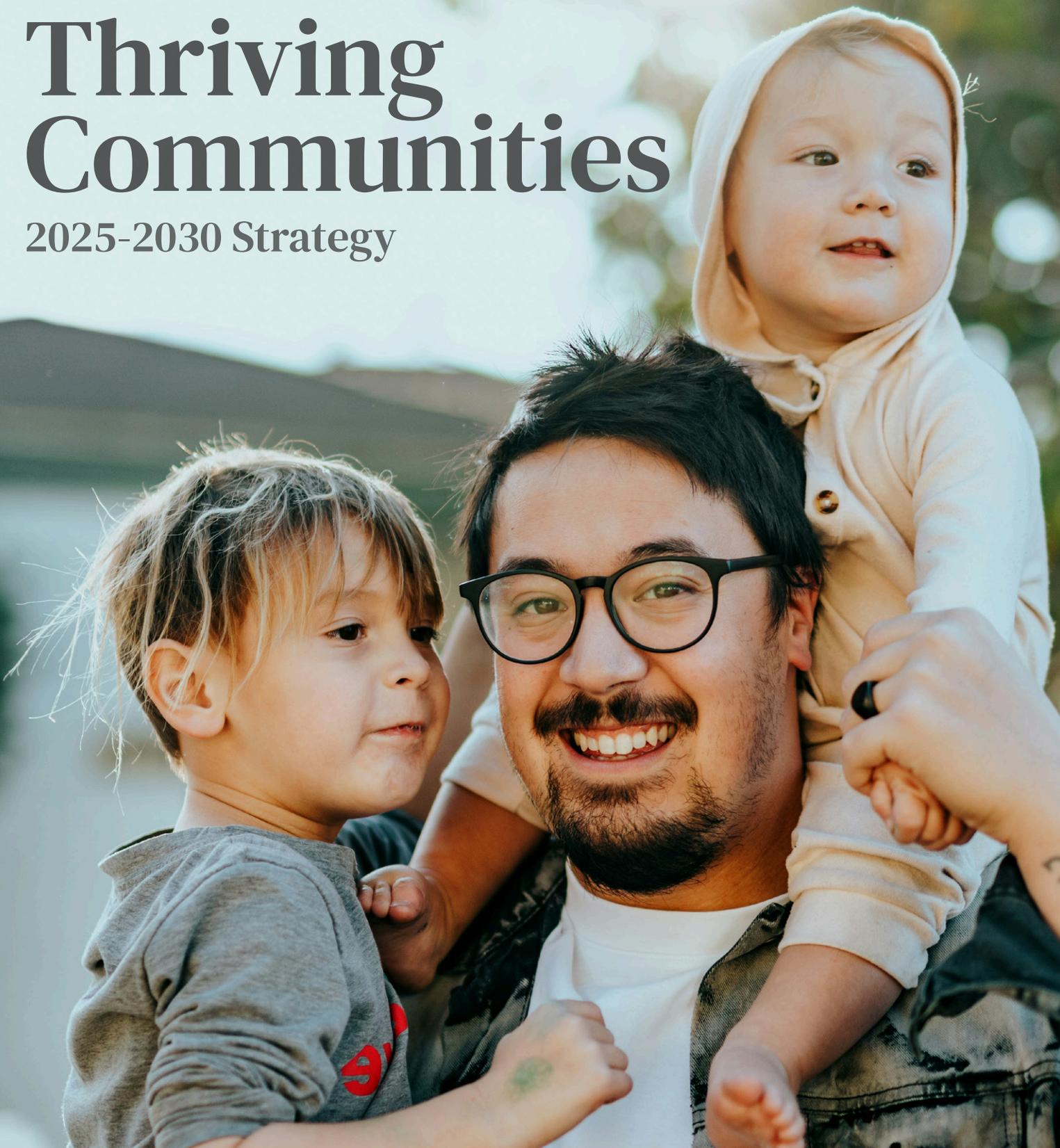


Thriving Communities

2025-2030 Strategy



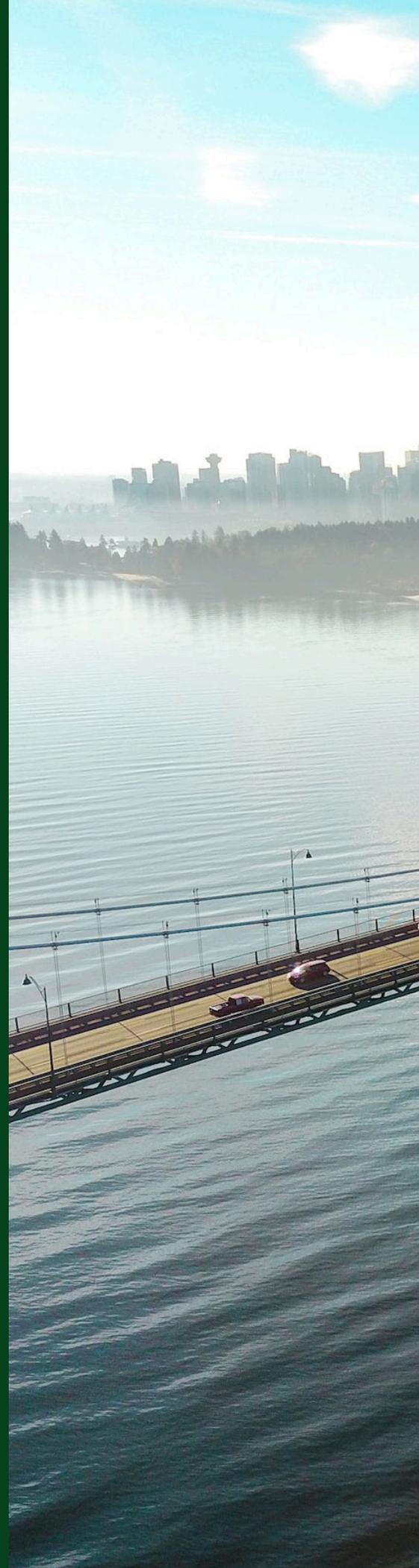
Vancity
Community
Foundation



2024
Top 50
Equitable
Funders

Vancity Community Foundation operates on the lands of many Indigenous Nations. We bring our hearts and minds together in acknowledgement.

Our office, 312 Main, is located on the unceded territories of the x^wməθk^wəy'əm (Musqueam), Skwxwú7mesh (Squamish) and səł'lwəta? /Selilwitulh (Tsleil-Waututh) Nations.









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Vancity
Community Foundation

Imagine a Different Future

Imagine a future where Vancity Community Foundation's strategy has been fully realized—a future where communities are not just surviving, but thriving with dignity, resilience, and self-determination.

In this world, a young family facing eviction does not fall through the cracks. Instead, they access support through the BC Rent Bank, which not only provides emergency financial assistance but connects them to a network of culturally safe, community-rooted services. That same family lives in a climate-resilient, affordable housing unit developed through the Affordable Community Housing Program (ACHP), catalyzed with an early-stage planning grant and brought to construction with a low-cost loan funded by a blend of philanthropic capital and social finance from the Accelerator Loan Fund. The building is owned by a community land trust, ensuring long-term affordability and local control. This future includes refugee families who, through VCF-supported programs, access dignified housing, employment, and community belonging.

The parents work for a Living Wage-certified employer, thanks to VCF's advocacy and sector partnerships. Their wages reflect the true cost of living, and their workplace is part of a cooperative enterprise supported by the Solidarity Economy—an initiative that channels capital into worker-owned businesses, especially those led by refugees and racialized communities. Their families build community through programs hosted at 312 Main, a vibrant community hub that has transformed from a former police station into a space of healing, innovation, and economic inclusion. There, grassroots organizations collaborate, share resources, and co-create solutions to local challenges.

In this future, Indigenous and Black-led organizations are not just recipients of funding—they are architects of change. They co-govern donor-advised funds, lead participatory grantmaking processes, and shape the policies that affect their communities.



VCF's philanthropic model has shifted entirely: grants are unrestricted, multi-year, and trust-based. Every dollar invested is aligned with values of justice, sustainability, and reciprocity, thanks to VCF's partnership with VCIM and its rigorous ESG screening.

Community and Donor Advised Funds are no longer tools of legacy giving—they are engines of equity, governed by those most impacted by systemic injustice. Through community-led structures like the Mutual Aid Fund, decision-making power is redistributed, funding is culturally responsive, and collective well-being—not institutional preservation—is the ultimate metric of success.

Public policy has changed too. VCF's advocacy—grounded in real-time data from programs like BC Rent Bank and Living Wage BC—has influenced provincial legislation on eviction prevention, income security, and climate adaptation. Community-led research, supported by VCF's evaluation team, has reshaped public narratives and redirected funding to where it is needed most.

This is a world where systems have shifted. Where philanthropy is no longer extractive but reparative. Where communities lead, and institutions follow. Where housing is a right, not a privilege. Where climate justice is not a side project, but a core commitment. And where every initiative—whether a micro-loan to a co-op, a grant to a grassroots group, or a policy brief to government—is part of a larger, interconnected movement toward equity, justice, and collective resilience.

This is the world VCF is building. And if the strategy succeeds, it is not just possible—it is inevitable.

Executive Summary



A bold, community-led strategy to transform philanthropy, shift power, and build thriving, climate-resilient communities across British Columbia.

Building Thriving Communities Through Equity and Shared Leadership

Since 1989, Vancity Community Foundation (VCF) has believed in the power of collective action to create vibrant, inclusive communities. Over the years, we have supported non-profits through innovative approaches—but we have also taken a hard look at how traditional philanthropy, including our own practices, has sometimes reinforced systemic inequities.

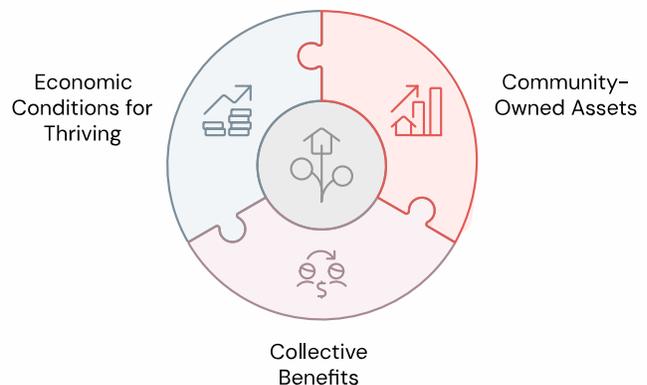
Philanthropy in Canada is at a turning point. Rooted in colonial systems, it has often placed decision-making power and funds in the hands of the privileged—leaving equity-deserving communities without a voice in how resources are distributed.

VCF is committed to doing things differently.

Our new strategic plan is the result of deep reflection and collaboration with community partners, sector leaders, and our own team. It charts a bold path forward—one that centers equity, redistributes power, and builds lasting social cohesion.

We will:

- **Grow community-owned assets** that support long-term self-determination.
- **Distribute collective benefits** to ensure prosperity is shared.
- **Create economic conditions** for thriving, especially for communities most impacted by systemic exclusion.



As a trusted partner with deep roots in the community and strong relationships across the philanthropic, public, and private sectors, VCF is uniquely positioned to mobilize resources from a wide range of funding sources. Our ability to convene diverse partners and align capital with community priorities enables us to unlock new opportunities and scale impact in ways that are both innovative and inclusive.

This work is grounded in truth-telling, guided by our values, and shaped by those with lived experience. We are shifting from a model of gatekeeping to one of partnership—where communities lead, and we walk alongside.

Together, we are transforming philanthropy into a tool for justice—and building a future where every community has the resources and power to thrive.

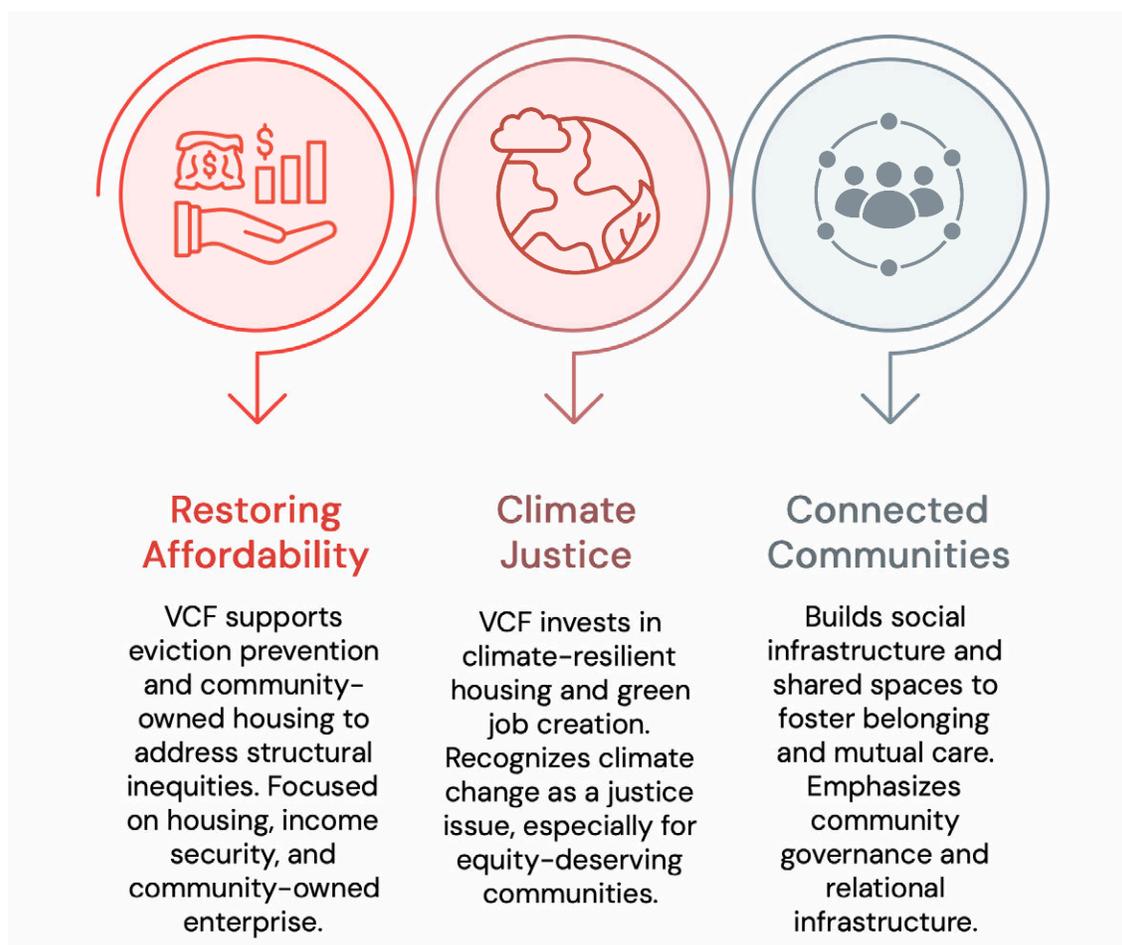
A Clear Path Forward

Vancity Community Foundation’s 2025–2030 Strategy and 2025 Business Plan marks a bold evolution in how we mobilize resources, shift power, and build thriving communities. Grounded in equity, climate justice, and community-led transformation, this strategy reimagines philanthropy as a tool for systemic change. It reflects deep collaboration with community partners, sector leaders, and staff, and outlines a clear path forward—one that centers lived experience, redistributes wealth and decision-making, and invests in the social, economic, and environmental conditions that enable communities to flourish.

Vision and Purpose

VCF envisions thriving communities where power is distributed, lives are dignified, and nature is in balance. The strategy is rooted in equity, climate justice, and community-led transformation, aiming to disrupt traditional philanthropy and build mutual aid systems that enable long-term social cohesion.

Strategic Pillars

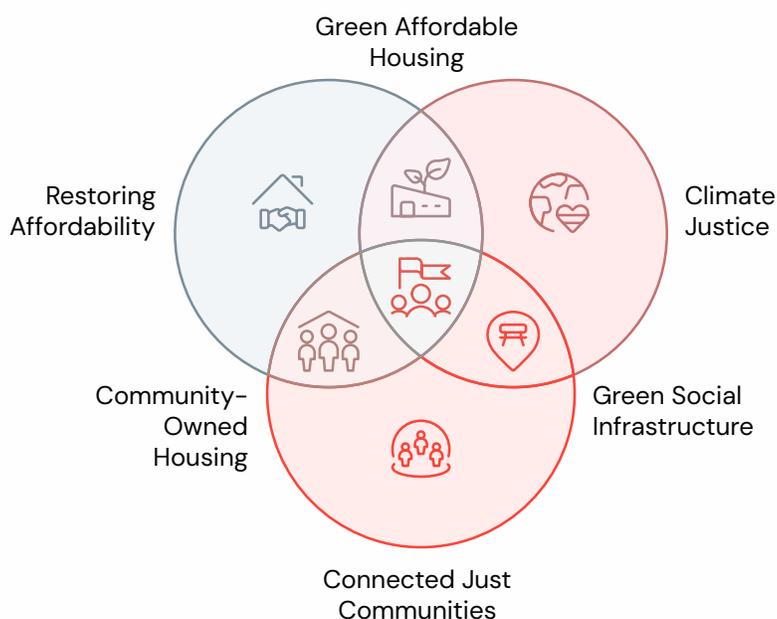


Programs in Focus

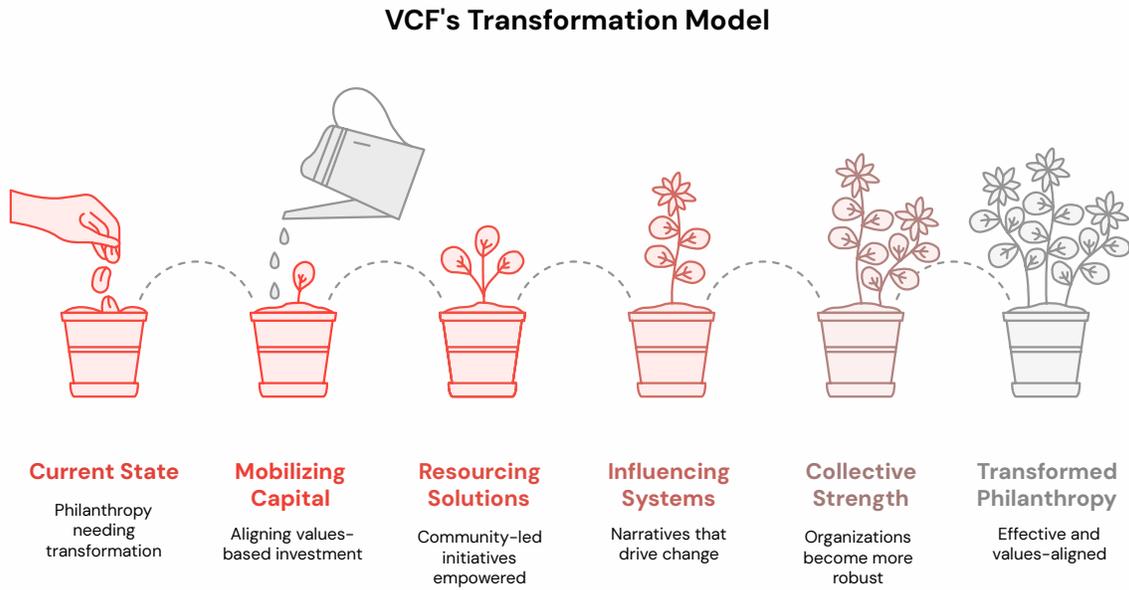
How We Work

VCF activates its mission through an integrated approach that combines advocacy, philanthropy and social finance, and community-proximate program delivery. We align values-driven capital with community-led priorities by blending trust-based philanthropy and social finance, ensuring resources flow equitably and flexibly. Our advocacy efforts amplify community voices, influence public policy, and unlock transformational investments—while our programs are co-designed with those most impacted, ensuring relevance, , and systemic impact. From housing and climate justice to economic inclusion and cultural infrastructure, VCF's work is grounded in deep relationships, shared learning, and a commitment to shifting power.

- Affordable Community Housing Program (ACHP):** Provides early-stage capital and capacity-building support to non-profits, co-operatives, and Indigenous organizations to develop and acquire affordable, climate-ready housing.
- Solidarity Economy:** Mobilizes mission-aligned capital to support worker co-ops, community land trusts, and mutual aid networks that advance economic democracy and climate justice.
- Non-Profit Climate Readiness:** VCF's climate readiness work equips nonprofits—starting in Vancouver's Downtown Eastside—with the tools, strategies, and partnerships needed to anticipate, adapt to, and respond to climate impacts while centering equity and community leadership.
- 312 Main:** A community-centered hub in Vancouver's Downtown Eastside that provides affordable space, and capacity building programming for over 80 mission-driven organizations. It fosters social innovation, economic inclusion, and cultural creativity, and serves as a living example of VCF's commitment to community-led development and REDI (Reconciliation, Equity, Diversity, and Inclusion) integration.
- Living Wage BC:** Certifies employers and advocates for wage justice to ensure all workers earn enough to meet their basic needs.
- BC Rent Bank:** A province-wide network offering financial assistance and wraparound supports to renters in crisis, helping prevent homelessness and housing instability.
- Reaching Home:** Delivered in partnership with Lu'ma Native Housing Society, this program directs federal funding into community-led homelessness prevention and housing-first initiatives.

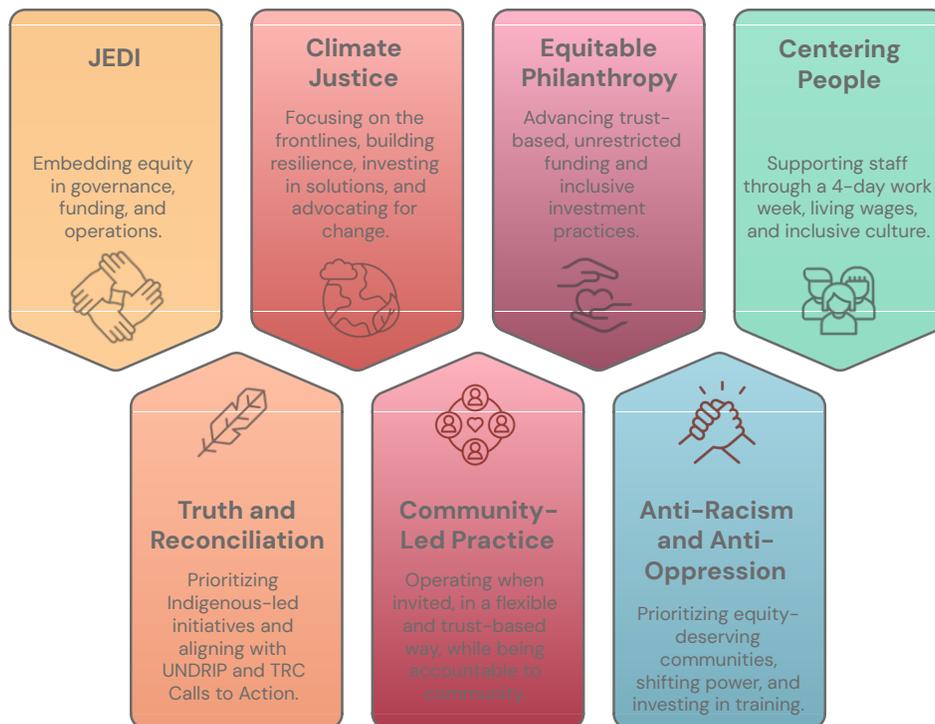


Theory of Change



Each element of VCF's transformation model are tracked through Key Performance Indicators (KPIs) and informed by community feedback and real-time data to ensure adaptive strategy and accountability.

Key Commitments



Our Financial Plan

VCF's financial strategy for 2025–2030 is designed to scale its mission-aligned impact through deliberate investments in people, systems, and community infrastructure. Operating expenses are projected to grow by 40%, driven by strategic staffing expansion, digital transformation, and increased community engagement. Key investments include over ten new staff roles, enhanced digital and communications infrastructure, and expanded sponsorships and events to deepen community relationships.

This growth enables VCF to significantly increase its community investment: annual housing grants will double from \$1M to \$2M by 2029, totaling \$8.5M over five years; loan capital will grow from \$23M to \$60M, supporting \$10M–\$15M in annual lending for affordable housing; and \$1M will be directed to climate justice and solidarity economy initiatives. These investments are supported by a \$1.5M annual contribution from Vancity starting in 2026, alongside increased cost recovery and diversified revenue streams. By 2030, VCF will increase its total annual granting to \$6M, reflecting a bold commitment to equity, climate justice, and community-led transformation.

By 2030, VCF will have increased its annual community granting by over 50%, contributed to the creation or preservation of more than 15,000 affordable homes, and built a resilient, diversified funding model that ensures long-term sustainability and operational excellence.



*Where
we find
ourselves*

External and Internal landscape scans that measure the moment and help position VCF to meet the moment and navigate the future.

External Landscape

We are operating in a time of profound transformation—economically, socially, and environmentally. These shifts are reshaping the philanthropic sector and the communities we serve. While VCF has demonstrated resilience through recent challenges, the external environment presents both new pressures and strategic opportunities that will shape our work in the years ahead.

Economic Pressures and New Operating Realities

The post-pandemic economy continues to present headwinds. Inflation, high interest rates, and declining affordability are contributing to financial precarity for individuals and non-profits alike. According to the OECD, Canada's GDP growth is projected to slow to 1.0% in 2025, with trade tensions and productivity challenges adding further uncertainty. These conditions are expected to impact both government funding and philanthropic giving, requiring VCF to manage risk more strategically while continuing to support partners facing rising demand.

Recent regulatory changes are reshaping how foundations operate and expanding the potential for community impact. The Canada Revenue Agency's increase in the disbursement quota—from 3.5% to 5% on assets over \$1 million—requires foundations to move more capital into communities, accelerating the pace of giving while demanding careful attention to operational sustainability. At the same time, new rules allowing grants to non-qualified donees open the door to funding grassroots and equity-deserving organizations that have historically been excluded from charitable funding channels. Together, these shifts create both a responsibility and an opportunity for VCF to deepen its support for community-led solutions and extend the reach of philanthropic capital to those most impacted by systemic inequities.

Policy Landscape: Alignment and Momentum

Despite economic uncertainty, the policy environment offers promising alignment with VCF's mission. In British Columbia, the provincial government continues to invest in housing solutions across the spectrum—from shelter to market rental—and has committed to a 40% reduction in emissions by 2030. These priorities, along with the adoption of UNDRIP as a framework for reconciliation, create fertile ground for partnership and impact.

Federally, Canada's net-zero emissions target for 2050, evolving immigration policies, and a growing focus on climate resilience and equity provide additional opportunities for collaboration and influence.

Social and Environmental Pressures

Communities are facing intensifying challenges. Rising inequality, social polarization, and the accelerating impacts of climate change are placing unprecedented strain on the social sector. Emergency response costs are rising, and the burden falls disproportionately on Indigenous, racialized, and low-income communities—those at the heart of VCF's mission.

Housing affordability remains a critical concern. Structural inequities, including the legacy of racist housing policies, mean that Black, Indigenous, and racialized communities are most likely to experience housing insecurity. This reality underscores the urgency—and opportunity—of VCF's housing-focused work.

Sector Transformation and Strategic Advantage

The philanthropic sector is undergoing a long-overdue reckoning. Traditional models—characterized by fragmented giving, rigid structures, and top-down decision-making—are being challenged. In their place, new models are emerging that align with VCF's values and existing commitments:

- **Trust-Based Philanthropy:** Multi-year, unrestricted funding, and accountability to communities.
- **Funder Collaboratives:** Pooled capital for systems-level change.
- **Systems Change:** Addressing root causes, not just symptoms.
- **Community-Led Solutions:** Shifting power to those most affected.

VCF is not just adapting to these trends—we are helping to lead them. Our longstanding commitments to equity, reconciliation, and collaborative practice position us as a trusted partner and sector leader.

Internal Landscape

While VCF is well-positioned for the opportunities ahead, we clearly see the challenges that we need to overcome to achieve our future potential. A scan of our organization reveals key elements of what makes us an effective institution, as well as what needs change.

Strengths

Our strengths include, first and foremost, our people. Staff consistently identify VCF's team as our core competitive advantage, describing them as deeply values-aligned, passionate, smart, and committed to making authentic relationships with community. This cultural foundation has proven resilient through recent challenges and provides confidence that we have the committed team needed for continued growth.

Building on the strength of our people is our brand and strategic partnerships. VCF benefits from strong recognition linked to the Vancity credit union brand and access to 500,000 Vancity members for potential growth opportunities. This relationship provides both financial stability through annual \$0.5M from Shared Success and operational flexibility through our dual structure as both charitable foundation and non-profit society. We also have strength in our scale—operating at approximately \$43M in annual program funding with forty-five staff across diverse initiatives—positioning us as large enough to drive meaningful impact but small enough to execute at pace when we choose.

VCF also has unique assets that provide potential for additional growth and success over the longer term. This includes our diversified program portfolio spanning housing, economic inclusion, and social innovation, our established relationships across government and community sectors, and access to unique datasets through programs like BC Rent Bank and Living Wage research that support advocacy and sector influence. Our existing commitments to Truth and Reconciliation, equity, and collaborative approaches position us ahead of sector trends toward trust-based philanthropy and community-led solutions.

Areas for Improvement

On the other hand, like any growing organization, we have identified operational areas that would benefit from continued focus and investment. Staff feedback highlights opportunities to strengthen organizational clarity, with input suggesting we could better articulate our mission and strategic direction. There are also opportunities to enhance integration across our diverse programs and projects, which could improve operational efficiency and amplify our systems-level impact. Additionally, we see potential to strengthen our internal communication systems to ensure better coordination across different programs, and to enhance our external visibility by more effectively highlighting the work we do in community. Process improvements represent another growth area, as both community partners and staff have identified opportunities to streamline and standardize processes between program areas.

While we are well on our way to addressing of these challenges—building stronger partnerships, carrying out new approaches, and expanding our reach—there are areas that still require continued investment and focus. We are committed to making the strategic decisions necessary to ensure VCF achieves its full potential as a leading force for social change in British Columbia and beyond.



Our Why

**Our first principles that guide our
community-centered approach to
catalyzing change.**

Thriving Communities

We know that communities are not thriving right now. Through our work, we aim to support local leaders, organizations, and networks in advancing solutions to the social and environmental challenges they face. We prioritize initiatives that challenge structural systems of oppression and deliver tangible benefits to equity-deserving communities.

We recognize that these challenges are complex and interconnected, requiring a multi-faceted, intersectional approach. We also know that the most impactful solutions are community-led. That is why we follow the lead of our partners—supporting grassroots initiatives and ensuring that those closest to the issues have the resources and capacity to drive change. When communities are resourced and empowered, they can live in right relations—with each other, with the land, and with future generations. This creates a social fabric of collective resilience, enabling communities to adapt and thrive in the face of change.

Our goal is to disrupt traditional philanthropic and community foundation models by supporting initiatives that:

- Grow community-owned assets
- Distribute collective benefits
- Create economic conditions for thriving

We work on the principle of **invitation**—understanding that meaningful change happens when communities invite us to collaborate, not when solutions are imposed. This approach reflects our commitment to humility, reciprocity, and shared leadership.

Our Vision

Thriving communities where power is distributed, lives are dignified, and nature is in balance.

Our Mission

To catalyze our resources without colonial constraints, building deeper capacity in the non-profit sector to address the dual crises of affordability and climate. We prioritize Indigenous and Black-led and -serving organizations, equity-deserving communities, and the Downtown Eastside.

Our Purpose

To work with communities to create the economic, social, and environmental conditions to collectively thrive.



Our Values

The principles that ground us in community wisdom, inspire bold action for justice, and guide our commitment to sharing power and resources.

Our Values

At VCF, our values are not just statements on a wall—they are the compass that guides every decision, relationship, and action we take. In a world shaped by complexity and inequity, our values ground us in purpose and keep us accountable to the communities we serve. They help us navigate uncertainty with clarity, ensuring that our work is rooted in trust, learning, courage, and justice. Whether we are building partnerships, shaping strategy, or redistributing resources, our values—Reciprocal Relations, Learning and Sharing, Action and Courage, and Redistribution of Wealth, Resources, and Power—are the foundation of how we lead, how we listen, and how we move toward transformative change.

Reciprocal Relations

We build relationships rooted in trust, reciprocity, and mutual respect. We honour community wisdom and commit to deep listening, shared learning, and collaboration. We believe that solidarity—not charity—is the foundation for lasting impact and equity.

Learning and Sharing

We approach our work with curiosity, humility, and a commitment to shared learning. We value diverse knowledge systems and practice “Two-Eyed Seeing”—bringing together Indigenous and Western ways of knowing. We turn data and research into accessible insights that inform action and deepen collective impact.

Action and Courage

We act with courage and urgency, challenging dominant narratives and disrupting systems that uphold inequity. We centre community movements and prioritize the redistribution of power and resources to those most impacted by injustice.

Redistribution of Wealth, Resources, and Power

Redistributing wealth, resources, and power is essential to repairing historical and systemic harm. We acknowledge that much of philanthropic wealth is rooted in extractive systems. Our role is not simply to grant funds, but to shift capital and decision-making to communities leading transformative change. Through this, we aim to help build a regenerative economy grounded in justice and collective well-being.

A photograph of two women sitting on a couch. The woman on the left is laughing and opening a gift wrapped in green and white patterned paper. The woman on the right is wearing a blue beanie and glasses, smiling and looking at a laptop. The scene is warmly lit with an orange tint.

Our Commitments

Living practices—evolving in response to community wisdom, systemic inequities, and the urgent need for climate and social justice.

Our Commitments

At VCF, our work is rooted in a steadfast commitment to equity, justice, and community-led transformation. We acknowledge the philanthropic sector's role in perpetuating the unequal distribution of wealth and power, and we are actively working to reimagine our practices. This means repairing harm, redistributing resources, and shifting power to communities most impacted by systemic injustice.

Our commitments are not fixed—they are dynamic, evolving, and grounded in accountability to the communities we serve and the people who drive our mission forward. Being named among the Top 50 Equitable Funders is not a final achievement, but a meaningful milestone in our ongoing journey toward deeper equity and systemic change.



Justice, Equity, Diversity, and Inclusion (JEDI)

VCF's JEDI commitments are foundational to our operations, governance, and grantmaking. We are working to transform systems of philanthropy by centering justice and equity in how we redistribute resources, build relationships, and share power.

- **Redistribution of Wealth, Resources and Power:** We prioritize funding to Indigenous- and Black-led organizations, refugee organizations, historically, persistently, and systemically marginalized (HPSM) communities, and the Downtown Eastside—recognizing that justice requires material shifts in who holds and directs resources.
- **Community Self-Definition and Accountability:** We follow frameworks such as the I4DM Matrix (Circle on Philanthropy) and B3 definitions (Foundation for Black Communities) to ensure our funding decisions are guided by community-defined leadership, values, and accountability structures.
- **Intersectionality and Inclusion:** We apply an intersectional lens to understand and address the unique and overlapping barriers faced by 2SLGBTQIA+, disabled, racialized, and other equity-deserving communities—ensuring our practices reflect the full diversity of lived experiences.
- **Partnership with The Circle on Philanthropy:** We are proud members of The Circle on Philanthropy, aligning our practices with Indigenous-led frameworks such as the I4DM Matrix and participating in sector-wide efforts to decolonize philanthropy and advance Indigenous sovereignty.

This approach is not only about who we fund, but how we work—embedding trust, reciprocity, and transparency into every relationship and decision we make.

Examples of KPIs being Tracked

- % of total funding allocated to Indigenous- and Black-led organizations, and DTES groups
- % of unrestricted or trust-based grants awarded to equity-deserving organizations
- of participatory grantmaking processes implemented annually
- % of funded organizations serving 2SLGBTQIA+, disabled, and racialized communities



Truth, Reconciliation, and Indigenous Sovereignty

VCF is committed to truth-telling, decolonization, and reconciliation. We align our work with the Truth and Reconciliation Commission's Calls to Action, particularly #43, #50, #92, and #93. Our commitments include:

- **Funding Indigenous-Led Initiatives:** Prioritizing grants and investments that support Indigenous self-determination, cultural revitalization, and economic development.
- **Adopting UNDRIP:** Embedding the United Nations Declaration on the Rights of Indigenous Peoples into our funding criteria and partnerships.
- **Cultural Safety and Education:** Supporting anti-racism training, truth-telling initiatives, and Indigenous-led education for staff, board, and community partners.
- **Land Acknowledgement and Stewardship:** Recognizing the unceded territories we operate on and supporting Land Back and Indigenous stewardship initiatives.
- **Partnership with The Circle on Philanthropy:** We are proud members of The Circle on Philanthropy, aligning our practices with Indigenous-led frameworks such as the I4DM Matrix and participating in sector-wide efforts to decolonize philanthropy and advance Indigenous sovereignty.

Examples of KPIs being Tracked

- % of total grants and investments directed to Indigenous-led initiatives
- # of Indigenous advisory councils or working groups established and engaged
- # of staff and board completing anti-racism and Indigenous-led education annually



Climate Justice and Environmental Equity

VCF understands climate change as a justice issue. Our climate commitments are guided by the Canadian Philanthropy Commitment on Climate Change and our own Climate Justice Strategy. We are committed to:

- **Centering Frontline Communities:** Prioritizing climate funding for Indigenous, Black, and equity-deserving communities disproportionately impacted by climate change.
- **Building Sector Resilience:** Supporting nonprofits with tools, funding, and capacity to adapt to climate impacts and reduce emissions.
- **Investing in Equitable Solutions:** Applying a climate justice lens to all investments and procurement practices.
- **Advocacy and Systems Change:** Advancing policy and funding shifts that embed climate justice into housing, economic development, and emergency preparedness.

Examples of KPIs being Tracked

- % of climate-related funding directed to equity-deserving communities
- # of net-zero or emissions-reducing housing projects funded
- # of nonprofits supported with climate benchmarking and mitigation strategies
- % of contracts meeting climate justice RFP criteria (e.g., zero waste, low-barrier employment)
- % of investment portfolio screened for climate justice and social equity impact



Community-Led Practice

VCF is committed to a community-led approach that centers the leadership, wisdom, and priorities of those most impacted by systemic injustice. We believe that communities are best positioned to define their own needs and solutions, and our role is to follow their lead, share resources, and build the conditions for collective power. Our commitments include:

- **Principle of Invitation:** We engage only when invited, ensuring that our partnerships are grounded in trust, reciprocity, and mutual respect—not institutional agendas.
- **Participatory Governance:** We embed community voice in decision-making through advisory councils, participatory grantmaking, and co-designed programs that reflect lived experience.
- **Flexible, Trust-Based Funding:** We provide unrestricted, multi-year funding that enables communities to respond to emerging needs and pursue long-term visions without bureaucratic constraints.
- **Capacity Building and Infrastructure Support:** We invest in the people, systems, and spaces that enable community organizations to thrive—especially those led by Indigenous, Black, and equity-deserving communities.
- **Accountability to Community:** We embed continuous feedback loops, learning cycles, and transparent reporting to ensure our work remains responsive and accountable to those we serve.

Examples of KPIs being Tracked

% of total funding allocated through participatory or community-advised processes
 # of advisory councils, roundtables, or co-design sessions held with community members
 % of programs with embedded community governance or decision-making structures
 # of feedback loops completed annually (e.g., surveys, consultations, evaluations)



Equitable Philanthropy and Sector Leadership

As a Top 50 Equitable Funder (ranked #6 nationally and #1 in BC), VCF is committed to continuous improvement and sector leadership. We are advancing:

- **Transparency and Accountability:** Developing frameworks to collect and publish grantee demographic data and funding outcomes.
- **Ethical Grantmaking:** Exploring compensation models for unsuccessful applicants and reducing administrative burdens.
- **Inclusive Investment Practices:** Aligning our investment strategies with equity goals, including divestment from extractive industries and prioritization of community-led funds.
- **Mentorship and Capacity Building:** Expanding support for grassroots and under-resourced organizations, including those not yet funded.

Examples of KPIs being Tracked

- # of applicants compensated for time spent on unsuccessful proposals
- % of divestment from extractive industries
- % of assets allocated to community-led or impact-first funds



Anti-Racism and Anti-Oppression

VCF is committed to dismantling systemic racism and oppression in all its forms. As a signatory to the Halifax Declaration, we recognize the philanthropic sector's role in perpetuating inequities and are actively working to transform it into a tool for justice. Our anti-racism and anti-oppression commitments include:

- **Adherence to the Halifax Declaration:** We uphold the principles of recognition, justice, and development for people of African descent, as outlined in the Halifax Declaration, and integrate them into our funding, partnerships, and internal practices.
- **Prioritizing Equity-Deserving Communities:** We direct resources to Indigenous- and Black-led organizations, refugee-serving groups, and historically marginalized communities, ensuring that those most impacted by systemic injustice are at the center of decision-making.
- **Supporting Cultural Safety and Education:** We invest in anti-racism training, truth-telling initiatives, and Indigenous-led education for staff, board, and community partners.
- **Shifting Power and Capital:** We move beyond charity to solidarity—redistributing wealth, resources, and decision-making power to communities leading transformative change.

Examples of KPIs being Tracked

- % of total funding allocated to Black-led and Black-serving organizations
- % of staff and board completing annual anti-racism training
- # of participatory grantmaking processes co-led by racialized communities
- % of unrestricted or trust-based grants awarded to racialized-led organizations
- % of communications and campaigns that center racial equity narratives



Centering our People

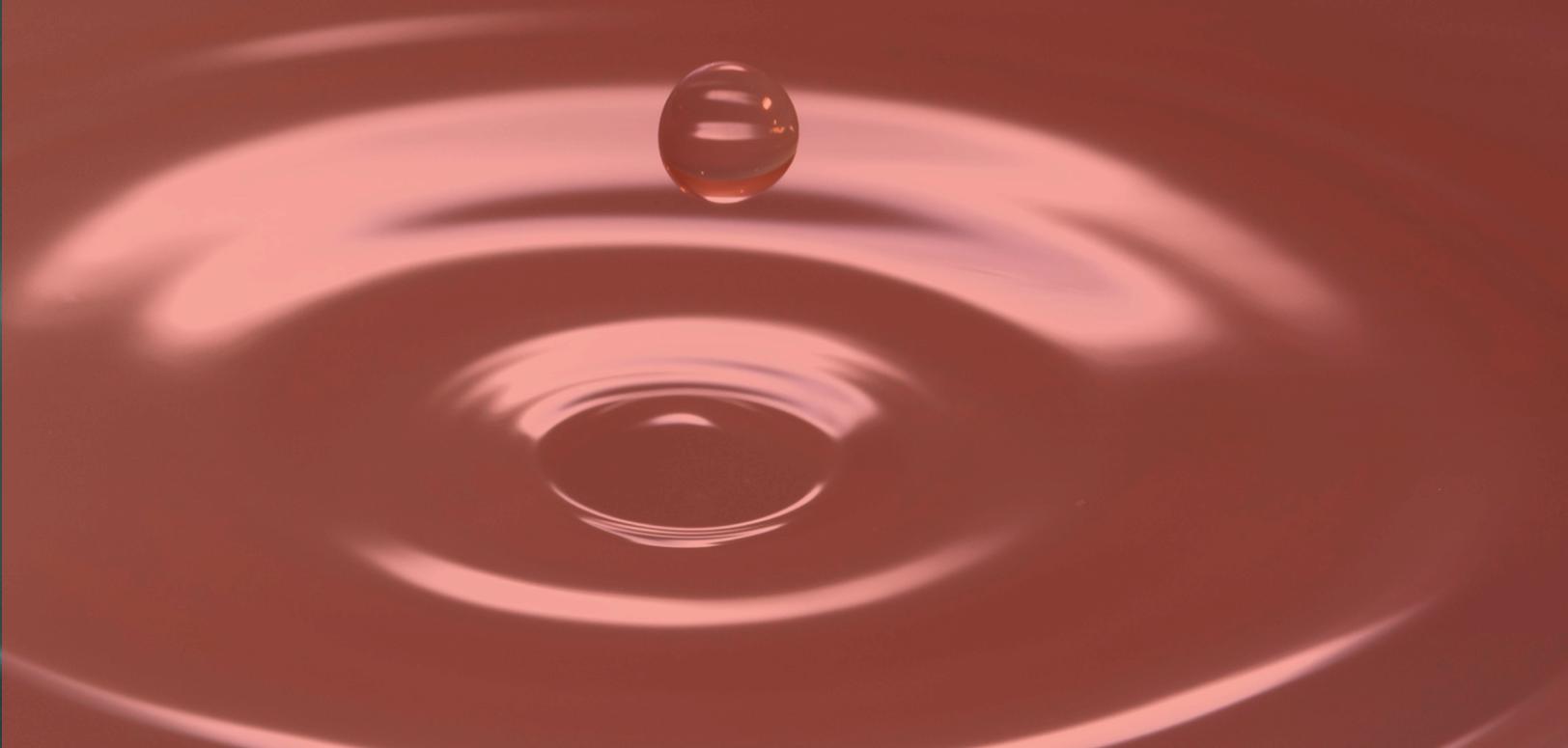
Our people are our greatest resource. We are committed to building a workplace that reflects our values of reciprocity, inclusion, and care. This includes:

- **A Four-Day Work Week:** Designed not only to support work-life balance but also to enable staff to engage meaningfully in their communities—reflecting our belief that community care begins with our own people.
- **Living Wage Employer:** We are proud to be a certified Living Wage employer, ensuring economic dignity for all staff.
- **Pay Equity Framework:** We have implemented a comprehensive compensation review process to ensure pay equity across the organization. This framework is applied consistently during hiring, annual reviews, and merit increases—ensuring that all staff are compensated fairly regardless of identity or background.
- **Inclusive Culture:** Through townhalls, REDI committee, and open communication, we foster a culture of transparency, learning, and shared leadership.
- **Wellbeing and Growth:** We prioritize mental health, offer professional development opportunities, and use tools like the Employee Engagement Survey to continuously improve our workplace.

Examples of KPIs being Tracked

Staff satisfaction scores from Employee Engagement Survey
 % of staff accessing mental health and professional development supports
 % of staff participating in quarterly townhalls and REDI initiatives
 Retention and promotion rates for equity-deserving staff
 % of staff reporting improved community engagement due to flexible scheduling

Our Impact



**We measure more than what we do,
but how we shift power, redistribute
resources, and enable communities to
thrive.**

Our Impact

Success for Vancity Community Foundation is not solely defined by the completion of activities, but rather by the tangible, measurable, and enduring impact created by and with communities. Our strategy is founded on a commitment to equity, climate justice, and community-led transformation, accompanied by a dedication to transparency and accountability in tracking our progress.

To ensure alignment with our mission and values, we have developed a comprehensive measurement and evaluation framework that includes clearly defined Key Performance Indicators (KPIs) for each of our strategic pillars. These KPIs encompass both quantitative and qualitative outcomes and are designed to address critical questions.

We possess a robust framework distinct from this strategy, but here are some relevant considerations that highlight our focus over the next five years.

These KPIs are tracked annually and reviewed as part of our organizational learning and reporting cycles. They are embedded in our implementation plan and aligned with our Theory of Change, ensuring that every action we take is connected to a broader vision of systemic transformation.

Reporting and Accountability

We will publish annual impact reports that include updates on our KPIs, stories from our partners, and reflections on what we are learning. These reports will be shared with our board, funders, community partners, and the public to ensure transparency and foster shared accountability. We also recognize that success is not static. Our KPIs will evolve as we learn, adapt, and deepen our understanding of what it means to build thriving communities. We are committed to continuous improvement, and to ensuring that our measurement practices reflect the complexity, nuance, and humanity of the work we do.

Continuous Feedback Loops

To ensure our strategy remains responsive and accountable, we are embedding continuous feedback loops into our impact measurement framework. This includes structured mechanisms for gathering insights from community partners, grantees, and staff—such as surveys, roundtables, and participatory evaluations. These insights, alongside real-time data from programs like BC Rent Bank and Living Wage BC, will inform adaptive decision-making and strategic pivots. By integrating community voice and evidence into our learning cycles, we can refine our approach, deepen alignment with lived experience, and ensure our actions remain rooted in justice, equity, and collective resilience.

Our Pillars

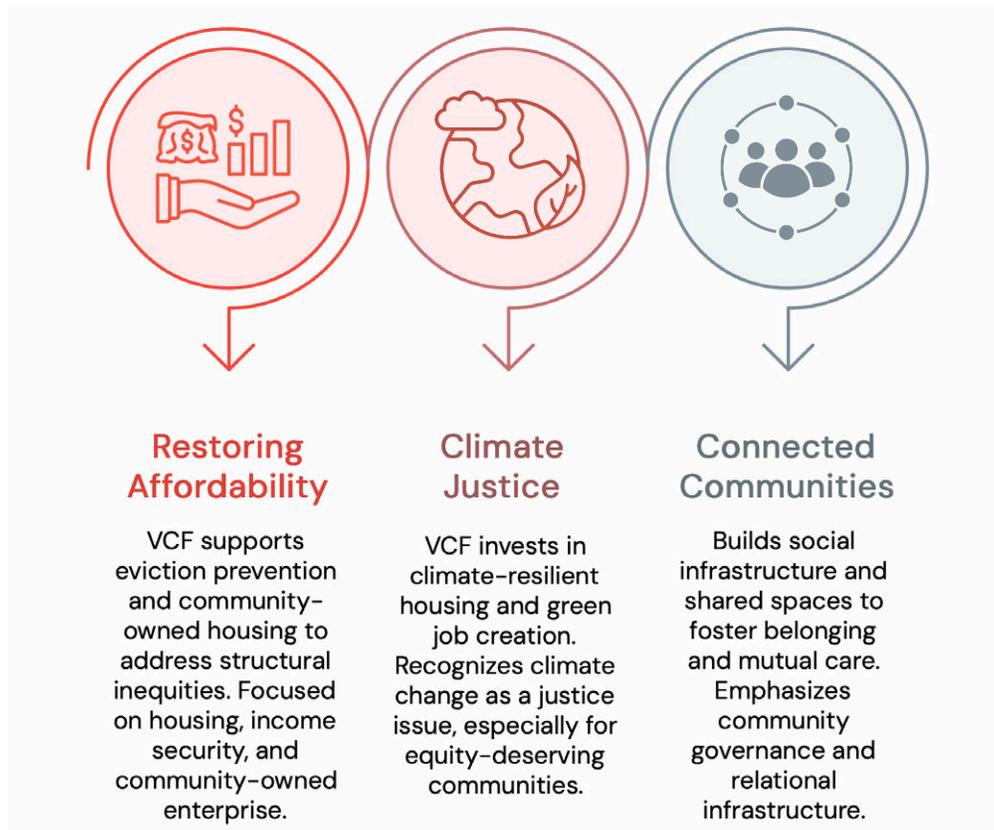


Our pillars are the foundational commitments that guide how we focus our efforts, align our resources, and measure our impact.

Our Interconnected Pillars

Our three interconnected pillars are bold commitments to justice, resilience, and belonging—strategic responses to the urgent crises of affordability, climate, and disconnection—that create enduring pathways for communities to thrive.

VCF's strategy is anchored in three interconnected pillars—each addressing urgent systemic crises while creating the conditions for communities to thrive.



Restoring Affordability

Ensuring everyone has access to the resources they need to live fulfilled and dignified lives by growing community-owned assets, distributing collective benefits, and advancing economic justice.

Climate Justice

Supporting communities and the non-profit sector to reduce emissions, build resilience, and adapt to a changing climate—centering those most impacted by environmental injustice.

Connected and Just Communities

Fostering ecosystems of mutual care, shared power, and enduring solidarity by investing in the social infrastructure that strengthens relationships between people, place, and purpose.

Restoring Affordability

Restoring affordability is not only an economic necessity—it is a matter of justice. The affordability crisis is deepening across communities, displacing families, eroding social cohesion, and making basic needs increasingly inaccessible. For those most affected—Black and Indigenous communities, newcomers, and low-wage workers—this crisis is not episodic; it is structural. Addressing it requires more than temporary relief. It demands systemic transformation.

VCF is advancing this transformation across three interconnected domains: housing, income, and community enterprise.

Housing Stability and Security

Through initiatives like **BC Rent Bank**, **Reaching Home**, and the **Vancity Affordable Community Housing Program**, we are helping communities prevent eviction, fight homelessness, and expand the supply of, and access to, non-profit, community-owned climate resilient housing. This includes:

- Scaling eviction prevention tools and case management systems
- Leveraging private and philanthropic capital to fund more affordable community-owned housing
- Investing in culturally safer, community-rooted service delivery
- Expanding partnerships with Indigenous-led housing organizations
- Using real-time data to inform public policy and improve outcomes

This work reflects a systemic—not transactional—approach to housing justice.

Income Security and Workforce Resilience

Affordability also means ensuring people can earn a dignified living. Through Living Wage BC and workforce development initiatives, we are:

- Championing living wage standards across sectors
- Supporting non-profit and cooperative employers to adopt equitable employment practices
- Investing in training and capacity-building for workers in community-serving roles
- Advocating for income reforms that address poverty at its roots

These efforts aim to shift conditions so that people are not merely surviving—but living with agency, stability, and dignity.

Community-Owned Enterprise and Economic Democracy

We are also piloting new models of community wealth-building. Through programs like the Co-op Micro-Finance Lending Fund, we are:

- Providing flexible, below-market capital to emerging co-operatives
- Supporting governance, skills training, and business development
- Anchoring wealth in communities historically excluded from traditional financing, such as refugees and racialized communities
- Laying the groundwork for scaling democratic, regenerative economic models

This approach recognizes that affordability is not just about cost—it is about control. It is about who owns, who decides, and who benefits.

The Next Five Years

- **Advance housing stability through systems changes**
Scale the BC Rent Bank model, deepen partnerships with Indigenous-led organizations, and lead in eviction prevention policy and research at provincial and national levels.
- **Increase the supply of community-owned affordable climate resilient housing**
Expand the Vancity Affordable Community Housing Program to increase capital available to for community-owned housing development and deepen support for projects led by and serving Indigenous and equity-deserving groups.
- **Strengthen income security and workforce resilience**
Expand living wage adoption, support equitable employment standards, and invest in workforce strategies that prioritize equity-deserving workers and community-serving sectors.
- **Grow community-owned enterprises**
Pilot and scale financing programs for co-operatives, with a focus on flexible capital, governance support, and long-term sustainability.
- **Embed housing and income data into impact governance**
Improve measurement tools and real-time data systems to inform public policy, assess effectiveness, and continuously refine our approach to affordability and equity.

Examples of KPIs being Tracked

- # of affordable housing units developed
- \$ capital raised for Affordable Community Housing Program and Accelerator Fund
- % of affordable housing units led by equity-deserving groups
- # of Living Wage employers certified
- % of certified employers maintaining Living Wage status
- # of households supported annually through the BC Rent Bank
- % of clients still housed 6–12 months after support from the BC Rent Bank

Climate Justice

Climate change is not only an environmental crisis—it is a justice issue. Its impacts are not distributed equally. Indigenous Peoples, Black communities, low-income renters, and those living in the Downtown Eastside are disproportionately affected due to historical and systemic injustices. Addressing climate change requires more than emissions reduction. It requires a redistribution of wealth, resources, and power.

While climate change is a global challenge, its consequences are deeply local. Our communities are already experiencing the effects—heat domes, atmospheric rivers, wildfire smoke, and other extreme weather events that strain services, disrupt operations, and deepen existing inequities. These impacts are especially hard on non-profits and the communities they serve, many of whom are already operating at or beyond capacity.

VCF's commitment to climate justice is rooted in our mission to help communities create the economic, social, and environmental conditions to collectively thrive. We are a signatory of the Canadian Philanthropy Commitment on Climate Change and are aligning our operations, investments, and partnerships to reflect this responsibility.

We believe that climate action must be community-led, equity-centered, and systems-focused. That is why we are working across multiple fronts to build climate resilience and justice into the fabric of our work.

The Next Five Years

- **Strengthen non-profit climate resiliency**
Develop benchmarking tools and mitigation strategies to support transformational investment in non-profits serving equity-deserving communities—ensuring they can withstand the dual pressures of climate and affordability.
- **Advance climate mitigation and readiness in housing**
Increase the number of projects funded by the Affordable Community Housing Program and Accelerator Fund that target net-zero emissions and climate resilience—especially for low- and moderate-income renters, Indigenous, Black, and Downtown Eastside communities.
- **Support green economic development**
Invest in employment pathways for equity-deserving communities—particularly in the Downtown Eastside—focused on climate mitigation, adaptation, and environmental stewardship.
- **Center climate justice in philanthropy**
Develop climate justice funding streams through Community and Donor Advised Funds that prioritize frontline communities, shift power in philanthropy, and support intersectional, community-led solutions. Provide sustainability and fundraising support to climate justice organizations through fund administration.
- **Invest in equitable climate solutions**
Apply a climate justice lens to all VCF investments to ensure that benefits flow to those most impacted and that communities have power in shaping the solutions.

- **Embed climate justice in procurement**
Integrate climate justice criteria into VCF's procurement policies, including RFPs that evaluate environmental impact and social equity. Incentivize suppliers to adopt practices such as zero waste, low-barrier employment, livable wages, and renewable energy.
- **Lead advocacy and research for systems change**
Collaborate with partners to influence public policy and investment strategies that embed climate justice principles into housing, employment, and community development.

Examples of KPIs being Tracked

- # of nonprofits applying climate readiness benchmarks
- % of nonprofits improving their benchmark score year-over-year
- \$ in provincial/federal funding secured for climate resiliency
- # of climate-resilient affordable housing projects supported

Connected and Just Communities

Thriving communities are not built by infrastructure alone—they are sustained by relationships, shared purpose, and mutual care. In a time of deepening social fragmentation, polarization, and disconnection, VCF is committed to fostering the conditions for communities to reconnect, organize, and lead.

We define connected and just communities as ecosystems where people have access to safe, inclusive spaces; where power is shared; and where relationships are rooted in reciprocity, dignity, and solidarity. These communities are not only resilient in the face of crisis—they are generative, creative, and capable of shaping their own futures.

VCF's work in this area focuses on strengthening the social infrastructure that enables collective action and belonging. This includes investing in physical spaces like 312 Main, which serves as a hub for community organizing, innovation, and healing. It also includes supporting the development of social-purpose real estate, expanding access to community-owned assets, and building the capacity of grassroots organizations to lead.

We are deepening our role as a convener and connector—bringing together diverse voices through community consultations, participatory governance, and place-based partnerships. Our co-leadership of the Reaching Home Community Advisory Board ensures that lived experience and local knowledge shape homelessness prevention strategies. Through the BC Rent Bank network, we support a province-wide system of financial and relational supports that help renters remain housed in moments of crisis. And through the Living Wage campaign, we advocate with labour, employers, and community for income justice and economic dignity across British Columbia.

We recognize that connection is not neutral—it must be just. That means centering Indigenous, Black, and equity-deserving communities in the design and governance of shared spaces. It means resourcing community-led initiatives that foster cultural continuity, intergenerational knowledge, and collective care. And it means challenging the systems that isolate, displace, or exclude.

The Next Five Years

- **Expand access to inclusive community spaces**
Invest in the development and preservation of social-purpose real estate that supports equity-deserving communities, including the continued transformation of 312 Main into a hub for community economic development, cultural expression, and emergency response.
- **Support community-led infrastructure and governance**
Provide funding, technical assistance, and governance support to organizations leading the development of shared spaces, ensuring that community members have decision-making power over the assets that shape their lives.
- **Strengthen the social economy through collaboration**
Facilitate partnerships between non-profits, co-operatives, and local governments to co-create solutions that address shared challenges—such as housing, eviction prevention, living wage, social enterprise, and climate resilience—through collective ownership and mutual aid.

- **Solidarity Working Group Participation**

VCF is an active member of the Solidarity Working Group—a national coalition of community leaders from the social finance, social economy, co-operative, and community economic development movements. This group came together in solidarity to confront and mitigate apathy toward inclusion, diversity, equity, and access across these ecosystems. Our participation reflects VCF's commitment to sector transformation and collective action rooted in justice.

- **Invest in cultural and relational infrastructure**

Support initiatives that foster cultural revitalization, intergenerational connection, and healing—particularly those led by Indigenous and Black communities and those rooted in the Downtown Eastside. This includes VCF's Youth and Elders Regenerative Fund, which makes strategic grants using trust-based approaches to support intergenerational connections between youth and Elders or seniors in Indigenous and Black communities.

- **Strengthen the provincial rent bank network**

Invest financially, provide technology solutions, and foster collaboration among organizations delivering eviction prevention and housing stability resources to at-risk renters across British Columbia.

Participating and investing in community connection

Join and funding community networks, such as the Solidarity Working Group, Vantage Point, Poverty Reduction Coalition, Philanthropic Foundations of Canada, Circle on Philanthropy, and Black African Caribbean Association. Provide resources and funding for grassroots movement building and connection through 312 Main, VCF Community + Equity Sponsorship, VCF Youth and Elders Regenerative Fund, and by making connections between donors and community networks.

Examples of KPIs being Tracked

- # of community consultations held annually
- % of funded projects with community-led governance structures
- # of community-led events or forums hosted at 312 Main
- # of grassroots organizations receiving technical assistance or funding
- # of networks we participate in
- # shared-solutions identified through the networks

Our Theory of Change



Our belief that transformation is not a single intervention, but a series of interconnected commitments that must be lived across the organization.

Theory of Change

We believe that true change begins from within—and that how we work is just as important as what we do. Our commitments to being community-led, advancing Truth and Reconciliation, embedding Justice, Equity, Diversity, and Inclusion (JEDI), and addressing the root causes of climate change are not just values—they are operational imperatives. These commitments guide every action we take and demand continuous learning, reflection, and accountability as we work toward a just and equitable world.

Our Theory of Change outlines a strategic pathway for how we activate resources, shift power, and build community-led systems that advance equity, climate justice, and collective resilience. Each step is interconnected, reinforcing our belief that transformation happens when communities are trusted, resourced, and in the lead.

What Becomes Possible

When VCF's Theory of Change is fully realized across the organization, we begin to see a tangible shift in how resources flow, who holds power, and what communities can achieve. Funding moves more equitably—through mechanisms like Community and Donor Advised Funds that prioritize climate justice, or the BC Rent Bank, which helps prevent eviction before crisis hits. These are not just transactions; they are trust-based investments in community leadership.

Community-led innovations are scaled and sustained. For example, co-operatives supported through the Co-op Micro-Finance Lending Fund are creating dignified employment, anchoring wealth locally, and modeling democratic ownership. These initiatives are not isolated—they are part of a growing ecosystem of solutions that reflect the lived experience and wisdom of those most impacted.

Trust and ownership deepen as communities gain greater control over the assets and decisions that shape their lives. At 312 Main, for instance, Indigenous and Black-led organizations are not just tenants—they are co-creators of a shared space for healing, organizing, and economic development.

Economic sustainability becomes possible for groups historically excluded from traditional financing. Whether through green jobs in climate mitigation, or affordable housing projects funded by the Accelerator Fund, communities are building long-term resilience—not just surviving but thriving.

Organizations and networks become more adaptive and prepared. With new tools for real-time data tracking, climate readiness benchmarks, and collaborative governance, non-profits are better equipped to respond to crises—from heat domes to housing instability—without compromising their mission or values.

These outcomes contribute to a future where communities thrive, where power is shared and accountable, where lives are dignified and self-determined, and here nature is protected and in balance.

Measuring Transformation

Our Theory of Change is supported by a set of KPIs that track how we mobilize capital, resource community-led solutions, influence systems, and build resilience. These indicators help us understand whether we are shifting power, redistributing resources, and enabling communities to thrive. Some KPIs include the amount of capital mobilized, the number of community-led initiatives that we fund, and how many policy changes were we able to influence.

VCF's Theory of Change

1. Mobilize Values-Aligned Capital

- **Activate diverse, values-aligned revenue streams**
We begin by mobilizing and diversifying funding sources that reflect our values—ensuring financial sustainability while remaining rooted in equity and justice.
- **Redirect capital to communities closest to the issues**
We shift financial resources and decision-making power to historically marginalized communities, recognizing their lived expertise and leadership.
KPI examples: Total capital mobilized; % of funds directed to equity-deserving communities; # of new donor-advised and community-advised funds.

2. Resource Community-Led Solutions

- **Increase flexible, community-led funding**
We provide unrestricted, trust-based funding that enables communities to define priorities and respond to emerging needs.
- **Implement programs and solutions co-designed with community**
We support initiatives that reflect community knowledge, cultural context, and long-term vision.
- **Conduct community-led research and learning**
We invest in research designed and led by communities to inform practice, policy, and future investment.
KPI examples: # of community-led initiatives funded; % of unrestricted, trust-based grants; # of partnerships with Indigenous and Black-led organizations.

3. Influence Systems and Narratives

- **Advocate for systemic change**
We use our platform to challenge dominant narratives, influence policy, and shift institutional practices.
- **Foster meaningful, reciprocal collaboration**
We engage with communities and partners through trust, humility, and mutual accountability—only when invited.

- **Build knowledge-sharing infrastructure**

We create mechanisms for communities to share learnings, tools, and innovations across networks.

KPI examples: # of policy changes influenced; # of public engagements or advocacy campaigns; media reach and narrative shifts tracked through sentiment analysis.

4. Strengthen Community and Organizational Resilience

- **Support organizational and ecosystem resilience**

We invest in the long-term capacity of community organizations to adapt and thrive amid climate, economic, and social challenges.

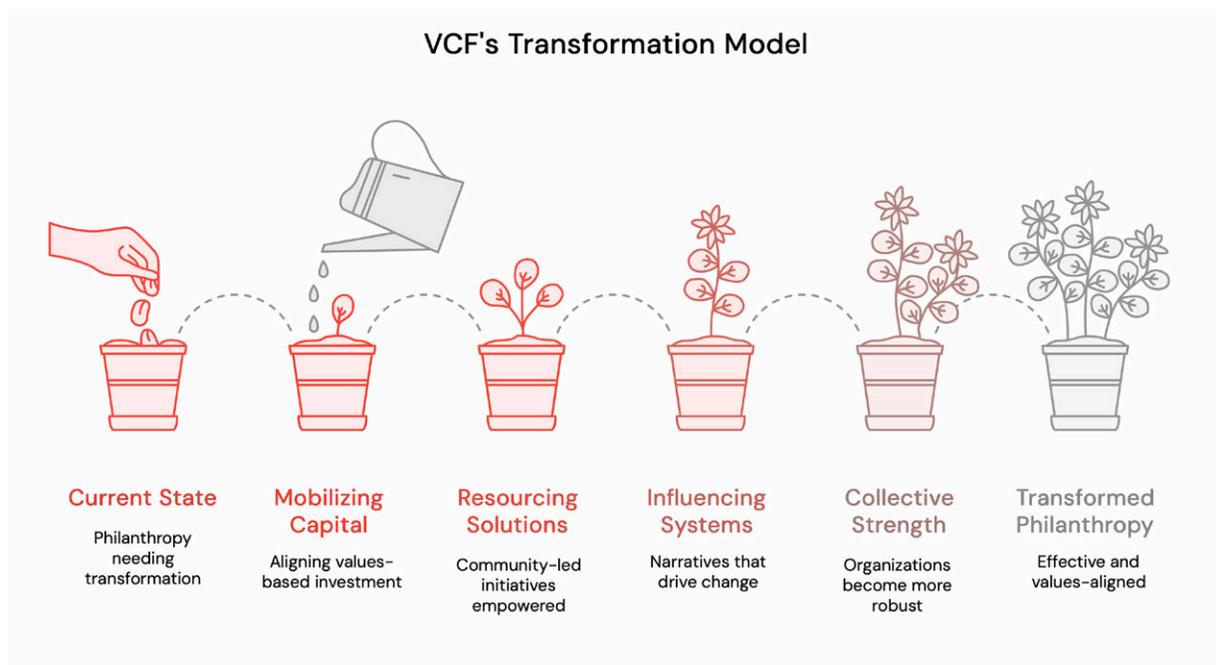
KPI examples: # of nonprofits applying climate readiness benchmarks; staff engagement scores; % of programs embedding REDI principles.

5. Transform Philanthropy

- **Shift the philanthropic paradigm**

VCF aims to evolve philanthropy from a top-down model to one centered on justice, reciprocity, and community leadership. This approach seeks to create lasting generational impact by building community power, restoring autonomy, and laying the groundwork for an equitable economy.

KPI examples: % of DAF grants aligned with strategic priorities; # of new tools/processes reflecting trust-based philanthropy; stakeholder feedback on equity and transparency.



Our How



Mobilizing values-aligned capital, co-creating solutions with those most impacted, and building the infrastructure for equity, climate justice, and collective resilience.

Our How

At Vancity Community Foundation, we do not just fund change—we help build the systems that make it possible. We activate our expertise as a public foundation with deep community ties by aligning philanthropy, social finance, advocacy, government relations, program development, and research into a cohesive strategy for impact.

We design and deliver programs in close partnership with community—what we call community-proximate innovation—ensuring that solutions are rooted in lived experience and cultural context. Our research and evaluation efforts help surface what is working, inform public policy, and guide future investment. And our advocacy work does not stop at raising awareness—it helps unlock transformational public investment in areas where private contributions alone cannot meet the scale of what communities are confronting.

Whether it is securing government funding for eviction prevention, influencing policy to embed living wages in service contracts, or shaping climate adaptation strategies for non-profits, we use every tool at our disposal to shift systems—not just support symptoms. This is how we work: by aligning tools, relationships, and resources to support community-led solutions and build the infrastructure for equity, climate justice, and social cohesion.

Philanthropy and Social Finance

Challenging traditional funding models is essential for building lasting community power. By merging social finance with community-led philanthropy, we offer equitable capital access for groups pushed to the margins and flexible financing that reflects diverse needs. Our approach ensures that resources flow where they are most needed—and that communities can make generational decisions, not just immediate ones.

Our work in philanthropy and social finance is grounded in equity, long-term partnership, and values-aligned investment. We combine trust-based practices with innovative financial tools to shift capital toward justice and resilience.

Implement Trust-Based Philanthropy

We are shifting power and fostering equitable relationships by expanding trust-based practices across VCF. This includes multi-year unrestricted funding, streamlined processes, transparent communication, and responsiveness to grantee feedback. We support nonprofits in defining their own impact, rather than imposing rigid metrics.

Increase Support for Priority Communities

We are expanding outreach and raising awareness of organizations led by and serving priority communities—including Black, Indigenous, Downtown Eastside (DTES), and historically and persistently marginalized groups. Our goal is to increase granting from Donor Advised Funds (DAFs) that is responsive to these communities' self-identified needs and priorities.

Participate in and Support Movement Building

We actively engage in sector movements and knowledge sharing to contribute to a broader shift toward equity and justice. This includes developing a Community and Equity Sponsorship Program that is accessible to Black, Indigenous, equity-deserving, and DTES organizations. The program supports community connections, organizing, and visibility.

Grow Community and Donor Advised Funds

We are increasing the number of Community and Donor Advised Funds (CDAFs) through community-centric fundraising strategies that prioritize collective well-being over individual donor recognition. These funds enable donors to align their giving with values of justice and equity, while providing long-term, flexible capital to community organizations. Our team supports fundholders with tools, education, and personalized engagement to activate their funds for maximum impact.

Develop a Community-Centric Fundraising Approach

We are building an annual donor base and expanding the Community and Donor Advised Fund portfolio using fundraising strategies rooted in equity, social justice, and community voice. This approach fosters stronger, more inclusive communities by ensuring that fundraising practices reflect and support the diverse voices and needs within the community.

These efforts will:

- Support operations and increase unrestricted funding for VCF programs.
- Provide additional capital for impact investing.
- Increase annual grants that offer sustained and immediate support to community organizations.
- Lay a solid foundation for future fundraising and organizational sustainability.

Scale up Impact Investing and Social Finance initiatives

We are committed to increasing the investment of VCF endowment capital into impact initiatives and funds, and to scale and create new social finance offerings for values aligned donors and impact investors. With a continued focus on bringing catalytic capital to community-housing projects and organizations, co-operatives, social enterprise and social purpose real estate initiatives, we will address key capital gaps and catalyze the development of initiatives that restore affordability, advance climate justice and build connected and just communities.

Offer Values–Alignment Through VCIM

Fundholders choose VCF over other public foundations not only for our values-driven approach, but because we intentionally partner with Vancity Investment Management (VCIM)—a leader in responsible investing. This partnership reflects our commitment to aligning every dollar with justice, sustainability, and community impact.

- Stakeholder engagement and shareholder activism to influence corporate behavior.
- Rigorous environmental, social, and governance (ESG) screening to avoid harmful industries and prioritize clean, ethical investments.
- A commitment to climate action and Indigenous reconciliation through investment strategies that reflect long-term sustainability and justice.

Every dollar entrusted to VCF works three times: first through grantmaking that supports community-led solutions; second through ethical investment via shareholder advocacy that influences corporate behavior; and third through direct impact investing that channels capital into affordable housing, climate justice, and economic inclusion.

Next Five Years

- **Develop and implement community-centric fundraising strategies** to address systemic inequities and maintain open, honest communication with donors about impact.
- **Develop and implement a legacy giving program** to create a stream of sustainable funding and major gifts while supporting donors with estate planning.
- **Share knowledge and tools** to increase the number of Community Advised and Agency Funds, and support organizations in growing their fundraising capacity.
- **Grow capacity and expand reach** by increasing resources for marketing philanthropic opportunities and scaling our fund development efforts.

Examples of KPIs being Tracked

Total philanthropic dollars invested in community-led infrastructure
% of philanthropic funds directed to Indigenous, Black, and equity-deserving communities
of unrestricted or trust-based grants issued
of community-led initiatives funded through participatory processes
% of philanthropic decisions informed by lived experience or community advisory structures
of grassroots organizations receiving multi-year philanthropic support
of philanthropic initiatives contributing to systems change
Total (\$ and %) capital invested in impact
% of VCF Capital invested in impact initiatives

Advocacy and Government Relations

Challenging systems and structures are essential for lasting change. We use our community ties and strategic influence to champion the voices of those we work with to change policy and facilitate transformational investments that build thriving communities.

Our advocacy approach operates across multiple levels and leverages diverse strategies to create systemic change. We recognize that sustainable transformation requires both grassroots organizing and strategic engagement with decision-makers.

Government Relations

We maintain active relationships across all three levels of government—municipal, provincial, and federal—to advance policy changes that support our strategic priorities. This includes preparing detailed policy submissions, meeting with elected officials and civil servants, participating in consultations, and providing expert testimony on issues ranging from affordable housing policy to climate resilience justice funding. Our government relations work is informed by community priorities and grounded in the lived experiences of those we serve.

Media and Public Education

We leverage traditional and digital media to build public understanding and support for community-led solutions. Through op-eds, interviews, social media campaigns, and public events, we work to shift narratives around poverty, housing, and climate change—moving from deficit-based stories to asset-based recognition of community leadership and innovation. Our communications amplify community voices rather than speaking for them.

Community Organizing and Power Building

True advocacy requires building communities of power that can sustain pressure for change. We support grassroots organizing efforts, help facilitate coalition building among affected communities and provide resources for community-led advocacy campaigns. This includes everything from supporting housing tenant organizing efforts to facilitating cross-sector partnerships that bring together unions, community organizations, and advocacy groups.

Data Driven Advocacy

Our advocacy is strengthened by robust data collection and evaluation across our programs. Through initiatives like BC Rent Bank and Living Wage research, we generate real-time insights that inform policy recommendations and demonstrate the effectiveness of community-led solutions. We translate complex data into accessible insights that support community advocates and provide evidence for policymakers.

Coalition and Partnership Advocacy

We recognize that systemic change requires collective action. We participate in and help coordinate advocacy coalitions that bring together diverse voices around shared goals. This includes our work with sector initiatives like The Circle on Philanthropy, collaborative efforts around housing policy, and climate justice organizing. We also support the advocacy capacity of our community partners through funding, technical assistance, and strategic planning support.

Next Five Years

- **Successfully position VCF as a thought leader** in the areas of Restoring Affordability, Climate Justice, and Connected and Just Communities.
- **Build a combined list of 10,000 contactable supporters** across all VCF programs and projects
- **Develop and implement digital communications, marketing and campaign tools** that all VCF teams can leverage to better support fundraising, advocacy, and knowledge exchange

Examples of KPIs being Tracked

- # of policy submissions or recommendations delivered to government bodies
- # of meetings held with elected officials or civil servants across all levels of government
- % of advocacy initiatives co-designed with equity-deserving communities
- # of coalition partnerships formed to advance shared policy goals
- # of media engagements (e.g., op-eds, interviews, campaigns) amplifying community voices
- # of legislative or regulatory changes influenced by VCF-supported advocacy
- # of community consultations informing government relations priorities
- # of training sessions or toolkits delivered to build sector-wide advocacy capacity

Research and Evaluation

Our community-led research approach illuminates community needs and facilitates targeted solutions. Exchanging knowledge balances power and spurs innovation, responsiveness, and progress toward shared goals.

We embed research and evaluation into every aspect of our work, guided by curiosity, reflection, and a commitment to mutual learning. Our approach is grounded in the belief that knowledge is most powerful when it is co-created, accessible, and actionable.

Community-Responsive Research

We produce and participate in research that responds directly to community priorities, with the goal of creating solutions that are accessible and useful to all. This includes co-developing tools and resources, collaborating on community-driven questions, and contributing to sector-wide knowledge through initiatives like the Living Wage research, the Unlocking the Power of Affordable Housing report, and the Non-Profit Climate Resiliency project.

Embedded Learning and Knowledge Exchange

Learning is integrated into our relationships and funding practices. We support sector-wide alternatives to rigid, top-down metrics in grantmaking and bring together stakeholders to share learnings, trends, and lived experiences. This includes roundtables with community partners, shared learning through trust-based philanthropy, and participation in initiatives like the Common Approach to Impact Measurement.

Evaluation and Reflection

We reflect on what is working and what is not, and we share data, analysis, and learning through peer learning groups, program evaluations, knowledge-sharing workshops, skill-building sessions, open data initiatives, surveys, and focus groups. Examples include BC Rent Bank case manager meetings, community programming at 312 Main, and our VCF Insights blog.

Principles That Guide Our Work

Our research and evaluation practices are:

- **Transformative and Action-Oriented:** We work with community to turn research into action for positive change.
- **Equitable and Ethical:** We aim to dismantle systems of injustice through culturally safe and trauma-informed approaches.
- **Reciprocal and Inclusive:** We reshape data collection to address power asymmetries and ensure value for all participants.
- **Dependable:** We uphold high standards of data quality, security, and transparency in access and uses.
- **Two-Eyed Seeing:** We practice “Two-Eyed Seeing,” an approach that brings together Indigenous and Western ways of knowing. This fosters shared learning and helps convert knowledge into insights that are accessible and meaningful to all.

Program Development & Delivery: Community Proximate Innovation

Challenging conventional program models is essential for building solutions that are relevant, resilient, and rooted in lived experience. VCF's approach to program development and delivery is grounded in proximity, responsiveness, and co-creation with the communities we serve. We believe that the most effective programs are shaped by those closest to the challenges—and that innovation must be accountable to community-defined priorities.

Reimagining Program Models for Community Impact

At VCF, we believe that effective solutions are shaped by those closest to the challenges. Our programs are built through proximity, responsiveness, and co-creation—ensuring they are relevant, resilient, and rooted in lived experience.

Community-Led Design

We embed community voice throughout—from ideation to implementation—via advisory boards, roundtables, and co-design. This approach builds trust and surfaces insights often missed by conventional models.

- *Examples: Building for Impact Toolkit, 312 Main Research Shop, Unlocking the Power of Affordable Housing report.*

Pilots as Innovation Platforms

Pilot programs serve as learning labs where we test, refine, and scale ideas based on real-time feedback. They are designed to be adaptable and replicable, laying the groundwork for systems change.

- *Examples: Non-Profit Climate Resiliency Project, BC Rent Bank pilot.*

Evaluation That Reflects Our Values

Our evaluation frameworks are grounded in Trust-Based Leadership, Community-Led Practices, and REDI (Reconciliation, Equity, Diversity, Inclusion). These tools help align outcomes with both strategic goals and community-defined success.

- *Examples: Demonstrating Value Initiative, Common Approach to Impact Measurement, internal peer learning loops.*

Operationalizing REDI in Practice

Program delivery is never neutral—it either reinforces or disrupts systemic inequities. We embed REDI in funding, partnerships, and governance, ensuring power is shared and equity outcomes are tracked.

- *Examples: Vancity Affordable Community Housing Program, Community + Equity Sponsorship Program.*

Strengthening Community Infrastructure

Beyond individual programs, we invest in community-owned assets and backbone organizations—especially those led by Indigenous, Black, and equity-deserving communities—to support long-term resilience and self-determination.

- *Examples: 312 Main member programming, Capacity Investor Collaborative Network, Social Purpose Real Estate Collaborative.*

Our Programs Spotlight: ACHP – Catalyzing Community-Owned, Climate-Ready Housing



The Vancity Affordable Community Housing Program (ACHP) is VCF’s flagship initiative to address the housing crisis through early-stage investment in community-owned, affordable, and climate-ready housing. ACHP bridges a critical funding gap by providing flexible, patient capital and capacity-building support to non-profits, co-operatives, Indigenous organizations, and First Nations. It is a bold response to the systemic barriers that prevent community housing providers from advancing projects that meet the needs of those most affected by the housing crisis.

What We Do

ACHP deploys a combination of low-cost loans, project-based grants, and technical support to help community housing providers move projects from concept to construction. Through its signature investment vehicle—the Accelerator Fund—ACHP supports over seventy projects and more than 5,000 affordable homes across BC. The program also invests in sector development, research, and advocacy to create the conditions for long-term systems change.

Strategic Priorities

- **Fund Early-Stage Projects**
Provide flexible, trust-based capital to cover high-risk, early-phase costs such as feasibility planning, land acquisition, and permitting—costs that are often unfunded by government or conventional lenders.
- **Build Capacity in Organizations**
Offer grants, workshops, and advisory support to strengthen the technical, governance, and project management capabilities of community housing providers—especially those serving Indigenous Peoples, seniors, women, families, and people with disabilities.
- **Strengthen the Sector**
Advance policy, research, and advocacy to remove systemic barriers and unlock public and private investment in community housing. ACHP plays a leadership role in sector tables and collaboratives to drive collective solutions.
- **Pool Capital for Impact**
Leverage philanthropic, public, and private capital to increase availability of early-stage grants and grow a sustainable revolving loan fund that support a pipeline of high-impact housing projects.

Why It Matters

Housing unaffordability is one of the most pressing social challenges in BC. Community housing providers are well-positioned to deliver solutions but lack access to early-stage capital and capacity support. ACHP addresses this gap directly unlocking stalled projects, accelerating timelines, and ensuring that housing remains affordable and community-owned for generations.

The program also centers climate resilience, ensuring that new housing is energy-efficient, low-carbon, and designed for a changing climate. By aligning housing justice with climate action, ACHP reflects VCF's REDI values and commitment to long-term systems change.

By 2030, VCF Commits to:

- Grow the Affordable Housing Program and the Accelerator Fund to support a growing portfolio of community housing projects.
- Deepen partnerships with Indigenous and equity-deserving organizations to ensure inclusive access to capital and support.
- Strengthen sector-wide capacity through Blueprint for Impact workshops and technical assistance.
- Influence housing policy and investment through research, advocacy, and cross-sector collaboration.
- Deliver thousands of new affordable, climate-ready homes across BC.

Our Programs Spotlight: Solidary Economy – Aligning Values with Economic Transformation



The Solidarity Economy is more than an economic model—it is a values-driven movement that aligns deeply with Vancity Community Foundation’s (VCF) mission and principles. It challenges extractive, profit-maximizing systems by centering community ownership, democratic participation, ecological sustainability, and social equity. At VCF, we see the solidarity economy as a natural extension of our commitment to justice, reciprocity, and community-led change.

What We Do

VCF’s Solidarity Economy strategy supports the development of community-owned enterprises, mutual aid networks, and cooperative infrastructure. We provide catalytic capital, trust-based philanthropy, and policy advocacy to enable economic alternatives that prioritize people and the planet over profit. Our work is deeply collaborative—partnering with labour unions, co-operatives, equity-deserving communities, and social finance institutions to build a movement for economic democracy.

How It Aligns with Our Principles

The solidarity economy is not just compatible with VCF’s values—it embodies them:

- **Justice and Equity**
We prioritize partnerships with Indigenous, Black, refugees, and working-class communities to address systemic exclusion and redistribute wealth and power.
- **Democratic Participation**
We support governance models that center community voice and decision-making, from worker co-ops to community land trusts.
- **Ecological Sustainability**
We invest in climate-resilient, community-owned infrastructure and green job creation that aligns with Indigenous sovereignty and environmental stewardship.
- **Movement Building**
We work alongside unions, co-ops, and grassroots organizations to strengthen collective action and sector-wide advocacy.

Strategic Priorities

- **Develop Financial Tools**
Create pooled funds, cooperative financing, and investment vehicles like the Solidarity Economy Fund (SEF) to shift capital toward community-led initiatives.
- **Support Economic Alternatives**
Advance worker co-operatives, community land trusts, mutual aid networks, and social-purpose real estate that foster collective ownership and long-term affordability.

- **Build Movement Infrastructure**
Strengthen organizing capacity through partnerships with unions, co-ops, and grassroots organizations. Support shared advocacy, education, and technical assistance.
- **Advance Policy and Systems Change**
Advocate for cooperative-friendly legislation, social procurement policies, and public investment strategies that embed equity and justice into economic systems.
- **Embed Climate and Economic Justice**
Align economic development with climate resilience and Indigenous sovereignty, ensuring that frontline communities lead the transition to a regenerative economy.

Why It Matters

Traditional economic and philanthropic systems have concentrated wealth and power in ways that exclude and exploit racialized, working-class, and Indigenous communities. The Solidarity Economy offers a path forward—one that redistributes resources, restores decision-making power, and builds collective resilience. At VCF, this work is not a side project—it is central to our mission of fostering social justice, financial inclusion, and environmental sustainability. By investing in community-led solutions and shifting from charity to solidarity, we are helping to build an economy where everyone can thrive. This includes supporting initiatives like worker co-ops in partnership with labour unions, community land trusts that prevent displacement, and mutual aid networks that meet urgent needs while building long-term capacity.

By 2030, VCF Commits to:

- Launch and scale the Solidarity Economy Fund (SEF) to mobilize mission-aligned capital from unions, municipalities, and co-operatives.
- Support the development of at least twenty-five new worker co-operatives, community land trusts, or mutual aid networks.
- Partner with labour unions to co-invest in green jobs, cooperative housing, and decent work initiatives.
- Advocate for policy reforms that embed solidarity principles into public procurement, cooperative legislation, and economic development.
- Build a robust ecosystem of community-owned infrastructure that advances climate justice, economic democracy, and Indigenous sovereignty.

Program Spotlight: Nonprofit Climate Readiness Roadmap – Building Sector Resilience in the Downtown Eastside



Climate change is not only an environmental crisis—it is a justice issue. Its impacts are disproportionately felt by equity-deserving communities and the nonprofit organizations that serve them. In Vancouver’s Downtown Eastside (DTES), where residents already face intersecting challenges of poverty, housing insecurity, and systemic marginalization, climate impacts such as extreme heat, wildfire smoke, and flooding further strain community infrastructure and service delivery.

VCF, in partnership with Simon Fraser University’s Climate Innovation, Community-Engaged Research Initiative (CERi), and the Action on Climate Team (ACT), is co-developing a Climate Readiness Roadmap to support the nonprofit social service sector in the DTES. This initiative is grounded in community-proximate innovation and reflects VCF’s commitment to climate justice, equity, and systems change.

What We Do

The Climate Readiness Roadmap is a phased program designed to build the adaptive capacity of nonprofit organizations through co-creation, research, and implementation. It includes:

- A climate readiness framework tailored to the nonprofit sector.
- A series of co-design workshops and interviews with DTES residents, nonprofit leaders, and policymakers.
- A strategic roadmap with benchmarks, educational tools, and implementation scenarios.
- Knowledge mobilization strategies to scale impact across BC and Canada.

Strategic Priorities

- **Strengthen nonprofit climate resiliency** by identifying vulnerabilities and building organizational capacity to respond to climate hazards.
- **Co-create educational materials** and implementation scenarios that reflect the lived experience of DTES communities.
- **Mobilize knowledge and tools** to support sector-wide adoption of climate readiness strategies.
- **Advocate for systemic change** by embedding climate justice into nonprofit operations, funding, and policy.

Why It Matters

Nonprofits are on the frontlines of climate response but often lack the resources and infrastructure to adapt. This roadmap equips organizations with the tools, knowledge, and partnerships needed to anticipate, prepare for, and recover from climate-related disruptions—while centering equity and community leadership.

By aligning climate adaptation with housing, health, and social equity goals, this initiative ensures that climate action is not siloed but integrated into the broader mission of community resilience.

By 2030, VCF Commits to:

- Support the implementation of the Climate Readiness Roadmap across the DTES nonprofit sector.
- Scale the roadmap to other equity-deserving communities across BC and Canada.
- Embed climate readiness benchmarks into VCF's program evaluation and funding criteria.
- Mobilize funding and policy support for nonprofit-led climate adaptation strategies.

Our Programs Spotlight: 312 Main – A Hub for Community Innovation



312 Main is a community-centered space in Vancouver’s Downtown Eastside (DTES) that brings together mission-driven entrepreneurs, artists, nonprofits, activists, and residents to foster social innovation, economic inclusion, and cultural creativity. As a program of VCF, 312 Main exemplifies community-proximate innovation in action—offering both physical infrastructure and programming that supports collaboration, capacity-building, and systems change.

What We Do

312 Main provides over 80 organizations and individuals with access to affordable office space, shared amenities, and event venues. Members benefit from wraparound supports including peer learning opportunities, capacity-building workshops, and access to collaborative networks. The space is intentionally designed to reduce barriers for equity-deserving groups and to catalyze community-led solutions.

Strategic Priorities

- **Support a Strong and Connected Membership**
Deepen engagement with a diverse membership base through structured programming, a Member Champions initiative, and digital communications upgrades. 312 Main will also launch a Diversity & Inclusion Strategy, expand collective advocacy efforts, and adapt membership offerings to meet evolving community needs.
- **Lay the Foundation for Future Growth**
Expand the physical footprint by activating floors 4–6, diversify revenue through new business models (e.g., shared back-office services, event hosting), and renew the lease with the City of Vancouver. A business plan and impact metrics will guide long-term sustainability and social return.

Why It Matters

312 Main is more than a building—it is a living demonstration of VCF’s commitment to community-led development and REDI integration. Its Diversity & Inclusion Strategy and intentional support for equity-deserving organizations directly reflect VCF’s REDI (Reconciliation, Equity, Diversity, and Inclusion) commitments.

It also plays a critical role in VCF’s learning and evaluation ecosystem—hosting peer learning groups, roundtables, and community-led research initiatives that inform broader strategy and sector-wide knowledge exchange.

In addition, VCF’s Community and Donor Advised Fund supports organizations that are part of 312 Main’s network and offers infrastructure for groups that may not otherwise have access to affordable, mission-aligned space. This connection to philanthropy and social finance

strengthens the sustainability of grassroots organizations and ensures that capital and capacity flow to where they are most needed.

By 2030, VCF Commits to:

- Develop a coordinated strategy to encourage investment from all levels of government in the completion of the final three floors—positioning 312 Main as a critical hub for community economic development, emergency response, and climate resilience in the DTES.
- Activate the final three floors of 312 Main for tenant occupancy, including the culturally informed removal of former jail cells to increase access for Indigenous, Black, and DTES-based organizations. This work will be guided by a process to identify future space needs and align with prospective tenants to ensure the buildout reflects community priorities and maximizes impact, is funded by outside investment, and has a robust sustainable operations model.
- Secure long-term control of the space by renegotiating contracts with the City of Vancouver and exploring the potential transfer of property ownership to VCF.

Our Programs Spotlight: Living Wage BC – A Strategy for Economic Justice



Living Wage for Families BC is a province-wide initiative that champions the right of every worker to earn a wage that meets their basic needs. As a program of VCF, the Living Wage Campaign is a powerful lever for economic inclusion and social equity—mobilizing employers, governments, and communities to eliminate working poverty and create the conditions for dignified work. Through certification, advocacy, and research, the campaign is building a future where paid work is a pathway out of poverty, not a perpetuator of it.

What We Do

Living Wage for Families BC certifies employers who commit to paying their direct and contracted staff a living wage—an hourly rate that reflects the real cost of living in communities across BC. With four hundred certified employers, the campaign spans small businesses, nonprofits, unions, cooperatives, and local governments. The program also conducts rigorous research, engages in policy advocacy, and raises public awareness to shift systems and structures that uphold working poverty.

Strategic Priorities

- Increase the Number of Workers Earning a Living Wage**
 Expand access to living wages by certifying more employers, especially in sectors with high impact potential. The campaign will also deepen engagement with employees and partners to ensure that wage gains are sustained and scaled.
- Advance Income Security and Affordability**
 Advocate for systemic reforms—such as affordable housing, childcare, and transit—that reduce the cost of living and complement wage-based solutions. The campaign will work with unions, nonprofits, and governments to push for policies that support economic justice.
- Strengthen Research, Awareness, and Advocacy**
 Maintain and evolve the living wage methodology, conduct impact research, and facilitate knowledge exchange. A rebranding and targeted awareness campaign will broaden public understanding and employer engagement.
- Build Organizational Capacity and Engagement**
 Invest in staffing, governance, and fundraising to support long-term sustainability. Strengthen relationships with employers, calculation partners, and community advocates to mobilize collective action.

Why It Matters

Living Wage for Families BC is a cornerstone of VCF's commitment to REDI (Reconciliation, Equity, Diversity, and Inclusion). The campaign centers the experiences of equity-deserving

groups—particularly Indigenous, racialized, and low-income workers—and works to dismantle the systemic barriers that keep them in poverty. By aligning wage justice with broader affordability and policy reforms, the campaign contributes to a more equitable and resilient economy. It also serves as a vital learning and advocacy platform—generating data, stories, and strategies that inform VCF’s broader work in community development and philanthropy. The campaign’s emphasis on collaboration ensures that solutions are community-informed and rooted in lived experience.

By 2030, VCF Commits to:

- Certify hundreds more employers across sectors and geographies, prioritizing those with high potential to reduce working poverty.
- Launch a rebranded campaign that reflects the diversity of BC’s workforce and expands public and employer engagement.
- Develop a robust advocacy plan to influence municipal, provincial, and federal policies that affect income security and affordability.
- Build a sustainable organizational infrastructure with diversified funding, strong governance, and a clear measurement framework to track impact.

Our Programs Spotlight: BC Rent Bank – A Provincial Network for Housing Stability



BC Rent Bank (BCRB) is a homelessness prevention initiative that provides short-term financial assistance, and wraparound supports to renters in crisis across British Columbia. As a program of VCF, BCRB exemplifies systems-level innovation—operating a decentralized yet interconnected network of local rent banks that deliver community-specific solutions while benefiting from centralized infrastructure, funding, and coordination. BCRB is a vital part of VCF’s commitment to housing justice, equity, and economic resilience.

What We Do

BC Rent Bank supports a province-wide network of nineteen local rent banks that serve approximately 2,000 households annually. These rent banks offer interest-free loans, grants, rent subsidies and individualized supports such as mediation, benefits navigation, and financial literacy. BCRB acts as a central hub—securing funding, building capacity, enhancing data systems, and advocating for policy change. The model is designed to be low-barrier, responsive, and rooted in community-led approaches to housing stability.

Strategic Priorities

- Address Structural and Systemic Barriers**
 Advance research, partnerships, and advocacy to tackle the root causes of housing instability—such as racism, colonialism, and policy gaps. BCRB will elevate public understanding and influence policy to shift from crisis response to prevention.
- Evolve and Strengthen the Rent Bank Network**
 Build capacity across the network through training, shared resources, and peer learning. BCRB will refine its infrastructure and evaluation processes to ensure consistent, high-quality service delivery across diverse communities.
- Provide Sustainable Financial Support**
 Develop innovative financial products and secure multi-year funding to meet rising demand. BCRB will ensure that rent banks can serve the most vulnerable renters with timely and flexible assistance.
- Improve Access and Service Delivery**
 Enhance client experience through feedback mechanisms, culturally responsive services, and partnerships with Indigenous and equity-deserving organizations. BCRB will deepen integration with other social services to offer holistic support.
- Build Awareness**
 Launch a provincial marketing strategy and equip local rent banks with tools to raise visibility. BCRB will also generate policy-relevant insights to influence decision-makers and expand public understanding of rent banks as a homelessness prevention tool.
- Enhance Data Capabilities**
 Strengthen the Client Management System (CMS) to support data-driven decision-making,

impact measurement, and innovation. BCRB will standardize data practices across the network and translate insights into sector-wide learning.

- **Grow Organizational Capacity**

Invest in staffing, governance, and technology to operationalize the strategic plan. BCRB will ensure long-term sustainability through succession planning, values-based leadership, and robust internal systems.

Why It Matters

BC Rent Bank is a critical pillar in VCF's ecosystem of community-led solutions. It addresses the urgent need for housing stability in a province where nearly 40% of people live paycheck to paycheck and rental costs far outpace incomes. BCRB's model reflects VCF's REDI values—centering equity, collaboration, and community voice. By preventing homelessness before it starts, BCRB reduces strain on emergency systems and supports healthier, more resilient communities.

By 2030, VCF Commits to:

- Strengthen and scale the rent bank network to ensure equitable access across BC.
- Secure sustainable, multi-source funding to meet growing demand.
- Influence housing policy through data, research, and advocacy.
- Build a responsive, integrated service model that reflects the needs of Indigenous, racialized, and low-income renters.
- Position BC Rent Bank as a national leader in homelessness prevention and housing stability.

Our Programs Spotlight: Reaching Home – A Community-Based Strategy to End Homelessness



Reaching Home is Canada's national homelessness strategy, delivered locally in the Greater Vancouver region through a collaborative partnership between Lu'ma Native Housing Society and Vancity Community Foundation (VCF). As the federally designated Community Entity (CE), Lu'ma leads the administration of Reaching Home funds, while VCF supports program delivery, community engagement, and system coordination. This partnership reflects a shared commitment to reconciliation, equity, and community-led solutions to homelessness.

What We Do

Reaching Home provides federal funding to local organizations that deliver housing-focused services, prevention programs, and wraparound supports for people experiencing or at risk of homelessness. Lu'ma and VCF work together to implement the program in alignment with federal directives and local priorities, as defined by the Community Advisory Board (CAB). VCF supports the CAB and funded partners by facilitating planning, ensuring transparency in project selection, and helping organizations meet investment and outcome targets.

Strategic Priorities

- **Prevent and Reduce Homelessness**
Fund and support projects that provide housing-first services, eviction prevention, and culturally appropriate supports for Indigenous, racialized, and equity-deserving communities.
- **Advance Indigenous Leadership**
Uphold the leadership of Lu'ma Native Housing Society as the CE, ensuring that Indigenous governance, knowledge, and priorities are centered in all aspects of the program.
- **Support Community-Led Planning**
Engage the Community Advisory Board to identify funding priorities, review project proposals, and guide the development of the Reaching Home Community Plan.
- **Strengthen System Coordination**
Facilitate collaboration across service providers, governments, and community partners to build a more integrated and responsive homelessness-serving system.

Why It Matters

Homelessness in Metro Vancouver is a complex and growing crisis, disproportionately affecting Indigenous Peoples, women, youth, and people with disabilities. Reaching Home provides a vital mechanism for channeling federal resources into local, community-driven solutions.

In alignment with its REDI (Reconciliation, Equity, Diversity, and Inclusion) commitments, VCF intentionally transitioned the Community Entity role to Lu'ma Native Housing Society—an Indigenous-led organization with deep community roots. This shift was designed to uphold Indigenous leadership in homelessness response, while also supporting Lu'ma's organizational

growth through access to administration fees and capacity-building opportunities. VCF continues to work alongside Lu'ma as a delivery partner, supporting planning, coordination, and community engagement.

This partnership ensures that funding is administered with transparency, accountability, and cultural humility—grounded in the lived experience of those most impacted. Through Reaching Home, VCF helps to shift the system from crisis response to prevention and long-term stability.

By 2030, VCF Commits to:

- Support the implementation of the updated Reaching Home Community Plan, aligned with federal directives and local priorities.
- Execute two Calls for Proposals to identify and fund innovative, community-led solutions to homelessness.
- Strengthen relationships with funded partners to improve outcomes and build capacity across the homelessness-serving sector.
- Enhance data collection and evaluation to inform continuous improvement and policy advocacy.
- Deepen collaboration with Lu'ma Native Housing Society to advance Indigenous-led solutions and uphold the principles of self-determination and cultural safety.

Our Community



Change happens when communities have the power to define their own solutions. Our role is to follow their lead, share resources, and build the conditions for collective power.

Our Community

At VCF, we center the people and communities we serve. Our work is guided by those whose lived experience, leadership, and wisdom shape every decision we make. We follow the principle of invitation—building relationships with communities most impacted by systemic injustice and wealth accumulation and supporting their visions for change.

Priority Communities

We prioritize communities that have been historically excluded from traditional philanthropic decision-making and resource access. These include:

Indigenous Communities

As original caretakers of the land, Indigenous Peoples are leaders in climate solutions, cultural revitalization, and community resilience. We are committed to supporting Indigenous-led organizations and advancing the Truth and Reconciliation Commission's 94 Calls to Action, the United Nations Declaration on the Rights of Indigenous Peoples, and the Calls for Justice from the National Inquiry into Missing and Murdered Indigenous Women and Girls.

Black Communities

We recognize the enduring impacts of anti-Black racism and prioritize Black-led and Black-serving organizations. As signatories to the Halifax Declaration, we are committed to advancing recognition, justice, and development for people of African descent through our funding, partnerships, and internal practices.

Downtown Eastside (DTES) Communities

We maintain deep, long-standing commitments to the DTES, supporting organizations and initiatives led by and for community members navigating the intersecting challenges of poverty, housing insecurity, and systemic marginalization.

Equity-Deserving Communities

This includes refugees, low-wage workers, racialized communities and others facing systemic barriers. We recognize their expertise in identifying solutions and commit to following their leadership.

Strategic Partners

Our work is made possible through collaboration with a wide range of partners who share our commitment to equity, justice, and community-led change:

Community Housing Providers

Including non-profit developers, land trusts, and co-ops working to create and preserve affordable, climate-ready housing. We support their capacity building, early-stage development, and access to flexible financing.

Unions and Labour Organizations

We collaborate with labour movements to advance living wages, decent work, and economic justice—particularly through our Solidarity Economy initiatives and support for worker-owned enterprises.

Cooperatives

We partner with worker, housing, and community co-ops that embody democratic ownership and shared governance, offering financing, technical assistance, and advocacy to help them grow and thrive.

Non-Profit Organizations

Especially those led by priority communities, working across our strategic areas of affordability, climate justice, and community connection. We provide flexible funding, capacity building, and policy support.

Faith-Based Organizations

Religious and spiritual communities engaged in housing, social justice, and community service. We support their development capacity and connect them with resources for community-owned housing.

Government Partners

We work with municipal, provincial, and federal agencies on policy development, funding partnerships, and systems change—maintaining strong relationships with BC Housing, CMHC, and other aligned ministries.

Donors and Investors

We steward resources from a growing network of values-aligned donors and investors who are committed to community-led change:

Donors

We support individual and institutional donors in aligning their giving with equity and justice, offering education, guidance, and opportunities to fund community-led initiatives.

Impact Investors

We offer investment opportunities in affordable housing, cooperative enterprises, and other mission-aligned initiatives that generate social, environmental, and financial returns.

Vancity Members

As part of the Vancity ecosystem, we engage members of the credit union as potential donors, partners, and advocates for our shared mission.

Foundation and Funder Partners

We collaborate with philanthropic and institutional funders who share our values and can provide multi-year, unrestricted support to advance our strategic priorities.

Internal Community

VCF Staff

Our people are our greatest asset. We prioritize staff well-being through a 4-day work week, living wage employment, and robust support for professional development and mental health. Our REDI Committee ensures our internal practices reflect our external commitments.

Board of Directors

Our board is composed of community leaders, practitioners, and allies who provide strategic oversight and ensure accountability to our mission and values. We strive for governance that reflects the communities we serve.

Vancity Credit Union

As part of the broader Vancity ecosystem, we maintain strong collaborative relationships with credit union staff and leadership, aligning on shared values of cooperation, equity, and social justice.



Our Governance Model

**A governance model rooted in community, equity, and accountability—
designed to power VCF’s strategy for
transformative change.**

Our Governance

Vancity Community Foundation’s governance model is intentionally designed to reinforce and operationalize our strategic commitments to equity, climate justice, and community-led transformation. In 2025, we adopted a Community-Centric Policy Governance Model that integrates participatory democracy with strategic oversight—ensuring that our governance is both inclusive and effective.

This model supports our strategy in the following ways:

1. Embedding Community Leadership and Lived Experience

Our governance structure prioritizes the inclusion of individuals with deep community ties and lived experience. This ensures that decision-making is informed by those most impacted by systemic inequities—aligning directly with our mission to redistribute power and resources and our strategic pillars of affordability, climate justice, and connected and just communities.

2. Ensuring Strategic Clarity and Operational Accountability

By clearly delineating the roles of the Board and the CEO, our governance model enables the Board to focus on policy and strategic direction while empowering staff to lead operations. This clarity enhances our ability to execute complex, multi-year initiatives such as the Affordable Community Housing Program (ACHP), the Solidarity Economy, and BC Rent Bank.

3. Safeguarding Autonomy and Public Foundation Compliance

The redefined board composition—capped at nine members with a majority independent of Vancity—ensures that VCF maintains its autonomy and complies with public foundation requirements. This independence is essential for advancing bold, community-led strategies without external interference.

4. Building Trust Through Transparency and Accountability

Our governance framework includes mechanisms for community engagement, board evaluation, and transparent decision-making. These practices foster trust with stakeholders and ensure that our strategic direction remains grounded in community wisdom and responsive to evolving needs.

5. Strengthening Strategic Partnership with Vancity

While reinforcing our independence, our governance model also formalizes Vancity’s role as a strategic partner. Through program co-design, financial innovation, and sustained core funding, Vancity remains a vital ally in advancing our shared vision of thriving, just, and climate-resilient communities.

In sum, our governance structure is not a backdrop to our strategy—it is a strategic asset. It enables us to lead with integrity, act with courage, and remain accountable to the communities we serve.

Five Year Financial Plan



Aligning long-term investments with our mission, enabling sustained growth in staffing, infrastructure, and community programs while ensuring financial resilience, operational stability, and measurable impact.

Our Financial Plan for 2025–2030

The financial strategy for 2025–2030 reflects VCF’s commitment to scaling its impact through deliberate, mission-aligned investments in people, systems, and community infrastructure. Over this five-year period, total operating expenses are projected to increase by approximately 40%, driven by strategic growth in staffing, program delivery, and digital infrastructure. This growth is underpinned by a disciplined approach to sustainability, cost recovery, and mission-aligned revenue generation.

Key Drivers of Expense Growth

- **Staffing Expansion:** Salaries and compensation represent the largest area of growth, driven by a 4% annual COLA and the addition of over ten new roles across departments. These include a Social Media Manager, Climate Justice Specialist, Sr. Campaigns Director, Philanthropy Advisor, Finance Administrator, and others. These roles are designed to be revenue-generating or impact-leveraging, enhancing VCF’s capacity in fundraising, advocacy, community engagement, and operational resilience.
- **Community Engagement & Sponsorships:** Sponsorships increase from \$55K in 2025 to \$80K by 2030, supporting grassroots convening, sector events, and aligned movement-building. This reflects VCF’s commitment to connected and just communities, resourcing community wisdom, and amplifying underrepresented voices.
- **Communications & Events:** Investments in digital infrastructure, brand modernization, and campaign execution grow substantially. Website and online marketing expenses spike in 2027 with a \$27.5K allocation, and events spending increases to \$25K by 2028 to support donor and community engagement. These investments are critical to expanding VCF’s reach and influence across BC and beyond.
- **Consulting & Professional Fees:** Legal, audit, and strategic consulting costs rise to support governance, compliance, and program design. Legal and audit expenses reach \$30K in 2028, while other consulting lines support campaign strategy, evaluation, and sector research.
- **Software & Licenses:** Reflecting digital transformation, software costs increase from \$2.9K in 2025 to over \$75K by 2028, driven by Foundant licensing tied to asset growth and expanded CRM and communications tools.
- **Operational Resilience:** Upgrades in software systems, financial administration, and internal processes will ensure VCF can manage increased transaction volumes and reporting requirements efficiently and transparently. The finance team will add a Finance Administrator in 2027 to support growing transaction volumes, and internal promotions will free up senior leadership for strategic oversight.

What Impact These Investments Enable

- **Affordable Housing:** Annual grant capital for housing projects increases from \$1M in 2025 to \$2M by 2029. Over five years, VCF will distribute \$8.5M in grants, contributing to an estimated 15,000 affordable rental homes. Loan capital is projected to grow from \$23M to \$60M, enabling \$10M–\$15M in annual lending to support 12,500 additional homes.
- **Climate Justice:** Beginning in 2026, VCF will allocate \$200K annually to nonprofit-led climate adaptation projects. This includes the hiring of a Climate Justice Specialist, and the rollout of a sector-wide Climate Readiness Roadmap developed in partnership with Simon Fraser University. The roadmap will help nonprofits assess vulnerabilities and implement climate adaptation strategies.
- **Solidarity Economy:** New programs in micro-finance and responsive granting will support BIPOC- and newcomer-led co-ops and grassroots mutual aid. By 2028, VCF will allocate \$170K annually to these initiatives. This includes the launch of the Solidarity Economy Micro-Finance Lending Fund and the reintroduction of a second Living Wage Campaign position.
- **Philanthropy & Donor Engagement:** A modest increase in the philanthropy budget supports the implementation of community-centric fundraising strategies, expansion of the donor base, and alignment of donor-advised fund (DAF) granting with VCF's strategic priorities. Marketing materials and sector sponsorships will reinforce VCF's brand and deepen relationships with wealth advisors and VCIM. Additional staff will support donor stewardship, CDAF growth, and tailored philanthropic advising.

Financial Sustainability

The plan includes a \$1.5M annual investment from Vancity starting in 2026, supplementing the existing \$500K contribution. This infusion enables VCF to rebuild its operating endowment, reduce reliance on short-term funding, and generate investment income to support core operations. Additionally, cost recovery from CDAFs, program delivery, and impact investments will continue to offset administrative expenses.

VCF's financial trajectory is not only sustainable but catalytic. By 2030, VCF will have increased its annual community granting by over 50%, contributed to the creation or preservation of more than 15,000 affordable rental homes, and built a more resilient, diversified funding model. These investments position VCF to deliver on its bold vision for justice, equity, and social cohesion—while ensuring long-term financial sustainability and operational excellence.

The Risks



The present is unstable, the future is uncertain. We actively monitor and address internal and external challenges to ensure our commitments remain strong and our impact endures.

Our Risks

VCF's strategic and financial plans for 2025–2030 are ambitious and transformative, and they are grounded in a clear-eyed understanding of the risks that could impact execution. The Enterprise Risk Management (ERM) framework adopted by VCF, as outlined in the October 2023 MNP Risk Assessment, identifies and prioritizes key strategic, operational, and reputational risks that must be actively managed to ensure the success of the plan.

Top Strategic Risks

- **Changing Government Priorities:** Shifts in public policy or government funding frameworks could materially reduce grant funding, particularly for housing, climate, and equity initiatives. This risk underscores the importance of VCF's efforts to diversify income streams and strengthen donor engagement.
- **Technology and Cybersecurity:** As VCF invests in digital infrastructure and expands its online presence, the risk that technology may not meet future needs—or that a cybersecurity event could compromise data or operations—becomes more pronounced. Planned investments in software, systems, and IT governance are designed to mitigate this.
- **Financial Viability and Income Diversification:** The ability to maintain service levels and remain financially sustainable is closely tied to VCF's success in diversifying revenue. The financial plan addresses this through expanded fundraising, increased cost recovery, and a \$1.5M annual investment from Vancity beginning in 2026.
- **Macro-Economic Environment:** Economic volatility could impact investment returns, donor behavior, and the cost of capital. VCF's strategy to rebuild its operating endowment and grow its impact investment portfolio is a key hedge against this risk.
- **Culture Misalignment and Strategy Clarity:** Internal misalignment or lack of clarity around strategic direction could hamper execution. The plan's emphasis on staffing, internal communications, and governance is intended to reinforce a shared culture and coherent strategy.

Operational and Programmatic Risks

- **Project Management and Resource Allocation:** The number and complexity of projects could strain finite resources. VCF's phased hiring plan and investment in systems are designed to ensure capacity keeps pace with ambition.
- **Community Loan Funding and Capital Risk:** Delays in community projects or material loan losses could impact liquidity. The plan includes robust capital planning and risk-sharing mechanisms to support lending growth.
- **Donor and Stakeholder Relationships:** Declines in donor engagement or misalignment with key stakeholders (including Vancity Credit Union) could affect funding and reputation. VCF's donor-centric approach, stakeholder engagement strategy, and alignment with community-led values are central to mitigating this.
- **Compliance and Legal Exposure:** As a registered charity managing complex financial instruments and community partnerships, VCF faces compliance and legal risks. Continued

strengthening of internal controls, policies, and governance structures is a core part of the financial and operational roadmap.

Reputational and Mission Risks

- **Community Relationships and Equity Commitments:** Failure to uphold commitments to equity-deserving communities or to shift internal practices in line with the Philanthropic Declaration of Action and climate commitments could harm VCF's credibility. The strategy embeds equity, climate justice, and community accountability into every layer of the plan.
- **Public Disclosures and Transparency:** Inaccurate reporting or misstatements could damage trust. VCF's investment in financial systems, data governance, and communications is designed to ensure transparency and accountability.

A Future Worth Building

The path forward is clear. Over the next five years, we will not simply adapt to a changing world—we will help shape it. Through community-led solutions, trust-based partnerships, and the bold redistribution of power and resources, we are building the infrastructure for justice, resilience, and collective thriving.

This strategy is more than a plan—it is an invitation. An invitation to imagine what becomes possible when communities have the resources to lead their own transformation. When housing is a right, not a privilege. When climate action centers those most impacted. When philanthropy becomes a tool for healing rather than harm.

The work will not be easy. The challenges are complex, the stakes are high, and the need is urgent. But we are not working alone. We are part of a growing movement of communities, partners, and allies who refuse to accept that inequality, displacement, and environmental devastation are inevitable.

Together, we are proving that another world is possible. A world where thriving communities are not the exception, but the rule. Where power is shared, lives are dignified, and nature is in balance.

The future we envision is not just possible—it is already being built, one relationship, one investment, one community-led solution at a time.

Join us.



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