

Vancity powers Indigenous entrepreneurship

Indigenous entrepreneurship is growing about five times faster on a per capita basis than non-Indigenous entrepreneurship.

That's according to Mike Watson, general manager of Stó:lō Community Futures (SCF), who uses this startling statistic to advocate passionately for more sources of financing for Indigenous businesses. The \$1.5 million SCF Vancity Indigenous Impact Program is one.

The program is a partnership between Stó:lō Community Futures and Vancity. It's designed to support the more than 300 Indigenous businesses in S'olh Téméxw, the Stó:lō traditional territory in the Fraser Valley.

"Many Indigenous institutions don't have a lot of access to capital," Mike says. "We're often stretched to provide enough Programming for the growing needs of Indigenous borrowers as their businesses expand. But with this new program, we now have an expanded pool of capital to draw on."

Stewart Anderson is a Vancity manager of community investment who has strategic responsibility for Vancity's work with Indigenous people.

"The program is funded through a wholesale credit facility, so we're providing a line of credit to Stó:lō Community Futures." Stewart explains. "In effect, we're lending SCF the capital that they in turn can lend out to the Indigenous businesses they have relationships with."

Those relationships are at the heart of Stó:lō Community Futures' work. The organization exists primarily to lend money to Indigenous entrepreneurs and businesses, to help provide training programs and to support Indigenous communities.

"We're the largest First Nations community-based organization in B.C. with 24 First Nation communities, 56 occupied reserves, nearly 15,000 Indigenous people and more than 300 businesses that are rapidly growing," Mike says.

Mike is keen to remind people that Indigenous people were the first entrepreneurs in Canada and have been driving innovation for more than 10,000 years.

"They were the original social entrepreneurs in this country," he says. "Their value systems, particularly in S'olh Téméxw are very much culturally aligned with being entrepreneurial."

"We're in a great geographical location in close proximity to the major markets, we're the largest landowner in the Fraser Valley outside of the Crown and we have highly educated Indigenous people," Mike adds. "With all of those factors, the growth here is phenomenal."

Vancity's relationship with Stó:lō Community Futures goes back a long way. Stewart says the latest initiative fits in well with Vancity's priorities of supporting Indigenous communities and recognizing the work of the Truth and Reconciliation Commission.

“We’ve been working with them for more than 10 years to build the Indigenous economy,” Stewart adds. “This program is an opportunity to meet community needs with a community-led solution.”

Mike is confident that this type of socially conscious investment is set to expand exponentially.

“What’s really exciting is that this is a program that now has national attention,” he says. “It’s going to be an incredible complement to what has been a dependence on government programming. Indigenous entrepreneurs are already building relationships with different types of lenders – financial institutions like Vancity, high net-worth individuals, big investment firms. I see tremendous growth in this area. It’s so exciting.”

Keeping the faith in affordable housing

What’s in a name? When it comes to Hannelore, an affordable housing community planned for the Oakridge neighbourhood, nearly everything. For one, it brings to mind the efforts Hannelore Gerlach, the longtime president of the Oakridge Lutheran Church Council, and one of the driving forces behind the transformation of its church lands into an affordable living development – a project that has become an object lesson in how to build healthy communities.

Along with not-for-profit developer Catalyst Community Development Society, the church congregation is developing a six-storey building that will provide retail space at street level, a new church and community space on the second floor, and affordable rental housing on the top four floors.

The property will stand across from Oakridge Centre, which itself is the site of a huge new development plan. Hannelore will stand out as the only building that contains affordable housing, designated for residents with household incomes of \$30,000 to \$80,000, with no more than 30 per cent of their income directed to housing. “Catalyst and Oakridge are looking at how to be in the midst of the community and the neighbourhood, what we can do for them, and what we can offer to them,” says Reverend Dorothy Chu, a leader in the Oakridge Lutheran Church. The second-floor church space will be owned outright by the Oakridge Lutheran Church, but the three organizations have a long-term agreement to develop, own and operate the rest of the building.

The church council, including its president Hannelore Gerlach, led the 15-year journey through a maze of legalities, including reversing a covenant that determined the land could only serve as a site for a church. The decision went to the Supreme Court, setting a precedent in B.C. For the Oakridge Lutheran congregation, the “freeing” of the land from the covenant came as a huge relief. For Gerlach and the council, it was a huge step forward for a congregation with a storied history.

When her family joined Oakridge Lutheran in the 1950s, the entire congregation spoke German. Over the years, she’s seen the population’s languages change from German and Icelandic to Mandarin and Cantonese, along with English. Gerlach, 83, has seen the original building weaken over the years. As it aged, bringing it up to code became unsustainable. “It was endless, it was sucking up money and at the end of the day we were spinning our wheels,” she says.

Meanwhile, longtime members of the congregation were aging too. Hit with the affordability crisis in Vancouver, many are forced to travel from outside Vancouver. “People wanted a place where they could worship and where they can live,” says Hannelore, who’s been president of the church council since 1995.

While the Hannelore project is not the first to provide these services, the way the project has been financed and developed sets it apart. The three organizations are collaborating in a social equity investment, so the price of the land has been taken out of the equation. This means the only cost that needs to be recouped is the cost of construction, allowing rents to be 10 to 40 per cent below market value.

A City of Vancouver Housing Infrastructure grant backed the concept and business plan, while Vancity Community Investment and Vancity Community Foundation provided a pre-development loan and construction financing.

For Oakridge Lutheran, Catalyst is providing \$1.5 million of the financing for the \$29-million, six-storey project. The church will retain majority ownership – a rare outcome in deals with private developers – and will co-manage the rentals with Catalyst.

The unconventional project has drawn attention from urban planners; it’s now used as a teaching tool in urban development studies at UBC and is the subject of a UBC Master’s thesis.

Kira Gerwing is Vancity’s senior manager of community investment. She says Hannelore has been a worthwhile project for Vancity. “It’s our first opportunity to partner in this way with a mission-aligned organization, and each organization has brought something complementary to the table.”

Hannelore herself sees the value in Vancity’s involvement, in terms of financing and its role in connecting Oakridge Lutheran with Catalyst Community Development Society. “Vancity is a big part of what made this possible. The right people, and the right amount of money, put us on the road to do this.”

Community comes together to save a cultural icon

“This place is like a home for people. People tell me they moved to the area because of it, people have gotten married here, or met their future wife or husband here. This is where people have made new friends and had experiences that moved them. It’s really important. It’s emotional.”

Corinne Lea is speaking about her beloved Rio Theatre, an independent movie theatre and multimedia venue that she operates in Vancouver.

“For me, the Rio is my home, my life and everything I want to do,” Corinne adds. “I love it.”

It’s this dedication that drove her to raise nearly \$8 million to buy the Rio when it was put up for sale at the beginning of 2018. With the help of a Vancity mortgage, a slew of local investors and a record-breaking crowdfunding campaign, Corinne realized her dream in September of that year.

Jenn McGinn is the Vancity community business account manager who arranged the \$4,775,000 mortgage.

“There’s this overall sense that everything in Vancouver is being sold off to the highest bidder,” she says. “There was a great fear that the Rio would be bought by a developer who would put in overpriced condos and another coffee shop or sushi joint that nobody really needs.”

“I’ll admit that we did think at the beginning that Corinne’s plan to buy the Rio was ambitious to say the least,” Jenn adds. “But I gotta say, this is undoubtedly one of the most tenacious women I have met in my entire life. She’s visionary, she gets these ideas in her head and she just makes it happen. I really marvel at her entrepreneurship because it just seemed to be an insurmountable challenge at first.”

To raise the \$7.9 million she needed, Corinne organized a petition with more than 22,000 signatures, raised \$500,000 through crowdfunding – a record for an independent movie theatre – and secured a grant from the City of Vancouver of \$375,000. In addition, 190 community investors contributed to the total. These include the Vancouver International Film Festival, the Vancouver Film School, Persephone Brewing, Bandidas Taqueria and Grandview Lanes.

“We also gave an opportunity to smaller investors – those with a minimum of \$1,000 – which definitely reinforced our message that it was the community that was saving our theatre,” Corinne said. “That way people can really feel it’s owned by the community, not just somebody who swooped in with a big cheque.”

Corinne explained that everybody involved believed in the benefits of a cultural space that provides unique experiences in the neighbourhood where people live.

“The most important thing about the Rio is that it’s a communal experience,” she said. “We knew we were onto something with that. Sure, once in a while I like to stay home and binge shows just like anybody else but at some point you want to get out of the house and meet people and enjoy something together.”

“We don’t just show movies, we also do live shows,” Corinne added. “To do live shows and have the big screen behind you, it truly is a multimedia experience. When we did The Sound of Music singalong, we had some hilarious bearded guys dressed up as nuns. It’s not just this cultural, high-art venue, there’s a lot of low art and pop culture too and we embrace that.”

As part of the process of saving the theatre, Corinne founded a new not-for-profit organization through which she could accept donations and provide tax receipts. The Vancouver Art House Society is now the largest shareholder in the Rio Theatre and works to support artists and save other live venues and cultural spaces.

“When I was thinking about how I was going to raise all that money, it dawned on me that my most important partner would be the community,” says Corinne. “And deep down, I always knew that somehow we were going to save this place because I knew that people wouldn’t let it go. It just means so much to them.”

Cohousing group on Vancouver Island builds community

Many people can think back to a childhood when groups of neighbourhood kids ran wild, everybody knew their neighbours and people always had somebody close by they could call if they needed help.

A group of people on Vancouver Island are planning to recapture that collaborative, community spirit with a new cohousing project.

Ravens Crossing Cohousing has purchased land for a 34-unit condo development to be built in Sidney. Vancity provided financing of \$2.73 million for the purchase.

Cohousing is a form of shared living in which households have their own private homes and share common amenities. People get together as shareholders and future purchasers of a unit in a condo building. They all purchase one share in a corporation, representing the unit they'll eventually own. Once the building is complete everybody closes on their own unit with cash or financing.

Barbara Whittington is one of the founding members of Ravens Crossing Cohousing.

"I was always interested in intentional communities – where you have a real belief that you're collectively stronger than you would be separately," she says. "It also makes a lot more sense in terms of social and environmental sustainability because you can share resources."

According to Ronaye Matthew, a cohousing specialist hired to project manage the development of Ravens Crossing, the project will allow residents to balance both private space with communal areas that facilitate strong connections with their neighbours.

"This project will have about 3,000 square feet of common amenity areas for just 34 units, which is really unusual," she says. "A regular developer might put in that amount of common amenity only when there's 200 units."

Mark Fulmer is the Vancity account manager of community business who arranged the loan for Ravens Crossing to purchase the site in Sidney – three side-by-side pieces of land within walking distance of local amenities and the beach.

"They've spent a long time coming together as a group to make sure participants have input into what the building will look like," he says. "Everybody has a vested interest in the outcome."

Ronaye says this approach makes for a better housing development in the end.

"You have to do it as a collaborative group," she adds. "One of the things that is so nice about working with Vancity is they understand collaboration. Other financial institutions just don't seem to get the idea of a group of people coming together and being financially responsible for a large-scale project."

Barbara is excited about living in a diverse, multi-generational community.

“There will be guest rooms so you can live with being in a smaller home and a community kitchen where you can share a meal at the end of a long day,” she says. “The shared space will have a big enough dining area for everybody to eat and celebrate together if we wish to.”

While Barbara and Ronaye are enthusiastic champions of the social and environmental benefits of cohousing, both agree that it requires a willingness to compromise.

“These communities have to learn about how to be together, make decisions and work through conflict,” Ronaye says. “It’s not utopia, but it really can create positive change in the way we interact with our environment and each other. I truly believe that this lifestyle would be good for everyone.”

Squamish Nation chef showcases Indigenous cuisine to local foodies

Most people in B.C. are familiar with Indigenous art – from public sculptures and totem poles to galleries showcasing traditional masks, painting and jewelry. But Indigenous food? Not so much. While the artistic traditions of our province’s Indigenous peoples are well established and highly valued, Indigenous cuisine has yet to reach a mainstream audience.

Paul Natrall, a North Vancouver chef from the Squamish Nation, is aiming to change that. Following the successful launch of his catering company PR Bannock Factory in 2016, Paul turned to Vancity for business advice and a \$30,000 start-up loan for a new food truck.

Mr. Bannock is Vancouver’s first Indigenous food truck and an increasing number of local foodies are discovering Paul’s culinary talents. He uses traditional ingredients like juniper berries and smoked wild salmon and meats to produce a unique blend of Indigenous fusion.

“There’s a pretty big demand for the stuff that I’m doing and people are getting more and more interested in Indigenous food culture,” Paul says. “I’m really, really busy, but it’s all good.”

Mike Harris is the Vancity account manager who arranged the \$30,000 loan. He says that the success of Paul’s existing catering company and the widespread media exposure that accompanied the launch of Mr. Bannock has paid dividends.

“He had a line on a food truck and I coached him on how to put together a business plan,” Mike says. He’s a perfect small business owner for Vancity to support given our commitment to reconciliation with Indigenous people.”

“He’s got so much passion – the guy just loves cooking more than anybody I’ve ever seen,” Mike says. “We definitely believe in him as a person, which is really the spirit of these start-up loans. We’re lending to the person and their ideas, believing in their passion and ability to take make those ideas work in practice.”

Paul grew up in a home full of family where food played a central part in bringing people together. With his grandmother as the head chef of the household, he remembers the soups, stews, bannock and blackberry jam that flavoured his childhood.

Alongside the fond memories of the family dinners he enjoyed as a child, the cultural significance of what Paul is doing now is not lost on him.

“Our cuisine isn’t as well established as others because of what has happened to Indigenous people in the past,” he says. “For any nation, food is always a big part of the culture, and that was for sure much more difficult to maintain for Indigenous people. Some of that was taken from us, along with our language and our traditions. We couldn’t share that with each other and expand our food culture.”

But Paul is hopeful for the future and excited about tapping into Vancouver’s growing food scene, where a new generation of foodies are curious and open to trying new things.

“I just love making good food and seeing happy people enjoy what I create,” he says. “I’m living the dream right now doing exactly what I wanted and that’s to feature and showcase Indigenous food.”

Co-operative values power new lending libraries of things

If you have something that you think a lot of people will need, setting up a private, for-profit business is the most obvious way of making a pile of money out of it. But what if your primary motivation is not a pile of money, but actually meeting people’s needs?

The answer is a co-operative and in the case of The Thingery – an organization that establishes lending libraries of things like tools, home appliances and sports equipment – it was the perfect business model for founder Chris Diplock to realize his vision.

Armed with grants from the City of Vancouver to purchase equipment and loans from Vancity to get his idea off the ground, Chris has established three community-owned Thingeries in Vancouver so far. People can borrow equipment that they would otherwise have to own, a setup that reduces environmental impacts, saves people money and meets genuine community needs.

“We’re creating a piece of community infrastructure that allows people to share equipment in a very accessible, convenient way,” Chris says. “Members can access events and entertainment equipment, recreation equipment and tools.”

Thingeries contain stuff like power tools, home appliances, sports equipment, carpet cleaners, garment steamers and pressure washers. All of it has been jointly purchased or donated by co-op members who pay \$50 for a life membership plus \$29 per year. The Thingeries are self-service and members can rent items for up to 10 days.

Each Thingery is its own co-op with its own incorporation and board of directors. In this way, each can determine what’s in the container and help engage the local community to ensure that it has the right inventory of things to meet the needs of the local membership. The individual Thingeries are serviced by Thingery headquarters, which provides contract arrangements and payment services.

“Beyond a certain minimum range of items that every Thingery will have – a cordless drill, for example – we want it to reflect the local community,” Chris added. “In Kitsilano and in North Vancouver, we’ve got

more demand for things like kayaks and items related to mountain sports, whereas in East Vancouver, we've had more requests for food equipment."

As a financial co-op itself, Vancity proved to be a natural partner for The Thingery and provided an operating loan of \$20,000 and a term loan of \$35,000 to get the organization started. Morgan Beall, Vancity portfolio manager of community business, arranged the financing.

"Chris is what I would call a serial entrepreneur and a good investment," Morgan says. "When you meet with an individual you can get a sense of who they are and he has a level of business acumen that not many entrepreneurs have."

"The key thing for this co-op is for it to attract sufficient members," Morgan adds. "It needs that membership base to succeed – just like us really. Vancity wouldn't be able to do all the things we do in the community if we didn't have more than half a million members."

Elvy Del Bianco, Morgan's colleague and a Vancity portfolio manager of community business who specializes in co-operatives, has also worked with Chris on a previous co-operative project.

"The co-operative model is not about creating share value for stakeholders that don't live here," says Elvy. "It's about delivering goods and services that people need and because of that it keeps money circulating locally. That's really important because there are a lot of businesses that effectively suck out money from local communities."

Chris has big plans for The Thingery. He envisions a time when Thingeries become thriving local hubs where community-minded individuals come together to learn from each other and make more sustainable choices. They could even play a part in climate adaptation and emergency preparedness.

"When we collectively purchase equipment, our model allows us to buy higher quality and longer-lasting stuff," Chris says. "We're hoping to lower the ecological footprint for sure, but there's also an aspect of re-use and repair to this. We want to encourage people to fix things instead of throwing them out. It's a gateway to a more sustainable lifestyle."

Supporting the planet, one neighbourhood at a time

Compared to most of us, Tracy Wilkins treads lightly on this earth.

The 25-year-old works for the local biking advocacy organization HUB. She cycles everywhere she needs to go. She's earnest with her composting and recycling. She buys local and devotes herself to a minimalist "lighter living" ethic.

So imagine her shock when she signed on to the Green Bloc Neighbourhoods program last year, and she and her family measured their consumption and ecological footprint. That's when she got wind of the startling news: if everyone consumed and behaved as she, her sister and parents did, the earth still wouldn't be able to sustain itself.

A footprint “shocker”

In fact, this planet would need nearly two-and-a-half versions of itself to survive. (You can calculate your own ecological footprint to see how many planets we’d need if everybody lived like you.)

“It was a shocker,” says Tracy. “We knew we needed to do something.”

It was a critical lesson for Tracy, a leader, or “champion” of her neighbourhood’s Green Bloc group.

Green Bloc Neighbourhoods, a program run by Evergreen and supported with funding from Vancity’s EnviroFund, brings together teams of neighbours who pledge to re-examine the impact that their everyday habits have on urban life.

For the first week of the program, group members take stock of their habits around food consumption, energy, transportation, and waste. By the end of the year, the process is repeated. By then, participants measure how much they may have improved.

The first and final weeks of the challenge were the toughest, Tracy admits. Every team member must weigh their compost and metals. They have to separate recycling into cardboard, paper, and garbage.

This measurement stage is a critical part of the challenge, says Julia Gellman, an education manager at Evergreen.

“The ecological footprint survey provides us with rich data about resident-level consumption and behaviour in our city,” she says.

“The environmental data we get from this program shows us a baseline footprint for each neighbourhood, and also shows the reduction in footprint over the course of the program.”

Since its inception in 2013, Green Bloc Neighbourhoods has coordinated teams from Riley Park, South Cambie (Tracy’s community), West End, Dunbar Southlands and Kensington Cedar-Cottage. Hastings-Sunrise and Sunset neighbourhoods joined in 2018.

Team leaders, or neighbourhood “champions” like Tracy, keep the group’s momentum going. They exchange tips on how to eat locally and take advantage of alternatives to driving and flying. They learn about how to reduce home energy use, eat less meat and get into the habit of recycling and composting.

During her first year in the project, the opportunities to improve were obvious to Tracy.

With three cars in the household, trips by plane to Ontario, and Tracy’s dad’s job – which required frequent business trips by car – the family’s carbon use was mounting. Tracy gave the family a gentle push in the right direction.

“My dad started to second-guess himself on business trips,” Tracy recalls. “He started asking, ‘can we have a site call instead?’ He saw what it was doing to the planet.”

The average Vancouver household uses 4.2 global hectares (gHa) per person, or about two-and-a-half planets if everyone lived like an average city resident, according to Evergreen. But Julia Gellman says we're already ahead of our counterparts in other regions of the country: the average Canadian uses almost twice that amount, she notes.

Over the last four years, Green Bloc neighbourhoods have reduced their household footprints by an average of 15% over the course of the program.

By the end of the year, participants have made new connections and organized community projects. They have taken part in educational workshops. They've led events, and organized one final project that will make a significant mark on the community.

As she continues with the South Cambie team this year, Tracy says she's struck by the ways in which Green Bloc transforms strangers into friends.

"The Green Bloc project encouraged me to take the time to think about what I want for my community's future and act upon it."