

Vancity Community Foundation



2018
ANNUAL
REPORT

Table of Contents



ON THE COVER: Our cover photo features the Feminists Deliver conference. Feminists Deliver is a grassroots collaboration of British Columbia-based self-identified women, girls, non-binary and Two-Spirit people and the organizations that support them that have come together to shed a light on the urgent issues facing marginalized communities in BC, and the grassroots struggles leading the way for transformative change, while building connections and advancing the global women's agenda. In collaboration with Central City Foundation, Vancity Community Foundation hosted the organizing committee for regular planning meetings at 312 Main and provided the venue for their 4 day conference in 2019. This image shows the audience gathered under the Coast Salish inspired long house structure on the ground floor of 312 Main. Hanging from the long house, red dresses honour and represent Missing and Murdered Indigenous Women and Girls while dream catchers, created by women at Battered Women's Support Services led by the women in the Indigenous Women's Program, represent strength and resilience.

Vancity Community Foundation is based in unceded Coast Salish territory, represented today by the xʷməƛkʷəy̓əm (Musqueam), Skwxwú7mesh (Squamish), and Səl̓ílwətaʔ/Selilwitulh (Tsleil-Waututh) Nations who have been custodians of this land for thousands of years.

About Vancity Community Foundation	PAGE 3
Reflections from the Board Chair and Interim Executive Director	
Board of Directors	
2018 By the Numbers	
Vision, Mission, and Guiding Principles	
Mobilizing Community Capital	PAGE 7
Community Giving	
Working with Vancity & Vancity members	
Donor Advised Funds	
Feature: Tapping the Entrepreneurial Spirit of Immigrant Women	
Thank you, Donors and Partners	
Feature: They Give how they Live: Nancy Hawkins and Bill Bargeman	
Investing for Impact	PAGE 22
Impact Investing	
Socially Responsible Investing	
2018 Financial Highlights	
Strengthening Community Organizations	
Feature: Together we Grow	
Feature: A Vision for Affordability	
Building Community Connections	PAGE 30
312 Main	
Catalyzing Change	PAGE 34
Sharing Space	
Service Partnerships	
Fiduciary Management	
Feature: A Home for Hope	
Join Us	PAGE 38
Leadership Team	PAGE 38

About Vancity Community Foundation

REFLECTIONS FROM THE BOARD CHAIR AND INTERIM EXECUTIVE DIRECTOR

2018 marked a year of transition for Vancity Community Foundation. At the end of the year, the Foundation moved 10 blocks east from Vancouver's financial district to 312 Main, Vancouver's Centre for Social and Economic Innovation. 312 Main is located in the heart of the Downtown Eastside and is a project the Foundation has been involved in developing for the last several years. We are thrilled with our new home and delighted to work alongside the many community builders and change agents with whom we now share space. You'll find more information about 312 Main throughout this report, along with stories of our commitment to creating a more inclusive, just and sustainable society, as we join forces with partners and donors to invest in organizations and projects that are making a difference.

Mobilizing Community Capital

In June 2018, we were honoured to receive a donation of \$4.25M from an anonymous donor who has a passionate connection to our work and a shared vision for community well-being. Together we created the Equalizing Opportunities Fund, which will disburse funds over 3 years to support organizations and initiatives that will disrupt the cycle of poverty for vulnerable children, youth and families in Metro Vancouver. We are deeply inspired by this catalytic gift and by the incredible network of donors that include our biggest partner Vancity, our dedicated Donor Advised Fund holders and the many contributors who give to support our work. Together we raised more than \$18M in charitable gifts in 2018.

Investing for Impact

Everything we do is an investment in impact. In this report you will see examples of how we invest all our assets, whether as grants for the development and planning of social enterprise and social purpose real estate initiatives or patient capital for an affordable housing project. We invest in impact funds and use Environment, Social and Governance (ESG) screens

in our conventional investments. Together with our donors & partners, we disbursed more than \$6M to the community in 2018 with 23.4% of our assets invested in impact and 76.4% held in socially responsible investments (SRI) with Vancity Investment Management.

Building Community Connections

312 Main continues to emerge as a dynamic community of entrepreneurs, artists and organizations committed to empowering each other – and the neighbourhood – to thrive. Acknowledging that the building, a former police headquarters, represents a difficult past and holds traumatic memories for many folks in the community, we aim to transform the space into a place for dialogue, reconciliation, community, culture and economic inclusion. With the first phase of construction completed in 2018 and the 3rd and 4th floors completed in early 2019, more individuals and organizations are moving to 312 Main to take part in this transformation.

We are grateful for the time, talent and financial contributions of Vancity Credit Union, along with the City of Vancouver,

the Province of BC's Ministry of Tourism, Arts and Culture, Creative BC, Heritage Canada, Western Economic Diversification and The Jim Green Foundation that made it possible for 312 Main to become a vibrant community asset.

Catalyzing Change

Located at Vancity Community Foundation, First Call Child and Youth Advocacy Coalition and the BC Poverty Reduction Coalition, together with their members and networks, have been tirelessly advocating for a BC Poverty Reduction Plan over the past several years. We are encouraged by provincial legislation that was passed in 2018, with the strategy itself introduced in March 2019. This significant policy development came in part because of the hard work, grit and determination of community organizers as they strategized and advocated for change.

With 2019 marking our 30th anniversary, we are galvanized to make an even deeper impact through our work. Our new location and deepening relationship with community through the 312 Main network brings a heightened awareness of the troubling issues confronting our region including the opioid crisis, the critical need for social and affordable housing and the widening gap between rich and poor. Alongside our community partners, we are impatient for lasting change. 2018 provided an opportunity to reflect on how we can deepen and accelerate the impact of our work, while building on the opportunities that come with partnering together with Vancity, Canada's largest community-based credit union.

We know we can't do it alone and as we move through this stage and into the next, we are incredibly grateful for our donors, partners, supporters and especially our staff and board who roll up their sleeves every day and contribute to building the community.

WILLIAM AZAROFF • ALLISON FELKER



Board of Directors

An operational Board of Directors was formed in 2018 to bring specific experience, qualifications and direct support to the 312 Main project while also ensuring the Foundation is able to continue the important work it does throughout the community.



William Azaroff, Chair
CEO, Brightside Community Homes
(Former Vice President of Community Business and Investment, Vancity)



Karen Hoffmann
Corporate Secretary, Vancity



Jeremy Trigg
Director of Facilities and Environmental Management, Vancity



Vinson Luu
Group Controller, Vancity



Allison Felker
Interim Executive Director, Vancity Community Foundation

2018 By the Numbers

Our communities become stronger when we build capital together.



1,832
Individual donors contributing to community well-being



\$ 6,325,154
Distributed to charities and community initiatives



\$ 68,461,327
Total assets at the end of the period



\$ 18,157,484
Total gifts received



1,377
Total number grants distributed to community



23.4%
Held as direct impact investments

*See page 23 for financial highlights.

Vision, Mission and Guiding Principles

Vancity Credit Union established Vancity Community Foundation in 1989 to further enrich community well-being by building directly upon the vision and values of Vancity Credit Union.

- » Together, our vision is to redefine wealth.
- » As a catalyst, Vancity Community Foundation’s mission is to use and leverage financial tools and to provide support to strengthen community organizations that are aligned with our vision.

Vancity Community Foundation strengthens community by supporting projects, initiatives and organizations that carry out:



» Social Justice & Economic Inclusion

Helping people build their wealth with a focus on economic self-reliance and resilience

» Environmental Sustainability

Protecting our environment and contributing to sustainability in business and society

» Co-operative Principles and Practices

Achieving social and economic objectives and putting profits at the service of people

Reconciliation

In 2016, Vancity Community Foundation signed the Philanthropic Community’s Declaration of Action on Reconciliation, which is a commitment to the Calls to Action of the Truth and Reconciliation Commission.

Living Wage

Vancity and Vancity Community Foundation are living wage employers. Paying a living wage allows individuals and families to meet their basic needs and contribute to their communities. A living wage means strong local economies, sustainable cities and healthy communities.

Mobilizing Community Capital

Whether you’re making a one time donation, partnering with us over the long term, or establishing and growing a Donor Advised Fund, the Foundation provides many ways to give. Using our experience, community knowledge and the Vancity network, we work with donors to develop personal giving strategies that invest in people and organizations – big and small – that are making a difference.

Community Giving

The Foundation is grateful to work with individuals and organizations to help build a society that’s inclusive, just and sustainable.



» Equalizing Opportunities Fund

The Foundation is moved by the extraordinary generosity of an anonymous donor who has contributed \$4.25M towards community, a gift that will have an impact for years to come. Together we have created the Equalizing Opportunities Fund to support and invest in ideas and initiatives that address child, youth and family poverty in Metro Vancouver. On behalf of the donor, the Foundation identifies and supports grassroots initiatives and community organizations whose work is directed at breaking the cycle of intergenerational disadvantages. The Fund focuses on those populations disproportionately affected by poverty including Indigenous families, lone-parent families, refugee families and children and youth in and aging out of foster care. For more information about this Fund, see page 24.

Working with Vancity and Vancity Members

We continue to work closely with our founding partner, Vancity Credit Union, in many ways. Here are just a few ways we worked together in 2018:



» Social Purpose Real Estate and Affordable Housing

The Foundation and Vancity Credit Union work together closely in the delivery of shared impact real estate strategy that aims to build community-owned assets and affordable housing. This includes pooling resources to provide funding and investments to non-profit housing organizations for concept planning, feasibility and business planning as well as capacity development. The Foundation and Vancity have partnered since 2011 in the administration of the Vancity Impact Real Estate Pre-Development Loan Program, with additional funding from CMHC in late 2017. The Pre-Development Loan Fund provides inexpensive and easy-to access loans to cover soft costs associated with the rezoning and development permit application process during the predevelopment phase of a project – when capital is hard to secure. In 2018 over \$2M in loans were made to local housing projects from this Fund.



» **Greater Vancouver Community Assistance Foundation**

Originally incorporated in the mid 1990s and governed by Vancity Community Foundation, Greater Vancouver Community Assistance Foundation (GVCAF) operates as a separate non-profit tax exempt society. This society allows the Foundation and Vancity to partner to provide innovative financing or funding to mission driven organizations, enterprise and initiatives that may not fit within the definition of “charitable activities” as defined by Canada Revenue Agency. For example, GVCAF holds the Vancity Pre-Development Loan Fund and the Co-operative Capital Fund as well as many direct investments, loan loss reserves, and guarantees.



» **Vancity Humanitarian Fund**

With more than 500 wildfires raging across almost all corners of BC in the summer and fall of 2018, thousands of people were displaced. To encourage donations in support of relief efforts, Vancity launched a donation-matching program running concurrently with a federal program to match individual donations. This meant member donations would be matched twice. Through these programs and with a corporate gift of \$10,000 from Vancity, more than \$20,000 was raised for the relief efforts.



» **Vancity Rewards Points Program**

We receive donations directly from members through their online accounts, gifts of shared success dividends and/or gifts of Vancity Visa rewards points. In each case, we issue tax receipts to donors and forward funds to a charity. Giving this way is simple and effective. In 2018, Vancity members contributed over \$81,758 to community organizations through their Visa points donations.

Donor Advised Funds

We are honoured to support our Donor Advised Fund holders in achieving their vision for community. We welcomed 15 new Donor Advised Funds to our portfolio, shown below in bold.

LIST OF DONOR ADVISED FUNDS

A.G. Fund	Better Environmentally Sound Transportation Endowment Fund
Access to Justice Fund	BGH Community Fund
Alayne Keough Fund	Blue Skies Fund
Alberto Morgadinho Memorial Fund	Bob Quart Family Fund
Alexandra Paproski #XOXO Fund	BobCat Fund
Amy Dalglish Memorial Endowment Fund	Bright Beginnings Foundation Fund
Arts and Culture Legacy Fund	Broad Cove Fund
Arts for Life Fund	Brooke Forbes Legacy Fund
Artstarts Facility Operating Endowment Fund	Burnaby Retired Teachers' Association Scholarship & Bursary Foundation
B & B Massiah Fund	Burnaby Retired Teachers' Association Wynn Richmond Bursary Fund
Balaclava Estate Fund	Calarchy Fund
BC Borstal Endowment Fund	Chiron Family Fund
BC Child Care Advocacy Fund	Christopher and Patricia Tipple Fund
BC Council of Garden Clubs Scholarship Fund	Christopher Rytter Memorial Fund
BC Farmers Markets Nutrition Coupon Program Fund	CircaNow Foundation Fund
BC Litigation Fund	Coastal Sound Music Academy Fund
	CoDevelopment Endowment Fund

continues on next page »

Donor Advised Funds by the Numbers

Donor Advised Funds create a lasting legacy to support charities in the community while providing tax benefits to the donor.



\$ 2,910,267.71
Total grants from Donor Advised Funds distributed to charities



\$ 48,413,112
Assets of Donor Advised Funds



\$ 3,901,591
New contributions to Donor Advised Funds



682
Total number of grants from Donor Advised Funds



15
New Donor Advised Funds established



220
Total number of Donor Advised Funds as of December 31, 2018

Mobilizing Community Capital

Community Farms Endowment Fund	Gene Blisshen Co-operative Innovation Fund	Joy and Ken Williams Education Fund	Marley Memorial Fund for Education
Comox Valley Land Trust - Pat Glazner Memorial Fund	George Newbould Cull Endowment Fund	Judith Marcuse Project Fund	Mary-Jo Dionne Productions Fund
Cooperative Commonwealth Fund	George Sisters' Fund	Juno Fund	Mayer-Smith Charitable Fund
Cooperators Fund	George T. Kidd Memorial Fund	Kathi LeBlanc Innovation in Business Fund	McGill Ability Fund
Cowley Endowment Fund	Going Forward Fund	KEATCA Fund	McLoughlin Gardens Fund
Credo Fund	Grace Mirehouse Memorial Award Fund	Kerry & Betty Ho Fund	Michael Cuccione Foundation Fund
Cull Family Fund	Grassroots Leadership Fund	Krannitz Family Fund	Mom2Mom Fund
Currie/Baehr Family Endowment Fund	Greater Victoria Savings Credit Union Legacy Fund	Langley Environmental Partners Society Bursary Fund	Mowat Family Fund
Cyndi Poynter Thoracic Nursing Education Fund	Grey Community Fund	Larson-Bird Fund	Myasthenia Gravis Association of BC Fund
D and D Coates Fund	GW 2010 Flow Through Fund	Laura's Fund	Nancy's Rainbow Fund
Dāna Giving Fund	Hans Peter Rodseth Memorial Fund	Laura Napodi Endowment Fund	Nancy Grant Fund
Dave Mowat Climate Change Fund	Hendrik Hoekema Fund	Leo and Frances Longo Fund for Charity to Animals	Nancy Hawkins and Bill Bargeman Endowment Fund
Dendoff-Morris Legacy Fund	Kuramoto Family Fund	Leon C. Morel Memorial Scholarship Fund	Neechi Commons Fund
Derek and Barbara Smith Foundation Fund	ICBC Endowment Fund for People with Disabilities	Lily Dekraker Memorial Fund	Neil and Nancy Morrison Legacy Fund
Donald George Robson Fund	Igor Bradaric Legacy Fund	Lions Bay Community Scholarship Permanent Endowment Fund	Norman Kirby Scholarship Fund
Douglas Family Fund	Innovation Fund	Little Mountain Community Fund	North Shore Community Resource Society Endowment Fund
Dr. Hinda Avery Fund	Integrus Credit Union Community Foundation Fund	Lloyd J. and Christine Stadler Fund	Not Just Coffee Fund
Drs. Pierre and Dianne Faber Family Fund	Isabel Shippam Memorial Fund	Lolita Tan Terles Charitable Fund	NutritionLink Services Society Endowment Fund
Driscoll Family Fund	James Lindfield Fund	Low Foundation Fund	Nymphaea Fund
Early Childhood Educators of British Columbia Fund	JAMST Fibre Arts Fund	Lucille Harkness Memorial Scholarship Fund	Pang Kui Chiu and Ting Yung Ho Fund
Edna Goring Fund	Jane Tyler Legacy Fund	Lucille Johnstone Discretionary Fund	Parkgate Community Legacy Fund
Ellen Tattersfield Memorial Fund	Jhajj Foundation Fund	Lulu Fund	Pat and Jim McQueen Legacy Fund
Ellie O'Day Arts and Housing Fund	Joan and Noel Armstrong Legacy Fund	Margaret Greenfield Accessible Housing Project Fund	P.E.P. Fund
Enchanted Forest Fund	John Daykin Fund	Margaret Mitchell Fund for Women	Peter and Chloe O'Loughlin Charitable Fund
Farm Folk/City Folk Endowment Fund	John and Joan Freeman Scholarship Fund	Marguerite Lewis Fund	Peter and Melody Anderson Foundation Fund
Faye's Pay it Forward Fund	John and Kathleen Gustafson Fund	Marianne Pengelly Fund	Peter Pupkin Fund
First Call BC Fund	John and Pauline Anatooshkin Legacy Fund		Philip and Claire Daykin Charitable Fund
For the Kids Fund	Josh Bodner Endowment Fund		
Frank Miller Family Fund			
Galiano Fund			

Mobilizing Community Capital

PLAN Permanent Endowment Fund	Salcito Charitable Fund	Sole Foods Street Farms Endowment Fund	Teri and Sabrina Fund
PLAN Personal Network Sustaining Fund	Salsbury Garden Fund	Somerville Fund	Thelma's Freedom Fund
Pui Yung Compassion Fund	Sawicki/Runka Sustainable Environment Fund	South Granville Seniors Centre Endowment Fund	Tudor Sheil Fund
Purple Papillion Fund	Sebastian Vander Ralphs Fund	SPARC BC Michael Goldberg Endowment Fund	Uplifting Indigenous Families Fund
R.R. Smith Community Fund	Shannon Meehan Legacy Fund	SPARC BC Michael Goldberg Sustaining Fund	Vancitizens' Legacy Fund
RADIUS Slingshot Fund	Shellard Family Charitable Fund	Spectrum Endowment Fund	Vancity Community Foundation Directors' Fund
The RADIUS Slingshot Fund was established by Simon Fraser University and seeded with funds from a private donor and Vancity Credit Union. The Fund will make impact investments in enterprises participating in the RADIUS Slingshot Accelerator program.	Shiloh-Fifth Avenue United Church Fund	Sprout Social Intention Fund	Vancity Humanitarian Fund
	Shirley and Gerry Fund	Squamish Credit Union Legacy Foundation	Vancity Wealth Advisors Community Impact Fund
	Shulamit and Aliyah Ester Krakauer Foundation Fund	Stevenson Truong Fund	Vancouver Farmers Markets Fresh to Families Fund
	Silver Tubby Fund	Stonehouse Family Fund	VanTel/Safeway Credit Union Legacy Fund
	Sjur, Martine and Reidun Seim Fund	Strandberg Family Fund	Verna and Ralph Storseth Fund
	Social Innovator Education Fund	Surrey Homelessness & Housing Flow Through Fund	West End Seniors' Network Society - Kay Stovold Memorial Fund
		Surrey Housing and Homelessness City Fund	Wheel Community Fund
		Surrey Housing and Homelessness Community Fund	Williams Family Fund
		Sustainable Economy Fund	Youth at Risk Fund
		Sustaining Endowment Fund for People with Disabilities	Zaurrini Family Fund
		Swale Fund	
		Tchao Family Friends & Associates Fund	
		Teresita Fund	



LEGACY FUNDS

We are honoured to establish the following Funds that will be activated through a gift in the donors' will.

Adriaan C. de Vries Scholarship Fund	Carlson's Dogwood Fund	In collaboration with the LOUD Foundation, the Jim Deva Memorial Scholarship Fund was created to invest in future leaders of the Canadian LGBTQ+ community.	Peter McConnell Fund
Alfred and Marjorie Lam Endowment Fund	Homeopathic Care Fund		S. Giggey Fund
Barrie and Margaret Vickers Caritas Fund	Jane and Michael Millard Fund		Social Enterprise Policy Fund
Basic Needs + Mighty Deeds Fund	Jim Deva Memorial Scholarship Fund		Sorensen Animal Fund
	Kazuko Takahashi Endowment Fund		VIPY Fund

For more information about leaving a gift in your will, please contact: Terran_Bell@Vancity.com

Tapping the Entrepreneurial Spirit of Immigrant Women

THE MARGARET MITCHELL FUND FOR WOMEN

Hamsa Jaser has a new dream that feels like hope: A cozy family restaurant that brings “a small part of her home country to her new home” in Richmond, with a few traditional Iraqi dishes such as quoz, lamb shank with traditional herbs and spices, served like home with starters, complimentary soup and a sauce.

Her dream found a guide with Bridging Settlement and Economic Security, a pilot project fostering entrepreneurship skills for immigrant and refugee women, hosted by East Vancouver’s Kiwassa Neighbourhood House. She joined 13 other women from China, India, Latin America and the Middle East for training on business rules, marketing and financing options, while enjoying the opportunity to forge a supportive network with women in a similar position to herself.

“It was really empowering to feel you’re not alone in this struggle,” Hamsa says, “that there’s other people also in this position. We’re all women trying to open our own things...to find our way.”

The brainchild of three women from the Women’s Economic Council and

Kiwassa Neighbourhood House, the project was created to address what they saw as a systemic flaw with immigrant services for women in Canada.

“Margaret would have loved to have seen how these young women came to Canada as refugees or immigrants trying to better themselves by starting businesses.”

PATSY GEORGE
ADVISOR TO THE MARGARET
MITCHELL FUND FOR WOMEN

“Programs tend to focus on training women to become employed and how to hone a resume,” says Serah Gazali, the project coordinator. “These are very important skills but the job market is not always there to absorb the women.”

The project received a \$5,000 grant from the Margaret Mitchell Fund for Women, held at the Foundation. When the former Member of Parliament passed away on International Women’s Day in 2017 at age 92, her legacy lived on.

First established in 1998, her Fund continues to provide financial support to programs that further economic and social justice for women in her former riding of Vancouver East.

For the project, Serah joined forces with Melanie Conn, president of the Women’s Economic Council, an organization that fosters women-centered community economic development and Gulalai Habib, director of settlement and employment programs at Kiwassa, also on the Council’s board. The Council also provided \$3,500 in funding while Kiwassa contributed meeting space, transportation, child-minding and refreshments for the women.

“Many immigrant women already come with entrepreneurial skills,” says Melanie. “They’ve operated a micro-business in their home country and they just want to do something like that here.”

Collectively, participants had operated jewelry and sewing businesses, were accountants, lawyers and tour guides. Hamsa, who is married and has four children, was a journalist for CNN in Iraq and ran a mobile phone business



in Dubai, but found it challenging to get started in Canada. The program provided what she calls a lynchpin to help her understand the rules and regulations and the next steps forward.

“Margaret would have loved to have seen how these young women came to Canada as refugees or immigrants trying to better themselves by starting businesses,” says Patsy George, who was a long-time friend of the renowned feminist and now serves as an advisor to the Margaret Mitchell Fund for Women. “This is the kind of dream that she had as parliamentarian and a community resident of East Vancouver.

She would be delighted to see that her Fund is really and truly working at the local level.”

Part of Vancity Community Foundation’s role is connecting fund advisors like Patsy to projects that embody the legacy of their Fund. When Melanie first approached them for funding, the Foundation team saw a natural alignment with the vision of the Margaret Mitchell Fund. Coincidentally, Melanie had previously worked with Margaret many years before. In 1972, the two travelled to China to mark the country’s first celebration of International Women’s Day and to

meet women who were working in communities there.

“When Vancity Community Foundation said the Margaret Mitchell Fund would be a good source of support for this project, it felt like I was still working with her,” says Melanie, “that we were still doing the same kind of things together even though she had passed on.”

Based on the pilot project’s success, they are seeking funding from Immigration, Refugees and Citizenship Canada to roll out the approach on a larger scale in BC, Ontario and Newfoundland.

Serah says she hears the difference in the tone of the women’s voices. “When I talk to these women, I see a dramatic change in the way they look at their life here. I see hope. And that is the most important thing that you can give a person who is struggling with their life here.”

Thank you, Donors & Partners

The Foundation's donors provide essential support, creating positive and lasting impact. Together we are investing in community change.

Thank you!

Dale C. Adamson	Hardial Aujla	Alysha Berezay	Bob Bunting & Cathy Lewis
Jean Marie Adragna	Jenn Aylen	Vangie Bergum	David Burch
Kathleen Ainscough	William Azaroff	Isabelle Bertrand-Veitch	Veronica Burch
Paul Akselsen	Louisa Azevedo	Christine Bickson	Adrienne Burk & Tom Nesbit
Caitlin Alder	Manpreet Bachhal	Joan & Robert Bird	Mark Busse
O. Allakhverdiyev	Charles Bachman	Carrie Birkhofer	Shauna Butterwick & David Thomson
Natalie Allinson	Jordan Back	Sigrid Bjarnason	Gwynne Cafik
Rojeanne Allworth	Nancy Baele	Gene Blishen	Marlene Callaghan
Marlene Almeida	Vadim Bajgoric	Sarwan Boal	Shaun Callaghan
Wayne Alston	Theresa Baker	Sophie Bourque	Carole Cameron
Karen Alvarez	Linda Balzer	Michael Bowes	Kevin Campbell
Joan Andersen	Bill Bargeman & Nancy Hawkins	Stephen Boyce	Julia Carandang
Graham Anderson	Ann Barnes	Amelia Bradaric	Richard Carnegie
Kirsten Anderson	Brian Barnett	Bob Brandow	Bronwyn Carrodus
Melody & Peter Anderson	Erian Baxter	Janet Bremner	Melanie Carson
Vicki Anderson	Wilbrod Beaulieu	Jacoba Breton	Bruce Carter
Ruth Annis	Diane Beaumont	Mark Bridges	Paul Carter
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Bob & Elizabeth-Anne Armstrong	Ann Beeman	Vickey Brown	Julia Caslin
Noel Armstrong	Jessica Beitel	Pureza Browne	Kristin Cassie
Thirunavukkarasu Arumugam	Carrie Bentley	John Brunskill	Alice Chan
Clarissa Asia	Jane Bentley	Colin Bryant	Kimberly Chan
Babak Attar	Ryan Bentley	Christene Buchanan	Peter Chant
Harbinder Aujla	Hanane Benzidane	Syrah Buchanan	Brie Charette
	Crystl Beretanos	Fred Bunnell	

Neil Charlebois	Gregory Deans	Daniel Eliason	Steve Gill
Paul Chartrand	Maria Cristina Debbane	Melanie Ellery	Scott Gingles
Carol & Lyle Chase	Art Dekraker	Richard Ellery	Marcy Glanzberg
Rajinder Chauhan	Kalie Delmonico	Myrna Elliott	Patricia Glass
Michel V. Cheff	Shirley Delorme	David Ellis	Alana Godin
Ksenia Cheinman	Veronica Delorme	Steven Eng	Ali Goharian
Lili Chen	Mariee Devereux	Chris Fairclough	Judie Gold
Tricia Cheung	Sukhy Dhaliwal	Robert Farbridge	Ann Goldblatt
Terri Chhina	Romeo Di Stefano	Laura Farley	Minette Gomez
Winney Chow	Layne Dicker	Lawrence Farley	Jane Good
Mary Chow-Humphries	Kurt Diegert	Alfred Farouk	Blair Goodchild
Boman Chu	Jessica Dieuique	T. Faubert	Murray Gore
Dexter Chu	Angela Digiacomio	Stanley Fedyk	Julia Goulden
Gyda Chud	Elva Dinn	Allison Felker	Ann Graham
Stephanie Clark	Heather Dinn	Tara Fels	Lance Graham
Leonisa Clarkson	Denise Dionne	Barbara Felsing	Scott Gregor
Kelly Clauson	Gerard Dionne	Gerard Fleming	Sharon Gregson
James Clendenan	Mary-Jo Dionne	Cynthia Flood	Tricia Grieco
John-Paul Clinging	Suzanne Dionne	Karen Foo	Marla Groberman
Tina Cohoon	Yvonne Dionne	Lloyd Forcier	Nora Grove
B. Connor	Nancy Dobie	Jonathan Fowlie	Stuart Grundison
Anna Cooper	Marian Dodds	Richard Frazier	Sarah Gustin
Lynda Coplin	S. Dolling	Janette Fricker	Marina & Sherrold Haddad
Hellen Cotter	Norman Dooley & Christel Nierobisch	Aila Frishman	Kirsten Hall
Marie Craig	Gordon Dosanjh	Marilyn Fuchs	Nicole Hall
Susan Crean	Jeremy Douglas	Jollia Fung	Wendy Hampe
Sheila Creighton	Paul Douhan	Melanie Furman	Beatrix Handlbauer
Barbara Crocker	Graham & Sarah Dover	Carroll Gair	Gillian Hanlon
Malcolm Crockett	Virginia Downes	Sheila Gair	Thomas Hansen
Alex & Karen Currie	Andrew Doyle	Allan Galsim	Marie Harkness
Cory Cyr	Tim Dresser	Robert Gaudet	Mark Harris
Jacqueline Dagg	& Cassandra Wiens	Daniel Gawthrop	Crane Harvey
Cavel Dalley	Judith Drummond	Derek Gent	Kimberley Harvey
Theresa Damron	John Duckworth	Lorna Gentry	Stan Hasay
Eddie Daniels-Windebank	Madeleine Dumais	Crissy George	Melita Hatton
Hallein Darby	Evangelina Duran	Patsy George	Andrew Hattrick
Shushma Datt	Diana Durrant	Albert Gerrebos	Maria Hawes
Shannon Daub	B. Michelle Eggli	Mark Gervin	Ferg Hawke
Sheila Davidson	Dorothy Elias	L. Gibault	James Hawkins
Gillian Davis		Harry Gill	Samantha Hawkins

Mobilizing Community Capital

Balbir Hayer	Amandeep Janda	Sara Koopman	Edward Lin
Kevin Heinze	Roger Jawanda	Nancy Kuchenthal	Sheila Lindfield
Jocelyn Helland	Corbin Jensen	Barbara Kuhne	Muriel Linton
Thavy Hem	Mette Jensen	Gyan Kumar	Darlea Little
Mike Hermann	Jag Jhajj	Michael Kwan	Megan Lloyd
Eva Hilborn	Jared Jhajj	Joseph Kylo	Tania Lobo
Alison Hill	Paramjit & Kulwant Jhajj	Fakroon Lakdawalla	Francine Loeb
Doug Hill	Ramonjeet Jhajj	Alfred & Marjorie Lam	Lisa Loewen
Wendy Hinkley	Doris Johns	Cathy Lambright	Barbara Loewi
Bryan Hlagi	Faune Johnson	Marie-Genevieve Lane	Leila Lolua
Gwendoline Hoar & Stephen Read	Jeffrey Johnson	Christopher Langford	Stephen Long
Meren Holmberg	Hootie & Rebecca Johnston	Liza Lau	Anne Longhurst
Stephen Holmes & Penny Street	Lenna Jones	Heinz Laub	April Lowe
Betty-Lou Hoovef	Heather Kaart	Jennifer Lavery	Catherine Ludgate
Miles Horn	John Kageorge	Dennis Lawson	Dale Lutz
Norna Horner	Devorah Kahn	Feliciano Layno	Sarah Macaulay
Andrea Horton	Melody Kamali	Wynne Le Roux	Vicky Lynn Macchione
Naomi Horton	Janet Kask	Susan Learoyd	Jack Macdermot
Patricia Houlihan	Manpreet Kaur	M. Lebrun	Joann Macdonald
William Howard	Stephen Kawamoto	Louise Leclair	Liz MacDonald
Cheleah Howard-Barnes	Matt Kehler	Cheryl Lee	Kathleen Mackay
Christa Hoy	Rosalind Kellett	Christina Lee	Marlene Mackenzie
Kevin Hubbard	Walter Kendall	Dean Lee	Beverly MacLean
Donna Hudspeth	Corinne Kepper	Janey Lee	Jamala MacRae
Daniel Hui	Edith Kernighan	Jennifer I-Chuan Lee	Kathleen MacRae
Wayne Humphrey	Marion Keys	Ruth Lee	Sandra MacVicar
Courtney Humphries	Rukchana Khan	Vera LeFranc	Carol Madsen
Karen Hurley	Asha Lata Khare	Barbara Lehan	Marion Malcolmson
Nicola Ingram	Parag Khare	Gwyneth Lein	Michelle Malpass
Mahmud Isaak	Margaret Kidd	Jeanette Leitch	Bryony Mander
Arleen Jackson	Karen Kilbride	Heather Lemieux	Satwinder Mangat
Cathy Jackson	Robert Kim	David LePage	Katelyn Manley
Karin Jackson	Stephen King	Tara Lepp	Lawrence Mann
Lindsey Jackson	Pat Kirby	Doug Leskun	Jenny Marcus
Murray Jackson	Beryl Kirk	Marguerite Lewis	Sean Markey
Sharon Jackson	Kevin Kirkwood	Paul Lewthwaite	Louise Marphis
Ram Jakhu	Kris Klaasen	Lyle Lexier	Paula Martin
Virat Jakhu	Bonnie Klein	Cat L'Hirondelle	Michael Marzalik
	Daisy Kler	Gebre Libsekal	Barbara Massiah
	Claudia Kobayashi	Jen Liew	Katherine Masters

Mobilizing Community Capital

Hajaima Matsuzaki	Gina Mollicone-Long	David Ogren	Judy Racher
Jolie Mayer-Smith & Roy Smith	Adrienne Montani	Margaret O'Hara	Vera Radyo
June Maynard	Nancy Moore	Erling Olsen	Ranjit Rai
Jen McCaffrey	Sean Moores	Cynthia Onstad	Sandra Rally
Kim McCluskie	Roxanne Carie Moran	Marie Orth-pallavicini	Emilie Ralston
Jennifer McConkey	Salete Morgadinho	Chris Osterman	Laura Ramsay
Peter McConnell	Melissa Morin	Jessica Owen	Jonathan Ramscar
J.A. Gord McGee	Mia Morin	Wilson Pakingan	Al Ramsdale
Brian McGill	Darcel Moro	Anita Palepu	Daljit Randhawa
Gordon Mcgrath	Barry Morris	Puthenvilla Pappachan	Mark Ransom
Dean McGregor	Lori Morrison	Hugh Parfitt	James Rathbun
Dave McKay	Judith Morton	Rebekah Parker	Linda Read
Emily McKay	Antonella Moscato	Jas Parmar	Michelle Reaume
Dawne McKinley	Gail Mountain	Jessica Parsons	Shawna Reddy
Lesley McLaughlin	Margaret Mubanda	Glenn Patscha	Anna Rice
Trent McLaughlin	Fawn Mulcahy	Rick Pearson	Robert Robbins
Linda Mclean	Barb Murphy	David Pel	Carole Roberts
M.A. Sarah McLoughlin	Donald Murray	Angelina Maria Pellegrino	Nicolas Robertson
Patricia McManus	Ron Murray	Maud Pellerin	Samantha Robertson
James McMechan	Nalla Naicker	Edita Perez	Gabrielle Robichaud
Peggy McMullan	Mona Najm	Judith Pettersen	Bernice Robillard
Bruce McNeill	Satoshi Nakahori	Francis Pezzelle	Paul Robinson
Barb McPhee	Patrick Nangle	Ninh Van Pham	Rosemary Rolph
Jim McQueen	Ravinesh Naran	Pearl Phillips	Letizia Romei
Kathleen McTaggart	Roger Nathan	Shonda Pierce	John Rose
Emira Mears	Jenica Neamu	Georgina Piggot	Carol Roussel
Larry Meech	Tammy Neuman	Victoria Pinto	Kim Rumley
Diamantino & Isabel Mendes	Carol Newell	Guy Pocklington	Bryce Sailor
Mikhail Michouris	Richard Newson	Henry Powell	Sophie & Tony Salcito
Maryrose Mikhalles	Joey Ng	Josh Powell	Dave Sandher
M Mikulec	Carmen Ngai	Hilary Pradinuk	Harnoor Sangha
Michael Millard	Nhung Nguyen	Sheila Pratt	Lakhwinder Sangha
Colleen Miller	Cheryl Niamath	Joyce Preston	Vanja Santic
M. Miller	Sally Nicholson	Pam Preston	Arvin Santos
Sarah Mills	Nicola Nielsen	Austen Puder	Scott Sarai
Diane Minichiello	Dale Noseworthy	Taya Puiiu	Jenne Saunders
Mahdi Moases	Faye Nowak	Barbara Pulling	Antonio Scaiano
Alan Moberg	Amardeep Oberoi	Alice Purdey	Sandra Scherban
Ayoub Mohieldein	Gerald & Shirley O'Donnell	Robin Quirk	Earl Schwarzfeld
	Regina Ogmundson	Brenda Race	Erik Scott

Mobilizing Community Capital

William Semrau	David Stapley	Thomas Tournier	Jana Williams
Suzy Serpico	Shauna Steger	Laura Track	Ted Willis
Ozana Seselja	Holly Stehr	Sharon Treanor	Kayla Wilson
Nattalia Shaffer	B. Stephen	Jane Treasure	Korey Wilson
Sharon Shales	Susan Stevenson & Minh Truong	Paolo Trentalance	Elizabeth Wolber
Stephanie Shardlow	Velma Stewart	Timothy Trivett	Ahran Won
Madeleine Shaw	Terry Stonehouse	Chi-chang Tsai	Karen Wong
Wendy She	Ralph Storseth	Jane Turner	Stanley Wong
Elizabeth Sheehan	Susan Stout	Gale Tyler	Tat Ming Wong
Jane Sheil	Coro Strandberg	Linda Tyler	Kathryn Woodward
David Sheldon	Tina Strehlke	Rika Uto	Neil Worboys
Emily Sheldon	Cheryl Strong	Barend Van der Vorm	James Wright
Pat & Sarah Shellard	Jennifer Rose Strugnell	Gerda VanderWoude	Petra Wright
Saburo Shibamura	Dominika Svec	Jitendra Varma	Wendy Wulff
Christine Shields	Sofia Sweet	John Vermeulen	Fang Xu
Gordon Shippam	Janet Systad	Rowena Veylan	Ruth Yee
Cindy Shum	Kazuko Takahashi	Patricia Vicente	Theresa Yoshioka
Norman Shuto	Lesley Taldo	Sharon Vipler	Josephine Young
Mawinder Sidhu	Nick Tattersfield	Kelly Vodden	Evelyn Zaklan
Satinder Sidhu	Greg Taylor	Sarah Vollett	George Zaklan
Harneek Singh	John Taylor	Lauren Vonic	K.C. Zander
Hoshiara Singh	Robert Taylor	Tuomo Walden	Franko Zaurrini
Liana Sipelis	Kathryn Tector	Christa Walkden	Kelly Zirnhelt
Laura Smit	Charissa Tehrani	Carolyn Walsh	Ronald Zylstra
Barbara Smith	Nashirdin Tejani	Raymond Wargo	
Jack Smith	Tom Teranishi	Carole Warren	
Kassie Smith	Josee Thibault MacDonald	Raymond Martin Warren	
Robyn Smith	John Thomas	William Waters	
Travis Smith	Dale Thompson	Dorothy Watson	
Tim Snider	Flora Thompson	Aimee Webbe	
Regan Snyder	Peter Thomson	Kent Webster	
Ashneet Sohal	Annelies Tjebbes	Brian Weihs	
Dana Solomon	James Tjorhom	Peter Whitaker	
Surinder Sondhi	Lori Tjorhom	Donna White	
Jason Soo	Nicole Tjorhom	Lisa Whitney	
Sangita Sood	Julie Tommila	Jodie Wickens	
Jean Spence	Monica Torrence	Sara Wilkinson	
Valerie Sprenger		Tracy Wilkinson	



Thank You

Mobilizing Community Capital

ESTATE GIFTS

The Foundation is grateful for the foresight and commitment of the following donors, who through a gift in their will, are giving to community beyond their lifetime.

Estate of Jo-Anne Thornthwaite	Estate of Clifford Percy Cowley
Estate of Philip Daykin	Estate of Margaret Mitchell
Estate of Edna McGillivray	Estate of Carla Ann Poppen
Estate of Malcom MacFayden	

ORGANIZATIONAL DONORS

49th Parallel Coffee Roasters	Doughgirls Baking	Martha Currie Elementary	South Delta Garden Club
Anglesey Investments	Dr. Riar-Foot & Ankle	Mary-Jo Dionne Productions	Studiothink
Aquilini Thierry	Dr. Yvette Cheong Medical	Mink A Chocolate Café	Surrey City Development Corp
ATC Consulting	Dunbar Garden Club	Mon Paris Patisserie	Swiss Bakery
B&B Contracting	Earnest Ice Cream	Mount Pleasant War Memorial Community Cooperative Association	Temper Pastry
Baggio Gelateria and Pizzeria	Enjoy Tour and Travel	Mustang Powder	Terra Breads Retail
BC Council of Garden Clubs	Eternal Abundance	N. Bruchovsky Enterprises	Thomas Haas Fine Pastries and Desserts
BC Fuchsia and Begonia Society	Gem Chocolates	North Surrey Horticultural Society	Titan Tent Rentals
Bel Café	Glenburn Soda Fountain & Confectionery	Okanagan Gardens and Roses	Top of the Hill Enterprises
Bella Gelateria	Glorious Chocolate Arts Ltd. DBA Chocolate Arts	Pacific Electrical Installations	Trafiq Cafe
Butter Baked Goods	Golden West Nurseries	PSAC BC Mainland Human Rights Committee	Travellers One Peacock
Capital Direct Management	IBM Canada Ltd. Employees' Charitable Fund	Racon Developments	Trustees for Shiloh Fifth Avenue Church
Cartems Donuterie	Jhaji Lumber Corporation	Ritzycos Designs	Unifor Local 464 Admin Staff Union
Christop Chocolat	Just Field Hockey	Safe Software	Vancouver Dahlia Society
Coastal Sound Music Academy	Koko Monk Chocolates	Sarcastic Bean	Vancouver Ikebana Association
Compensation Employees Credit Union	La Brass	Semiahmoo Secondary School	Vancouver Rose Society
Constructive Home Solutions	La Glace Ice Cream	Showtime Promotions	Westminster Savings
Cossette	Leader Fishing	Sohal Enterprises	Westpoint Naturals
Deep Cove Garden Club	Liverton Hotels	Soirette Confections	Woodwards Community Singers
DMO Electric	Loco Landing		Xtreme-EffeX Custom Manufacturing Corporation
Dogwood Garden Club	Lynn Valley Garden Club		
	Mahony & Sons		
	Burrard Landing		

They Give How They Live

NANCY HAWKINS AND BILL BARGEMAN

A fair world. Social justice. Thoughtful participation.

These ideals inspire the generous giving of Bill Bargeman and Nancy Hawkins, retired teachers and union leaders who established a Donor Advised Fund through Vancity Community Foundation in 2014.

They give and invest their assets the way they live. “It’s the way we were raised. The way we look at the world. The people that we’ve met. And who we are,” says Nancy.

They care deeply about so many things: peace, the environment, international development and reducing poverty. The Nancy Hawkins and Bill Bargeman Fund supports over 40 non-profits, a list spanning the gamut from grassroots to global: Oxfam to Bright Beginnings Foundation, Pivot Legal Society to CoDevelopment Canada (CoDev), where Nancy serves as president of the board, and so many more.

They give more than financial support, because, as Nancy affirms: “you don’t just donate money, you contribute.” Aside from Nancy’s work with CoDev, a non-governmental organization which promotes social change in the Americas, she also leads children’s programs at the

Museum of Vancouver. Bill focuses on food security and has been a board member of the East End Food Co-op since 2009.

Always engaged citizens, they first met in the eighties at the Teachers’ Committee on El Salvador, a BC group supporting teachers’ human rights there. Separately, they each put themselves in the line of fire, travelling to the country to act as humanitarian witnesses, where their presence provided a deterrent to violence.

Next, they bumped into each other on their bikes, en route to another meeting and the rest is history. Now at 72 and 66, Bill and Nancy still ride their bikes everywhere, taking their grandchildren age six and two on the trailer. They’re conscientious about their footprint in this world. They make no garbage.

Being members of Vancity Credit Union fit their values and when their Vancity Wealth Advisor Pat Shellard suggested they establish a Donor Advised Fund with the Foundation to streamline their philanthropy, it seems like a natural extension.

“It was a practicality,” says Bill, “as we support so many organizations. Now we get just one receipt from Vancity Community Foundation.”

Bill is very impressed with the Foundation’s focus on building sustainable local organizations, where people are assisted in turning things around for themselves, like *Megaphone* magazine, which enables people experiencing poverty to earn income by selling the publication.

What started out as a way to efficiently manage their charitable giving evolved into so much more thanks to their relationships with Pat and the Foundation’s Interim Executive Director Allison Felker. “Nancy and Bill are such wonderfully engaged donors,” says Felker. “They are truly partners in investing in positive change, working with our team to focus their giving where they will have the greatest impact.”

This year, Bill and Nancy are exploring impact investing in partnership with the Foundation to help tackle the desperate lack of affordable housing in Metro Vancouver.

“The opportunity for impact investing with Vancity Community Foundation is taking our giving to the next level,” says Bill. “By putting a sizable amount into a single focus we expect to have a real impact.”

And the best part: when the impact investment is repaid, they can give it all over again.



Investing for Impact

Vancity Community Foundation was founded on the belief that if we work together, we will have the resources we need to build a thriving, vibrant community. We believe that if *all of our assets* are invested in building healthy communities, where cooperative principles and practices are flourishing and social justice and environmental sustainability are enhanced, the world will be a better place and community well-being will be enhanced.



Grant Making



Impact Investing



Conventional Investing

IMPACT FIRST

FINANCIAL RETURNS FIRST

\$ 6,325,154

\$ 12,189,179

20.8%
of total investments*

\$ 1,545,901

2.6%
of total investments

\$ 44,951,269

76.6%
of total investments

None

Grants

Seeks a social impact. Grants are non-repayable.

Program-Related Investment

Seeks a social impact with concessionary financial returns and flexible terms.

*consolidated assets including the Greater Vancouver Community Assistance Foundation (GVCAF)

Mission-Related Investments

Seeks a social impact and expects a near-market return.

Socially Responsible Investing

Seeks financial returns, with screens for environmental and social values and governance (ESG).

Traditional Investing

Seeks highest financial returns only.

Impact Investing

Under the direction of our Board of Directors and in close partnership with Vancity and other partners, the Foundation is increasingly allocating assets in impact investments including both program (concessionary returns) and mission (near-market returns) related investments. These investments may take the form of equity investments, fixed income and loan loss reserves and guarantees. The Foundation make these investments indirectly and directly with the specific intent of achieving a blend of positive social, environmental and financial returns.

- » **New Market Funds** is a specialized fund manager that takes an integrated approach to deliver market-competitive investment performance with long-term community benefit. The first fund in which we are invested, is focused on post-construction financing for affordable housing developments in Canada.
- » **Renewal Funds** is a mission-first venture capital firm that invests in early stage companies and adds values for entrepreneurs through access to capital, networks and expertise. The Foundation is currently invested in two of Renewal Funds' offerings.
- » The **Impact Real Estate Pre-Development and Pre-Construction Loan Program** fills a key capital gap faced by affordable housing projects. The pre-development stream provides inexpensive and easy-to-access loans to cover costs associated with rezoning and development-permit application process during the pre-development phase when capital is often hard to secure. The pre-construction stream provides additional and longer-term capital for non-profit affordable rental housing initiatives.

Socially Responsible Investing

Socially Responsible Investing (SRI) with Vancity Investment Management (VCIM) involves choosing and managing investments based in part on how companies impact people and the planet and how they manage their businesses and operations. It's an investment approach that considers environmental sustainability, social responsibility and corporate governance risks (ESG) when making investment decisions. In addition to evaluating the financial benefit of the investment, SRI involves:

- » Choosing not to invest in companies involved in potentially harmful industries, such as tobacco, nuclear power, pornography or gaming.
- » Choosing to invest in companies that are working toward making the world better for people and the environment.
- » Choosing to invest in impact areas – companies or projects dedicated to solving specific problems for the environment or society.
- » Choosing companies based on their environmental, social and governance (ESG) performance.

Performance of our VCIM Portfolio to December 31, 2018 (primarily Donor Advised Fund capital)

	3 MONTH	1 YEAR	3 YEAR	5 YEAR	10 YEAR	SINCE INCEPTION 18 YEARS
Vancity Community Foundation	-7.04%	-1.90%	4.30%	5.03%	6.65%	5.13%
Benchmark*	-4.22%	-2.82%	4.29%	4.49%	6.61%	5.02%

* Benchmark: 30 Day T-Bill 5%, DEX Universal Bond Index 45%, TSX Index 42.5%, S&P 500 Index CS 7.5%

Financial Highlights for the year ending December 31, 2018

	JAN TO DEC 2018
Total Assets (at end of period)	68,461,327
Contributions Received	
Unrestricted or Foundation Programs	2,590,701
Greater Vancouver Community Assistance Foundation	4,136,088
Restricted – Flow-Through Contributions	2,803,579
Restricted – Donor Advised Funds	3,901,591
Restricted – 312 Main Street Project	4,725,525
Disbursements	
Grant Distributions	6,325,154
Community Programs & Projects	2,643,912
312 Main Capital & Operating Costs	8,709,078
Management and Administration	1,478,539

Strengthening Community Organizations

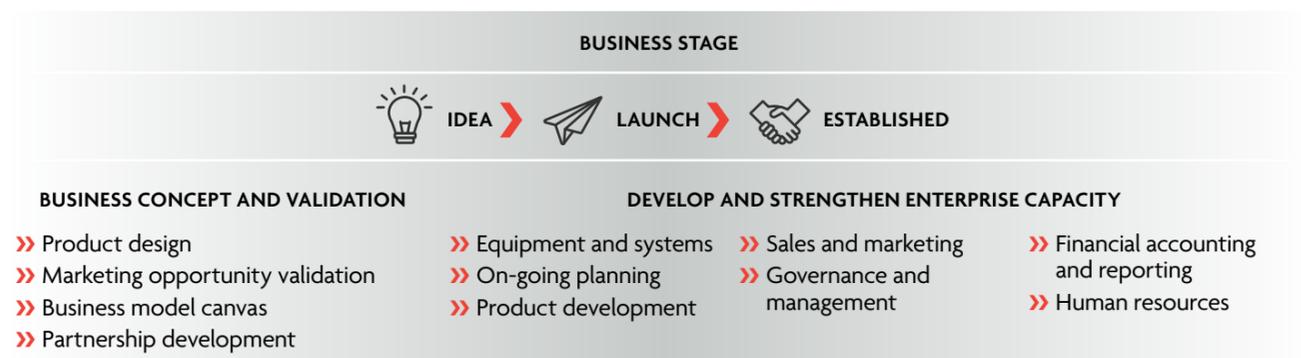
Together with Vancity, the Foundation invests in and directly supports non-profit organizations to explore, plan, develop and implement social enterprise and social purpose real estate through grants, impact investments and technical support. The Foundation also collaborates with others to build knowledge, skills and capacity in these areas.

Social Enterprise

Social enterprises create employment for people with barriers to employment, provide needed products and services to underserved communities and/or offer innovative products and services that contribute to the development of sustainable and resilient local economies. The Foundation's role is to help non-profit organizations have a solid business concept and plan, that is supported by market research, as well as a clear picture of the resources needed to develop it. Once established, the Foundation works with social enterprises to identify gaps and key needs in capacity at a given time and provides funding and technical advice to build that capacity and/or to scale and grow.

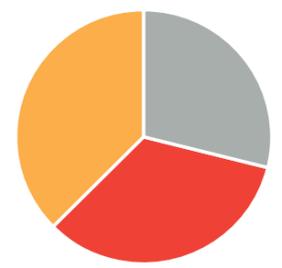


Social enterprises are non-profit businesses whose products, revenue, purchasing and/or employment practices directly support social, cultural and/or environmental goals, and whose surpluses are reinvested for that purpose.



\$ 388,649
Total grants in 2018

28
Supported social enterprises



Supporting initiatives at these stages:

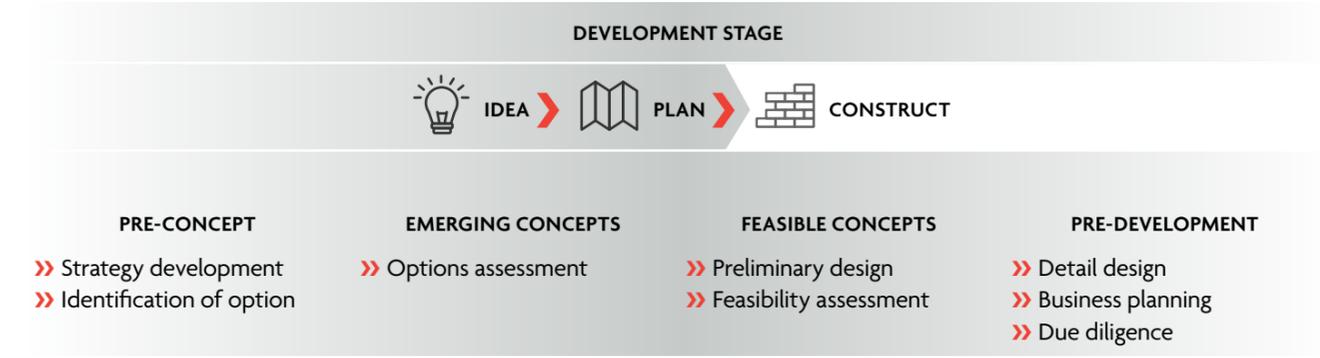
Strengthen existing	\$ 112,460	11 projects
Support launch	\$ 131,000	3 projects
Advanced concept development	\$ 145,189	15 projects

Community Owned Real Estate



Our region faces significant challenges related to real estate including lack of affordable housing, inadequate space for non-profits and community programs and loss of community owned land. Many non-profits are working to address affordable housing needs and to improve and expand their facilities that serve the community. Many also own land and have real estate assets. However, it can be challenging to navigate the space, to understand what is possible and to move (re)development projects ahead.

The Foundation supports non-profits to explore how they can (re)develop property and to assess options. The Foundation focuses its funding in the Idea and Launch stage of development, first helping non-profits to understand their needs, current assets and what is possible through development of a real estate strategy. And later, to define a single feasible concept, business planning and architectural design for development.



\$ 417,427	27	81%	67%
Total Funding	Real state initiatives	Projects related to affordable housing	Projects related to improving facilities Spaces for children, Healthcare, Family Support, Recreation, Wellness Programs, Seniors Outreach, Research, Advocacy, Studio



Supporting initiatives at various stages:

Other	\$ 53,094	2 projects
Pre-development	\$ 25,000	1 project
Feasible concepts	\$ 135,189	7 projects
Emerging concepts	\$ 72,098	6 projects
Pre-concept	\$ 132,236	11 projects

Equalizing Opportunities Fund is a new \$4.25M funding program that has been made possible through a generous gift by an anonymous donor to Vancity Community Foundation to address child, youth and family poverty in Metro Vancouver. The program aims to identify and support grassroots initiatives and community organizations whose work is directed at breaking the cycle of intergenerational disadvantages. The Fund focuses on those populations disproportionately affected by poverty including Indigenous families, lone-parent families, refugee families and children and youth in and aging out of foster care.

A portion of the funding contributes to the Foundation's on-going work in the areas of social enterprise and social purpose real estate, with the balance of funding directed at:

» Building Positive Futures for Children, Youth and Families

This funding stream supports those who face poverty to identify and implement solutions – with government, education and health institutions, non-profits and businesses – that address their needs, as they themselves define it. It also supports initiatives that improve

access to programs, services, or opportunities that help low income families build the assets, connections and resources that contribute to future economic and social well-being.

» Strengthening Capacity and Impact of Urban Indigenous Organizations

This funding stream provides core funding to urban Indigenous organizations as critical drivers of change that can address the needs, issues and opportunities facing their communities.

In 2018, the Equalizing Opportunities Fund disbursed \$125,000 towards Building Positive Futures and Strengthening Capacity and Impact of Urban Indigenous Organizations as well as \$138,845 towards social enterprise and social purpose real estate projects that target youth and children.

Together We Grow

THE CLEAN COLLECTIVE + VANCITY COMMUNITY FOUNDATION
+ COMMUNITY IMPACT REAL ESTATE

Sometimes what makes the biggest difference in a person's life is the sense of confidence that comes from getting back to work and belonging in the community.

Last year, Nicole Thurgood was looking too long and hard for work. She began feeling low, asking herself: "What am I going to do? How do I feed my family?"

The 46-year-old Strathcona resident turned to a job-readiness program with Mission Possible, a Vancouver community development agency and accepted a six-month transitional job in one of its social enterprises, MP Maintenance, which provides exterior building cleaning services and landscape maintenance.

Nicole removed graffiti, picked up trash and generally "made things look nice", but for her it was the experience of being part of the team and, "just knowing there are a lot of good people out there in the world who care enough to take a chance on you" that transformed her mindset.

Yes! Let's give this a try

This year, she went to her local Italian supermarket, Benny's Market, for some cheese to make biscuits and returned with a job offer in the deli. She says, "MP Maintenance gave me the confidence to go, 'Yes! Let's give this a try and make it work.'"

While MP Maintenance helps over 60 people like Nicole break through employment barriers each year, the need is greater. To expand services, MP Maintenance is seeking to scale up operations.

Two other social enterprises that also help people overcome employment barriers are in a similar situation and offer complementary services to property managers: The Cleaning Solution provides janitorial services and CleanStart offers pest control, junk removal and contaminated site cleanup.

"Over the years, the three social enterprises secured customers, grew their sales and operations, but then hit a cap on the next level with larger buildings that have a lot of different needs," says Sean Condon, who worked with the social enterprises as Vancity Community Foundation's Social Enterprise Development Advisor. "Larger companies want to have just one contract, not three."

Creating a Clean Collective

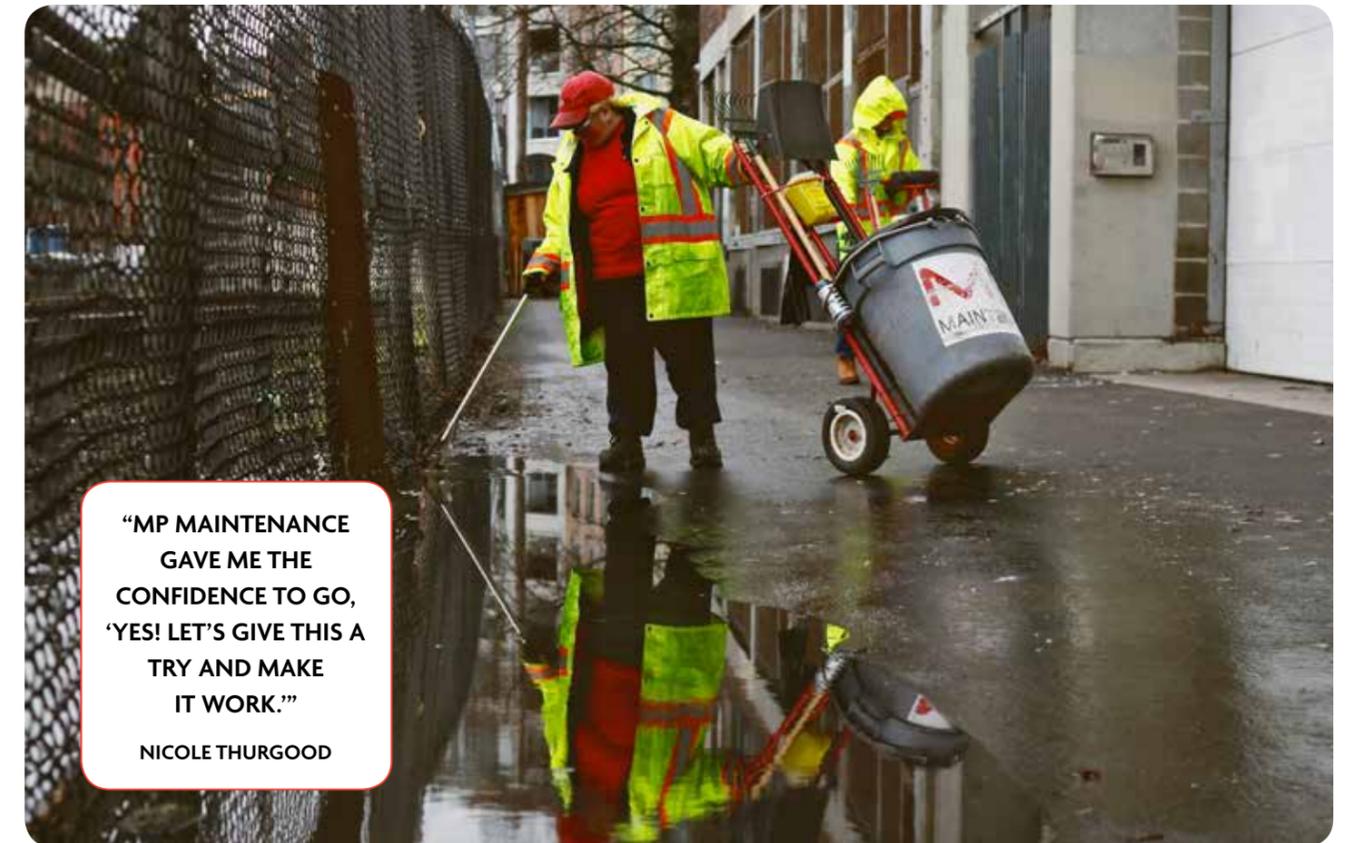
Enter the radical idea of hiring a business development manager to sell all of the services as a one-stop shop called the Clean Collective. On their own, each social enterprise couldn't afford a sales person, but this approach allows them to create sales capacity for their organizations by bundling services.

Bundling services for multiple companies under a single sales person isn't novel in the business world, says Sean, but is a new strategy for the social enterprise sector. Vancity Community Foundation and Community Impact Real Estate (CIRE) have provided funding for the position for 2019 and 2020.

The Foundation was a founding member of CIRE last year and the two organizations share a commitment to social purpose real estate and economic inclusion. As a social enterprise, CIRE manages 52 commercial property units in Vancouver, leasing about 60 percent of them at below-market rates to social enterprises and non-profits and using the income to invest in community economic development.

More sales = greater social impact

"For us, giving this grant is not about the salesperson – it's about the sales," says David LePage, CIRE founding Executive Director. "The sales will generate job opportunities for low-income people in the community." CIRE, which uses the services of Clean Collective members on its properties, also worked with BC Housing to create contracts for the Collective.



"MP MAINTENANCE
GAVE ME THE
CONFIDENCE TO GO,
'YES! LET'S GIVE THIS A
TRY AND MAKE
IT WORK.'"

NICOLE THURGOOD

The Foundation has been supporting and investing in each of the Clean Collective enterprises over many years, from providing initial planning dollars and start-up funds to growth capital. "The Foundation has been pretty integral for the Clean Collective members, early on by providing consulting and business development advice, as well as funding and grants," says Matthew Smedley, the Executive Director and CEO of Mission Possible. "As we've all become established, over the last 10 to 15 years we've been supported along the way to scale up."

Solutions in partnership

The decision to provide the grant for a business development manager evolved in partnership, with the

Foundation, the social enterprises and CIRE all at the table discussing what the next stage of their business development could be. Each of the social enterprises had reached a sales plateau and recognized they needed to work together to develop the sales capacity to reach new markets.

The sales they project could allow MP Maintenance to employ up to 60 more people a year.

"When people who are unemployed move back into employment they experience a new sense of confidence and worth," Matthew says. "There's a real transformation from being able to use their own gifts and abilities. It's an incredibly humanizing and dignifying opportunity for people."

"The sales will generate job opportunities for low-income people in the community."

DAVID LEPAGE
FOUNDING EXECUTIVE DIRECTOR OF
COMMUNITY IMPACT REAL ESTATE

A Vision of Affordability



The implications

“In order to keep the workforce in a municipality, you need them to be able to afford to live there,” says Allyson Muir, the Executive Director of Sanford Housing Society. “People who are working in the District of North Vancouver are not going to keep working there if they can only afford to live in Langley. Nobody who is a low-income earner can afford to live 50 or 60 kilometres away from their workplace.”

The developer

With over 30 years of experience, Sanford Housing Society has built over 23 different projects and 500-plus units of supportive and affordable housing throughout Vancouver and Richmond. Originally focused on providing supportive housing for

The vision is borne out of an undeniable need. People are better off when they can afford a home where home is: where they work, go to school, where their social connections are and/or where they’ve lived their entire lives.

people with mental health issues, its scope expanded to include affordable housing through their subsidiary, the Sanford Affordable Housing Society.

The vision

Before an affordable housing project even comes close to reality there’s so much work to be done to bring the vision to life, says Allyson. A \$15,000 grant from Vancity Community Foundation to the Sanford Affordable Housing Society furthered the early development stages of a new 90-unit building in the District of North Vancouver.

“The grant may be small when you compare it to the cost of building the housing, which is in the millions of millions, but that seed money is what makes these ideas come to life,” says Allyson.

The funding helped with things like the design, financial modeling, budgeting and legal work to secure a lease on the land. They also worked with Terra Housing, who are specialists in social purpose real estate.

The project

Too young for an official name, Sanford refers to it as the Oxford Street project, as it’s located at the corner of Oxford and Orwell streets. The six-storey, wood-frame development will have 90 units consisting of an equal mix of one-bedroom, two-bedroom and three-bedroom homes, which will assist in addressing the shortage of family rental units in North Vancouver.

The plan is to make it a true community with a diverse mix of people: singles, seniors, families with

“The grant may be small when you compare it to the cost of building the housing, which is in the millions of millions, but that seed money is what makes these ideas come to life.”

ALLYSON MUIR
EXECUTIVE DIRECTOR OF SANFORD HOUSING SOCIETY

children and people with disabilities. Fifty percent of the units will be for low-income earners, with rent geared to income and 30 percent for people earning moderate incomes. About one-fifth of the units are earmarked for the most vulnerable people; Hollyburn Family Services came on board as a partner to help select these tenants.

The milestones

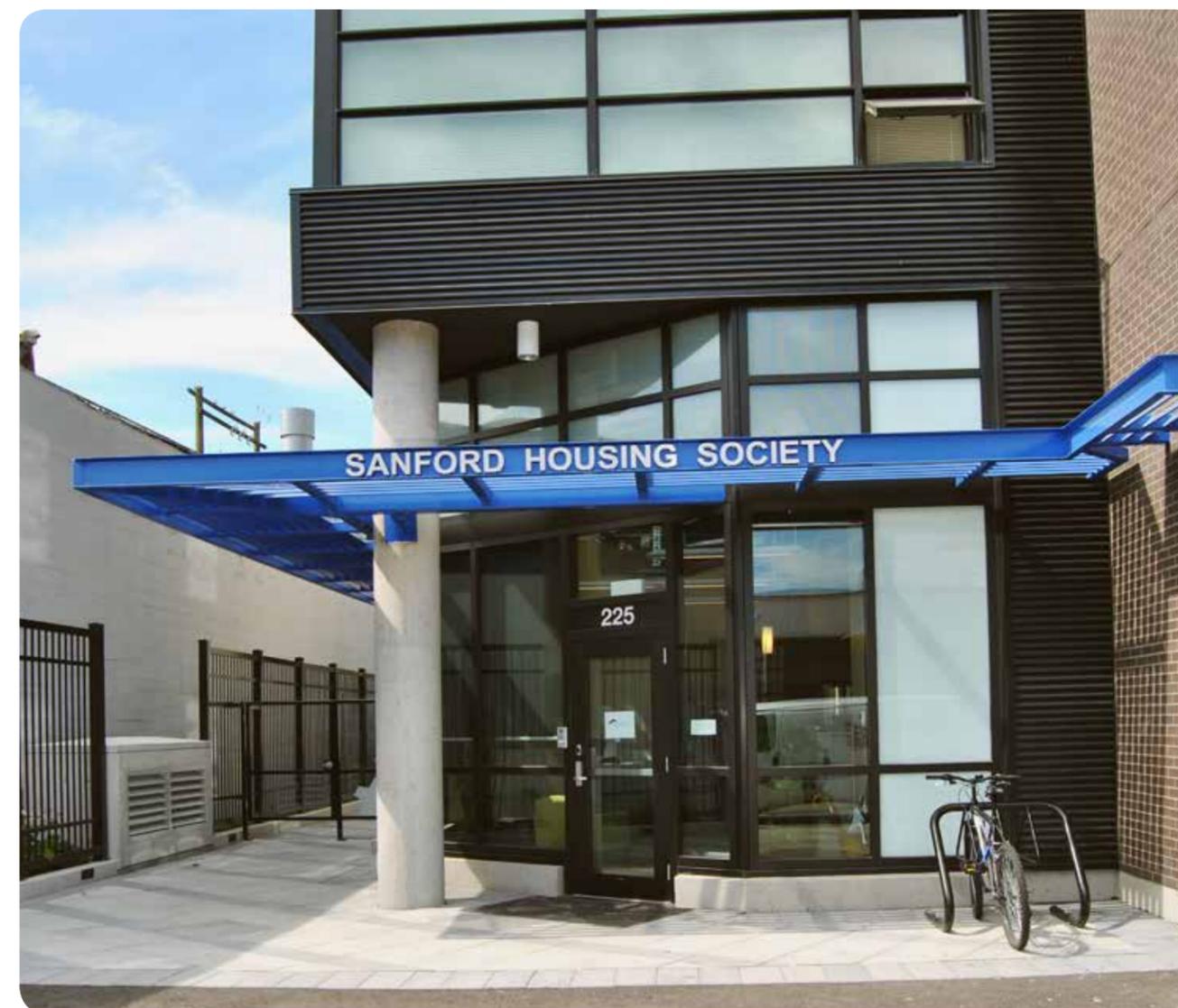
Sanford Housing Society’s vision and concept has solidified into a proposal

and secured \$9 million from BC Housing’s Community Housing Fund. The next major hurdle is the application for re-zoning and development permits with the District of North Vancouver. If that’s approved, this vision of affordability will become a reality.

The stability that makes all the difference

Housing provides the foundation for success in any area of life, says Allyson. “We have seen people be able to get

their feet on the ground with affordable rentals, go back to school, stop the cycle of moving from place to place, one rent increase away from having to give up that apartment and find another one. Being able to give people affordable housing can allow them to put down some roots and feel that stability.”



Building Community Connections

- » Innovation and Entrepreneurship
- » Co-operative Principles
- » Social Justice and Economic Inclusion
- » Arts and Culture
- » Reconciliation

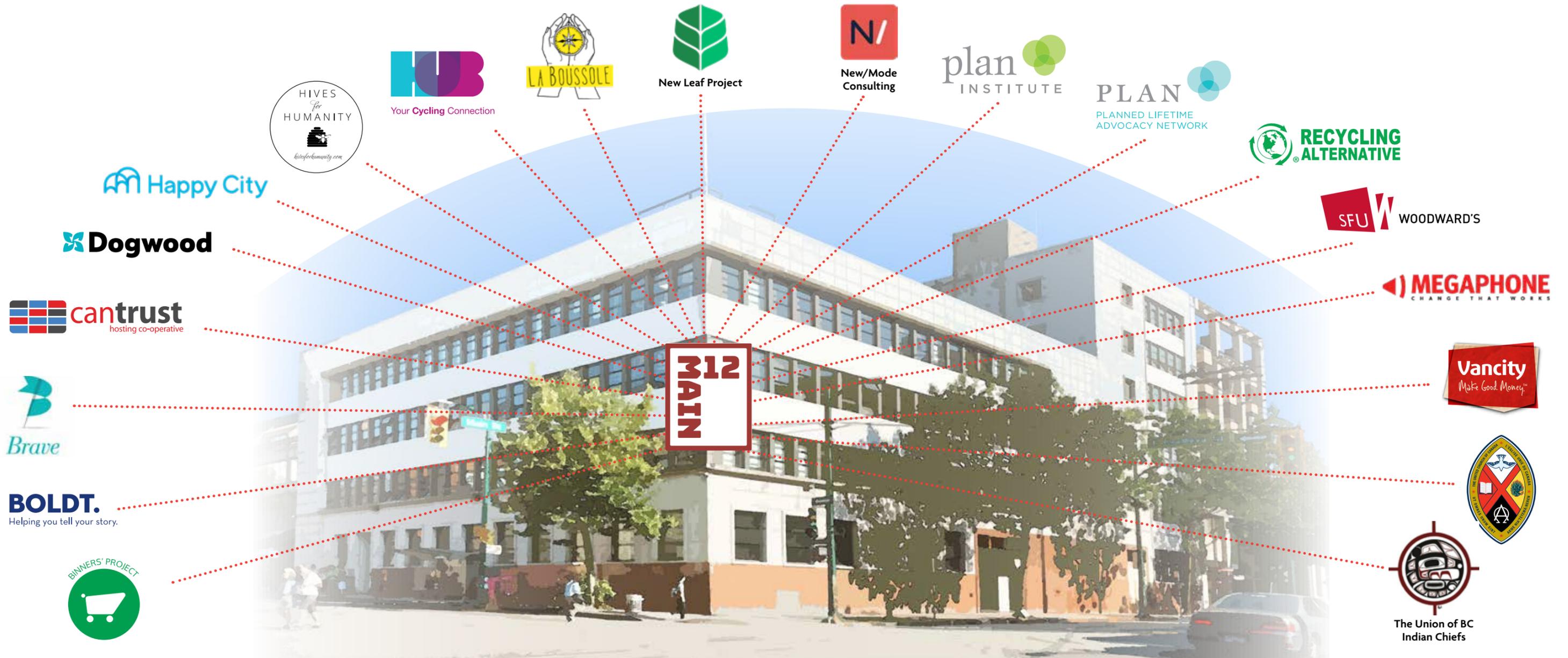


Vancity Community Foundation has been overseeing the redevelopment of the former Vancouver police station at 312 Main Street in the Downtown Eastside for the past several years. The vision is to create a dynamic space for coworking and co-location that will in turn create new opportunities for collaboration and innovation.

After five years of planning and three years of construction, the Foundation marked the completion of the project's first phase in early October 2018. Amenities at 312 Main include offices, coworking spaces, shared kitchens, gathering areas, meeting and training rooms, event space, bike storage, lockers and shower rooms.

312 Main has received generous investment and funding from:

- Vancity Credit Union
- City of Vancouver
- Western Economic Diversification Canada
- Heritage Canada – Canada Cultural Spaces Fund
- Creative BC
- The Province of BC – Ministry of Tourism, Culture and Arts
- The Jim Green Foundation





Ground Floor

The 6,300 sq. ft ground floor facilities provide an opportunity for meetings, training, community events, celebrations and cultural performances. The main floor includes a central open gathering space that is inspired by Coast Salish Longhouse design principles. This space is available as a casual seating area for tenants, members and guests and can be rented for events. The ground floor also includes bookable meeting rooms fully equipped with audio-visual technology and large event/training spaces.

Ground floor tenant

Megaphone offers employment and empowerment to people experiencing poverty by publishing a monthly magazine and an annual calendar that are sold on the streets of Vancouver and Victoria by homeless and low-income vendors. Megaphone has offices on the ground floor and hosts regular meetings and events in the ground floor meeting rooms.

Ground floor event and meetings space

A variety of meeting and event spaces on the first floor provide an opportunity for members and their community networks to host events, programming and cultural activities.

In 2018, the ground floor hosted weekly gatherings of the:

- » St. James Music Academy
- » Woodward's Community Choir
- » Chinese Seniors Tai Chi

In 2018, the space hosted the following events:

- » DiverseTheatreBC Forum
- » Young Humanitarian Initiative Conference
- » Heart of the City Festival (Downtown Eastside Arts And Culture Festival) Workshop
- » Megaphone's Hope in Shadows Calendar launch and awards ceremony
- » Hummingbird Dialogues by SFU School of Restorative Justice
- » Fostering Change Advocacy Learning Day
- » Megaphone Magazine's Annual Vendor Party
- » The Cardboard Project by Employ to Empower

2ND Floor Coworking

The entire second floor is home to a coworking space with shared meeting rooms, wi-fi, printing, a kitchen as well as social spaces and member-led programming designed to foster connection and collaboration. The coworking space combines drop-in and dedicated desk memberships and small-to-medium sized offices.

In 2018, 312 Main welcomed the first office tenants, representing a diversity in size, products and services and social mission. Each organization contributes to a more sustainable, just and inclusive community. The Foundation is excited to see this space flourish in 2019 with the activation of the coworking desk spaces.

Founding Members:

Binners' Project

A group of waste-pickers, aided by support staff, dedicated to improving their economic opportunities and reducing the stigma they face as informal recyclable collectors.

Boldt Communications

With deep roots and strong relationships in the community, Boldt is known for its expertise in values-based business, strategic advocacy, public affairs, community relations and non-profit communications.

Brave Technology Co-op

Brave is dedicated to helping municipalities across North America combat the overdose crisis and reduce deaths in their communities. Brave develops technology that helps communities organize around safer drug consumption.

Cantrust Hosting Co-op

Cantrust provides long-term, easy-to-use, Canadian-based, sustainable technology infrastructure. Their growing community includes co-ops, educators, First Nations, NGOs, non-profits, journalists, software developers, unions and many other organizations who work online for positive change.

Dogwood BC

Dogwood is a people-powered organization driven by a shared love of place. Dogwood brings together voters from all over the political spectrum to work on the urgent challenges facing our home.

Happy City

Happy City is an urban planning, design and architecture consultancy that uses the science of well-being to create healthier, happier and more inclusive communities.

Hives for Humanity (H4H)

Hives for Humanity is a non-profit organization that encourages community connections with nature and each other through apiculture and mentorship based programming.

HUB Cycling

HUB Cycling's mission is to get more people cycling more often. HUB Cycling makes cycling better through education, action and events. More cycling means healthier, happier, more connected communities.

La Boussole

La Boussole is a Francophone non-profit organization based in the Downtown Eastside that helps Francophones in need to access vital social services. By hosting cultural events and exhibitions, they also provide a community space for building connections with fellow Francophones and the Francophone culture.

New Leaf Project

The New Leaf Project uses innovative strategies to empower individuals to break the cycle of homelessness.

New/Mode Consulting

New/Mode is on a mission to empower real people and communities to participate in decisions that impact their lives. Their multi-channel advocacy and engagement platform helps activate grassroots support, reach lawmakers and win campaigns on the issues.

Planned Lifetime Advocacy Institute

Plan Institute works to improve the lives of people with disabilities by collaborating on community-based projects, offering a suite of learning initiatives and advocating for policy reform.

Planned Lifetime Advocacy Network

(Planned Lifetime Advocacy Network (PLAN) is a non-profit organization founded in 1989 to help families secure the future for loved ones with disabilities.

The Recycling Alternative

The Recycling Alternative provides a broad spectrum of recycling, shredding and zero waste services while developing innovative and comprehensive approaches to waste reduction and recycling. The Recycling Alternative also provides collection services for 312 Main in collaboration with the Binners' Project.

SFU Vancity Office of Community Engagement

SFU's Vancity Office of Community Engagement supports creative engagement, knowledge mobilization and public programming in the areas of arts, culture and community; social and environmental justice and; urban issues, through public talks, dialogues, workshops, screenings, performances and community partnerships.

Vancouver City Savings Credit Union

Vancity is a values-based financial co-operative serving the needs of its more than 534,886 member-owners and their communities. Vancity's Community Investment team often meets with members and community organizations at their 312 Main office space.

3rd and 4th Floors

The 3rd and 4th floors feature medium-sized offices to accommodate small to mid-sized organizations and businesses that wish to co-locate. Tenants co-located on these floors maintain a private office while sharing meeting rooms, a kitchen, lounge and washrooms.

United Church Archives

The Bob Stewart Archives holds records of Methodist, Presbyterian and Congregational Churches within British Columbia prior to 1925 and of the United Church of Canada after 1925.

Vancity Community Foundation Projects and Initiatives

The Foundation delivers, supports and/or engages in projects and initiatives that advance social justice, financial inclusion and/or environmental sustainability.

Union of BC Indian Chiefs (UBCIC)

The goal of the UBCIC is to support the work of Aboriginal people, whether at the community, nation or international level, in their common fight for the recognition of Aboriginal rights and respect for cultures and societies.

Vancity Community Foundation

Vancity Community Foundation was founded on the belief that if we work together, we will have the resources we need to build a thriving, vibrant community.

Basement

The basement is home to our shared production space with moving tables and industrial work surfaces, member storage lockers, showers and a secure bike storage area. In the future we envision working with new partners and funders to expand the basement – bringing together artists and makers, a sound studio and more.

Organizations such as **La Boussole** and **Hives for Humanity** made use of the production space throughout the year.

Catalyzing Change

As part of its strategy to address poverty, the Foundation delivers, supports and engages in community projects and initiatives focused on poverty reduction and economic inclusion. These organizations work at the grassroots level and advocate for public policy changes. Through their membership, networks, programming and collaboration, these initiatives apply upstream thinking to influence change in the systems that are creating poverty or holding it in place.

Sharing Space

The Foundation hosts the activities and staff of the following organizations at our 312 Main office space.



First Call BC: Child and Youth Advocacy Coalition is a non-partisan coalition of 108 provincial and regional organizations who have united their voices to put children and youth first in BC through public education, community mobilization and public policy advocacy.



Fostering Change seeks to improve public policy and supports for youth transitioning of government care in BC. Community organizers with lived experience are leading this work to change the system.



The **Living Wage for Families Campaign** encourages employers to pay a living wage as well as advocating for government policies that would help families make ends meet.



The **BC Poverty Reduction Coalition** is an alliance of over 400 organizations in BC that have come together to raise awareness about poverty and inequality, and improve the health and well-being of all British Columbians. We advocate for accountable, bold and comprehensive measures in the provincial government's poverty reduction plan to significantly reduce poverty, inequality, and homelessness in BC. Our work is grounded in the foundation of universal human rights.

Service Partnerships

The Foundation holds the contract to deliver services for the following organizations:



The Foundation holds a contract to act as the Community Entity for a Federal initiative called **Reaching Home: Canada's Homelessness Strategy**. As the interim Community Entity, the Foundation works with the Community Advisory Board and partners, including the local Indigenous Community Entity and Council of Community Homelessness Tables, to support service delivery and system coordination to address homelessness.



The **Surrey Homelessness and Housing Society** works collaboratively with its partners to foster solutions to homelessness with a focus on creating housing for our homeless and at-risk individuals and families.

Fiduciary Management

The Foundation administers grants and acts as the fiduciary and qualified donee for the following organizations.



Exchange Inner City is a community economic development backbone organization comprised of more than 50 stakeholders in Vancouver's inner city including residents, the social enterprise sector, non-profits and businesses. Exchange Inner City supports residents, non-profit agencies, businesses, and policymakers to collectively foster a vibrant and inclusive local economy.



The **Surrey Poverty Reduction Coalition** mobilizes and inspires the government, private sector, non-profit sector and broader Surrey community to take actions to reduce poverty.



The **Social Purpose Real Estate Collaborative** is a group of funders and investors that strategically engage with and support social purpose real estate in BC.



Generation Squeeze campaigns for the financial well-being of Canadians in their forties and younger by influencing policy, providing member benefits and helping individuals adapt.



The **Presidents Group** is a network of change-driven BC business leaders who are champions for more accessible, inclusive workplaces. The group represents businesses of all different sizes and sectors.

HOMEFRONT

HomeFront is an innovative community-wide partnership to guide and lead the implementation of a collective approach to making homelessness in Metro Vancouver "rare, brief and one-time." It engages government, business, philanthropy, non-profit organizations, community groups and citizens in common cause through a coordinated set of actions and performance measurements.



The **Coalition of Child Care Advocates of BC** supports advocacy for high quality, universal child care in BC through public education, community mobilization and collaboration across sectors.

GIVING CHANGE

Giving Change is a collective of grassroots groups working directly with people in poverty to tackle the root causes of poverty and make systemic change. It includes the Single Mothers' Alliance and Raise the Rates and is supported by the BC Poverty Reduction Coalition.

A Home for Hope

SURREY HOMELESSNESS AND HOUSING SOCIETY

Scrawled into the damp walls were the dark truths of the Motel Hollywood, written by scores of women who had passed through.

“There were all kinds of stories,” recalls Janice Abbott, CEO of Atira Women’s Resource Society. “It was heartbreaking.” Stories of rape and trauma, but also stories of love. “It was something to behold.”

In September 2017, Janice and her team had just taken possession of their new property, a once-notorious establishment in Surrey, where sirens had rung out daily and women were profoundly exploited.

They photographed the words of the women to honour them, knowing Atira would tear down the writing on the walls to make way for a new story: one of a home where vulnerable women have all the support they need to find solid ground in their lives.

The transformation found a catalyst with the Surrey Homelessness and

Housing Society, which provided a \$75,000 responsive grant for sorely needed renovations. Created by the City of Surrey with a \$9 million endowment over 10 years ago, the Society’s Fund is managed by Vancity Community Foundation to support programs, projects and initiatives that make a difference in the lives of people who are homeless or at-risk of homelessness in Surrey.

“The Surrey Homelessness and Housing Society and the Foundation share a commitment to forge solutions to homelessness and poverty and creating housing is one way we do this,” says Allison Felker, the Foundation’s Interim Executive Director. “Little’s Place is an excellent example of how investments in social purpose real estate can transform lives.”

“When one funder makes that first leap, it’s a leap of faith,” says Janice. “That first leap gives confidence to other funders that the project is viable.” Atira leveraged the renovation funding for grants

from other foundations, anonymous donors and the Province. Then, they gutted the walls.

The new home would have new name, Little’s Place, aiming to give vulnerable women all the emotional support they need, with two staff on site at all times, a community kitchen, life skills training, transportation and more.

The name Little’s Place comes from “Little”, the nickname of a young First Nations woman, Santanna Huntinghawk Scott, who died alone at 19 of a fentanyl overdose in a wet tent beside Surrey’s King George Boulevard, months after she aged out of the foster care system with nowhere to go.

“We wanted to honour her memory and her life, by creating a place where vulnerable women like her have a safe place to be,” says Janice.

When Little’s Place opened last year, Carmen Brunsch and her two cats, Mouse and Monkey, were among the first residents. At 48, Brunsch became

With an eye to the future, the Surrey Homelessness and Housing Society also provided its first-ever impact investment loan, a low-interest, long-term loan of \$250,000 to help Atira purchase a property next to the motel. As Atira already owned the motel and another adjacent property, the long-term plan is to consolidate the three lots to eventually build even more homes for women and children.



homeless for the fourth time when she left an abusive relationship. Living in a temporary shelter in Cloverdale, she knew her stay was running out. Even though she was working full-time as a maintenance person for \$18 an hour, she wasn’t able to find a home she could afford.

“Having this place brought me a lot of personal security. I feel better being

here,” she says. That security has allowed her to take care of things.

She started speaking to her mom again after 11 years and is taking legal action to address an injustice that marred her life years earlier. Atira employees have also helped her get badly needed health care for a serious medical condition, which means she is unable to work for the moment. But she

keeps busy around the home, cooking, gardening and acting as a “mother hen” to younger women in the shelter. For Easter, she cooked dinner in the community kitchen, complete with pumpkin pie. For her, Little’s Place feels like a big family.

“I don’t have any family here,” says Carmen. “I didn’t have anywhere to go. I came here and they helped me.”

Join Us

As a Community Foundation connected to Vancity, we have been working to support local organizations and donors to create impact since 1989. Our history of working in community and with Vancity means that we are uniquely positioned to bring the best combination of people, expertise and financial tools to make the most impactful projects happen. Help us create more stories of impact like the ones shared in this report. Learn more or donate online:

www.vancitycommunityfoundation.ca

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Vancity Community Foundation



Vancity Community Foundation



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