

**Vancity**  
Make Good Money.™



**A guidebook for  
viable values-based  
businesses**

modo.

the ca





# Good Money™

is transforming the  
way we do business.

At Vancity, our vision is to redefine wealth in a way that helps our members and their local communities thrive financially, socially and environmentally.

Our values-based banking model is grounded in the local economy because we believe you only truly prosper when you're connected to a vibrant, healthy community.

We aren't alone. We're connected to many values-based businesses that are enjoying sustainable growth and prosperity while they work to make the world a better place. We've found we have a lot to learn from each other.

**Here are some recommendations, tips and resources to help you build your business in the local economy.**



# Table of contents

<b>Viable values:</b> Five principles for building a viable values-based business	1
<b>Can you afford it?</b> The real return on paying a Living Wage	8
<b>More than a tree-hugger:</b> How smart businesses are tying environmental performance to their business success	17
<b>The secrets of financing:</b> Top tips from your banker	25
<b>The more the merrier:</b> How cooperation gives you a competitive advantage	31
<b>New opportunities through authentic partnerships:</b> Community building and business success with our First Peoples	35
<b>Let's make a deal:</b> What purchasers look for in doing business with values-based businesses	40
<b>Shared spaces, shared services:</b> Community building in the local economy	46
<b>Not your usual suspects:</b> Building your workforce through inclusive employment strategies	58

A woman in profile, wearing a wide-brimmed hat and a patterned scarf, holds a single strawberry in her hand. The background is a blurred outdoor setting, likely a farm. The text is overlaid on the right side of the image.

# Viable values

## 5 Principles for building a viable values-based business

**Shawn Smith**  
RADIUS SFU

**Liz Lougheed-Green**  
Community Investment Manager  
Impact Business, Vancity  
[Elizabeth\\_LougheedGreen@vancity.com](mailto:Elizabeth_LougheedGreen@vancity.com)





# What does viable values-based business look like?

Businesses have a vital role to play in building a better world for people and the environment, and incorporating values into their operations achieves significant positive impacts in our communities, including:

- **Innovative products and services** that build sustainable, resilient local economies and/or encourage market transformation (eg. Green products, local food enterprises)
- **Positive economic development in communities**
- **Inclusive employment for marginalized populations**
- **Products and services for underserved communities**

Values-based businesses are shaped and led in all ways by community-focused values that guide how they use their resources, how they plan for the future and how they treat their constituents and employees.

# Why add values?

In addition to the many global and community advantages, businesses can experience huge financial and operational advantages with a values-based business approach.

Common Thread, Vancity member

## Capital

Values-based businesses are attracting more and more attention from investors looking to balance their financial and impact (measurable social and environmental) returns.

Finding investors that share your values can establish deeply engaged relationships that bring more than just dollars. It can mean they want the same things you want as an entrepreneur and they become partners in helping you achieve success for the greater good.

## Cash flow

Values-based businesses often have access to a variety of markets and business opportunities that they wouldn't have as a conventional business, accelerating growth and revenues.

At the same time, increased employee satisfaction related to being part of something greater can increase productivity and retention. The combination can have important effects on your cash flow.

## Business planning

Incorporating lessons learned from trail blazers (in a sector that willingly shares lessons and collaborates) can help you build a strong road map that avoids some pitfalls, reducing your development time and increasing the efficiency of your planning process.

## Business development

This is a collaborative space where entrepreneurs share their knowledge and experience, look for ways to do business with each other for increased impact and tell each other's stories. The impacts can be enormous, particularly on a young business as they launch and navigate their way through growth.

# Top 5 tips for becoming a successful values-based business

## 1 Set clear mission and financial goals

There are many reasons entrepreneurs and organizations start values-based businesses. Sometimes they've had a personal experience that they feel compelled to address while others develop a strong interest in an issue and a commitment to finding solutions.

Often, values-based entrepreneurs begin with the mission and setting financial goals becomes secondary. It's easy to fall off track financially, and not uncommon for even seasoned entrepreneurs to lose focus when developing a viable business model while trying to achieve their social purpose.

It's important to develop clear, measurable mission goals, and clear financial goals in order to guide the development of a values-based business model. Setting these goals up front and revisiting them frequently can guide you to success.

How will you know you're moving in the right direction? Use your goals to develop a simple but clear system for managing your business and mission performance. There are some great tools that support values-based businesses to monitor their progress, including the Demonstrating Value Initiative.



## 2 Understand your business model

### Know the problem

Don't get obsessed with your idea before pausing to deeply understand your users.

Investigate the problem you're trying to solve by getting out and learning first hand how people experience the issue.

Do a large number of users see this problem the way you do, and agree it needs to be solved?

### Explore the solution

Once you're sure you understand the problem, focus on a proposed solution. Interview people about the idea, or even better, create a mock-up or representation of your idea and show it to those you want to help.

Think of key questions and assumptions, and get feedback from as many people as possible.

### Learn from early customers and iterate

Once you really understand how to solve a problem that matters to people, develop your “minimum viable product”—a simple version that still creates real value for users.

This is a learning tool, rather than the “*perfect*” product. Start selling to your test audience, using their feedback to iterate and improve.

Wherever possible, engage your audience in development, making them collaborators.

At this point you're still focused on learning: who are your ideal customers? **How can you create the most value for them?**

### Refine the rest of your business model

Continue to test, learn and iterate until you feel you have “*product-market fit*”, or the right solution for the right (large) set of customers.

Once there, you can take a look at the remaining components of your business to identify and test assumptions about how to build a successful model: **revenue streams, sales channels, partners and suppliers, key cost drivers and more.**



## 3 Communicate the right value

A values-based business needs messaging and communications that will maximize their opportunity for successful market development. It's a tricky topic, particularly for those with little or no experience with communications, messaging, branding or marketing.

Our tendency in these circumstances is to create messages based on our own values, and hope people will buy our product simply because it's values-driven. It doesn't work like that.

While people care about social and environmental impact, by and large they buy a product or service that adds value to their lives, and is competitive in quality, service and price.

Messaging values is an art and requires testing with your audiences.

The impact you create should be considered a differentiator where all else is equal to, or greater than, your competitors. There are always exceptions but this is a general rule of thumb.

Added points go to those who are creative, funny, clever, unique or even shocking while messaging the product and values appropriately, so the message sticks.

**The take-aways here are** that you need to do your homework in order to develop your messaging and communications. Test those messages well until you land on messaging that truly speaks to who you are and resonates with your audiences.

Don't expect your impact to carry the day if you can't compete on more traditional ways of delivering value to your end user.

## 4 Engage your networks

Networks are critical to success and it's definitely worth your while to develop a strong network of peers as you launch and grow your values-based business.

- To build your markets with other values-aligned businesses
- To improve your ideas and your skills through mentors, coaches and advisors
- To collaborate with others to collectively address the issues you're committed to
- To create visibility for public relations, communications and marketing purposes
- To get inspired by others and be reminded regularly why you do this challenging work

# 5

## Be a committed entrepreneur and find skilled employees

Start-up enterprises, in any business, need a visionary at the helm who is committed to success at almost any cost.

These entrepreneurs will work tirelessly and inspire others to do the same and tend to have some of the following qualities:

- They are **“out of the box”** thinkers
- They’re **tenacious and energetic** in pursuit of their cause
- They’re **great collaborators**
- They’re **visionary and hopeful** regardless of the size of the challenge

Because values-based businesses are often driven by intense experiences and personal commitment, it’s not uncommon to see amazing entrepreneurs in this space. However, there are two things to understand:

1. You can always be building these qualities and it’s worth the time and effort to do so.
2. Entrepreneurial skills are different from management skills.

Even if you’re an incredible entrepreneur, you won’t always have the necessary skills and experience to help your enterprise reach its full potential.

It’s important to have the right team, with a sophisticated understanding of the work in order to help the enterprise compete successfully.

While it’s not always possible to hire everyone we’d like to have on our team, too often companies rely too heavily on the founders for too long, with unwelcome results.

### Helpful resources

[Why companies should put values first](#)

[www.setoolbelt.org](http://www.setoolbelt.org)

[www.demonstratingvalue.org](http://www.demonstratingvalue.org)

Free online course “[how to build a startup](#)” by Steve Blank

Vancity has built strategic partnerships with organizations such as [RADIUS SFU](#) to support the social enterprise sector. RADIUS is a social innovation lab and venture incubator at the SFU Beedie School of Business. RADIUS works to strengthen impact focused businesses and the ecosystem that supports them.



A photograph of a family moment. A woman with long dark hair, wearing a light-colored knit sweater, and a man with a beard, wearing a dark shirt, are both looking up at a baby. The baby is standing on a wooden bench, wearing a white t-shirt and dark pants. The background is a plain, light-colored wall. A red banner with white text is overlaid on the right side of the image.

# Can you afford it?

## The real return on paying a Living Wage

**Catherine Ludgate**

Community Investment Manager

Living Wage for Families Campaign, Vancity

[Catherine\\_Ludgate@vancity.com](mailto:Catherine_Ludgate@vancity.com)

**Lisette Lemus**

Procurement Manager, Vancity

[Lisette\\_Lemus@vancity.com](mailto:Lisette_Lemus@vancity.com)



# What does a Living Wage Employer look like?

One in five families in our province lives in poverty; many of those families are working for low wages and are in vulnerable jobs. Becoming a Living Wage Employer is a voluntary, market response to poverty in our communities. It complements but does not replace public policy supports such as increased minimum wages, universal childcare, reductions in medical services premiums for the working poor and other supports that help address poverty in our communities.

Living Wage Employers understand that 'work should lift you out of poverty, not keep you there', and also understand that they have an obligation, as a partner in building strong and healthy communities, to ensure their own workforces are making enough to make ends meet.

Living Wage is calculated on the basket of goods and services (housing, childcare, transportation, food and other basic costs) that it would take a family of four, with two adult income-earners working full-time, to survive in Metro Vancouver. At **\$20.10/hour**, the current Living Wage rate is almost double the current minimum wage rate.





# Why offer a Living Wage?

A Living Wage Employer is a responsible employer who cares about their employees and community. By fostering a dedicated, skilled and healthy workforce, Living Wage Employers also recognize that paying a living wage constitutes a critical investment in the long-term prosperity of the economy.

Workers at Living Wage Employers have the time (because they only need to hold down one job) to grow their intellectual capital; they have time to engage in professional and personal development, take courses, and enjoy recreation and self growth.

Workers at Living Wage Employers build community capital; they have time to participate in volunteer opportunities such as a parent advisory council, engage in local community planning tables and engage in the electoral process.

There is also a social capital benefit by allowing vulnerable industries the ability to work together to achieve a common good and provide an option to the market that will allow value-based organizations to do business with them. But the most important social capital benefit to the community is the eradication of poverty, and reduction of the income inequality gap.



**“We want to be part of a community that invests in the long-term prosperity of individuals and the economy. Paying a living wage to our employees and service providers will help make families stronger and communities healthier.”**

— Tamara Vrooman, President and Chief Executive Officer, Vancity



# Key benefits

## Stimulating consumer spending

A 2009 Goldman Sachs report confirms that increasing the incomes of those with low wages stimulates the economy proportionally — more so than increasing the income of those with high wages.

Why? Lower-income earners tend to spend more of their increased income than those with higher incomes because low-wage earners have more essential spending needs to meet.

Higher-income populations deliver only 3 to 5 cents increased spending per additional dollar of wealth.

## Demonstration of greater corporate social responsibility, plus an increase in public recognition

Some **70%** of employers in London, England's Living Wage Program (LLW) credit public awareness of LLW for the boost in recognition they've received as an ethical employer.

## Business planning and business development

For organizations that are moving towards a more sustainable economic environment with social consciousness, it's important they evaluate how Living Wage fits in the high level mandate and planning, and what direction their business will have, taking into account the impact in the community.

## Capital and cash flow benefits

a large body of research, documents the many economic and social benefits of paying a Living Wage, including numerous positives for workers.

“Being a Living Wage Employer is an extension of our commitment to sustainability. It shows that we are making a long-term investment in our staff and community. It also creates value by differentiating us from other businesses.”

—Toby Barazzuol, President, Eclipse Awards

## Decreased employee turnover, plus savings on staff hires and training

London's KPMG halved its employee turnover rate after introducing a Living Wage policy for its in-house and contract staff.

“No one abuses the new sick-pay scheme and absenteeism is very low. We also get the benefit of reduced training costs and increased staff continuity. It is a much more motivated workforce.”

—Guy Stallard, Head of Corporate Services, KPMG, London, UK

## Improved job performance, productivity and service delivery, plus lower rates of absenteeism

After San Francisco International Airport implemented a Living Wage policy, the quality of its services improved dramatically, as did staff morale.

**35%** of employers reported improvements in work performance

**47%** reported improvements in employee morale

**44%** reported fewer disciplinary issues

**45%** reported improved customer service



# How do I become a Living Wage Employer?

## Assess

Look at what your own employees are currently being paid, and what difference (if any) you'll need to make up. The Living Wage is a combination of wages and non-mandatory benefits (such as extra vacation, medical benefits, or other costs you might cover), so you may be closer than you think.

Review what contractors you engage as part of your workforce — these may be project workers or casual employees, who provide service to you on a regular and ongoing basis and should also be paid a Living Wage.

Examine where you buy labour services that are important but not core to your business. There may be workers who provide janitorial, security, IT replacement, and other supports. Your contractors with these providers should be brought up to the Living Wage where you have influence over these contractors (if you lease your premises, you may have no say in janitorial or security).

## Plan and apply

Once you know how close you are, make a plan to implement the Living Wage, as contracts renew, and as you can budget any new costs. Submit this plan to the [Living Wage for Families Campaign](#) and they will help you address any deficiencies in your plan. If your plan is approved by the Campaign, you'll be enrolled as a Living Wage Employer.

## Renew your commitment

Each year, when the new wage rate is announced at the end of April, you'll have six months to become current with the new rate; being a Living Wage employer is a journey and will require an annual review and renewal by you!

# Top 3 Tips for Living Wage employers

## 1 Don't wait until you have it all figured out

The [Living Wage for Families Campaign](#) will help you identify the work you need to do to become a Living Wage Employer.

## 2 Enroll stakeholders

across your business so that everyone — from Procurement to Facilities, from Human Resources to Marketing — understands the commitment and the benefits.

## 3 Make a commitment at the most senior level,

to ensure every line of business understands they are to “*make it so.*”







# Next steps

Make that leadership commitment to becoming a [Living Wage Employer](#). When leadership understands that paying less than the Living Wage is paying less than the cost of living, it's an easy commitment to make, and you'll be in good company.

## Helpful resources

Find out how to [apply to become a Living Wage Employer](#)

[Calculate](#) how close you are to already paying the Living Wage (which is both wage and non-mandatory benefits)

A [step-by-step](#) guide for employers

We have also published our own [guidebook](#) to help employers join us in the Living Wage journey





# More than a tree hugger!

How smart businesses are tying environmental performance to their business success.

**Maureen Cureton**  
Community Investment Manager  
Green Business, Vancity  
[Maureen\\_Cureton@vancity.com](mailto:Maureen_Cureton@vancity.com)

**Rattan Bagga**  
CEO New Natural Foods Inc.

**Michelle Bonner**  
Vice President, Climate Smart





# What does a green business look like?

An environmentally sustainable business or 'green business' is an enterprise that has minimal negative impact on the global or local environment.

A green business may even generate positive environmental benefits. Vancouver-based business Recycling Alternative helps other businesses divert waste from landfill for recycling or compost, and they operate their forklifts and vehicles on biodiesel made from cooking oil they recycle for other businesses.

Smart businesses find ways to integrate their environmental performance into their business operations and realize positive outcomes for their financial bottom line.

# Why consider environmental performance?

## **Compliance**

Increasingly, businesses need to comply with government environmental regulations, customer expectations for environmental performance, and the expectations or demands of stakeholders, such as investors or environmental activists.

## **Reduction in operating costs**

Typically this is associated with cost-savings achieved by reducing energy consumption or other material inputs, reducing waste, or even reducing costs such as the cost of providing parking spaces to employees. Sometimes this requires a capital investment. For example, a business may renovate their buildings, installing energy efficient lighting or boilers, or purchase EV or hybrid vehicles or other equipment that reduces energy, water or other resource consumption.

The return on this investment (ROI) should be considered when doing your business capital plan. There are also many ways to reduce waste and energy consumption through operational changes and cultural change within an organization. These may be low-cost or no-cost solutions, such as turning off equipment at night or reducing the amount of printing and paper consumption.

## **Attracting and retaining good employees**

A business's environmental performance sets them apart in recruiting quality employees and may be one reason why employees stay with a company.

## **Differentiating the business, enhancing your brand or improving your reputation**

Businesses that go beyond basic environmental compliance to become leaders in environmental sustainability may be rewarded with positive social media, or public impact and a new or increased customer base. Savvy businesses leverage their environmental performance to build their reputation and their success by sharing their commitments and outcomes with stakeholders such as customers, investors and the broader community.

## **Innovation**

Leaders in green business embrace environmental performance improvements as a driver for innovation. Are there ways to improve product or service quality or to invent new revenue models based on your environmental performance improvements?

# How can a business go green(er)?

## What do you purchase?

*And who do you purchase from —* what's that business's environmental performance? This may be regular supplies, such as stationary, or raw materials, or it may be occasional purchases such as computers and other equipment or vehicles. It may also be the packaging of goods you purchase or sell.

Consider the environmental impact of those products and those suppliers.

## How do your products and supplies get to your business?

*How frequently?* Transportation of goods have a negative environmental impact.

## How do you use the goods and materials?

Efficiently or inefficiently? And how much do you use? Do you single-side print?

## What do you do with goods and materials when you don't need them anymore?

Do you find ways for goods or equipment to be re-used, refurbished or recycled? Do you consider this when making the purchase? For example, do you purchase your photocopier toner from a company that will take back the toner cartridges and refurbish them?

If you sell goods in packages, are you working to minimize the packaging materials and/or use recyclable or biodegradable materials?

## Are you planning any renovations or to move your business?

This may be a good opportunity to consider energy-efficiency opportunities in leasehold improvements such as lighting upgrades, or using green building materials for flooring and paints.

You may also want to consider a location for the business that improves access to public transit or bicycle use to encourage employees to reduce the environmental impact associated with commuting to or from work.



**What are your day-to-day business practices, and how can you adjust them to improve your environmental performance?**

This can be quite an expansive exploration leading to policies and /or cultural change that can have significant environmental benefits.

**Some examples are:**

**Employment policies** that allow employees to telecommute (so there are fewer cars on the road and perhaps you don't require as much square footage of office space).

**Purchasing policies** for buying 100% post-consumer recycled paper and/or buying laptops which use less energy than desktop computers, and a commitment to donating your old computer equipment to [Computers for Schools](#) or [Free Geek](#) so that the computers may be refurbished for schools or folks who cannot afford to purchase new computers.

**IT set up and operational practices** that ensure all computers, printers and copiers go into sleep mode and turn off at night.

Do you encourage employees to bring their lunch to reduce take-out container waste or do you have recycling bins and composting stations set up for diverting recyclables and food scraps or other organics from the waste stream?

# Top 3 tips

1

## Find some quick wins,

but aim to integrate sustainability into your business operations and management practices. Any project that is done off the side of your desk has a lower likelihood of success.

Those businesses that integrate environmental sustainability into planning and decision-making find greater opportunity for innovation, cost-savings, operational efficiencies, employee engagement, and marketing and communications benefits.

2

## Measure and quantify

the cost / benefits and outcomes of your environmental performance. Establishing some targets and indicators or metrics of success can guide your business planning, help build the business case for investment in environmental performance, and validate claims you make about your business.

Quantifying energy-savings and related cost reductions are most common. [Climate Smart](#) can help you learn to measure and manage your carbon footprint.

The Climate Smart program enables you to measure building and transportation related energy, waste and the equivalent greenhouse gas (GhG) reductions, as well as the costs and cost reductions.

3

## Find values-aligned

**partners** for business-to-business collaboration on environmental performance.

Sometimes you can achieve greater success by finding suppliers or other business partners who can deliver products or services that help you improve your environmental performance.

Businesses may find that sharing resources, capital equipment, space or collaborating on bulk purchases are among some of the ways that small businesses in particular are affordably integrating environmental sustainability into their business management.

## Helpful resources

### [Vancity green business pages:](#)

Check out our stories of businesses that are making a positive impact, and links to more resources:

1. [Partnerships](#)
2. [Learning, networking, resources and events](#)
3. [Impact investment Energy and Environment stories](#)
4. [Financing](#) (eco-efficiency and micro-loans for green business start-up and expansion).

[Climate Smart:](#) Learn to measure and manage your carbon footprint by reducing energy and waste, and save money along the way.

[The Pledge:](#) Burnaby Board of Trade offers this program free to businesses.

### [Vancouver Island Green Business](#)

[Certification:](#) An affordable program that guides businesses in assessing their environmental performance and identifying performance improvement opportunities.

[B-Corporation:](#) B-Corp's [impact assessment tool](#) helps businesses benchmark their sustainability performance against other businesses and identify opportunities for performance improvement.

### [David Suzuki Foundation:](#)

Download their toolkit for greening your workplace.

### [FSG Shared Value](#)

### [Vancouver Economic Commission:](#)

Information and links to resources on how to get started greening your business, and local service providers.



[City of Vancouver:](#) Lists and links to local resources for greener commuting, sustainable purchasing and greenhouse gas management.

[BC Hydro Power Smart for Business:](#) Tips and resources on BC Hydro incentives for businesses to reduce energy (electricity). BC Hydro Power Smart offers [free energy consultation](#) to businesses.

[Fortis BC:](#) Energy saving (natural gas) tips and incentives for boiler and water heater replacement.

[Buy Smart BC:](#) Sustainability in purchasing and supply chain management.

[Government of Canada's Green Procurement Toolkit](#)

[Hub:](#) A local social enterprise that provides assessments, advice, education, tools and resources to encourage commuting by bike.

Article in Fast Company magazine: ["50 ways to green your business"](#)

Article in Forbes magazine: ["10 ways to green your business and save money"](#)

## Join

[Board of Change](#)

[Green Chamber of Commerce BC](#)

[LOCO BC](#)







# The secrets of financing

## Top tips from your lender

**Brian Cade**

Community Business Account  
Manager, Vancity

[Brian\\_Cade@vancity.com](mailto:Brian_Cade@vancity.com)

**Morgan Beall**

Community Investment Microfinance  
Program Manager, Vancity

[Morgan\\_Beall@vancity.com](mailto:Morgan_Beall@vancity.com)





## What's the secret to a really good pitch to your lender?

Knowing what your lender looks for in a business plan is key to securing much-needed working capital or growth financing, at the right moments in your business cycle. Understanding what lenders look for will help any business pitch you make; the work you do to get ready will also help you stress test your business idea and business plan.

## Why tailor your pitch?

**Time is money.** It's true for you and it's true for any lender. Providing a clear, concise, well-researched and well-executed business plan, with a crisp message outlining your financing request, will help you pitch to any lender or investor and will also help your plan stand out as investable.



# How can I make my pitch better?

Make sure your business pitch covers these topics and questions:

## Financing request

How much money do you want to borrow, what will you spend it on, and why should an investor take a risk on investing in you?

## Business description

What is your product or service, what is the need and niche, and what are your business objectives?

## Management expertise

You need to show that you and your team have the skills and experience that will give a lender confidence that your business will succeed; you need to demonstrate you have experience in the actual product or service, in marketing and sales, and in finance and money management.

## Financial plan

Here, the lender is looking at both your numbers and your assumptions. You need to know what your start-up costs are, what your own equity contribution is, what your anticipated revenues and expenses will be, and, of course, how you plan to repay the investment.

## Cash flow projections

Lenders look at this special subset of your financial plan to satisfy themselves that you understand your business; spend time developing the best case, worst case, and middle of the road projections to demonstrate that you understand your business model.

## Contingency plan

There are business plans, and then life happens and the plan needs to change and adapt. Demonstrate to your lender that you have identified internal (controllable) and external (uncontrollable) risks in these categories: economic, legal, technological, social, political and environmental.

## Security

Your lender will want to know that you have something of value (collateral) with which you'll secure the loan and the lender will get their money back if the business fails.

You'll need to consider whether you can put up real estate (will your spouse agree to offer your home?), equipment, vehicles, inventory or even cash. Sometimes, lenders won't seek security. Vancity doesn't typically ask for collateral on micro-loans, but this is not common.

## The marketplace

Your business plan must demonstrate that you understand the market place and have done your research — who are your intended customers or clients, who or what is your competition, who will be your suppliers, and what do you know of industry factors and trends?

## Market demand

Different from knowing the marketplace, here you must demonstrate that there is demand for your product or service, specifically and uniquely. You must answer why people will buy from you, instead of from your competition; you must provide evidence that there is demand for what you propose to sell, and you must have a clean plan — that makes sense relative to your marketplace — about how you propose to reach your prospective clients or customers.

## Third party review

Don't underestimate the importance of this step. Your friends and family may think you have the best idea and plan ever, but that's not helpful.

What is helpful is a third party review by someone who can objectively stress test your ideas and your assumptions and help you see any blind spots or holes in your plan. This will also help identify any areas where your plan isn't as clear as it might be (you'll be so deep into your plan by this point, you won't necessarily see the forest for the trees); and finally, many lenders require this third party review as part of their due diligence.

**Make it simple for a lender to say yes** by having this done — and the third party suggestions incorporated — before you show the plan to your lender.





# Top 3 tips

## 1 Know your audience

Does your lender have a niche, or preferred business size, or have experience in your field? Don't waste your time or your lender's time by asking for the wrong amount, or the wrong type of investment, or in a field where your lender doesn't lend.

## 2 Understand that a plan is only a plan

You cannot possibly cover every contingency, but be realistic and show your lender that you have done best case, worst case, and middle of the road calculations.

## 3 Have your business plan reviewed

by a third party advisor who has experience in your area, and ask that advisor to stress test all your assumptions. Take their suggestions under consideration with an open mind and an open heart.





# Next steps

Take your best idea, find a business planning guide and start writing. Be prepared to rewrite as you focus your idea down to the best market opportunity you can identify. Work with an independent advisor to further refine that plan: a solid business plan is the foundation to your future success.

## Helpful resources

Watch our video series on — [Getting Inside a Lender's Head](#)

Each One Grow One — [Free interactive business workshops](#)

[Small Business BC](#) — You can have your plan reviewed here, or find templates to write a plan, or secure your business name, or do market research!

[Business Development of Canada](#)

[Futurpreneur Canada](#)

[Women's Enterprise Centre](#)

A woman with long brown hair is smiling from the driver's seat of a red car. The car is parked outdoors, and a building is visible in the background. A large, light-brown paper banner is overlaid on the left side of the image, containing text. The banner has a red top section and a light-brown bottom section. The text is in white and black. The car has a logo on the side that says "modo." inside a blue circle and "the car co-op" in white text.

# The more the merrier

**How cooperation gives you  
a competitive advantage**

**Kate Dunford**

Community Investment Manager

Co-ops, Vancity

[Kate\\_Dunford@vancity.com](mailto:Kate_Dunford@vancity.com)

**Kevin Harding**

Director Co-op Development,

BC Cooperation Association

**Ryan Spong**

Co-founder and CEO, Food.ee



# What does cooperation in business look like?

Traditional business strategy is built around the win-lose model of competition. But evidence across a range of disciplines shows that people are cooperative as much, if not more, than they are competitive. Policy and politicians have neglected this truth, and public policy has sought to promote and harness self-interest, encouraging us to always be on the lookout for opportunities to get ahead. However, our future rests on our capacity for cooperation, and our ability to sustain cooperation through fairness, communication, norms and reciprocity.

Cooperation and the pervasive use of networks has been identified as one of the main causes behind the success of co-ops in Italy. Italian Cooperative Enterprises are networks of autonomous cooperative firms, with many links among them.

Using many types of cooperative networks at the same time, allows them to stratify their economic and social relations. They use horizontal networks to increase market power, rationalize production, offer common services, and share risks and opportunities. They have vertical networks between suppliers and clients in a long value chain, developed to allow the concentration of each firm in its core business.

In addition, they have complementary networks between complementary goods and service producers to offer complete packages to their customers. With Italian cooperatives, networking is not one opportunity among many others, but the normal way of operating.

A Canadian example can be seen in Nova Scotia with the [Community Economic Development Investment Funds](#) (CEDIFs).

As in many other provinces in Canada, mutual funds were drawing far more capital from the region than was being re-invested locally. In order to increase the amount of capital available for local economic development CEDIFs were created. CEDIFs are pools of capital, formed through the sale of shares to persons within a defined community. They are specifically created to operate or invest in local business.

Some of the positive impacts of these funds have included a reduced financing hurdles for local entrepreneurs, thereby increasing the number of projects undertaken. Further, people within these communities have started to think more as entrepreneurs and are more comfortable establishing a commercial venture.

# Why cooperate?

Many businesses engage cooperative strategies such as strategic alliances. Cooperation can offer significant advantages, including opportunities for innovation and increased business success.

Benefits are greater through cooperation than individual efforts. When businesses lack the full set of resources or capabilities needed to reach their objectives, cooperation helps them to:

- **Create value** that they couldn't develop by acting independently
- **Access competencies**, knowledge or resources their particular business may lack
- **Align stakeholder interests** which can reduce environmental uncertainty and risk
- **Access new markets**, distribution channels, manufacturing capability, project funding, capital equipment
- **Take advantage** of opportunities
- **Build strategic flexibility** and innovate

There is growing consensus on the factors that result in business excellence — a clear mission, better services and products, giving consumers power, nicer places to work, engaged staff, less social and environmental harm.

Many of these are the direct advantages of cooperation. Not every business should be a cooperative, but every business can share in the benefits of working more cooperatively.



Just Work, Vancity member

# Top 3 tips

## 1 Focus on cooperation instead of competition.

Develop your own unique strengths and talents, and collaborate to leverage these, increase creativity and innovation.

## 2 Forge partnerships to raise awareness

among consumers, tapping each other's potential, maximizing it to the fullest.

## 3 Take advantage of emerging digital technologies

which present new opportunities for developing cooperative strategies and networks that change the way people work together to solve problems and generate wealth.



Just Work, Vancity member

## Helpful resources

[BC Co-operative Association](#)

Kanter, R.M., [How Great Companies Think Differently](#), Harvard Business Review, The Magazine November 2011

Menzani, T. & Zamagni, V. , [Cooperative Networks in the Italian Economy](#), Enterprise & Society, Volume 11, Number 1, March 2010, pp.98-127 (Article)



A photograph of two men working on a wooden project in a workshop. The man in the foreground is wearing a black jacket with white stripes on the sleeve and is using a tool to work on a piece of wood. The man in the background is wearing a grey hoodie and is also working on a wooden project. The background is a bright, open space with large windows.

# New opportunities through authentic partnerships

**Community building and  
business success with our  
First Peoples**

**Dave Eddy**  
CEO, Vancouver Native Housing  
Society

**Stewart Anderson**  
Community Investment Manager  
Indigenous Partnerships, Vancity  
[Stewart\\_Anderson@vancity.com](mailto:Stewart_Anderson@vancity.com)

# What do Authentic Partnerships look like?

We are seeing more and more opportunities for Aboriginal and non-Aboriginal organizations to work together on a variety of projects, initiatives, and joint investments. People come into these relationships with the best of intent, but often encounter stumbling blocks as they try to get things done. These stumbling blocks can lead to resistance, working at cross purposes, ill will, and if not resolved, potential failure or at best unnecessary delay.

Partners that overcome these points of friction and move on to achieving their goals have a few key things in common: shared objectives, a clear definition of what success looks like, agreement on contributions and expectations, and respect and trust in each other.

Rather than referring to such partnerships as effective, we have used the term authentic. Much more than simply effective these are values-based, real relationships where **trust**, **understanding**, and **mutual benefit** are the norm.



# Why strive for Authentic Partnerships?

Each party has a unique and valuable contribution they bring into the relationship. From access to land and resources, specialized expertise, labour supply, knowledge, capital, cultural history, or entry into untapped markets, each partner has something to offer, and something they require.

Together these assets, both tangible and intangible, can be mobilized to achieve an outcome not possible without the other partner. Both partners benefit in other ways as well, becoming stronger through sharing of knowledge and experience, building capacity in communities, and aligning brand with community well being.





**Esquimalt High School**  
Vancity grant recipient

## **How** can I help build Authentic Partnerships?

Begin by getting to know your partners, understand their history, their goals, and what they are hoping to achieve. Be open, and share your story, and why you are where you are. For many non-Aboriginal people this is not usual business practice, and often not comfortable. Never walk into a room assuming you have the answers, the tool kit, or the magic formula.

Traditional cultural practices and ways of approaching a problem often can shed new light on old issues, and identify new ways of moving forward.

Talking, listening, being open, leads to better awareness and understanding, which in turn can identify solutions or a path forward that takes into account joint objectives, the current situation, and common goals. This means both partners must be clear on your approach, your offer, and your expected outcomes.

# Top 2 tips

## 1 Get to know your partners



## 2 Set joint objectives and respect each other's goals



## Next steps

Talk to people who are doing this work. Read about the success stories and reach out to organizations that have supported, invested, or partnered in successful projects.

## Helpful resources

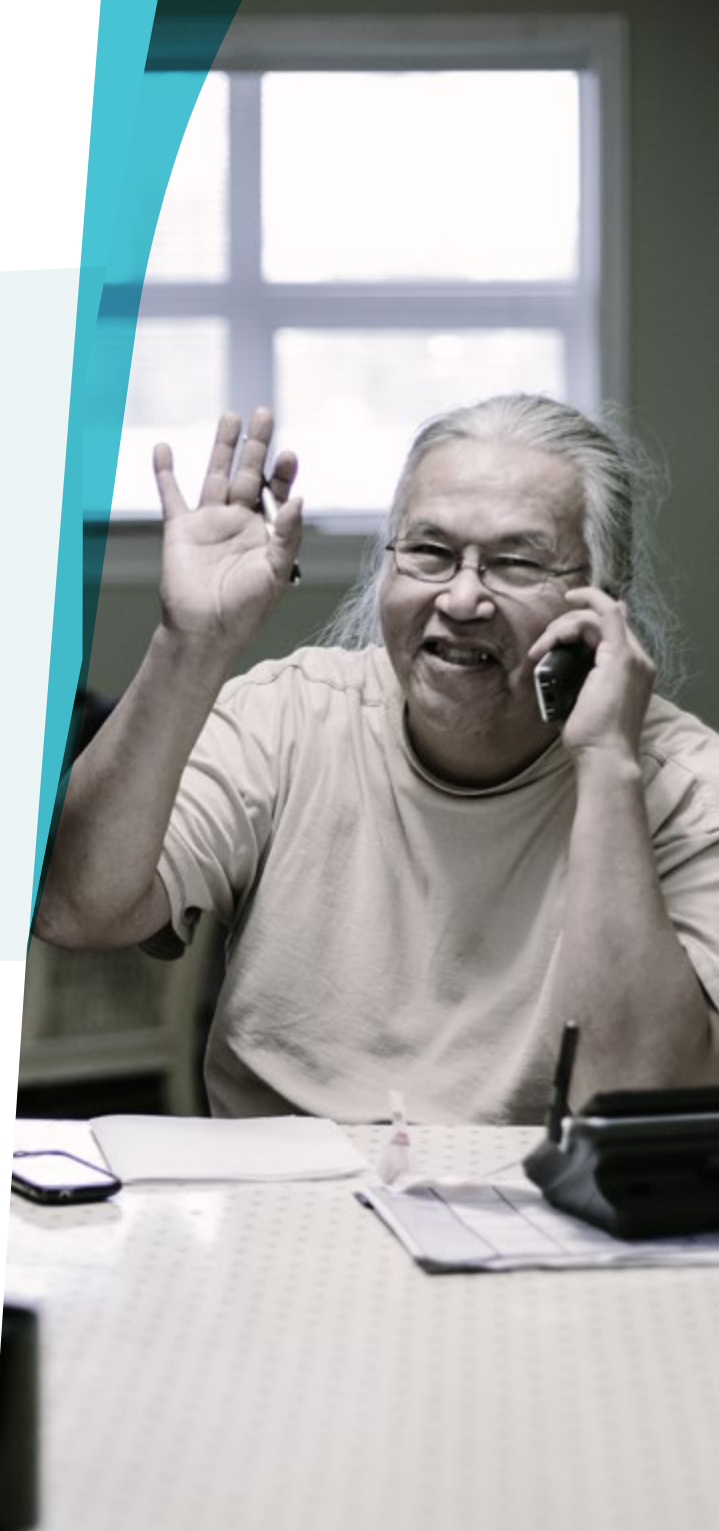
[Aboriginal Business Services Network](#)

[Aboriginal Tourism BC](#)

[BC Association of Aboriginal Friendship Centres](#)

[Industry Council for Aboriginal Business](#)

[Sto:lo Community Futures](#)





A man with dark, curly hair is smiling and looking down at a large bunch of green leafy herbs he is holding. He is wearing a dark grey zip-up sweater over a light-colored collared shirt. The background is a blurred outdoor market setting with other stalls and people. A red banner is overlaid on the top right, and a tan paper-textured box is below it.

# Let's make a deal

What purchasers look for  
in doing business with  
values-based businesses

**Maya Maute**

Director of Procurement and  
Contract Management, Vancity  
[Maya\\_Maute@vancity.com](mailto:Maya_Maute@vancity.com)

**Denise Taschereau**

Co-Founder and CEO, Fairware





# What does doing business with values-based organizations look like?

Values-based businesses typically use a triple-bottom-line approach to measure performance on social, environmental and financial factors (sometimes also called 3P — people, planet, profit).

As well as being commercially viable from a financial perspective, values-based businesses will have strategies and targets on how they will lessen the impact on the environment, and improve the communities in which they live and work.

**Doing business** with a values-based business means understanding what the organization cares about: being financially sustainable as well as looking at the factors beyond the bottom line.





# Why do business with values-based businesses?

James Bay Health and Community Services Society  
Vancity member

## Who you do business with reflects on you

Values-based businesses look for values-aligned business or other values-based business to do business with. This is important from a brand and reputational perspective.

Doing business with a values-aligned business also gives both organizations the opportunity to collaborate and learn from each other, combining resources and capital to benefit both businesses.

## Competitive advantage

Creating relationships with values-based businesses and perhaps even developing a values-based business model is an opportunity to enhance your brand and demonstrate a competitive advantage. But it has to be authentic. It's not a marketing gimmick.

## Advocacy and education

Values-based business sometimes also take on the role of advocate and/or educator in a particular field or fields.

This mindset demonstrates a long-term approach, looking for ways to lessen the impact of the goods (or services) they produce on the environment, and improve the lives of the people in the communities that they work in or serve.

All of the above deepen loyalty and connectivity in the communities that businesses work and operate in, and develop a sphere of influence. They all come together to create a sustainable financial, environmental and community model through developing longer-term relationships with stakeholders, community groups and / or suppliers.



# How do I encourage more business with values-based businesses?

Seek out opportunities where you can add value through the commonality of your business model or common values, and find opportunities to work together to further your common goals.

Be selective about when to engage in sales acquisition or selection (RFP) processes: they are resource and time intensive.

Before spending resources compiling a proposal, think about whether you have a competitive advantage through your values-alignment, and, in your discussions and in your proposals, demonstrate how your business can add value and be innovative beyond the financials.

Within RFPs, review the evaluation criteria and the weightings, and understand the importance of the values-based criteria.

Having an innovative product or service and being business savvy is table-stakes: demonstrating how your business will help further what a values-based business cares about will set your business apart from the others.



# Top 3 tips

## 1 Stay informed

Inform yourself about the values of the organization that you would like to do business with, or are doing business with (tip: read their annual reports — it might be an integrated report, or have an accountability section separate to the financial section).

Look at the things that matter to the business, and be specific on what your business can do to support the strategies that they have outlined.

## 2 Demonstrate alignment on values

Clearly highlight where your values are aligned with theirs, and demonstrate what you are doing to support the common values (be specific, give examples).

When submitting proposals, avoid generic (template) proposals, and tailor each proposal to the business you're approaching. Be sure to answer each question as specifically as possible, removing any fluff or filler that does not really say anything about you or your business.

## 3 Use a learning-based approach

If you were not successful in obtaining a business opportunity, politely request feedback through a debriefing process to understand how to better prepare your business for the next opportunity.

You may start to hear similar themes, and may wish to assess whether this is an area to invest in. Avoid being defensive.



# Next steps

Decide on which realm you want to focus your business — if your business is strictly focused on providing a product or service for the ultimate lowest price, target those businesses that are also only looking for the best price. But remember, people and planet are often sacrificed. So is this sustainable?

## Helpful resources

[Download the ISM Principles of Social Responsibility Guidebook](#)

[Global Reporting Initiative \(GRI\)](#) promotes the use of sustainability reporting as a way for organizations to become more sustainable and contribute to sustainable development.

[Global Alliance for Banking on Values](#) (Principles)





# Shared spaces, shared services

## Community building in the New Economy

Aaron Cruikshank  
Principal, CRUIKSHANK

Kira Gerwing  
Community Investment Manager  
Impact Real Estate, Vancity  
[Kira\\_Gerwing@vancity.com](mailto:Kira_Gerwing@vancity.com)



# What do shared spaces and services look like?

In many ways, the sharing economy looks like how we used to live in the 1930s when sharing things in our community was necessary to get by. Today, we do it by choice.

## Formal sharing of resources involves three parts:

### Resources to be shared

This can be an office space that is shared as a co-working space, a car that is shared as part of a car co-op or tools that are shared via a tool library.

### Technology for sharing

Unless you're sharing within your own social network, people who want to share their resources want to expand to reach their audience.

### Owners of resources

In every case, someone has to purchase or lease the resource that is to be shared and decide how to share that resource. A sharing service is an organization that shares resources that it owns with the public or its members.

The Hive, Vancity member



The combination of people with resources to share, and the technology to encourage it, is powerful and has the potential to create closer community bonds. Let's delve into a specific example.

**Co-working** is a category of shared space in which there can be many different flavours. The term “co-working” is similar to “restaurant”. Any place that serves food for money is a restaurant and any space that builds a community around sharing office space is a co-working space.

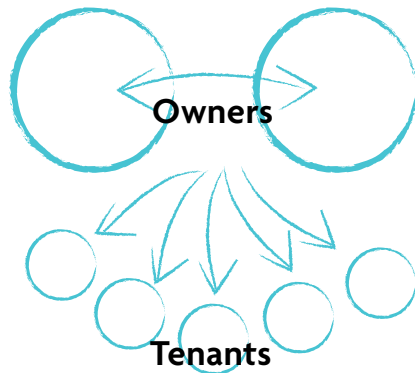
There are many different types of co-working spaces. Some focus on a specific type of work — like software development or social innovation. Some are noisy, raucous places for people who like that environment, and in others, you could hear a pin drop.

This is to say each co-working space is unique and can be designed to cater to different markets. The ownership and operations of co-working spaces are also varied. Some are not-for-profit, others are for-profit; some are run by a benevolent dictator, and others are run by consensus.

## Here are three different models for setting up co-working, looking at it through the lenses of ownership and governance:

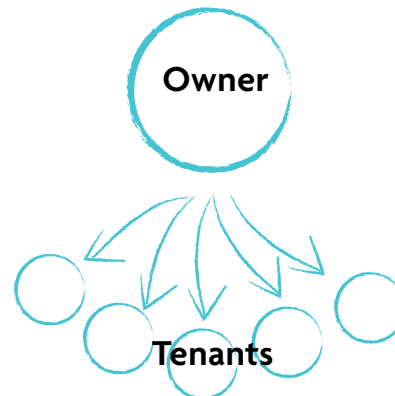
### Cooperative

Building owners are users



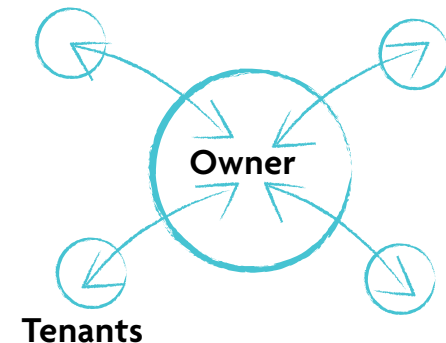
### Coordinated

Building owner rents to tenants



### Integrated

Building owner and users share





## All co-working spaces contain these features:

### Fee for service

Desk space, meeting space or event space is provided in exchange for rent

### Open space plan

Open space plan for desks and chairs (although some may have private offices as well)

### Shared access

Shared access to internet, intranet, and utilities

### Shared spaces

Bookable meeting rooms of various sizes

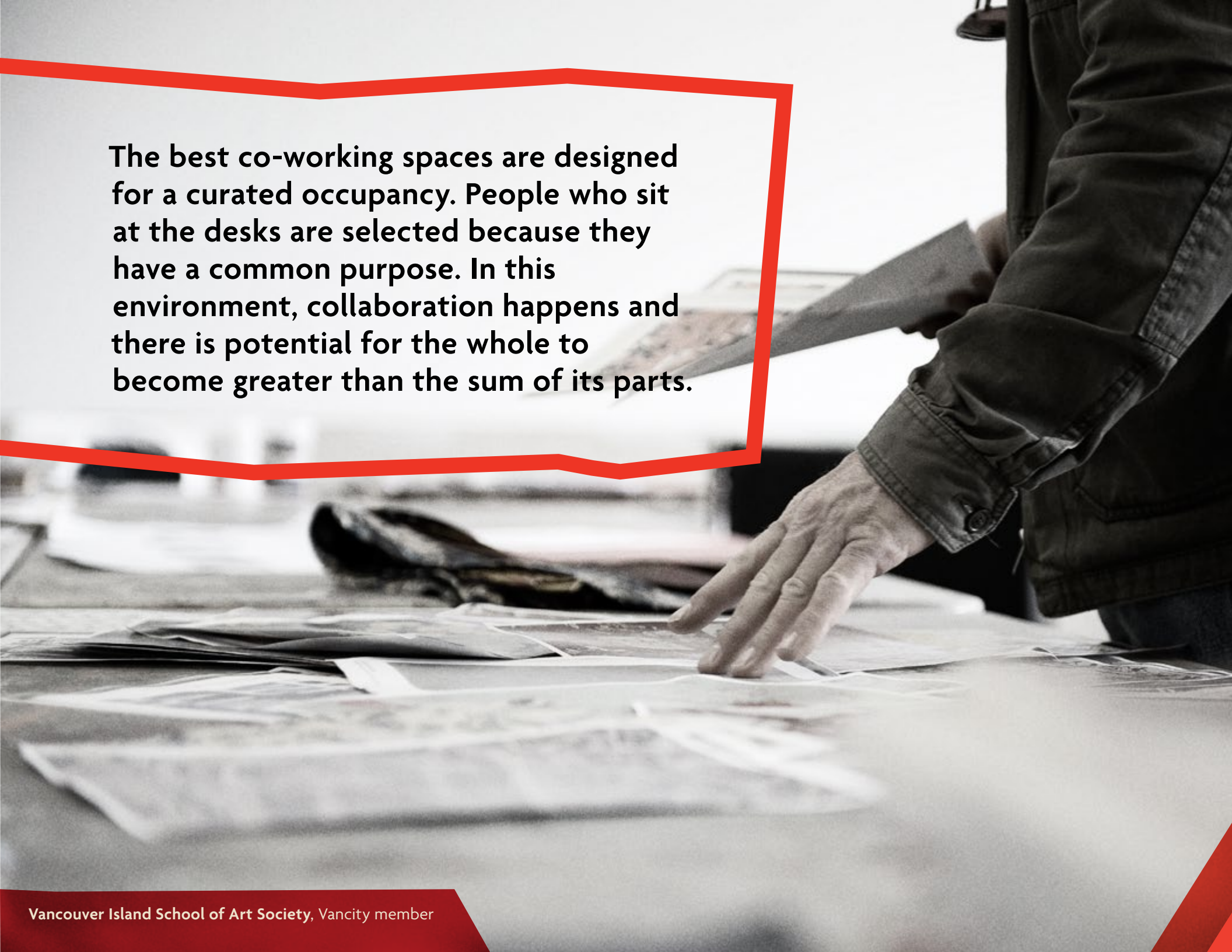
### Maintenance staff

Staff to maintain the quality of the space and to program shared space and community events

### Common areas


Common areas for eating and interacting



A close-up, slightly blurred photograph of a person's hand pointing at a map or document spread out on a table. The person is wearing a dark jacket. The background is out of focus, showing more papers and a desk. A red, irregularly shaped border frames the text on the left side of the image.

**The best co-working spaces are designed for a curated occupancy. People who sit at the desks are selected because they have a common purpose. In this environment, collaboration happens and there is potential for the whole to become greater than the sum of its parts.**





In a sense, working in a co-working space is not that different from working in an office for a large organization except everyone in your office is working on a different business from you. The water cooler talk still happens and those little notes about who left what in the communal fridge still happen too.

The culture of the co-working space feels different, though. The co-working tenants aren't normally salaried employees — they're entrepreneurs, artists and innovators who have chosen to share space.

It's also a true community in the sense that people choose to be together and often form bonds that go beyond the common location.

The sharing economy is not new, but has reached new heights of popularity since the economic downturn of the mid-2000s. It's a way to address increasingly limited resources and the new economic reality that has left most of us with less.

While sharing isn't new, better technology allows us to bring this approach to the masses.

At its highest level, sharing cars, office space, tools or other resources is a way to build more resilient communities.

In terms of social impact, sharing increases our connection to others and allows us to reduce social isolation.

Economically, sharing allows us access to resources that we may not otherwise be able to access.

And the environmental impacts are significant — sharing means less waste because more people are using goods and services more efficiently, and reducing their carbon footprint in doing so.

Right now, early adopters of the sharing economy tend to be those who are already concerned about community resiliency but as our economy continues to change, sharing will become a necessity for many.

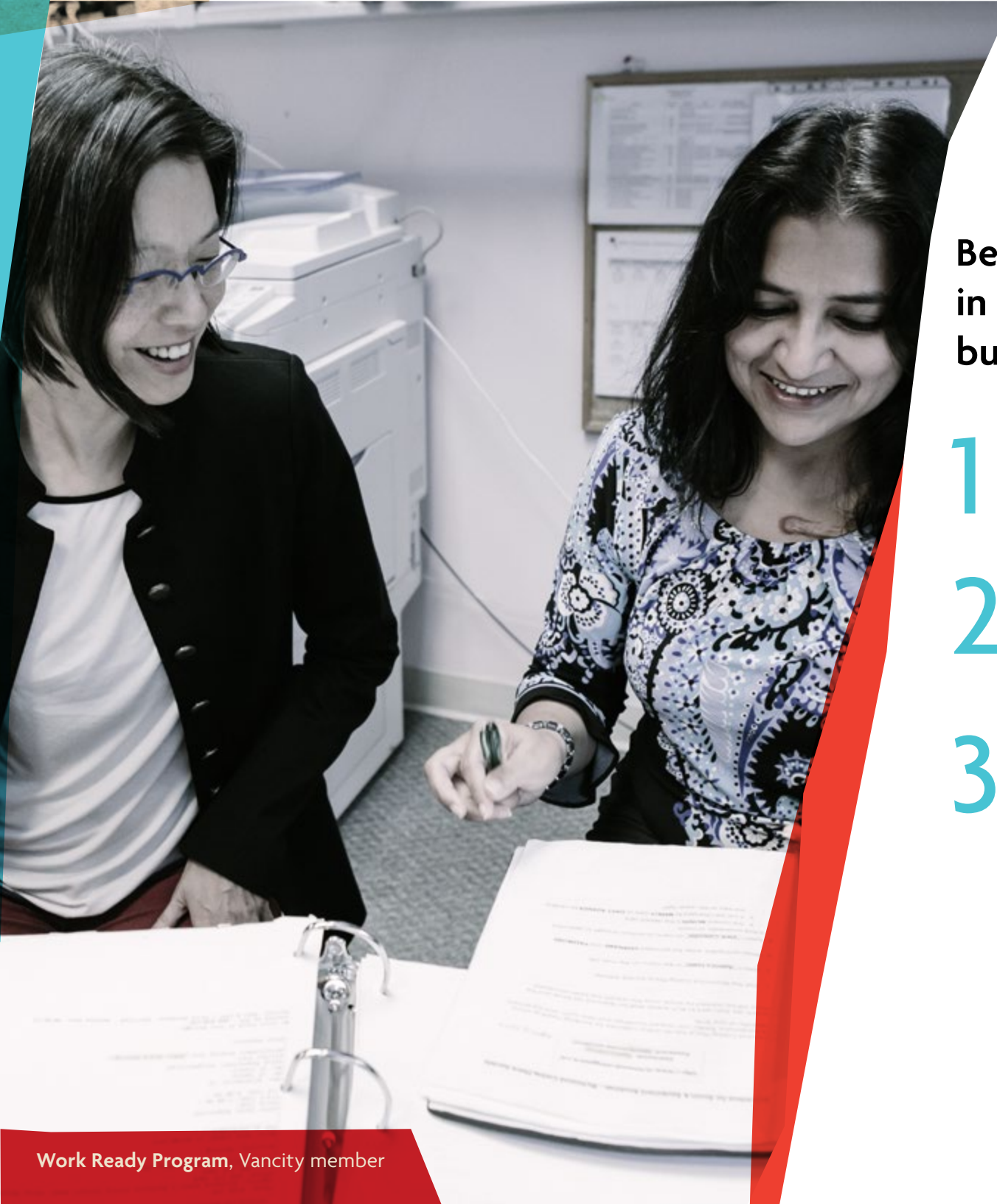
Accessibility, affordability, and tenure are significant challenges, whether in housing or office space.

Although they're challenges, these aspects are key drivers of economic self-reliance, which in turn improves our communities' well-being.

If you run a business or a mission-driven organization and you're considering participating in a co-working space, you can expect greater stability, affordability, and visibility. You can also expect a better quality space for your programs.

But, better yet, by participating in a co-working space, the community benefits too: When groups share space and ideas, program and service delivery increases, returns from community resources invested in the space are maximized, and the mission-based work is more effectively delivered to the community.

Generally, co-working spaces become new hubs of economic activity in a community, and everyone feels the positive energy of these shared spaces.



## Benefits for the investors in co-working spaces business model

- 1 One investment equals benefits for many organizations.
- 2 One investment can leverage additional investments from other supporters.
- 3 Investors can expect enhanced effectiveness from high quality work spaces and place-based collaborations, thereby leading to new investment opportunities.



# How can I encourage Shared Spaces/Services?

If you want to experience the sharing economy, the best way is to test drive it for yourself. Most co-working spaces offer free day trials.

If you want to create a sharing economy service like a co-working space, you need the resources to share and a plan on how to do so in a financially sustainable way. There are lots of models out there to emulate and the sharing community is really great about, well — sharing. Don't be scared to ask for advice from existing sharing organizations and individuals in the space.

If you are going to get involved in developing a co-working space, the general steps to follow are:

## Clear vision

Have a clear vision for your co-working space, and make sure that vision is tied to the mission you are working for.



## Pre-development

Once your plan is written and substantiated, you can move into the pre-development stage. This is about finalizing designs, permits, partnerships, and financing — implementing your business plan.



## Concept plan

Develop a concept plan that explores a few different ways to build the co-working space. Think about theme, tenure and governance, operations, a development plan and the financial requirements to pull the project off.

At this stage, you also want to build your team, a project budget and a timeline.



## Construction

Then you're ready to begin construction. This might be as little as painting a wall and moving in furniture, or embarking on a large construction project, or anything in between.



## Business plan

If, after that, you've still got buy-in on the idea, then develop a business plan. The business plan is about getting crystal clear on revenues and expenses for development and operations of the co-working space.



## Operations

After the co-working space is built, folks move in and your focus turns to operations, including maintaining the space, fostering collaboration, animating programs and events, and building value for all the users.



# Top 3 tips

## 1 Try one sharing service to learn about others

They all talk to one another but often don't have the budget to advertise their services. **Word of mouth is a big part of the community.**

## 2 Give as much as you get

The sharing economy thrives on the generosity of individuals. If you have something to contribute (your time, some tools, your expertise), make sure you offer it up to the community.

## 3 Plan effectively, but don't over-plan

There are efficiencies that come with effective planning to share space and services.

On the flip side, you can plan too much and stifle innovation, collaboration, or other opportunities to forge new ground with the new community you've built.







# Next steps

Talk to your friends and colleagues about sharing things. How many and what kinds of things are each of you paying for that you could cut down on if you agreed to share?

Attend events hosted at local co-working spaces. Co-working spaces tend to attract other people interested in the sharing economy so why not go out and meet some? Check websites of co-working spaces or look for [meetup.com](https://www.meetup.com) groups hosted by co-working spaces.

Start planning. Worst case scenario is that you don't get past the concept planning stage your first time around. Even then, you'll learn enough about yourself and your colleagues to understand what needs to happen differently in order to successfully share services and spaces in the future.

Best case scenario is that you find a cohort of similar minded people that share your vision, buy in to the idea with their time, resources, and efforts, and together you build a new and exciting co-working space in your community.

## Helpful resources

[www.socialpurposerealestate.org](https://www.socialpurposerealestate.org)

[www.nonprofitcenters.org](https://www.nonprofitcenters.org)

[www.vancity.com/impactrealestate](https://www.vancity.com/impactrealestate)



A woman wearing a white hard hat and a high-visibility safety vest over a black shirt is smiling and holding several sheets of paper. She is standing on a construction site with blurred buildings and equipment in the background. The image is overlaid with a red banner and a tan banner containing text.

# Not your usual suspects

**Building your workforce through inclusive employment strategies**

Emily Beam  
Vancity Community Foundation  
[vcf@vancity.com](mailto:vcf@vancity.com)

# What does inclusive employment look like?

There is a largely untapped workforce available to businesses large and small made up of people who are typically labeled as having barriers to employment. Inclusive employment is about adjusting your hiring and employment practices to include flexibility, accommodations and ongoing wrap-around, life-skills support.

There are many people with barriers to employment who are still excluded from work that could support them, encourage them to be independent, and enable them to contribute to their society and community. They have not been able to work in a “typical” workplace for a variety of reasons: low literacy, lack of Canadian work experience, mental illness, lack of job skills, or poverty.

Supportive work environments allow individuals to transform their lives. In fact, many barriers are eliminated by the job opportunity itself. Employees grow in confidence and income, in skills and work experience. They have a greater sense of purpose and individual accomplishment.

Employment-based social enterprises (ESEs) have developed best practices for hiring and supporting these people that benefit both the individuals and the businesses. These practices can be adopted by all businesses to increase their knowledge, capacity and ability to become more supportive employers.

Supportive employment can take different shapes depending on the size and type of business.

It could be as simple as replacing one full-time position with two part-time positions that provide the flexibility and support needed for people with barriers to employment.

Large employers might want to dedicate support staff to provide wrap-around support in areas like housing, money management, mental and physical health, food security, and relationships.

Additionally, it is important to enable staff with supports such as bus tickets, hygiene kits, food and meals along with recognition of individuals’ birthdays. This may require training your HR staff, hiring an employment support worker, or working with employment support programs like [Recipes for Success](#).



# Why embrace inclusive employment strategies?

You can increase your business success and community impact by implementing inclusive hiring practices.

## **The benefits of these practices include:**

- Increased employee retention
- Enhanced and demonstrable commitment to your community
- Enhanced employee loyalty, and improved customer service.

This will be of particular interest to labour-based businesses that have trouble retaining staff and need to look beyond their traditional employee pool, or businesses that are operating in diverse communities.

Once individuals with barriers have found the right fit in a particular job they tend to stay with the job longer than traditional employees do.

While there is a cost associated with providing more training and support on an ongoing basis, the business will see reduced hiring costs as retention and loyalty increase.

By hiring people that have not been part of the workforce, you are growing the local economy and reducing government requirements.

Your other employees will also benefit from these supportive practices and grow in the diverse environment. It presents a valuable opportunity to have discussions about issues like mental health and poverty that helps reduce stigma and improve community relations.



# How do I move my business towards more inclusive employment?

## 1 Flexible workplace

A more flexible and accommodating workplace gives access to people who may not fit within a 9-5 work schedule but still bring desire and commitment to work.

Surveyed ESEs provide flexible scheduling (such as casual and part-time work hours) and consult with employees to develop a work environment that better reflects their life circumstances and abilities.

## 2 Community partners

Community partners and networks can assist with the inclusionary recruitment and hiring practices which enable employers to extend job opportunities to more diverse workers.

### 3 Trial period

A welcoming process and graduated trial period (on-boarding) helps people become comfortable with the workplace and the requirements for employees. Training can be provided on the job, but also through community partners.

### 4 Employment support

Employees who lack workplace skills and experience life disruptions can present a challenge to mainstream employers. Consequently, ESEs often designate a supervisor to perform an employment support role to help people transition into the workplace.

ESEs also provide “wrap-around supports” that help people gain skills and capacity both in and outside work.

Some ESEs train their supervisors to identify issues early on and notify the employment support specialist accordingly.

To offer the role of an employment support specialist, mainstream employers may want to partner with a community agency skilled at supporting people.

The function differs from that which usually is offered through EAP.

### 5 Financial incentives

ESEs have an explicit aspiration to pay employees more in order to address issues of poverty and improve their quality of life. To this end ESEs in the research study provide a number of financial incentives in addition to wages.

Profit-sharing, bonuses, matched grant funding for employment development, and emergency loan funds are some examples.



## 6 Income security

Employees can start work in a state of income insecurity. Almost all the surveyed ESEs provide Non-Wage Supports.

They supply employees with uniforms and equipment.

They help them access food more readily. They also assist with transportation to and from the worksite.

It's important to be aware of where job requirements can present a barrier to individuals living on a low income.

**This information is specifically about hiring people with barriers to employment.** This excludes people with developmental and physical disabilities as the resources and accommodations are quite different. If this is something that interests you, a good place to start is with [PosAbilities](#).

## 7 Welcoming environment

The community and organizational culture of these ESE workplaces is “family-like.”

Providing a welcoming environment and non-intimidating opportunities to connect helps to build community for all.

# Top 3 tips

## 1 Re-assess your workplace policies

Ensure an inclusive employment model. Full-time employment, working hours with set times and breaks, and specific time allowances for sick time or family leave are all good policies. Unfortunately, they present barriers to those who need accommodating workplaces.

By adding flexibility and support you can access a much broader workforce and make your business a success.

## 2 Reach out for assistance

There are a suite of services and programs which are available to private sector businesses and entrepreneurs to help diversify their workplaces.

Connect with your local vocational services and/or social service agency. These partners can help you recruit people that are job ready and want to work in your industry.

## 3 Give it a try

Once you're educated and have the right partners in place, hire one person and see how it goes. But remember that each person is different.

The match has to be right between the business and the person.

If it doesn't work out with the first hire, make some adjustments and try again.



# Next steps

Assess your capacity to hire people with barriers to employment. Connect with [Recipes for Success](#) to start the conversation. **Tara Taylor**, Recipes for Success Project Manager, 778.238.8669, [tara@potluckcatering.com](mailto:tara@potluckcatering.com).

## Helpful resources

### [Supportive Employment Toolkit](#)

[Potluck Recipes for Success Services](#) (RSS) provides practical guidance for businesses of all kinds, including social enterprises, and other organizations which employ people facing barriers to employment.

[Gastown Vocational Services](#) was established to provide vocational assessment, work readiness skill training programs, work experience placements and supportive employment services to individuals with mental health disabilities.



# Investing in impact

Vancity invests in values based businesses. Good Money guides us to find ways to use our resources, people and capital to strengthen our members' wealth and well-being, and to create large-scale positive change. This means lending to and investing in local businesses, organizations and initiatives that create positive economic, social and environmental impacts in our communities.

If you're working on a viable, sustainable business plan, **we can help you reach your goals faster and maximize that impact.**

## Contact one of our Community Investment Managers:

### Liz Loughheed-Green

Community Investment Manager  
Impact Business, Vancity

[Elizabeth\\_LoughheedGreen@vancity.com](mailto:Elizabeth_LoughheedGreen@vancity.com)

### Catherine Ludgate

Community Investment Manager  
Living Wage for Families Campaign,  
Vancity

[Catherine\\_Ludgate@vancity.com](mailto:Catherine_Ludgate@vancity.com)

### Maureen Cureton

Community Investment Manager  
Green Business, Vancity

[Maureen\\_Cureton@vancity.com](mailto:Maureen_Cureton@vancity.com)

### Brian Cade

Community Business Account  
Manager, Vancity

[Brian\\_Cade@vancity.com](mailto:Brian_Cade@vancity.com)

### Morgan Beall

Community Investment Program  
Manager-Micro Finance, Vancity

[Morgan\\_Beall@vancity.com](mailto:Morgan_Beall@vancity.com)

### Kate Dunford

Community Investment Manager  
Co-ops, Vancity

[Kate\\_Dunford@vancity.com](mailto:Kate_Dunford@vancity.com)

### Stewart Anderson

Community Investment Manager  
Indigenous Partnerships, Vancity

[Stewart\\_Anderson@vancity.com](mailto:Stewart_Anderson@vancity.com)

### Kira Gerwing

Community Investment Manager  
Impact Real Estate, Vancity

[Kira\\_Gerwing@vancity.com](mailto:Kira_Gerwing@vancity.com)

Make Good Money™ and Good Money™ are trademarks of Vancouver City Savings Credit Union. The trademark values-based banking™ is under license from Citizens Bank of Canada.

**Vancity**  
Make Good Money.™