



*Money, the life-blood of the nation  
Corrupts and stagnates in the veins,  
Unless a proper circulation  
Its motion and its heat maintains.*

Jonathan Swift



Socially responsible investing (SRI) encourages corporate practices which promote environmental stewardship, consumer protection, human rights, and diversity.

SRIs include proactive investment methods such as impact investing, shareholder advocacy and **community investing**.

## **SOCIALLY RESPONSIBLE INVESTING**

**Community investing** is a local expression of SRI practices which can benefit low income housing, small business creation in developing neighbourhoods, and educational or personal life-skills development programs.

Read an explanation of SRIs at...

[http://en.wikipedia.org/wiki/Socially\\_responsible\\_investing](http://en.wikipedia.org/wiki/Socially_responsible_investing)



COMMUNITY INVESTING  
VANCOUVER



Invest in a Vancouver  
housing treasure.



COMMUNITY INVESTING  
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## VANCOUVER'S DOWNTOWN EASTSIDE

BUSINESS  
CHOICES



ART  
ACTIVISM



DIVERSITY  
CULTURE



CHANGE  
HISTORY

CHARITY  
RELIGION

Vancouver's Downtown Eastside is a neighbourhood with a spirit. Long-time residents have seen changes a-plenty over the years. Now the community is adapting to the newest trend—rapid property development.

### COMMUNITY BUILDERS BOTTOM-UP NETWORK



Community Builders is an international network of humanitarian organizations dedicated to cost-effective and bottom-up development solutions in communities of extreme poverty. Local investors have enabled Community Builders to purchase the Dodson Rooms on Hastings and Jubilee Rooms on Main with private funds.

Internationally, Community Builders supports 200,000 beneficiaries in Haiti and Africa through small business grants that are paid forward in natural networks.

PROVIDING A RESPONSIBLE AND EFFECTIVE OPPORTUNITY TO  
MANAGE FUNDS IN YOUR COMMUNITY INVESTING PORTFOLIO



## MARKET AND NON MARKET HOUSING TOGETHER

HARMONIZING PROFIT AND NOT FOR PROFIT HOUSING

### The Plan

The Community Builders Foundation has partnered with three different property developers in Vancouver's Downtown Eastside to fulfill the City of Vancouver's plan to dedicate 20% of all new construction units to low income housing.

The partnership between Community Builders and market property developers will produce a total of 19 self-contained bachelor suites, owned by Community Builders Foundation and dedicated to persons of low income in perpetuity.

Units will be purchased by Community Builders. The market value of the 19 units is \$5.5 million. The purchase price is \$2.25 million.

Construction completion for the first units is scheduled for the summer of 2014.

### The Problem

The problem with the plan is that the units do not cash flow at current provincial low income rental rates (\$375 per month) and will only cover operating costs, including mortgage interest, but cannot return monthly principal payments.

### The Solution

The solution is to develop a partnership with a BC Credit Union and community investors in order to combine a conventional mortgage with community investing loans. The private loans will pay interest-only until maturity, thus reducing debt service until provincial low income rates rise naturally.

## SECURED INVESTMENTS

- Community Investing loan interest is paid annually.
- Loan principal is repaid when loan term ends.
- Private loans are registered against title.

Market Value	\$5.5 million
Purchase Price	\$2.25 million

COMMUNITY INVESTING IN VANCOUVER'S DOWNTOWN EASTSIDE PROVIDES  
LOW-INCOME HOUSING WITHOUT A DEPENDENCY ON THE PUBLIC PURSE.

