

enterprise

The Voice of Canadian Credit Unions

September/October 2016

THE
GLOBAL
ISSUE

ESCAPE FROM SYRIA

- + CULTURAL CUs IN CANADA
- + AMERICAN THINK TANK
- + EASTERN EUROPE'S UNBANKED

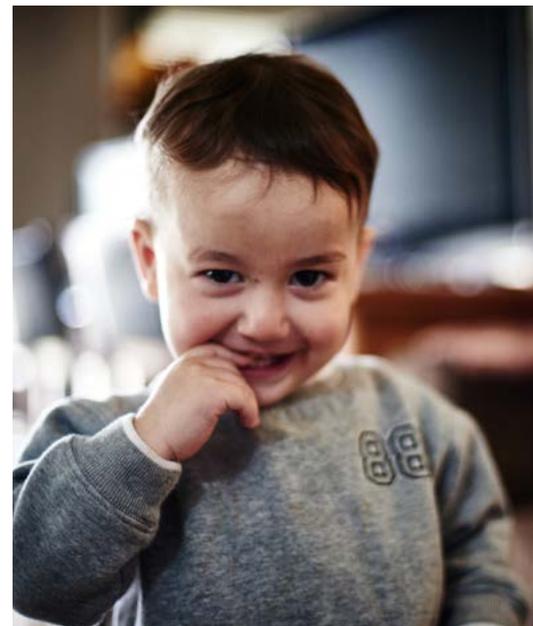


GLOBAL ADS / MILLENNIAL INVESTORS / SOCIAL MEDIA SMARTS

feature > cover story



FROM
revolution
TO **renewal**





A SYRIAN FAMILY FINDS HOPE AND A NEW HOME IN CANADA

Story by Roberta Staley | Photography by Adam Blasberg



It used to be, recalls Osama Alkhamis of Surrey, B.C., “a very good life.” He and wife Asmaa Alhasn were living about 40 kilometres outside the agricultural city of Dara’a in southern Syria when, in March 2011, more than a dozen students aged 10 to 15 — inspired by Arab Spring protests in Tunisia, Egypt,

Yemen, and Bahrain — painted an anti-government slogan on walls in the city. This protest triggered a crackdown by the local government, and the youngsters were thrown in jail and tortured. It was the spark that ignited an ongoing, savage civil war. Dara’a became known as the cradle of the Syrian revolution.

Alkhamis and Alhasn sit facing each other in their clean and tidy living room, which contains a television, a computer, two small sofas, an armchair, and a few toys for their charming and energetic 14-month-old son, Abdullah, the youngest of the couple’s four children.

Helped by an Arabic translator, the couple recounts their country’s descent into despair, dissolution, and death, as well as the hope that was renewed when the family of six became part of the wave of 25,000 refugees who have arrived in Canada since last year. The \$678-million, six-year refugee resettlement plan by Ottawa was spurred by the global refugee crisis created when 4.7 million Syrians fled President Bashar Hafez al-Assad’s brutal rule, which has killed, indirectly or directly, an estimated 470,000, according to the Syrian Centre for Policy Research.

‘Going to the unknown’

Despite settling in Canada, Alkhamis, aged 40, and Alhasn, 36, are still living in a kind of limbo. They are struggling to learn English and put food on the table for their children. Abdull-Rahman, aged 16, is the eldest, and he’s eager to start classes at Surrey’s Queen Elizabeth Secondary School in September.

Alkhamis reflects on the family’s new home. Canada is “clean and organized,” he says. It has brought the family security and introduced them to new things like banking, supported by the nearby **Vancouver City Savings Credit Union** (519,000 members, \$19.8 billion in assets) branch. (ATMs, Alkhamis says with a grin, are a “brilliant” invention.) The family lives in a quiet, treed apartment building complex with a modest playground. There are 19 other Syrian families living there too. But, Alhasn says, the journey to Canada “wasn’t a choice.” On the plane ride here she wept, “because we were going to the unknown.”

Alkhamis came from a family of seven brothers

and seven sisters who also fled Syria and are now scattered around Europe and the Middle East. Before the war, Alkhamis owned a shoe store in his village and worked full time in a local government office distributing building materials. Wealth was measured in land. “In the village, when you had money, you bought land as there weren’t banks.”

He didn’t know any of the students who defaced the walls with anti-government graffiti and chanted, “Your term is coming to an end,” referring to Assad’s authoritarian regime, which jailed human rights activists and government critics. Like other Syrians, Alkhamis was horrified when news leaked that the arrested youngsters were being tortured. “The community didn’t expect such a harsh reaction,” he says. Thousands of protestors took to the streets, “walking to the government building to ask for the release of the kids.” The government responded by sending military snipers to the roof of the city hospital, who opened fire on the protestors as well as medical personnel helping the wounded. Eventually, “the city was besieged. The villagers tried to reach out to the soldiers with olive branches and flowers to plead not to use force,” Alkhamis recalls.

The crackdown escalated and young people began to organize, aligning themselves with the Free Syrian Army, which was started in August 2011 by army deserters who had fled to Turkey. The civilian death toll continued to climb. Local mosques would call out the names of the dead through loudspeakers mounted on the minarets, normally used for the *adhan*, or call to prayer, Alkhamis says.

The attempts to organize were often thwarted by Assad’s secret police, which would make surprise raids to round up teenagers. They would also coerce villagers into marching in the street chanting pro-Assad slogans. “I was forced to participate twice,” Alkhamis says. Luckily, his children — Abdull-Rahman was only 10 at the time — as well as toddler Mohamed and daughter Nada, were too young to draw the attention of the military, who were known to arrest boys, take them off to headquarters, kill them, then leave the body on the road for the family to collect.

From despair to hope

The violence continued for two years. In February 2013, Alkhamis’s village came under heavy shelling by the military. There was no question of staying. Taking what little cash they had — enough for a few weeks’ food and accommodation — and carrying a modicum of possessions, Alkhamis’s family joined a 5,000-strong exodus heading south to the Jordanian border, aided by members of the Free Syrian Army.



“ [W]e were going to the unknown ”
—Asmaa Alhasn

Here, Jordanian army personnel gave them food and water and escorted them to the Zaatari refugee camp, which first opened on July 28, 2012 and was already bursting with thousands of displaced people.

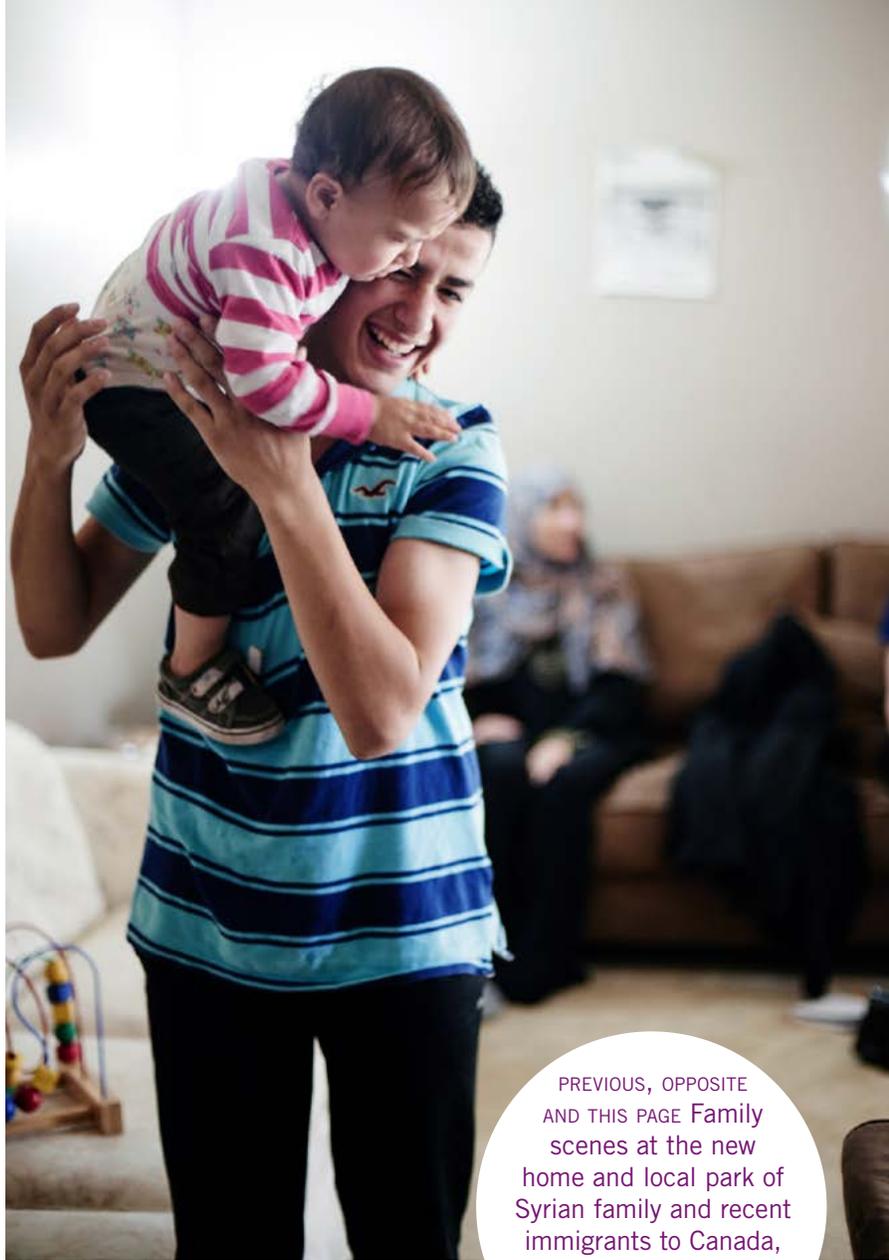
Alkhamis eventually set out north to the city of Irbid, where he rented an apartment. Syrians were forbidden to work, but Alkhamis took odd jobs under the table. The children were able to attend school, and health care was available for free from the Jordanian government. The United Nations High Commissioner for Refugees (UNHCR) gave the family \$200 a month in food coupons. As the sectarian violence raged, and more refugees fled into Jordan, that amount was halved. The family, Alkhamis says, held onto “one hope: that one day we would go back to our home and our land.” However, when Russia and Iran intervened to help fight the rebel groups in

“In the village, when you had money, you bought land as there weren’t banks” —Osama Alkhamis

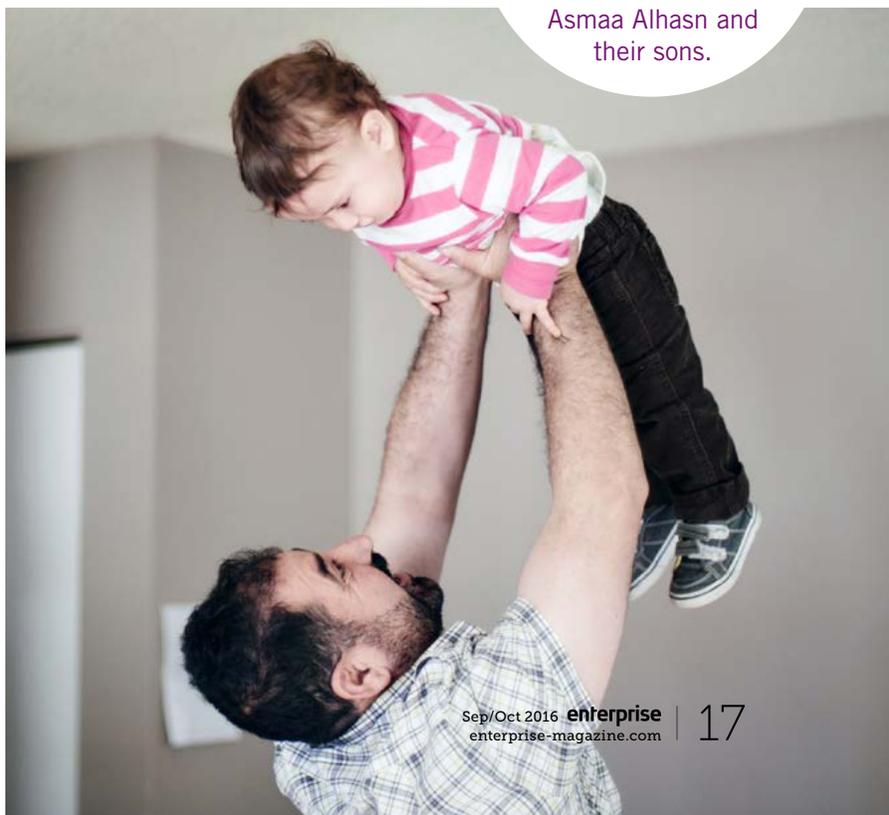


September 2015 at the request of the Syrian government, that “hope was dashed.”

Then, rumours began to circulate: Canada was willing to take refugees. Alkhamis went to the nearby UNHCR office to register his family for possible emigration. He researched Canada, and found it met two key criteria: it welcomed Muslims and had a good education system. He registered with Canadian immigration officials in Jordan the first week of December 2015. One week later, he received a call to come in for an interview. Following four interviews, held a day or two apart, the family was approved to come to Canada. “We were so very lucky,” Alkhamis



PREVIOUS, OPPOSITE AND THIS PAGE Family scenes at the new home and local park of Syrian family and recent immigrants to Canada, Osama Alkhamis and Asmaa Alhasn and their sons.



“ [Newcomers] tend to get “really excited as soon as I give them the bank card.”
—Donald Cho

says. They arrived in Toronto on December 30. On January 1, they were Vancouver bound.

The first stop for Alkhamis and the family once they departed Vancouver International Airport was a Richmond, B.C. hotel. As with all new government-assisted refugees, they came under the care of Immigrant Services Society of British Columbia (ISSoBC), which is responsible for preparing families for a life in B.C. This includes finding the family a home and tutoring them in English, and Canadian culture as well as the banking system. Alkhamis was introduced to a Vancity account manager who, with the help of a translator, briefed him on cheque deposits, cash withdrawals, and how to pay utility bills. The system is so different — yet so easy — in comparison to Syria, Alkhamis says. “Back home, I would go to different buildings to pay all the bills: taxes, water, and electricity. Here, the system is much easier; I pay for those bills through the credit union and now it takes five minutes.”

A bright future in Canada

Alkhamis, who has taken on the mantle of leader in the Syrian community living in his apartment complex, now helps others navigate the banking system at the nearby Vancity branch, showing them how to pay bills through the credit union and handle money. The families are learning to budget carefully. The one-year Resettlement Assistance Program (RAP) income assistance provides a family of two adults and four children from \$1,434 to \$1,534 a month. The monthly Canada child tax benefit and B.C. family bonus payments must stretch to cover food and other household expenses, Alkhamis says.

A year ago, Alkhamis couldn't have imagined such a life. He is profoundly aware of how fortunate his family is to have survived the Assad government's brutality, and how lucky they are to have been chosen to live in Canada. Hope has been regenerated, and family members are starting to make long-range plans for their future. Abdull-Rahman shyly confesses that he wishes to become an airline pilot. Alkhamis shows photographs on his smartphone of exquisite Syrian dishes he has created: he plans to open a Syrian restaurant. Alhasn, who has health problems, wants to become more involved in the community.

Hope can grow, as it is for the Alkhamis family. Their children aren't in danger when they venture outside to play or go to school. They are living in a society where institutions exist to serve — rather than rule and oppress — and where people, even strangers, welcome them as the latest addition to Canada's rich cultural mosaic. ■

OPPOSITE The grand opening of the Immigrant Services Society of British Columbia (ISSoBC) Welcome Centre.



VANCITY HELPS NEWCOMERS NAVIGATE BANKING

“Two years ago I was here with a shovel in my hand,” says Linda Morris, senior vice-president of business development, member and community engagement at Vancouver City Savings Credit Union. “I can't believe what has happened,” Morris told a 400-strong crowd at the grand opening June 25 of the Immigrant Services Society of British Columbia (ISSoBC) Welcome Centre. The first of its kind in the world, the Welcome Centre offers refugees coming into B.C. transitional housing, English-language training, a free law clinic, child-minding and an employment resource centre.

Vancity played — and continues to play — a key role at the Welcome Centre, as well as providing a bright new red ATM for the exterior of the \$24-million, 58,000 square-foot facility, located on Victoria Drive in Vancouver. More than two years ago, the credit union lent ISSoBC \$200,000 in pre-development funds for the crucial early-planning stages of the centre. This allowed the organization to hire an architect and project manager, says Catherine Ludgate, Vancity's manager, community investment. Vancity followed up with a capital grant of \$1 million, delivered over two years. Ludgate says this investment gave ISSoBC the backing to negotiate a land lease for the new facility with the City of Vancouver.

Vancity has partnered with ISSoBC for 20 years, helping government-assisted refugees open bank accounts within their first two weeks of arriving in Canada. To date, the credit union has helped more than 7,000 refugees navigate this crucial integration step, Morris says. With the influx of government-supported Syrian refugees into Canada since last November, Vancity has risen to the occasion, working closely with ISSoBC to help streamline the ongoing settlement of 1,800 Syrian refugees into the province. (Another 1,500 Syrians or so will arrive in B.C. by the end of 2016.)

Donald Cho, a Vancity account manager who was at the centre's grand opening, says that for most refugees opening an account is an emotional experience. Often, newcomers are familiar with a cash-only society and find banking procedures intimidating. Cho, who uses the services of a translator when necessary, takes time to coach new Canadians in the different ways of accessing money, including using ATMs. Calm and attentive, they tend to get “really excited as soon as I give them the bank card,” he says.

The Vancity office at ISSoBC's Welcome Centre is open according to need. Some weeks only a handful of refugees enter the province; other times dozens of new families come in, requiring additional Vancity staff. “It is a great point of contact,” says Cho. “You can open your account and then use the other services provided here. It is a great opportunity for newcomers.”

