

# Our stories.



## **Banking on the Downtown Eastside**

Pigeon Park Savings, a small branch in Vancouver's Downtown Eastside, provides access to basic financial services to people who are often excluded from conventional banking.

Pigeon Park Savings is more than a credit union branch. "For a lot of people, Pigeon Park is the last option in banking," says financial services representative and mental health worker Jill Henderson.

A collaboration between Vancity and PHS Community Services Society, the community branch provides access to basic financial services, like a bank account or cheque cashing, to nearly 5,000 members living on low income in Vancouver's Downtown Eastside. With few options beyond cheque-cashing companies, many have nowhere else to go.

"To take away our services would mean we would leave people without money," says branch manager and mental health worker Sharon Buchanan.

That's why, when many other financial institutions in Vancouver's Downtown Eastside closed their doors at the beginning of the COVID-19 pandemic, Pigeon Park stayed open. "During COVID they've been there for the neighbourhood, and they've been there for me," says Marilyn Young, a Pigeon Park member since the branch opened in 2004.

Pigeon Park services allow members to control their finances, receive advice, and take steps to become financially stable. Its low barrier strategy often starts with essential supports such as securing identification for members.

Pigeon Park acts as "a bit of a resource centre," says Buchanan. The team, employed by PHS, are financial aid workers trained in mental health and addiction. They are the most important factor in Pigeon Park's success. They provide banking services in a respectful and supportive way, which enables them to provide financial consultation, and education, sometimes offering referrals to other services in the area. Because the staff take the time to listen and understand their needs, members feel comfortable when they're banking at Pigeon Park.

[Pigeon Park Savings - YouTube](#)

## Learning to build green

The Zero Energy/Emissions Buildings Learning Centre provides training on zero-energy building techniques for new construction and retrofits – skills needed now more than ever.

Alex Hebert jokes that when he used to attend events, he would set up his booth as far away from the flashy, tech-forward exhibits as possible. “We’re not shiny like a Tesla,” he says. But when it comes to reducing the impact of buildings on our climate and achieving government — and Vancity — emission reduction targets, his work plays an important role.

Alex oversees BCIT’s Zero Energy/Emissions Buildings Learning Centre (ZEBLC), which provides training on zero-energy building techniques for new construction and retrofits. The building sector is Canada’s third highest source of emissions. The skills students acquire with ZEBLC are needed now more than ever.

Since opening in 2018 with Vancity support, the ZEB Learning Centre has trained more than 1,900 students from across BC. Students like Carrigan Tallio from the Nuxalk Nation in Bella Coola.

Carrigan is one of five Indigenous students who came together to renovate a cabin at Cheakamus Centre as part of their training before COVID-19 limited in-person learning. The Nuxalk Housing Manager says the experience “opened my eyes to what we can achieve as a community.”

As her community of Bella Coola continues to address the housing challenges taking place on many reserves, Carrigan says that clean energy, and what she learned during the course, will play a crucial part. “If I didn’t have this training, I wouldn’t have known what’s possible in terms of passive, green buildings,” she says. “It gave me a good idea of where we need to be going and how to get there.”

Alex says that Vancity’s support has been key to delivering on ZEBLC’s goals. Vancity has provided \$225,000 over three years, but he says the knowledge sharing has been just as valuable. Supporting programs like ZEBLC will also help Vancity become net zero by 2040. A significant part of Vancity’s business activity emissions come from our mortgage portfolio.

And, says Alex, we can look forward to living better. Green buildings are about more than tackling climate change, they improve quality of life, too. “Investing in your walls means you’re getting something green, but also comfortable and resilient.”

## Creating the circular economy

The Project Zero incubator program helps entrepreneurs with new business ideas or early start-ups turn waste into a resource rather than a liability.

“It’s everyone’s responsibility to contribute to a circular economy,” says Victoria-based entrepreneur and Vancity business member Laska Paré. “Anything you purchase, you’re responsible for it until the end of its life cycle.”

It was this idea that inspired Laska to start Flipside Plastics, a micro-recycling business helping turn plastic waste, such as coffee cup lids, into new, useful products, such as soap dishes, clothespins and coasters. “Currently, plastic on Vancouver Island is collected and shipped to the mainland to be processed – and it’s not guaranteed it will actually be recycled after that.”

She knew what problem she wanted to solve. But, with limited industry knowledge or business expertise, she didn’t know where to start. Enter Project Zero.

A partnership between Synergy Foundation and Vancity, the program helps entrepreneurs with new business ideas or early start-ups. With a focus on the circular economy, participants learn entrepreneurial skills, connect with mentors and develop a business plan for their idea.

In 2021, Project Zero expanded to the Lower Mainland. In addition to the incubator, Project Zero fosters community connections through educational presentations and workshops and by hosting roundtables with policymakers to highlight challenges and find solutions.

[Home | Project Zero \(project-zero.ca\)](https://project-zero.ca)