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the lens

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stronger charity?

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the lens

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PAGE 8 | Overhead

Can we judge a charity by its overhead? As Canadians grow more educated about the charities they support, questions need to be asked about the metrics being used to determine a quality charity from a struggling one.



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Investing in the Future

Instead of looking at your money as a gift to a charity, we need to start looking at it as a long term investment in the community.



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Make your words work: crafting stories that inspire giving

Story telling can be one of the most important skills for a charity.



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Getting a Social Enterprise to Work

Social Enterprise can be a great way to raise your charity's revenue, but there are some very important factors to consider before you dive in.



Fundraising



BY SAHANA PARAMESWARA
EXECUTIVE DIRECTOR, GATEWAY ASSOCIATION

Located between government and private sector, the non-profit sector plays a major role in sustaining social services.

Statistics show that the prominence and prevalence of non-profits in Canada grew in the 80's and 90's (Evans and Shields, 2000). During the same era, we have seen a departure from Keynesian-based governance structures to make way for the neoliberal influence; which holds the viewpoint that civil society is self-sustaining and too much government involvement is a barrier to the effective operation of society, including non-profits (Evans, Richmond and Shields, 2005).

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“With a heavier reliance on fundraising in a societal climate that is constantly changing with economy, it becomes imperative that non-profits portray a cause so worthwhile that donors and prospects cannot turn away.”

Proponents of neo-liberal policies find that downsizing governmental influence does not dismantle the relationship with non-profits; it rather realigns it (Pal, 1997). Critics of neo-liberal policies argue that the restructuring of the fiscal relationship between government and non-profits initiated the “contractual” phase thus placing non-profits on a market-based footing (Harrison and Webber, 2015). Contractual relationships can be a

challenge to non-profits depending on the size of the agency. Though not to be generalised, larger contracts allow the non-profits to carry out all aspects of their mission whereas smaller contracts tend to limit the same wish and ability. Since fund development is influenced and informed by the mission of the non-profit in question, raising funds outside of contractual obligations is necessary to meet the tenets of the mission and vision.

With a heavier reliance on fundraising in a societal climate that is constantly changing with economy, it becomes imperative that non-profits portray a cause so worthwhile that donors and prospects cannot turn away. Some questions that arise are:

1. What is the impact on causes that may not have marketability?
2. How has fundraising/fund development in the neo-liberal era impacted program development?

How do these influences play out day to day and in fiscal planning for non-profits? The pressure on non-profits to thrive and stay close to their ethos is not impossible but certainly a harder terrain. The 3rd issue of *thelens* attempts to curate various responses to the situation on the ground. Pamela Di Pinto's article speaks to utilizing effective stories to communicate a need as well as encouraging the public to help meet that need. Keenan Wellar's article traverses through the terrains of donor viewpoints

on how non-profits are judged and seen as worth donating to. Brooks Hanewich's article highlights cautions and positive strategies around Social Enterprise. Brent Guidinger makes a case for social investment as a shift away from solely relying on monetary donations. All four articles are a testament to creative strategies and the thought-provoking journey non-profits undertake in the area of fund development.

A thank you to the contributors and subscribers of *thelens*.

Enjoy reading! ●

Sahana Parameswara has been the Executive Director of Gateway Association since March 2018. Sahana is excited to work toward sustainability, collaborate to fill gaps, and develop new programming based on current expertise within the organization.

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SOME QUESTIONS THAT ARISE ARE:

1. What is the impact on causes that may not have marketability?
2. How has fundraising/fund development in the neo-liberal era impacted program development?



at." In other words, our jobs are not to hand our clients (community members) a checklist of tasks for them to complete, to better their situation, and give them four weeks to do it. Rather, our job is to focus on building trusting relationships with those we serve and ensure they have a voice. This takes time, and that is okay. Coming from a place of partnership, we are in a much better place to understand where our community members are coming from, which helps guide how we can best support them in the long-term.

I believe community investment can be thought of in a very similar way — it is critical to also meet donors, potential donors, volunteers, and ambassadors "where they are at." Adopting a community investment mindset lies in deepening the level of engagement a charity establishes with their supporters, and ensuring that the charity also focuses on providing value to their supporters.

By employing a community investment mindset, charities can bust open the limits of what it means to give back and take their supporter engagement levels to new heights. Even if a supporter is not currently donating money, that certainly does not mean they have no value to offer.

Community investment aims to achieve a more sustainable foundation. Leveraging expertise and energy of a community partner, like a business or student group, has the potential to add resources to your charity that would not have otherwise been obtainable. By identifying the expertise and resources of people and organizations who care about your mission, you

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"By providing opportunities and adding value in creative ways to those who want to contribute to their mission, charities can build a stronger and deeper foundation of support that would be otherwise unattainable if their focus were solely on bringing in monetary donations."

are better aligning the motivations of each party. The same logic applies to businesses with Corporate Social Responsibility (CSR) mandates. While some charities simply want cash donations to help mitigate a pressing issue, many businesses "want to be able to point to how their company has made a contribution to a social issue. It is the charity's job to facilitate that ambition."

(<https://www.theguardian.com/voluntary-sector-network/2011/jul/26/charity-funding-business-help>)

By providing opportunities and adding value in creative ways to those who want to contribute to their mission, charities can build a stronger and deeper foundation of support that would be otherwise unattainable if their focus were solely on bringing in monetary donations.

There is strength in numbers. By focusing on adding value to those who desire to add value to your charity, you will set yourself up to make greater impact over time. ●

Resources

- <https://www.linkedin.com/pulse/community-investment-moving-away-from-silos-ian-leader/>
- <https://www.theguardian.com/voluntary-sector-network/2011/jul/26/charity-funding-business-help>
- https://ssir.org/articles/entry/solving_the_worlds_biggest_problems_better_philanthropy_through_systems_change

Brent Guidinger has worked with Boyle Street Community Services for almost 7 years. He is currently working as the Development Manager and is responsible for overseeing fund development, as well as donor and stakeholder relations.



Make your words work: crafting stories that inspire giving

BY PAMELA DI PINTO **The other day I was working with my office door open, as I often do. I heard a little boy's voice.**

He was talking with our Counselling Services Coordinator as he waited for his turn in our play therapy room. His mom was already in her session with one of our psychologists. I've seen this little boy in our reception area once a week for the past couple of months. But, this day was different.

Are you hooked? Do you want to know what's "different" about this day? That's the power of a compelling story.

Frankly, everyone loves a good story — it's ingrained in who we are as humans. Stories keep history alive. They challenge old notions and open new perspectives. They spark curiosity while providing a much-needed escape. Perhaps most important to fundraising, though: stories bring us closer together, stirring up emotions that move us to give.

Told from the perspective of our CEO, YWCA Edmonton shared the opening story as part of an annual appeal timed for the 2017 holiday season. We executed a small direct mail campaign, supplemented by digital communications, such as e-blasts and social media.

With a minimal investment in printing and mailing (plus a few person hours!), we raised more than \$6,000 as part of

the campaign. At the heart of it all: the story of this young boy. It grabbed people, transported them into his world, and inspired them to act.

How? Using our annual appeal as an example, here are the elements of any good story that may help increase your fundraising efforts.

The face

Connect your audience to your message through a real person — or, if restricted by confidentiality, at least through the real *experiences* of a person or compilation of people. Think of your "face" as one example representative of the people you serve.

Much like speaking to someone face-to-face, illustrating your message through a lived reality adds a human element that transcends general statements or facts, creating authenticity and, therefore, buy-in from your audience.

In our story, our "face" is the little boy: *He's probably 6. He has huge brown eyes and always wears this super-hip hat.*

The issue

Once you establish the face of your story, you must give your audience

a reason to invest in your story. "So what? Why should I care?" These are the questions your story must answer if you want your audience to not only understand it but also believe it — feel it — and actively engage with it.

In our story: *When he first arrived, I didn't hear a word from him. He would sit quietly in his chair and look at the floor. He looked... old. Older than he should. Like he had seen too much. It was hard to walk past that little boy each week.*

Our doors are open to everyone, but the "issue" we illustrated to our audience is that our clients are mostly women and children with lower incomes who are suffering from trauma, are often in crisis — and they need help.

The impact

Now, it's time to bring it home. Show your audience that their support can result in tangible, positive outcomes for those in need. Hope, possibilities,



"The face, the issue, and the impact combined should build on each other, leading finally to your ask. Follow this formula, and you'll naturally produce a story that you can use to your advantage and increase your fundraising efforts."

growth — impact can take many forms. What was "different" about the little boy on this particular day of our story? *He was laughing.*

After witnessing his long-time sullen state, our CEO narrated: *I can't tell you what it meant to me to hear that little boy behaving like a healthy, curious child. I know he still has challenges in his life, but he also has tools to deal with them and some capacity for laughter.*

We clearly spelled it out: *Your support means he can keep coming to see our extraordinary psychologists, have a safe space to talk about his fears, and learn how to deal with them.*

Ask, and you shall receive

The face, the issue, and the impact combined should build on each other, leading finally to your ask. Follow this formula, and you'll naturally produce a story that you can use to your advantage and increase your fundraising efforts. It will flow smoothly and powerfully so that by the time your audience is asked to give, they feel connected to your cause, motivated to contribute, and confident their support will make a real difference.

Stories are powerful. Compelling stories drive fundraising. We know one happy boy who, because of one story, has the resilience to write his own. ●

Pamela Di Pinto has been the Manager of Communications for YWCA Edmonton since 2017. Pam uses her background in journalism and talent at story telling to raise public awareness of and support for the programs and services the YWCA offers to thousands of women, children, and families every year.





Overhead



BY KEENAN WELLAR **Ask a wide audience to consider two charitable organizations operating in the same sector in the same city; charity A is reporting overhead of 10%, charity B is reporting overhead of 25%. Based on this information, which charity are you most likely to support with a donation?**

As an audience member who has participated in this type of experiment, Mark Blumberg of *Canadian Charity Law* reported being one of the very few who raised his hand for Charity B. His rationale, made partly in jest but also based on his own knowledge of the sector, was that Charity A probably put a lot of effort into massaging their books to make their numbers look better.

As it turned out, Charity A was not nearly as effective in their service delivery, had no reserves, had low staff morale, was in financial trouble, and was currently considering its options for dissolution. All that, despite being 15% "better" with overhead. How does the audience now feel about choosing between A and B?

I share this story because the audience was a conference comprised of

delegates who are much more familiar with the charitable sector than the average citizen. It is troubling to think that unhealthy mythologies about the relevance or meaning of "overhead" in the abstract have permeated within the sector itself. To me this indicates we have little chance of overcoming false narratives that are circulating more broadly throughout the community. I say this not only out of concern for the maintenance and growth of donors, but more significantly, I believe it goes to the heart of the relevance and even survival of the charitable sector in the years ahead.

The inaugural edition of *The Giving Report* by CanadaHelps in 2017 indicates that when adjusted for inflation, charitable donations have not caught up to levels experienced

prior to the 2008-2009 recession, and have remained relatively flat. We must remember of course that *need* is certainly not declining, so a flat line of donations doesn't mean holding steady, it means losing ground to the ever-growing demand for the supports and services that are often dependent on donations.

Think of the lines at food banks, access to affordable housing, or addictions treatment – they are not getting shorter. When we look at threats to the



"It is troubling to think that unhealthy mythologies about the relevance or meaning of "overhead" in the abstract have permeated within the sector itself."

health of the charitable sector, we are talking about threats to quality of life and the health of our society.

One of the challenges when communicating the importance of the charitable sector to the greater community is that it is so broad as to be almost impossible to understand. Just in Cana-

da, Canadian charities reported \$251 billion in revenues in 2015. That's twice the revenue of our five biggest banks. But that figure is grossly skewed by the inclusion of Health and Education institutions, where average revenues are \$9 million and \$16 million respectively. Compare that to Social Services at just \$1.5 million, and throw in dramatic variances in government contributions by sector (Health takes in about 82% of revenues from government, as compared to 62% for social services) and we are rarely comparing apples to apples when it comes to our understanding of "charity."

From the United States comes the very fresh and potentially groundbreaking January 2018 report *A National Imperative: Joining Forces to Strengthen Human Services in America*. Although the lingo differs somewhat from the Canadian scene, I assure readers there is no doubt that the phenomena in this report are also reflective of challenges in Canada.

Among the key findings of the report is the critical role and value of human services organizations in reducing mental and physical health care costs by recognizing and addressing the social determinants of health. These include:

- Ensuring children are safe and live in supporting neighborhoods, can succeed in school and have strong and economically secure families.
- Helping older adults maintain a high quality of life and

keeping them connected to their communities.

- Equipping people with disabilities with tools and resources so they can live full lives.
- Building quality affordable housing; and providing crucial mental health

environments creating additional administrative burdens.

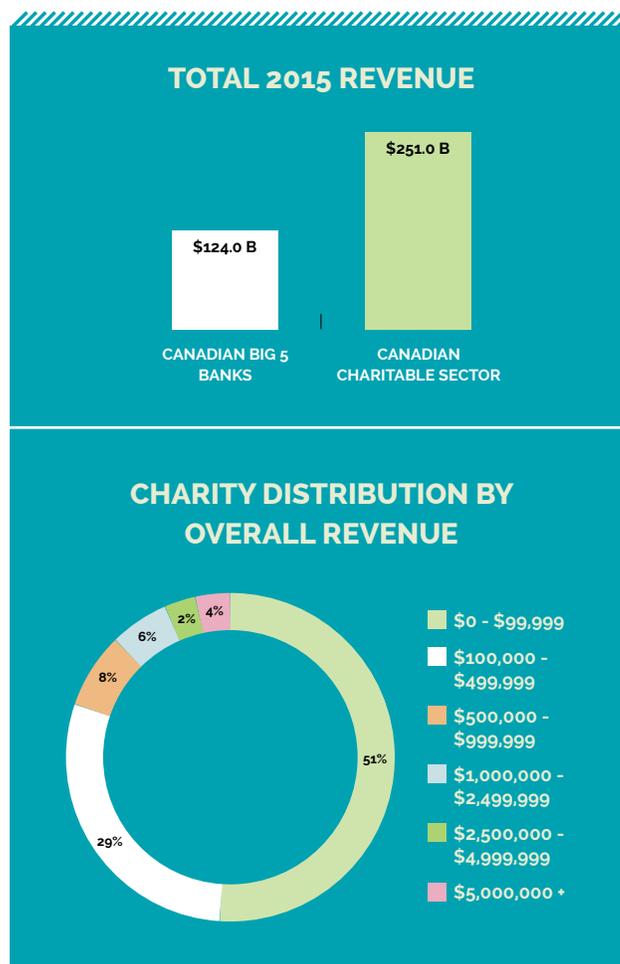
- Due to years of flat revenues and increased costs, many organizations have been left with limited or non-existent financial reserves, making them highly vulnerable to any fluctuation — even temporary — in

their expected revenue and cost levels, and ultimately repeating deficits that force them into dissolution.

- Many organizations face problems such as a lack of access to capital for investment in technology and systemic barriers, which limit opportunities for data sharing and integration, and although saves on short-term expenses, simply burdens existing human resources with doing more work to make up for inefficient technology.

70% of organizations are already reporting inadequate funding for overhead expenses, and 65% expect the situation to get worse. They are not wrong. This becomes all the more frightening when combined with attitudes about the issue. The Muttart Foundation and Imagine Canada issued the report *Talking About Charities 2013*, which found that 73% of survey respondents agreed (50%) or strongly agreed (23%) with the statement that "charities spend too much on salaries and overhead."

Out of the myriad of challenges facing charitable organizations, the reason I bring a focus to the issue of overhead



and substance abuse services, particularly in the face of the current opioid epidemic.

Some of the key challenges identified:

- Persistent operating deficits from unfavorable contract terms that reimburse them less than the full cost of providing the outcomes being required, as well as regulatory and legal

and attitudes about charity expenditures is three-fold:

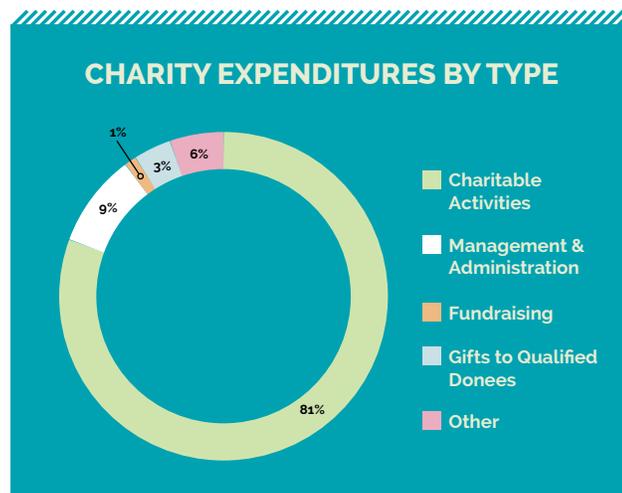
1. Attitudes about overhead directly impact donor behaviour, and given what we know from Canadian data (that about 33% of revenues in human services come from non-government sources), the ability of these charities to manage the struggle of these funding inequities are greatly exacerbated by donors buying into an anti-overhead narrative, whether it is by reducing donations, or making demands on charities that their donations "not be used for overhead."

2. While donor behaviour is extremely important, the attitudes of everyday citizens about the efficiency of human services organization directly impacts their ability to better negotiate with government and other funders – in essence, the overhead squeeze comes from budgeting that artificially inserts overhead limits that have no connection to what is needed to effectively deliver community-based services. If the public buys into a narrative that the limiting or even reducing of overhead expenses is a positive development, the sector will be relatively powerless to stand up to funders and demand realistic budgets.

3. Considering all the local and global complexities that impact charity budgets and are truly in the control of outside forces, this is different. Each individual citizen has it in their power to change their attitude about charity expenditures and

to change their donor habits, and thereby positively impact the core health of their communities.

According to Imagine Canada, there are over 170,000 non-profit organizations in Canada, 85,000 of which are Canada Revenue Agency Registered Charities. Combined they employ more than 2,000,000 citizens and engage a further 13,000,000 as volunteers. More than 80% of adult Canadians donate to charity, to a total of some \$11 billion and averaging close to \$500 per person.



With so many causes and so many choices to contribute to solving them, it's understandable why donors would seek out "rating services" to determine the best way to direct their funds. After all, it's a common practice to check out reports on cars or appliances, or to read reviews about HVAC or roofing companies. Why not charities?

I was a bit surprised last year to find out that my own parents were taking an algorithmic approach to figure out their list of donation recipients, in part using "overhead" figures to help "weed out" those that were less deserving. Given I had been pondering this article, I seized upon an opportunity to talk

to two educated donors with a long history of sophisticated community involvement. Having relaxed their volunteer activities, they'd lost some of their connection to charitable organizations, and took to the internet to find some answers. This led them to various narratives about "donor dollars going directly to programs, not overhead."

In the ensuing discussion, we talked about "what is overhead" and came to a consensus that this was not well defined nor well understood. In addition, there isn't an independent adjudicator determining what expenses are "program" and which are "administration." This need not be deceitful in origin, but rather it is reflective of the complexities of the work being done.

For a real-world example, here's a brain teaser for you from my own organization. We have an initiative that matches community volunteers with people we support who have intellectual disabilities so that they can enjoy mutual interests,

and possibly develop a friendship. We know that this population has a mere fraction of the unpaid relationships enjoyed by typical citizens, and that social isolation contributes directly to poor mental and physical health. We also know that our matching initiative is more effective than other approaches, and our efforts have been endorsed not only by those who directly benefit, but by international leaders in related fields.

Now, you know all this, but only because I just told you. None of that would show up in any "charity evaluator" website. They would be using universally available data from the

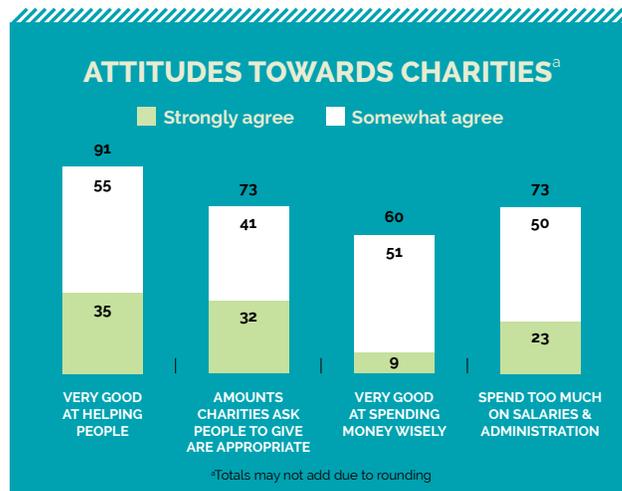
Canada Revenue Agency T3010 filings and audited statements of each charity – where there are no explanations such as the above provided – it is mainly just numbers and categories of numbers.

So, if that's the game at hand, let's get down to business. If you were completing an official charity filing with just two categories – overhead and programs – decide which of these expenditures you would list in the overhead category:

- a) The cost for a membership with the local volunteer centre to promote the opportunities and occasional targeted paid advertising where a match is proving difficult.
- b) Hosting monthly orientation sessions using office space, projection equipment, light snacks and beverages, and information packages.
- c) A full-time volunteer coordinator to help manage the more than 150 relationships with scheduling assistance, ensuring police checks are completed and updated, and completing the monthly orientations plus an annual "refresher" for each volunteer that reviews our policies and updates their records (as required by regulation of our sector).
- d) Desk phone, mobile phone, computer, internet access, a secure cloud database and file storage, digital newsletter service, email account, and web page space on a dedicated server.
- e) Promotional materials and displays for representing at information fairs and related events.

- f) The coordinator reports to a supervisor for about an hour of interaction every week.
- g) Finance staff receive expense reports for reimbursements as well as payroll, WSIB, and other mandatory employment related expenses and a basic supplemental health plan.

I'm going to let you off the hook in deciding, because for the purposes of our discussion here, I will suggest that it just doesn't matter if you allocate these to programs or to overhead. These



expenditures are all entirely essential to the *outcome* of developing and supporting mutually beneficial relationships between those taking part in the initiative, and that's what it's all about.

As a donor, you might have read an article about charities that are being "inefficient" by spending too much on overhead and not enough on donors, but unless you know the work of the organization in an intimate way, you might be punishing a great charity by asking them to do the impossible or to engage in harmful practices.

I began with some worrisome information about the charitable sector, and I want to end on a positive note, particu-

larly for those who work and/or volunteer for charities and would appreciate some good news on the horizon.

Generation Impact: How Next Gen Donors Are Revolutionizing Giving (2017) talks in detail about the rise of Gen X and Millennial donors. While some of their expectations will be experienced as a burden (demanding levels of access and information uncommon to previous generations) their interest in being engaged with organizations should mean that the artificial pressures brought about

by third-party evaluators is going to be limited. Algorithms extrapolating in extravagant ways from financial reports to give a "grade" is no way to honour the millions of lives that are impacted and dependent upon the work of charitable organizations, and certainly no way to arrive at decisions about donations.

The new generation of donors is interested in what communities actually need, and what works in meeting

those needs. In essence, this means these donors are returning charities to their roots, as problem-solvers and innovators, leading social change, rather than following what funders expect of them. Here's hoping that's exactly where we are heading. Our future depends on it. ●

Keenan Wellar co-founded LiveWorkPlay which helps the Ottawa community welcome people with intellectual disabilities to live, work, and play as valued citizens. Keenan now serves as this charity's Co-Leader & Director of Communications, and is working to make the critical transition from social services to social change: supporting people and communities to be stronger, rather than expecting people and communities to serve systems.

Getting a Social Enterprise to Work



BY BROOKS HANEWICH **The desire for non-profits to diversify funding has led many to the world of social enterprise.**

Although the definition of social enterprise tends to be broad

– “social enterprise applies an entrepreneurial approach to addressing social issues and creating positive community change” (What is Social Enterprise?, 2018), for non-profits perhaps the best way to think about a social enterprise is as a revenue generation opportunity toward the mission of the organization, or an opportunity to provide employment for those facing marginalization (or both).

A social enterprise can provide additional dollars to tackle new program areas, to bolster administration and executive functions, or to simply take the pressure off during traditional funding uncertainty.

Social enterprise can also be a great way to engage those looking for employment in a way that matches their skills, interests, and abilities. Businesses operating under general market principles may be hesitant to provide extra training or take the time to get their employees comfortable, where as a social enterprise can bake employment skills and readiness right into their DNA. Similarly, a social enterprise may be led by those most impacted, and may tackle a market not reached by other businesses. In addition to

skills and training, a social enterprise could provide its employees with other accommodations depending on their barriers to employment (access to day-care, life skills training, on-site counseling, shorter work hours etc.)

With all the upsides, it's no wonder social enterprise is on the minds of people and increasingly on the pages of non-profit and social innovation publications. However, like many shiny things in the non-profit world, social enterprise is not a panacea for funding or programming woes. In fact, starting and running a social enterprise is incredibly challenging and requires a number of considerations before beginning.

Although there are resources to help start and run an enterprise, the unique mix of social purpose, non-profit structure, and business requirements means social enterprises need additional considerations compared to an average business. The Toronto Enterprise Fund (TEF) found that organizations looking to start social enterprises make six common mistakes:

1. The enterprise is not the right approach for the agency.
2. The enterprise is not sufficiently connected to the industry in which it operates.
3. Agency staff and the business manager treat the enterprise as a project, not a business.

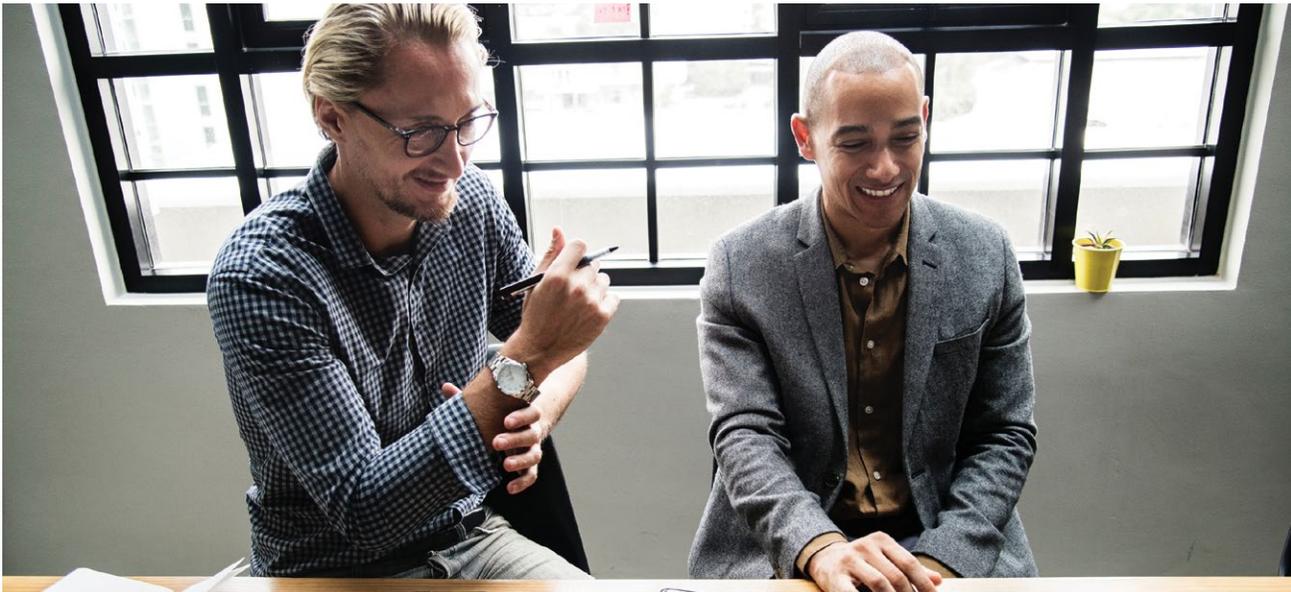
4. The right people are not hired to lead the enterprise.
5. The agency has unrealistic expectations for social and business outcomes, often underestimating how hard running a social purpose enterprise will be.
6. Key staff have poor financial literacy. (Liburd, Dooling, & Taylor, 2008)

So how can an organization avoid the common mistakes outlined by the TEF? In my experience, the solution to these mistakes is having a good mix of people who understand enterprise development and deeply understand the goals of the organization.

1. Look for opportunities that align with the goals of your organization.

Business ideas that are too far out of scope are going to cause difficulties, including a lack of motivation for staff, or a lack of market understanding. Look for ideas within work that your organization already performs. For example, the Skills Society Action Lab helps Skills Society to continue with their innovative work in the disability sector, while also providing rental and facilitation revenue from government and other organizations.

2. **Hire the right people.** To establish and run an effective social enterprise you need people who understand how to assess markets, how to effectively create business plans and processes, and how to take appropriate financial risks. The type of people you hire for many of



your social enterprise positions will be different than those you might hire to manage your non-profit's programs.

- 3. Manage your expectations.** Only half of all small businesses in Canada last past five years (Start-up Canada, 2012). Now add in the additional complexities of running a social enterprise and you have a recipe that requires managed expectations. Understand that your enterprise may take 5-7 years to establish and to start making revenue, or to even start providing meaningful employment for the people you support. Ensure that your board understands the realities of the market your enterprise will be competing in, and that you have realistic timelines for them to review. Having the right people in charge and preparing them for the long road ahead should help mitigate any issues of expectation.

Although starting a social enterprise can seem daunting support is available. Edmonton hosts the Social Enterprise Fund (SEF) and Edmonton Community

Development Corporation (ECDC), both of which can provide a broader view of the social enterprise in Edmonton and Alberta. ATB has a *Social Enterprise Specialist* role working specifically with social enterprises in Alberta. These groups can help you think through your idea and give you advice for starting or scaling your enterprise.

In addition, I would recommend that you find other organizations running social enterprises in your area. These people will have experience and information, and should be able to give you a first-hand look at the social enterprise experience. To connect with experienced social enterprise developers and managers contact the Social Enterprise Fund.

Social enterprise is a unique tool for an organization that, if developed and properly supported, can provide funding and programming diversification in a way that traditional non-profit fundraising cannot. ●

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Brooks Hanewich is a co-founder of MatchWork, a software tool for service agencies supporting groups facing barriers to employment. He also works at the University of Alberta leading Community Economic Development (CED) projects. He can be reached at brooks@mymatchwork.com

HOW CAN AN ORGANIZATION AVOID THE COMMON MISTAKES OUTLINED BY THE TEF?

1. Look for opportunities that align with the goals of your organization, and look for ideas within work that your organization already performs.
2. Hire the right people.
3. Manage your expectations.

OUR VALUES
PERSISTENCE
INTEGRITY
AUTHENTICITY
PASSION
ADVOCACY
OPENNESS
COMPASSION
INNOVATION
FUN
COURAGE
IMPACT



Gateway's work is driven by our desire to transform community.

Through the lens of disability, our nonprofit — with a 43-year history in Edmonton and its surrounding areas — has empowered many people; families; schools; employers; and government to accept and see the value in all people.

We will continue, as influencers, innovators, and change-makers, to build strength and capacity in our community.



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