

Refugee families set to find new homes with Vancity support

The difference between Danny Ramadan's past life and the one he leads now is extraordinary. He was kicked out of his family home in Damascus, Syria at age 17, after he came out as gay. He found an underground community of friends during a two-year stint in Egypt. He then returned to Damascus, only to be captured by the secret police and incarcerated in Syria's notoriously grim prison system. Upon his release, he fled to Jordan and became one of the thousands of Syrians there who have been displaced from their war-torn homeland.

Things are very different now. Danny made it to Vancouver as a refugee in 2014, he is a successful author and public speaker and he lives with his husband Matthew, whom he married in the fall of 2019. Now, with the help of sponsorship from Vancity, he is preparing to welcome his sister and her family to the country he calls home.

"I consider myself to be a successful Canadian citizen," says Danny. "I have a promising career in my field. If you had told me when I was 15 that I would be where I am now, I would have said you were completely insane."

Danny is hopeful his sister's transition to a new life in Canada with her husband and young daughter will be just as successful. They're set to arrive in the summer of 2020 as part of a Vancity program to support five refugee families over five years. In collaboration with the Immigrant Services Society of B.C. (ISSofBC), the credit union will fund the settlement costs for each refugee family for one full year.

Catherine Ludgate, the Vancity senior manager of community investment who is spearheading the program, hopes it will encourage other organizations to step up and sponsor refugees.

"This work is tied inextricably to our origin story," says Catherine. "When we started in 1946, it was about helping people who didn't have access to the banking services they needed. We've always been focused on financial inclusion and, as our communities have changed over the years, refugees are now the frontline of the unbanked."

Danny understands from his own experience the social and cultural challenges that his sister and her family will face when they get to Canada.

"A lot of refugees arrive with a very rosy view of what life will be like here," he said. "They have this honeymoon period of a month or so where they're in love with everything. And then that period ends because integrating and adjusting to a completely new culture is very difficult."

But at least the new arrivals will be getting the best possible support. In addition to providing financial assistance, Vancity will enroll 10 of its employees in a mentorship program through ISSofBC. These new settlement mentors will offer friendship and assistance to the arriving families as they explore their new communities.

Food rescue movement takes root in Victoria

It's estimated that the total amount of food wasted in Canada every year is worth at least \$31 billion. This represents a shocking amount of water and resources squandered, hundreds of thousands of tons of food ending up in landfills where it releases harmful greenhouse gases, and far too many people going hungry.

In cooperation with a diverse network of not-for-profit organizations, The Mustard Seed Street Church and Food Bank is helping to address the problem. It operates a local food hub in Victoria West to rescue food that is still edible and that would otherwise go into the waste stream. That food then gets redistributed to people in need.

"We have six trucks going to all the local grocery stores and rescuing 4,000 lbs of produce, dairy and milk each week," says Janiene Boice, director of development at The Mustard Seed. "We clean it and prepare it and redistribute it within a 24-hour period to 62 agencies impacting 35,000 individuals per month."

"Vancity have always been very supportive," Janiene adds. "They wrapped their arms around us from the beginning when we started doing food rescue work."

In 2019, The Mustard Seed was able to purchase the building they had been renting for the past few years. This was done with fellow occupants Spinnakers Brew Pub (a local and organic food champion and Vancity member). Vancity gave The Mustard Seed an enviroFund grant of \$200,000 and provided financing for them and Spinnakers totalling \$9,770,000 to become joint owners of the building. The Victoria Foundation and the Province of B.C. were also instrumental in making the purchase happen.

"We want to support not-for-profit partners who are aligned with our purpose to build equity and become more sustainable over time," says Moira Teevan, the Vancity community investment portfolio manager who works with The Mustard Seed. "There's just a whole bunch of things that make this initiative a good fit for us."

Among them are The Mustard Seed's work in its on-site commissary kitchen making soups, sauces and stocks from rescued food. These are sold to generate revenue or served at its food bank across town. Among many related initiatives, the organization also runs a national food donation program connecting unwanted food with empty stomachs.

"Now that we've purchased the building, we have a huge extra space that we can rent out for local events," says Janiene. "The mortgage with Vancity has given us stability and it's saved us about \$1,500 per month compared to when we were renting. Our budget is just over \$600,000 per year and we had been struggling. But this purchase will be a big help in turning all the things we do into a more stable business model."

Vancity program boosts affordable housing on Bowen Island

Not-for-profit housing development is not for the faint-hearted. You need to be organized, persistent and prepared to do a whole lot of hard work. Lilian Chau, Vancity community investment portfolio manager, has worked with dozens of not-for-profit housing developers and knows this all too well.

“Real estate development takes a long time and it’s risky because you have to spend money in the planning process without knowing for sure whether anything will come of it,” she says. “Groups that haven’t completed the initial phases thoroughly so that they have a clear vision and really understand their capacity to get something built tend to take a really long time. Often it doesn’t happen for them at all.”

It’s for this reason that Lilian helped to develop and deliver a new Vancity program for not-for-profit developers called Building It Right. Participants attend three sessions, once a month, to hear presentations from Vancity experts, fine-tune their development plans, and identify next steps for their projects.

In 2019, a total of 45 participants from 15 not-for-profit organizations, including two First Nations, took part in the program. One of them was Bowen Island Resilient Community Housing (BIRCH), a not-for-profit organization and Vancity member that is planning to build affordable housing on Bowen Island. BIRCH’s executive director Robyn Fenton hopes that the project – Snug Cove Affordable Rental Housing – will be the first of many to address a critical shortage of affordable housing options on the island.

“It’s not like if you’re living in Vancouver and can’t afford the rent, you can move a bit further out to Burnaby or Richmond perhaps,” says Robyn. “If you have to leave Bowen, you have to go far away. You uproot your whole life. Your kids are not going to be at the same school anymore.”

“I found the program very useful and the format in particular,” Robyn adds. “It was fast enough that you had to keep working on stuff, but it also gave us enough space to take the time to build out our vision.”

Lilian hopes to deliver Building it Right to at least one cohort of not-for-profit developers each year. The program has already helped organizations get those essential first steps done so that they can move through the more technical process that follows, which includes design, financing, permitting and construction.

The signs are very good for BIRCH. At the time of writing, the organization had already arranged to lease land from the local municipality and completed the feasibility process. Robyn says the plan is to offer up to 27 below-market rental units for families on low and moderate incomes, seniors and people with disabilities.

“In five years I for sure hope that it’s built and occupied and that we might even have a second project going by then,” says Robyn. “Hopefully we get there. I think we can.”