enterprise

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Welcome to Canada!

How immigrants strengthen the credit union system











The birth of a health centre

"I was fortunate to study for seven weeks at the University of Bologna," Stoddart says. "I said, hey, I've got 120 hours of education and I'm not going to just leave it at that. I came back here and I helped start Community First Health Co-op with a lot of other people."

A core group gauged community interest with a series of public forums. "We gave presentations to service clubs in the area about what we were doing and that helped us to grow our membership to 1,000 people right off the bat," Stoddart says. "The B.C. Cooperative Association came to Nelson and held forums and workshops about co-ops and that was a big help."

Events moved quickly from there. Community First Health Co-op was incorporated in February 2003. A search for a home followed and Community First landed a former Ministry of Forests building in downtown Nelson, with credit union assistance. "Nelson and District Credit Union provided a \$200,000 grant to Community First Health Co-op to help with the purchase of the Wellness Centre building," Stoddart says. "I also had the support of Vancity, which approved a mortgage application for us to buy the building with the grant." Mortgage approval hinged on a specified number of pre-signed leases in the Wellness Centre, however – and the co-op was one lease short. So Nelson and District Credit Union cancelled its planned renovations and agreed to move Stoddart's office to leased space in the nearby Wellness Centre.

"It allowed us to go forward and get the financing from Vancity to bring the Wellness Centre into being – and the benefit to the credit union was we didn't have to spend money on renovations." There's an additional benefit – having the boss's office off-premises, Stoddart says. "It empowers my managers to run the branch, but I'm not so far away that I can't go out the back door and be at the branch in 30 to 45 seconds, depending on how slowly I walk."

The Nelson and Area Wellness and Education Centre opened its doors in 2006 with services ranging from a maternity clinic of physicians and midwives, doctors' offices, chiropractor, massage therapist, walk-in medical clinic and herbal medicine clinic. Other tenants include the Canadian Cancer Society, Kidney Foundation of Canada, B.C. Lung Association and Friends of Nelson Elders. There is also a dental clinic that provides low-cost care for qualified residents. Stoddart, who was formally recognized for his efforts in 2007 when he was named Nelson's Citizen of the Year, says Community First operates on four founding principles as spelled out by attendees of the first forums.

"They told us they wanted us to combine traditional medicine with alternative medicine. They wanted the two sides working together and we accomplished that by having both of them operating in this building," he says. "A second purpose was to support the social economy and we have the social economy businesses here where we can control the lease rate they pay [again allowing] more

of their grant money to go to services in our community and not to overhead. Support of education was the third important one and the fourth was to make money and invest it back into health care in our community."

Community First operates on four founding principles spelled out by attendees of the first forum

Mobilizing seniors

Vancity also lent its support to another B.C. social co-op. The Fraser Valley Transportation Cooperative owns two buses that provide rides to seniors for daily outings such as shopping trips and Christmas light tours or on overnight excursions further afield to Washington state.

"Transit service south of the Fraser River [east of Vancouver] has always been spotty at best and it isn't always appropriate for seniors," says Janice McTaggart, outreach coordinator of the Langley Senior Resources Society.

The Langley Senior Resources Society had been looking at providing a shuttle service since 2010, McTaggart says. "We have quite a wide geographical area in Langley City and [Langley] Township and poor transit, so we had a business plan done through Better Environmentally Sound Transportation in 2010, but we were never able to find funding to support a shuttle bus from the outlying areas." Then, in 2012, Vancity put out a call for proposals for innovative services for seniors. "So we applied with the idea of a bus shuttle," McTaggart says.

The co-op has three founding members – Langley Senior Resources Society, Langley Care Society and Brea Community's Magnolia Gardens – which each pay \$7,500 a year. "We always point out that is about the cost of insuring a bus for a year so people aren't blown away by it," McTaggart says.

An impetus for creating the shuttle system was the fact that a number of brand new buses sit idle at supportive housing facilities most of the time, she says. "We thought, let's take the resources that are out there and make better use of them." A feasibility study was presented to a group of stakeholders and a steering committee was formed. The co-op was incorporated on April 2, 2014 and the first rides were taken in October. Langley Senior Resources Society donated its 22-seat bus to the co-op as part of its share capital. The Greater Vancouver Transit Authority also offered a decommissioned wheelchair-accessible bus. The co-op has additionally benefited from the involvement of groups including Modo, a Vancouver car-sharing co-op, which

is sharing its software for bus booking and security. Vancity provided \$156,000 in grants and financing. The Fraser Valley Transportation Co-op's initial proposal was an ideal match for Vancity's mission to find innovative services for seniors, says Kate Dunford, community interest portfolio manager.

"Langley Senior Resources Society approached us because they had been thinking for a while about the idea of a bus co-op to address the lack of affordable bus transportation for seniors groups. We thought this idea had some traction."

Based on a study commissioned with the grant money, Vancity determined there was a market and provided more funds to develop a full business plan. "After that was completed and they had identified a number of members for the co-op, it was incorporated and we provided financing to begin operations," Dunford says.

We were committed to exploring the use of the cooperative business model to respond to the growing needs of seniors ... and the challenges of aging ??

- Janice McTaggart

Provinces get on board

People who are elderly or disadvantaged remain at the core of Canada's social co-op sector. That's part of the reason cooperative associations in five provinces have banded together on the Cooperative Elder Care Project, an initiative to provide a network of co-ops that caters to the needs of seniors. Endorsed by the Canadian Cooperative Association, provincial bodies in B.C., Alberta, Saskatchewan, New Brunswick and Newfoundland and Labrador are accepting proposals for elder care pilot projects, each eligible for \$20,000 in seed money.

The British Columbia Cooperative Association's Harding is coordinator of the program, which has received \$500,000 from the federal government's Social Development Partnerships Program and the Vancouver Foundation. Seniors will be voting members of the co-op, which will give them a voice in the type of services provided. "The elder care project is the largest social co-op program we're working on right now," Harding says.

The project is centred on the development of a variety of services, each catering to a senior's particular needs whether it's co-op housing, in-home support services or cooperative care homes. "In Canada we've got primary care in hospitals and tertiary care in residential care facilities – respite homes and things like that," Harding says. "The gaps for seniors is between primary care and when they need to live in a care facility. That's where a lot of really

unfortunate stories come up because there are a lot of private organizations in operation that exist primarily for profit, but not with a social benefit. So that's where co-ops have a strong role to play and that's where our elder care program is operating – in that gap."

A helping hand for women in need

As for aiding people who are disadvantaged, it was a quarter-century ago that the Victoria Women in Need Society began helping women in B.C.'s capital city achieve self-sufficiency. When two of its founders decided to retire in 2005, a group of women carried on their work but under a social cooperative model. Victoria Women in Need (WIN) Community Cooperative was born in 2006 and has grown from one thrift store to three, with revenues supporting several programs for Victoria-area women in transition from difficult circumstances.

WIN Community Co-op currently has 20 members who are thrift store employees and volunteers – and the number is growing each year. Membership comes with a one-time \$50 fee. The impetus behind the change to a co-op from a society was a desire to explore social enterprise, says WIN Victoria executive director Clare Yazganoglu.

"We wanted to find a model that was closer to a self-sustainable social enterprise and ... the co-op model embraces that concept most closely," Yazganoglu says. "The people who work and volunteer at WIN have a very strong and solid base of knowledge in terms of making the organization successful from a social enterprise perspective, as well as for the community, so that's why we decided to incorporate as a co-op." New members take training to get a good grasp of the co-op philosophy. "Everyone who becomes part of WIN knows we are a co-op and what that means, what the values of a co-op are," Yazganoglu says.

Donations to the thrift stores are a mix of clothing, housewares and furniture, the proceeds of which fund a variety of programs such as New Start, which helps women who leave transition houses set up their own homes with necessities such as furniture and bedding. The Self-Sufficiency program provides bursaries to women who want to further their education, or start-up money for launching their own business. About 1,000 women annually go through WIN Victoria's programs, Yazganoglu says, meaning WIN has put 25,000 women on the path to self-sufficiency since the original society's first retail shop opened in 1991.

More than 17 million Canadians belong to a co-op, according to a 2012 parliamentary report, so it's no surprise that co-ops exist in nearly every facet of Canadian life – and even beyond, with funeral co-ops. "The cooperative sector in Canada is always focused on the social impacts of what we do," Harding says. "We were social enterprises before social enterprises gained currency in broad society. We're just finding really innovative ways to meet needs across the country."