions</td>
<td>$ (7,003)</td>
<td>$  (8,912)</td>
</tr>
<tr>
<td><strong>Ending balance</strong></td>
<td>$  14,790</td>
<td>$  14,691</td>
</tr>
<tr>
<td>Students for Literacy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginning balance</td>
<td>$  8,452</td>
<td>$  4,336</td>
</tr>
<tr>
<td>Net student fee levies</td>
<td>$ 12,348</td>
<td>$ 19,381</td>
</tr>
<tr>
<td>Payments and distributions</td>
<td>$ (12,143)</td>
<td>$ (15,265)</td>
</tr>
<tr>
<td><strong>Ending balance</strong></td>
<td>$  8,657</td>
<td>$  8,452</td>
</tr>
<tr>
<td>Student Refugee Program</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginning balance</td>
<td>$  80,061</td>
<td>$  79,516</td>
</tr>
<tr>
<td>Net student fee levies</td>
<td>$  8,523</td>
<td>$  8,843</td>
</tr>
<tr>
<td>Payments and distributions</td>
<td>$ (24,120)</td>
<td>$ (8,300)</td>
</tr>
<tr>
<td><strong>Ending balance</strong></td>
<td>$  64,464</td>
<td>$  80,061</td>
</tr>
<tr>
<td>U of T Environmental Resource Network</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginning balance</td>
<td>$  701</td>
<td>$  2,244</td>
</tr>
<tr>
<td>Net student fee levies</td>
<td>$  7,102</td>
<td>$  7,369</td>
</tr>
<tr>
<td>Payments and distributions</td>
<td>$ (7,003)</td>
<td>$ (8,912)</td>
</tr>
<tr>
<td><strong>Ending balance</strong></td>
<td>$  800</td>
<td>$  701</td>
</tr>
<tr>
<td>Wheelchair Accessibility Projects</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginning balance</td>
<td>$  2,801</td>
<td>$  8,975</td>
</tr>
<tr>
<td>Net student fee levies and interest earned</td>
<td>$ 28,410</td>
<td>$ 29,476</td>
</tr>
<tr>
<td>Payments and distributions</td>
<td>$ (28,014)</td>
<td>$ (35,650)</td>
</tr>
<tr>
<td><strong>Ending balance</strong></td>
<td>$  3,197</td>
<td>$  2,801</td>
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</table>

### 4. Deferred Student Levies (continued)

<table>
<thead>
<tr>
<th>Source</th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women's Centre - UTSC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginning balance</td>
<td>$  4,201</td>
<td>$  13,462</td>
</tr>
<tr>
<td>Net student fee levies</td>
<td>$ 42,614</td>
<td>$ 44,214</td>
</tr>
<tr>
<td>Payments and distributions</td>
<td>$ (42,021)</td>
<td>$ (53,475)</td>
</tr>
<tr>
<td><strong>Ending balance</strong></td>
<td>$  4,794</td>
<td>$  4,201</td>
</tr>
<tr>
<td>WUSC/Refugee Student Program</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginning balance</td>
<td>$  2,161</td>
<td>$  6,956</td>
</tr>
<tr>
<td>Net student fee levies</td>
<td>$ 22,840</td>
<td>$ 24,426</td>
</tr>
<tr>
<td>Payments and distributions</td>
<td>$ (22,328)</td>
<td>$ (29,221)</td>
</tr>
<tr>
<td><strong>Ending balance</strong></td>
<td>$  2,475</td>
<td>$  2,161</td>
</tr>
<tr>
<td><strong>Summary</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beginning balance</td>
<td>$  224,314</td>
<td>$  291,228</td>
</tr>
<tr>
<td>Net student fee levies</td>
<td>$ 407,367</td>
<td>$ 434,449</td>
</tr>
<tr>
<td>Payments and disbursements</td>
<td>$ (407,698)</td>
<td>$ (591,363)</td>
</tr>
<tr>
<td><strong>Ending balance</strong></td>
<td>$  223,985</td>
<td>$  224,314</td>
</tr>
</tbody>
</table>

### 5. Investment in and Loan to SCSU Restaurant Inc.

SCSU’s initial investment in SCSU Restaurant Inc. (a/k/a Rex's Den) included $100 for 100 common shares together with advances to fund its operations.

SCSU Restaurant Inc. was historically in a deficit position. In the 2021 year it was profitable due to the operating subsidy received and operations being suspended for the year due to COVID-19. Accordingly, the value of the investment has been impaired to reflect management's estimate of the net amount that will be recovered within ten years.

<table>
<thead>
<tr>
<th>Source</th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advances to SCSU Restaurant Inc.</td>
<td>$ 381,507</td>
<td>$ 377,307</td>
</tr>
<tr>
<td>Impairment allowance</td>
<td>(203,507)</td>
<td>(203,507)</td>
</tr>
<tr>
<td>Accumulated net income (loss)</td>
<td>$ 173,594</td>
<td>$ 40,597</td>
</tr>
<tr>
<td><strong>Net investment in SCSU Restaurant Inc.</strong></td>
<td>$ 381,507</td>
<td>$ 377,307</td>
</tr>
</tbody>
</table>

Page 10
5. INVESTMENT AND LOAN TO SCSU RESTAURANT INC. (continued)

Financial position

<table>
<thead>
<tr>
<th></th>
<th>2022</th>
<th>2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL ASSETS</td>
<td>$395,011</td>
<td>$277,950</td>
</tr>
<tr>
<td>TOTAL LIABILITIES</td>
<td>423,585</td>
<td>439,682</td>
</tr>
<tr>
<td>TOTAL SHAREHOLDER'S DEFICIT</td>
<td>(28,574)</td>
<td>(161,732)</td>
</tr>
<tr>
<td>TOTAL LIABILITIES AND SHAREHOLDER'S DEFICIT</td>
<td>$395,011</td>
<td>$277,950</td>
</tr>
</tbody>
</table>

Results of operations

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>FOOD SALES AND RENTAL</td>
<td>$13,746</td>
<td>$17,521</td>
</tr>
<tr>
<td>COST OF SALES</td>
<td>2,696</td>
<td>6,771</td>
</tr>
<tr>
<td>GROSS PROFIT</td>
<td>11,050</td>
<td>10,750</td>
</tr>
<tr>
<td>EXPENSES</td>
<td>15,801</td>
<td>48,052</td>
</tr>
<tr>
<td>OPERATING LOSS</td>
<td>(4,751)</td>
<td>(37,302)</td>
</tr>
<tr>
<td>OTHER ITEMS</td>
<td>137,999</td>
<td>167,544</td>
</tr>
<tr>
<td>NET INCOME (LOSS) FOR THE YEAR</td>
<td>$133,158</td>
<td>$130,242</td>
</tr>
</tbody>
</table>

Cash flows

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>CASH FLOWS FROM (USED IN):</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OPERATIONS</td>
<td>$109,823</td>
<td>$129,824</td>
</tr>
<tr>
<td>INVESTING</td>
<td>(99,447)</td>
<td>-</td>
</tr>
<tr>
<td>FINANCING</td>
<td>4,200</td>
<td>44,000</td>
</tr>
<tr>
<td>NET CHANGE IN CASH</td>
<td>14,576</td>
<td>173,824</td>
</tr>
<tr>
<td>Cash at beginning of the year</td>
<td>227,919</td>
<td>54,095</td>
</tr>
<tr>
<td>CASH AT END OF THE YEAR</td>
<td>$242,495</td>
<td>$227,919</td>
</tr>
</tbody>
</table>

6. LOANS RECEIVABLE

On December 1, 2011, the SCSU contributed $817,002 towards the Student Centre's repairs and renovations. These repairs and renovations include the Dentistry office, which has entered into an agreement with SCSU on July 31, 2017 to reimburse $100,000 over the course of the next 10 years. This is to be repayable in equal monthly instalments of $633 starting August 1, 2017. The balance remaining at April 30, 2022 is $52,500 (2021 - $62,500). Repayment of $10,000 is expected in fiscal 2023.

Pitalls Corp. entered into an agreement to repay SCSU for arrears balances owing from the period of August 1, 2019 to January 31, 2022 in the amount of $26,635. Previously a receivable, the remaining balance is set to be repaid commencing September 1, 2022 in 48 equal instalments.

7. PROPERTY AND EQUIPMENT

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Computers</td>
<td>$35,198</td>
<td>$15,538</td>
<td>$19,659</td>
<td>$20,069</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equipment and furniture</td>
<td>63,845</td>
<td>22,274</td>
<td>41,571</td>
<td>15,320</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$99,043</td>
<td>$37,813</td>
<td>$61,230</td>
<td>$35,389</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

8. GOVERNMENT LOAN PAYABLE

During the year, in response to COVID-19 relief efforts, SCSU received government assistance in the form of a $60,000 interest-free Canada Emergency Business Account (CEBA) loan. This loan is payable to the Government of Canada and repayment in full before December 31, 2023 will result in loan forgiveness of $20,000. Any unpaid loan balance at December 31, 2023 will convert into a three year term loan bearing interest at 5% per annum. It is the intention of SCSU to repay the loan in 2023, and as such, the forgivable portion of the loan has been recognized as income in the year.

9. OPERATING SUBSIDY

An operating subsidy of $127,500 (2021 - $127,500) is received annually from the University. These funds are used to offset the costs of operating SCSU Restaurant Inc. (REX's Den). This subsidy is not comprised of student fees, and is passed directly through to the restaurant.
10. **GOVERNMENT ASSISTANCE**

As part of the Government of Canada's COVID-19 relief efforts for Canadian organizations, SCSU received assistance in the form of subsidies related to payroll costs, rent forgiveness and forgivable loans. During the year, SCSU received $196,621 (2021 - $389,629), under the Canada Emergency Wage Subsidy program. This assistance was recorded in the statement of operations as reduction of wages and benefits expense.

SCSU also received received assistance as part of the Canada Emergency Commercial Rent Assistance program. As a condition of receiving the government assistance, SCSU reduced the monthly rent recovered by 25% for one tenant for the period from April to September 2020. The reduction to rent was $3,792 (2021 - $78,936). This assistance was included in the rental and leasing income reported in the statement of operations.

SCSU also received the CEBA loan, discussed in note 8. SCSU expects to repay the loan and has recorded the loan forgiveness of $20,000 in the 2021 statement of operations.

11. **FINANCIAL INSTRUMENTS - RISKS AND UNCERTAINTIES**

SCSU regularly evaluates and manages the principal risks assumed with its financial instruments. The risks that arise from transacting in financial instruments include credit risk, liquidity risk, interest rate risk, market risk, and foreign currency risk. The following analysis provides a measure of the SCSU's risk exposure and concentrations. There are no significant changes in the risk exposures from the prior period.

**Credit risk**

Credit risk is the risk that one party to a financial asset will cause a financial loss for SCSU by failing to discharge and obligation. SCSU provides credit in the normal course of operations. The financial asset with credit risk exposure is accounts receivable since failure of any of these parties to fulfill their obligations could result in financial losses for SCSU. Management assesses, on a continual basis, the probable losses on the receivables and sets up a provision for losses based on the estimated realizable value based on prior experience. SCSU is also exposed to a concentration of risk in that all of its cash is held with financial institutions and the balances held are in excess of Canadian Insurance Corporation (CDIC) limits.

**Liquidity risk**

Liquidity risk represents the risk that SCSU could encounter difficulty in meeting obligations associated with its financial liabilities. SCSU is exposed to this risk mainly in respect to its accounts payable and other amounts owing. SCSU meets its liquidity requirements by preparing and monitoring forecasts of cash flows from operations, anticipating investing activities, and holding assets that can be readily converted into cash.

At the year end, SCSU is not exposed to any significant interest rate risk, market risk or foreign currency risk.