

## THE PROBLEM:

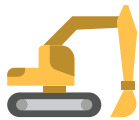


Workforce Availability



Mortgage Eligibility

Many of BC's essential skilled workers can't afford to live where they work, because they can't afford to buy their first family home.



Skilled Tradespeople



Educators



Emergency Responders



Medical Care Providers

## OUR SOLUTION:

A new Mortgage Investment Corporation (MIC) operating as a social impact vehicle.

Our idea is to use the MIC model to offer primary mortgages to essential workers at current competitive mortgage rates. These mortgages will be amortized for a period longer than 25 years to keep the monthly payments affordable.

## WHO BENEFITS?



### Workers

stay in their communities,  
raise their families



### Employers

predictable workforce,  
investment in skills and training  
for people more likely to stay



### Communities

stability in families,  
volunteerism, community  
pride, home ownership



### Investors

gain competitive return  
on investment

## NEXT STEPS

**1** Partner Organizations in Key Sectors

**2** Investors

**3** April 2020 Launch

**Peter Elkins, Interim CEO**

For more information visit: [www.bccasn.com/mic](http://www.bccasn.com/mic)