

BEYOND GIVING AND VOLUNTEERING

How and why individuals are exploring new ways to advance social good

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Trina Isakson

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Author

Trina Isakson, MBA (CED)

Research assistance

Dwayne Appleby
Bronwen Barnett
Wes Regan
Amandeep Singh

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About the author

Trina Isakson is principal of 27 Shift. She is an educator, strategist, and researcher in the areas of social innovation and community engagement. In addition to her consulting work with 27 Shift, she is an instructor at Simon Fraser University (SFU), the Adler School of Professional Psychology, and the University of Victoria in various topics related to community development.

Trina holds an MBA in community economic development from Cape Breton University (where her research resulted in a leadership model of volunteer engagement) and a Certificate in Dialogue and Civic Engagement from SFU. Her community engagement commitments revolve around not-for-profit capacity building, women's equality, transformative education, and civic participation.

When she's not volunteering, working or learning, Trina is an avid traveller, having spent five months in 2010 exploring Turkey, Iraq, Iran, Turkmenistan, Uzbekistan, Tajikistan, and Kyrgyzstan. She enjoys playing board games, worm composting, and cycling around Vancouver. Trina grew up in Salmon Arm, British Columbia and currently calls Vancouver her home.

Contact Trina

trina@27shift.com

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A dynamic (and necessarily incomplete) list of initiatives uncovered by this research is available at <http://bit.ly/beyondgandy>. The list is open to public commenting.

EXECUTIVE SUMMARY

While levels of volunteering and donating remain relatively stable in Canada, individuals are finding new ways to advance social good. They are applying the practices most commonly found in consumerism, use and development of technology and data, investing, and business owner practices in innovative ways to support vulnerable populations¹.

Through ethical consumption, individuals are buying from social enterprises, from vulnerable populations directly, from businesses that donate partial purchase price to charity, and from local businesses that participate in ‘money mobs’. Individuals are sharing their excess assets, including fruit trees, car rides, and expertise via collaborative consumption practices. Through hackathons and other initiatives, individuals are creating mobile and Web applications intended to support vulnerable populations, often with the use of open or crowdsourced data. Individuals are also using online petitions and social media to raise awareness of important issues.

Retail-level and high-net-worth individuals are seeking both social and financial returns on investments through crowdfunding, peer-to-peer lending, and impact investing. Examples of vehicles for impact investing include community development investment funds, loan funds, social return term deposits, and community bonds. For individuals who own businesses, new business models, as well as progressive employment and purchasing policies, present opportunities to support vulnerable populations.

Thought leaders interviewed for this research expressed observations, opportunities, and challenges related to these new actions taken by Canadians (p. 28):

- These activities are done in addition to giving and volunteering.
- Drivers include interests of youth, interest in ‘local’, and the belief in the responsibility of business to play a role in social good.

¹ The terms ‘vulnerable populations’ and ‘vulnerable people’ used throughout this report are intended to be inclusive, not exclusionary.

- There is a lack of awareness of, as well as uncertainty and resistance towards, these emerging activities among the general public, funders, and the charitable sector.
- Incentives are needed to encourage more uptake of these emerging activities.
- Some of the activities draw interest and funding, but do not have sustained impact on vulnerable populations.
- When these emerging activities are done well, they involve cross-sector collaboration, engage vulnerable populations, have financially sustainable models, and support the employment of vulnerable populations.

The results of the research present a variety of opportunities for impact (p. 34).

- **Knowledge development:** expand *General Social Survey*; research the social impact of microloans; research resiliency of the social economy
- **Awareness raising:** embed emerging activities into communications on mainstream activities; target volunteers and donors, young people, and people interested in ‘local’; hold up current initiatives to inspire and educate
- **Cross-sector collaboration:** governments should model good inter-departmental and inter-agency collaboration; fund community organizations to participate in industry roundtables; create events themed on this report’s research areas, highlighting potential for impact on vulnerable populations
- **Motivate and build capacity:** provide tax and other financial incentives for social purchasing, impact investing, social real estate, and social purpose business models; build non-profit organizations’ capacity in technology, data, and impact investing opportunity development; freely release more data relevant to vulnerable populations; create an environment for equity crowdfunding for entrepreneurs who face barriers; spread community interest

companies to other provinces; provide support to small and medium-sized enterprises to provide sustainable employment to people with barriers; clarify legislation on bartering and ride sharing

- **Replicate good models:** Money mobs focused on vulnerable populations; social purchasing portals for individual consumers; food, ride, and skill-sharing initiatives; hackathons that model good practice; microloan programs; community bonds, community development funds and social impact term deposits

- **Ensure a strong focus on vulnerable populations:** reduce barriers to participation in economy and community (e.g. access to Internet and transportation); focus on initiatives that present an opportunity for sustainable employment for vulnerable populations

These opportunities led to 42 recommendations that target government, business, and community (p. 41). All recommendations come with the caveat that these groups should consider the involvement of vulnerable populations as stakeholders and should be supported by multi-year funding and timelines.

ACRONYMS

3C	Community Contribution Company
CDIF	community development investment fund
CEDIF	Community Economic Development Investment Fund
CIC	Community Interest Company
CSGVP	Canada Survey of Giving, Volunteering and Participating
CRA	Canada Revenue Agency
CSI	Centre for Social Innovation
GSS	General Social Survey
HRSDC	Human Resources and Skills Development Canada
NHIS	National Homelessness Information System
SIB	social impact bond
SMEs	small and medium-sized enterprises
SPP	Social Purchasing Portal

INTRODUCTION AND OBJECTIVES

When individual Canadians want to support vulnerable people in their communities, they commonly choose to donate time and money to charitable and not-for-profit organizations². The Canadian government monitors these actions via the *Canada Survey of Giving, Volunteering and Participating* (CSGVP).

However, individuals are becoming more aware of new ways to apply consumerism, technology, investments, and business practices to advance social good. As a result, people are both demanding and innovating new ways to use time and money. This trend can be viewed as an opportunity for individuals to multiply their impact above and beyond traditional methods of giving and volunteering.

This report focuses on the actions of individuals—not institutions—who support vulnerable populations in their communities. While many organizations use innovative ways to advance social good, this research refers to organizations only insofar as they enable the actions of individuals.

The purpose of this report is to inform policy-makers and practitioners acting in the field of social good in their development of proposals, projects, and strategies that engage Canadians and support vulnerable populations.

Since the mandate of Human Resources and Skills Development Canada (HRSDC) focuses on socio-economically vulnerable populations, policy-makers must isolate information on emerging actions to support those populations from actions taken to support the environment and sustainability, which are more often the reason citizens, consumers, business owners, and investors take the emerging actions investigated in this research.

The objectives of this report are:

1. to provide an overview of the current state of the emerging actions Canadians take to support socio-economically vulnerable populations in their communities;
2. to identify the potential for these activities to make a positive impact on vulnerable populations;
3. to identify the barriers to and the drivers of these activities; and
4. to determine opportunities for government and other actors to take action and to make investments designed to further support these activities.

² While the author acknowledges that different community organization types are legally distinct, this report uses 'charitable and not-for-profit organization', and 'community organization' interchangeably throughout.

METHODOLOGY AND LIMITATIONS

This research takes a qualitative approach in order to integrate, generalize and describe findings that do not yet exist in academic literature. This report is descriptive, rather than explanatory, in nature.

This report comprises information drawn from a literature review, an environmental scan, and 20 key informant interviews.

The following outlines the research parameters of this report:

1. a focus on the individual as a unit of analysis rather than the institution;
2. an examination of activities taken in addition to or as an alternative to giving (donating) and volunteering; and
3. an emphasis on actions intended to help socio-economically vulnerable people in Canada.

The broadly defined research areas examined in this report include consumerism, technology and data, investments, and business owner practices.

While the research focuses on the individual, it is important to acknowledge that, in many cases, institutions serve to enable individuals' actions.

Literature Review

This report includes an academic literature review of existing research on how, where and why individuals are choosing to contribute to social good beyond giving and volunteering. Data sources include general, business, social science, and technology databases in EBSCOhost³.

To increase its breadth, the literature review was expanded to include a series of other practitioner and industry publications, including white papers, reports, articles, and related websites.

Environmental Scan

Using two strategies, the environmental scan examines the current state of the emerging

actions that Canadians are taking to support socio-economically vulnerable populations in their communities: 1) province by province Web searches of key terms; 2) email and telephone discussions with individuals identified through the Web searches and a snowball sampling method. More than 100 individuals were approached for information or feedback; sixty-four individuals, including the key informants described below, responded to the request⁴.

Key informant interviews

Twenty Skype or telephone interviews⁵ were conducted with thought leaders whose experience spanned the range of emerging activities examined in this report. The semi-structured interviews lasted 30 to 60 minutes and took place throughout February and March 2013. The selected key informants came from a pool of individuals identified by the environmental scan as potential data-rich sources with extensive practice in one or more of the emerging activities. The key informant interviews helped to refine and shape the final analysis.

Limitations

SUBTLE RESEARCH CONTEXT

It was challenging to research emerging activities for the following five reasons:

1. people perceive government and community organizations as the main actors that support socio-economically vulnerable populations;
2. the issues that that vulnerable people face are very complex;
3. people associate the emerging activities more commonly with environmental issues;
4. people associate social innovation with institutional actions; and

⁴ A list of individuals who provided feedback is given in the Acknowledgments section.

⁵ The interview guide is included in Appendix B.

³ The literature review criteria are included in Appendix A.

5. the emerging activities are very diverse and therefore sources of information on these activities are disparate.

In some cases, the connection between individual action and vulnerable populations was not direct or not currently present. As a result, in many of these cases a bridge connecting the action to potential impact had to be built.

LIMITED LITERATURE

As anticipated, the results of the academic literature were limited. To offset this, the scope of the search of the databases was expanded beyond peer-reviewed journal articles to include editorials, opinion papers, magazines, periodicals, reports, and trade publications. Still, the literature connecting emerging activities to advancing social good for vulnerable populations was sparse and often did not involve a peer review of research questions and methodologies. Few described a Canadian context. Literature was especially lacking on business models and practices.

LACK OF DIVERSITY WITHIN ENVIRONMENTAL SCAN

Another limitation was the possibility of an information ‘echo chamber’. Through the snowball method used during the environmental scan, individuals repeatedly referred the same individuals. On one hand, this could indicate that all potential sources of information have been identified. However, this first round of thought leaders lacked diversity; they were overwhelmingly Caucasian men based in urban centres of British Columbia and Ontario. Despite an intentional effort to find initiatives based in other geographic regions and connected to Aboriginal peoples, women, or people of colour, many requests for responses went unanswered. It is possible that there is another layer of activity happening that this research did not uncover.

LIMITED NUMBER OF INTERVIEWS REPRESENTING VERY DIVERSE EMERGING ACTIVITIES

The individual actions researched in this report are distinct from one another, and the 20 key informants each work in different disciplines. Therefore, the trends extracted from qualitative analysis of the interviews are general and provide an overarching perspective across activities, rather than collectively informing a specific emerging activity.

THE TRADITIONAL: GIVING AND VOLUNTEERING

Individuals interested in supporting a cause that they care about commonly choose to volunteer with or donate to a charitable or not-for-profit organization. Tracking of these activities allows governments and interested organizations to assess the impact and benefits of participating in society in these ways. Levels of giving and volunteering in Canada have remained steady over the past decade (Hall et al., 2009, 2006, 2001; Statistics Canada, 2012).

While the economic downturn that began in 2008 may have instigated a short-term decrease in donations, long-term trends in giving have remained consistent: more than 80% of the population reports charitable giving, with an average annual total donation of \$400 to \$450.

Likewise, while some organizations have complained of a decrease in volunteerism (Volunteer Canada, 2013), the results of the CSGVP indicate that 45% to 47% of the population reports volunteering in the previous 12 months, with an average annual contribution of approximately 160 hours. Citizens are volunteering as a way to connect with causes about which they care, to use or develop skills, and to meet people, among other commonly cited motivations.

While rates of volunteerism and donations are holding steady, the face of giving time and money is nevertheless changing. Trends in social media and technology have had an impact on individuals' interactions with community organizations. Volunteers are increasingly demanding short-term, episodic, skilled roles.

The charitable and not-for-profit sector is working hard to adapt to these trends.

TODAY'S TRENDS IN GIVING AND VOLUNTEERING

Skills-based volunteering

Volunteerism that goes beyond hand and heart, and engages the knowledge and skills of experienced professionals.

See: Volunteer Canada, Vantage Point, and Spark (Canadian CED Network).

Digital fundraising

Using online crowdfunding and click-to-give campaigns tools to raise money for charitable projects.

Venture philanthropy

Venture capitalism applied to charity. Donors take a long-term view, provide strategic insight along with money, and expect measureable results.

Workplace giving and volunteering

Corporate social responsibility via employer-supported volunteer and donations programs and campaigns.

In addition to these evolving ways to donate time and money, individual Canadians are taking increasingly diverse actions to support social causes.

EMERGING WAYS TO PROMOTE SOCIAL GOOD: AN OVERVIEW

Individuals advance social good through actions that extend beyond giving and volunteering. This research examined the current state of these actions, themed into four areas: consumerism, technology and data, investing, and business owner practices, as outlined in Figure 1 below.

The **consumerism** section examines how changes in consumer activities have a positive impact on vulnerable populations.

The **technology and data** section explores the use and development of technology and data to support vulnerable people.

The **investing** section looks at how individuals seek both financial and social return on investments.

The **business owner practices** section presents the choices that individual business owners make in order to have a positive impact on vulnerable populations.

The sections that follow provide explanations and examples of the emerging activities, an overview of the Canadian context, notable international activity, and related trends. While presented separately in the next four sections of this report, the four themed areas are often interconnected.

A dynamic (and necessarily incomplete) list of initiatives uncovered by this research is available at <http://bit.ly/beyondgandy>. The list is open to public commenting.

Figure 1. Four themed areas and related types of emerging activities

CONSUMERISM	TECHNOLOGY AND DATA
Ethical consumption Collaborative consumption	Hackathons and other collective initiatives Mobile and Web applications Open data and crowdsourced data Digital advocacy
INVESTING	BUSINESS OWNER PRACTICES
Crowdfunding Peer-to-peer lending Impact investing	Business models and purposes Social purchasing Social hiring

CONSUMERISM

This section examines individuals' use of ethical and collaborative consumption to bring about social impact, especially as it relates to vulnerable populations.

Ethical consumption

Ethical consumption is the act of purchasing or boycotting a product because of social, environmental, or other ethical factors. Individuals might choose a product because the company that sells it employs vulnerable populations, is FairTrade certified, or directs a percentage of the purchase price towards a particular social issue. Individuals can buy directly from vulnerable populations or from a social enterprise with a mission that resonates with the purchaser. The concept of ethical consumption also includes organized group purchasing, such as 'buycotting' via money mobs. Events and online resources can help to encourage and enable individual actions.

In Canada, ethical consumption is most often connected to environmental sustainability and international fair trade, and less so to vulnerable populations within Canada.

The social enterprises that support vulnerable populations through employment and purchasing practices often target products and services to businesses and therefore do not provide an opportunity for individual consumers to make socially ethical purchases. In addition, sometimes Canadians are unaware of where to find a social enterprise, or that they exist. In rarer cases, Canadians can purchase directly from vulnerable populations. Examples include craft fairs, such as the Christmas Craft Fair in Vancouver at which the vendors are low-income women in Vancouver's Downtown East Side, and Workman Arts' art rentals and sales, through which art by individuals with mental health and addiction issues is distributed.

Money mobs, such as Carrot Mobs, Cash Mobs, and Good Money Mobs, have surfaced in Vancouver, Victoria, Calgary, Winnipeg, Hamilton, Toronto, and Saint John, among other cities. However, the focus of these money mobs has largely been on supporting local business and corporate social responsibility

rather than vulnerable populations. One unique exception is GoodMob of Calgary.

HIGHLIGHT: GOODMOB (CALGARY)

GoodMob is designed to support both local businesses and charities. Individuals identify a cause that is in need of specific items, along with a local business that sells those items. People then sign up to participate, mob the retailer, and then deliver the purchased inventory to the designated cause.

<http://www.goodmob.ca>

Another approach is to support vulnerable populations indirectly by purchasing from brands or websites that offer a portion of their proceeds to charity. Examples in Canada include MAC Cosmetics, which supports HIV/AIDS organizations, and Campbell Canada, which supports food banks. The United States-based website Gifts That Give allows people to purchase gifts from a variety of brands, with 20% of the purchase price going to the charity (including Canadian charities) of the shopper's choice.

In Canada, many of these applications and websites are, thus far, directed at environmentally-oriented businesses. Canadian examples include Ethical Deal, a Groupon-type website for daily deals on ethical products; Ethical Ocean, a "members-only social boutique with the best in ethical goods from around the globe"; and Green Living Online, a "one stop eco resource and shopping site."

TRENDS AND DRIVERS

Self-reporting by Canadians of ethical consumption rose seven percentage points between 2003 and 2008, from 20% to 27% (Turcotte, 2010). Research in the United Kingdom indicates that ethical consumption continues to increase there, despite the economic downturn (Carrigan, Moraes & Leek, 2011).

Whether or not people report themselves to be ethical consumers, research suggests that 60% of Canadians are, sometimes spending a little more

for locally or ethically produced goods (Abacus Data, 2010b). The same data suggest that 15% are fully committed to ethical consumerism. Eighty-two percent of Canadians reported that a company's commitment to social and environmental issues would influence their decisions on what to buy or where to shop. Seventy-nine percent of Canadians reported having made a purchase where a percentage of profits would be contributed to a cause or charity, and 64% of them indicated that the charitable connection was an important factor in their decision to make the purchase.

Reports on the issues that ethical consumers desire to support are mixed. Cone Communications and Echo (2011, Canadian data), as well as The Neilson Company (2012, North American data), report that the most important issues consumers want companies to address is economic development, small businesses, entrepreneurship, and the environment. However, Abacus Data (2012) found Canadians felt that health, poverty, and education were the most important causes for companies to support.

Barriers and drivers to ethical consumption are often experienced at the level of the individual consumer. Ethically minded consumers do not always take steps to carry out ethical consumption decisions. Commonly experienced barriers include availability, pricing, time of day, prior experience with the products, and access to information about products (Turcotte, 2010; Carrington, Neville & Whitwell, 2010; Valor, 2008). In the United States, there is a 30% gap between the stated importance of an activity and actual behaviour (Bennett and Williams, 2012). This research echoes that of Penn Schoen Berland, Energy Savings Trust, and EcoPinon (as cited in Bennett and Williams, 2012) and Carrington, Neville & Whitwell (2010). The Neilson Company (2012) found that almost half of world-wide respondents said that they are willing to pay a premium for ethical products and Abacus Data (2010a) found that 62% of Canadian respondents suggested that they would be willing to spend more on a version of a product produced by a socially responsible company. However, Cone Communications and Echo (2011) suggest that Canadians "won't pay a premium, but they will shift their activities and behaviours if they don't have to go out of their way to do so" (p. 37).

WHO ARE ETHICAL CONSUMERS?

According to Turcotte's (2010) analysis of the Canadian General Social Survey (GSS), ethical consumers include:

- Individuals with higher levels of education and household income, low confidence in major corporations, or higher involvement in civic organizations and associations
- Single or common-law individuals
- Individuals living in urban areas

There are mixed reports on the impact of gender on ethical consumption. Turcotte (2010) found no difference, whereas Abacus Data (2010a, 2010b, 2012) found that women were more likely to consider themselves to be ethical consumers, to be willing to spend over 10% more for an ethical version of a product, and to switch brands because a different brand supported a cause that was important to them.

Those who have a religious affiliation or are older are less likely to report ethical consumption (Abacus Data, 2010a, Abacus Data 2012; Turcotte, 2010; Doran & Natale, 2011; Jansen, Gössling & Bullens, 2011). In contradiction, Abacus Data (2010b) found that Canadians over 45 years of age were most likely to consider themselves ethical consumers.

For those that do make the decision to purchase ethically, empathy and a willingness to provide value to vulnerable people are key drivers (Doran & Natale, 2011; Jansen, Gössling & Bullens, 2011). Some observers cite ethical consumption as a method for more fortunate individuals to stand out socially (Turcotte, 2010).

There are conflicting opinions among thought leaders and the literature as to the power of ethical consumption, especially as it relates to supporting vulnerable populations. Valor (2008) notes that the impact of ethical consumption by individuals is limited, as the majority of consumption is done by organizations rather than by the individual consumer.

Collaborative consumption

Collaborative consumption (also referred to as the sharing economy) involves sharing assets that have historically been single-user or single-family in nature (e.g. tools, cars, fruit trees, spare bedrooms). Consumers of these shared assets may save money, reduce environmental impact, or connect to a community of mutual interest. Providers of these assets may do so to support others or to benefit themselves. For example, people who offer up spare seats in their cars for long distance journeys might do so to recoup gas money, to reduce environmental impact, to support people needing a ride, or to meet new people.

Not only can collaborative consumption cut down on household expenses, the act of sharing one's excess capital can allow for meaningful connections and "involves the re-emergence of community" (Walsh, 2010), often connecting people from different generations and backgrounds.

The sharing economy requires a level of trust when sharing assets. The Pew Research Center (Hampton et al, 2011) found that Internet users, especially Facebook users—even when controlled for demographic variables—are more trusting of others, and therefore may be more open to collaborative consumption.

In 2012, collaborative consumption startups attracted over \$400 million worldwide in venture capital; however these ventures are not designed to specifically support vulnerable populations. Nevertheless, Couchsurfing International, Inc. (people share couches and spare bedrooms to travellers for free) and ride sharing ventures (drivers with extra seats in their cars offer these seats to interested passengers) attracted over \$60 million of the total investments (Brincat, 2013).

In Canada, food sharing, ride sharing, and knowledge sharing are the predominant ways that individuals share their assets to support vulnerable populations.

Fruit sharing projects across Canada provide opportunities for individuals to share access to their private fruit trees. In most cases, volunteers pick unwanted fruit on private and public property, and distribute the fruit to the tree owners, volunteers, and community organizations. Current fruit sharing projects include Fruit Share Manitoba, Not Far From the

Tree (Toronto), Operation Fruit Rescue (Edmonton), Urban Harvest (Calgary), and Victoria Fruit Tree Project, among others. These projects have the potential to serve vulnerable populations, who can harvest fruit either as volunteers or as clients of participating community organizations.

In northern Aboriginal communities, hunter-facilitated food sharing programs involve the distribution of hunting bounty within a community.

Ride sharing initiatives also present opportunities to support vulnerable people who are isolated due to lack of vehicle ownership or driving ability, particularly in areas not supported by public transportation. Canadian-based examples include Maritime Rideshare, AmigoExpress, Bowen Island LIFT, and Carsurfing. Costs related to car ownership are high, and business models for public transportation will always be a struggle in a country with large distances between population centres and low population density. Ride sharing presents a safer alternative to hitchhiking, and can reduce the barrier of car ownership when required for accessing employment or other commitments.

Communeauto in Québec will soon launch peer-to-peer car sharing. However, despite the collaborative nature of this venture, the impact on vulnerable populations may not be as evident as it is with ride sharing. Kevin McLaughlin, president and founder of AutoShare, found this through direct business experience: "We thought it'd be great for low-income people and immigrants, but they haven't taken it up" (as quoted in Pachner, 2010).

Airbnb offers Canadians the opportunity to share excess capacity in their homes. However, couch surfing through websites like couchsurfing.org presents a greater opportunity to support vulnerable people—for example, when travelling to explore work or study options in new cities—as no money is exchanged for space to sleep.

Skill exchange or bartering allows for the sharing of intangible assets, such as knowledge or expertise. L'Accorderie in Québec and Trade School in Vancouver allow individuals to offer services and knowledge without formal payment. These initiatives offer an opportunity for vulnerable populations to access knowledge and

skills that might otherwise be financially out of reach.

HIGHLIGHT: L'ACCORDERIE (QUÉBEC)

L'Accorderie is a project that allows individuals to exchange services among a pool of members, with all time valued as equal. For example, one person might offer one hour of graphic design services to one person, and receive one hour of cleaning services from another person.

L'Accorderie aims to fight poverty and social exclusion by strengthening solidarity among people of different ages, social classes, nationalities and gender.

<http://accorderie.ca>

TECHNOLOGY AND DATA

The increasingly public, social and accessible nature of technology allows individuals to contribute to social good in a variety of ways, including:

1. providing infrastructure that supports individual involvement in technology development;
2. developing technology, such as mobile and Web applications;
3. sourcing the data (open data, crowdsourced data) that inform the technology; and
4. participating in digital advocacy.

Hackathons and other collective initiatives

Hackathons are events at which individuals come together to develop technology or engage with data for a particular purpose. These events often involve coders, user experience experts, designers, and intended consumers. For talented, technology-minded individuals, hackathons present an opportunity to take individual action to support social causes.

Hackathons attract predominantly younger people without family or similar responsibilities, as participation often involves investing entire weekends in application development (Millan, 2012). A drawback to this approach is that when the event is over, the developed applications often languish without testing and other steps required for implementation and sustainability.

In addition to hackathons, tech-minded individuals are sometimes involved in loosely affiliated groups that take action on certain causes when the need arises. Groups that are more formal may take the shape of a small business or not-for-profit organization oriented to application development for social good.

Hackathons with social purposes have taken place in Canada over the past five years. Initiatives such as Apps4Good, Charity App Challenge, Hack for a Cause, Hacking Health, Random Hacks of Kindness, and Open Data Hackathons have resulted in events in Vancouver, Calgary, Saskatoon, Regina, Toronto, Montréal, Halifax, and other cities.

HIGHLIGHT: HACKING HEALTH

Hacking Health is a national organization dedicated to fostering collaboration between health and information technology experts. Ideas resulting from events include a game for teens to encourage “healthy intimacy and prevent bullying”, a crowdsourced map of accessibility information on public buildings, and an application used to “reinforce effective HIV treatment to patients”.

<http://hackinghealth.ca>

Affiliated groups of individuals, such as unlab and J-PAQ: Jeux Pédagogiques Accessibles Québécois, support the use and development of technology outside of hackathon events. Sometimes these groups have indirectly supported vulnerable populations by providing learning opportunities to community organizations.

Mobile and Web applications

Hackathons and other collective initiatives often result in the creation of mobile and Web applications. Examples include maps highlighting important information, games used to teach information or raise money, or mobile applications that provide real-time information important to the user.

EXAMPLES OF APPLICATIONS, MAPS AND GAMES THAT INTEND TO SUPPORT VULNERABLE POPULATIONS

Note: Not all of the following examples arose from individual voluntary actions.

Hul'qumi'num Treaty Board Game allows players to learn about the British Columbia Treaty Process.

iBeg mobile game simulates the life of a homeless person living on the streets of Vancouver.

Idle No More App allows users to easily find, attend and plan events in the Idle No More movement.

Montréal Accessible maps accessible businesses in Montréal.

Our Services allows social service providers to contribute crowdsourced map data on services offered to people in need (Victoria).

Poynt notifies its local business application users with geo-targeted notifications on Child Search Alerts for missing children.

Water Voices receives SMS messages from Aboriginal Canadians experiencing water quality issues in their communities. Water Voices maps the data, sharing the information with media and politicians.

Mobile applications have the potential to support ethical consumption behaviour by helping consumers learn about the company's record on women's and worker's rights or by suggesting brands that align with the consumer's social responsibility values (O'Connor, 2012; Wallace & Wilhelm, 2006). They can also support ethical behaviour by supporting vulnerable people directly by linking people to government services, such as health and employment support (Lundy, 2009). A selection of applications built in Canada is featured above.

Data

The data that inform applications focused on social good are often open data or crowdsourced data.

Open data are data that are free for anyone to distribute and use, coming often from government sources. Open data have a variety of uses that allow citizens to create local solutions to local problems (Black, 2012). For example, municipal data on bedbug infestations can inform a Web-based map that shows which areas of a city have a high density of bedbug infestations.

Crowdsourced data are data that are provided by the users of an application, rather than by a single person compiling information. For example, a crowdsourced map of services for new immigrants could be populated by immigrant-serving organizations or by newcomers to Canada.

Issues such as racist attacks have been crowdmapped in order to demonstrate a need for action and propel activism (Roberts, 2012; McCafferty, 2011). In Washington D.C., local government staff put out a call for mobile and Web applications that use government data. The number, value, and diversity of applications created drove the Sunlight Foundation to sponsor the idea nationally in the United States (Homans, 2009).

An Australian government roundtable on disabilities and technology had been vocal on the power to leverage the inclusivity and accessibility benefits of 'mashups' of government data for people with disabilities (Lundy, 2009). While the rise of open data intends to "democratize the exchange of information and services" (Data mining meets city hall, 2012, p.19), those who are empowered by the use of open data are not necessarily those who need support, sometimes leaving out the vulnerable populations initiatives are intended to serve (Hammer, 2013).

Governments can be wary of providing access to their data because of potential uncovering of misconduct (Black, 2012). Even when governments do open their databases, the quality of data can vary greatly among departments and levels of government (Homans, 2009).

The power of open data to support vulnerable populations was recently seen in Vancouver (Eaves, 2013), where the municipal government released a dataset of rental apartment buildings

and property violations. After landlords were notified of the plan to release the data, over 7,000 violations were resolved (Lee, 2013), often in single room occupancy hotels.

HIGHLIGHT: MISSING AND MURDERED SISTERS MAP

This crowdsourced map highlights instances of missing or unsolved murders of indigenous woman with the intent to illustrate this outstanding problem in Canada.

<https://missingsisters.crowdmap.com/>

A variety of open data organizations in Canada exist, mostly in British Columbia, Ontario and Québec. Their mandates, however, are not limited to supporting vulnerable populations. The Government of Canada has an Action Plan on Open Government and has prioritized proactively releasing data in a format that is useful to the public (Government of Canada, 2013). As of March 31, 2013, however, searches for ‘poverty’, ‘homelessness’, and ‘addiction’ in the general datasets did not reveal any results (though a search for ‘mental health’ revealed 805 records).

Digital advocacy

While protesting and petitions have long been forms of civic action, in a digital age cause promotion can take different forms. **Online petition** sites allow individuals to create campaigns directed at encouraging change by companies, governments, and other institutions. **Social media** sites (such as Twitter, Facebook and YouTube), further amplified through the use of hashtags, allow awareness campaigns to be spread broadly.

Online advocacy is often driven by a personal interest in the outcomes (McCafferty, 2011) or an

attractive cause (Watson, 2009). This approach often results in concrete impact (Webley, 2012), and can also translate into in-person action to raise money or awareness (Swartz, 2009; McCafferty, 2011). However, McCafferty (2011) notes that online activism may result in the formation of weak ties that do not extend beyond limited online action.

The use of digital advocacy in Canada has often been directed at environmental, economic, international, and democracy-related issues. Canadians use such international petition sites as Change.org, Avaaz, Moveon.org and Causes.com to raise awareness of a range of causes. Recent examples of social media awareness campaigns include #IdleNoMore hashtag, the “It Gets Better” YouTube campaign directed at LGBTQ youth, and the #opthunderbird campaign regarding missing and murdered indigenous women in Canada.

Above and beyond ongoing digital campaigns, in-person, time-specific, social media events, such as Twestivals and tweetups, support community organizations through the donation of event proceeds. Vancouver’s Twestival in 2011 supported Beauty Night, a charity that works with women and youth living in poverty. International Blog Action Day involves thousands of blogs voluntarily focusing their blogging efforts on a specific cause, though not necessarily oriented towards vulnerable populations.

Petitions alone have generated successful campaigns, especially when targeting corporations or direct, specific requests of government officials (Clark, 2012). Preston Manning and Ed Broadbent recently endorsed a motion to accept electronic petitioning of Members of Parliament (O’Neil, 2013). Kim (2012), however, warns that canned petitions driven by lobby groups can exploit public interest and crowd out less ideological issues.

INVESTING

Individuals are increasingly able to invest money in causes that are important to them, using tools that offer both a social and a financial return on investment. As a result, this option offers an alternative to traditional means of donating money.

Investing for social good is a nascent field, and consequently, investment opportunities and outcomes vary greatly.

Crowdfunding

Crowdfunding involves raising money for a specific project through predominantly small donations from many people, and it comes in variety of models.

The donation model allows community organizations and causes to fund specific projects and individuals to fund personal needs, such as medical expenses and tuition, creative projects like books or films, or business and social enterprise ventures. With reward or pre-purchase models of crowdfunding, campaign organizers offer incentives, such as unique thank you gifts or a copy of the final product. The equity or investment model allows investors to own equity in a project or company.

Crowdfunding presents an opportunity for vulnerable populations with good business ideas to seek financing directly from the public, instead of via loan funds or often inaccessible

sources of funding from traditional institutions.

While potential for social impact of crowdfunding exists, much funding thus far has focused on solving “First World problems” (Malone, 2012) and creating “lunatic projects” that appeal to “wiseasses”, such as a campaign to build a statue of Robocop in Detroit (Cohen, 2012). While ideal crowdfunding and other digital campaigns democratize decision and priority making (i.e. the best ideas and causes rise to the top), successful campaigns rely more often on the idea generator being connected to a homogenous, interrelated group with strong online ties (Malone, 2012). This is often to the exclusion of the vulnerable populations interested in raising funds through crowdsourcing.

Crowdfunding is an active sector in Canada, with more than 40 sites based in Canada, and more outside Canada but available for Canadian use (examples listed below). For those using crowdfunding to support social causes, projects are currently unable to issue tax receipts unless the campaign organizers are charities and the technology allows for connecting the donor to the charity.

The investment model of crowdfunding is in operation in the United Kingdom and will be soon be enacted in the United States after the recent passing of the *JOBS Act*. Due to provincial securities legislation, this model of crowdfunding is not currently legal in Canada.

CANADIAN CROWDFUNDING OPTIONS

General sites (all campaign types): Fundweaver (for Aboriginal projects), Haricot, Springboard

For creative projects: Art Market Canada, Fundo.ca, Invest YYC, Sokap

For causes: CrowdFund Choice, GiveMeaning, Katipult, Small Change Fund

For businesses and products: ideacious, Fundo.ca, CrowdCaptial (not yet active due to securities legislation)

For individuals: MAKEACHAMP.com (for athletes), Pursuit (for athletes), Scholaris (scholarship/tuition)

International sites: Catapult, RocketHub, Indiegogo, StartSomeGood, Donors Choose, Crowdrise, Fundly, GoFundMe, Kickstarter

The current legislation aims to protect investors, limit the number of investors, and restrict public solicitation of investments. This presents a major hurdle to the proliferation of crowdfunding in Canada.

There is movement to update Canadian securities legislation to incorporate the potential of crowdfunding. The Canadian Advanced Technology Alliance and the Canadian National Crowdfunding Association are advocating changes to provincial securities legislation. The Canadian Securities Administrators released a consultation note to review accredited investor and minimum amount exemptions, while the Ontario Securities Commission recently released a staff consultation paper on issues and options for crowdfunding prospectus exemptions that still maintain appropriate investor protection. The Autorité des Marchés Financiers in Québec recently held a public consultation on offering memorandum exemption and equity crowdfunding.

While the investment model of equity investing through crowdfunding is not yet legal in Canada, entrepreneurs are preparing. Crowdcapital, an investment model crowdfunding platform in Canada, has a live website, but is not currently active due to the securities limitations mentioned above. Alternatively, Podium Ventures is able to connect equity investors with tech projects, but only because it has a database of accredited investors. It does not have investing opportunities for the general public (Nordicity, 2012).

While most funds are currently raised via platforms based on donation models, the investment model has the greatest potential for growth of all the models mentioned here (Nordicity, 2012). However, some crowdfunding stakeholders are concerned that the smaller pool of Canadian donors and investors may risk the sustainability of crowdfunding in Canada, due to donor fatigue (Nordicity, 2012) and a less attractive market (Rheaume, 2012).

Another potential risk for crowdfunding is unintentional fraud—when a successfully funded project does not get completed as originally intended or advertised (Nordicity, 2012). Current donation and rewards-based crowdfunding models have reported a 2% fraud rate (Casey, 2012, as cited in Ontario Securities Commission, 2012).

Peer-to-peer microlending

Global initiatives, such as the Grameen Bank and Kiva, have been instrumental in highlighting the value of microlending and peer-to-peer lending.

Microlending, in the context of North America, is the provision of small loans—usually under \$5,000—to people who often have trouble accessing traditional forms of lending. In most cases, microlending takes place between an individual loan recipient and a funding organization.

Peer-to-peer lending involves lending between an individual investor or lender and an individual loan recipient. Peer-to-peer lending, when facilitated via websites like Zopa.com, Prosper.com, LendingClub, and PeerForm, is considered a form of crowdfunding. This financing opportunity embraces ‘social’ trends (e.g. social media, social networking) and online relationships (Hulme and Wright, 2006).

Microlending is much less common in North America than in the Global South, where self-employment is more of a norm. This type of lending approach compliments a variety of political ideologies, as it is both redistributive and entrepreneurial. Still, its potential to create change for vulnerable populations in regions where wage labour is more common is under debate (Polakow-Suransky, 2003). However, Wright (2010) found that microloans to small businesses and entrepreneurs in the United States have created 2.7 jobs per loan in socio-economically vulnerable neighbourhoods. These loans averaged \$10,049 (Accion, 2013).

Peer-to-peer lending is nascent in Canada. Communitylend.ca, a private venture, originally provided opportunities to lend to individuals, but ceased its peer-to-peer operations in 2012 because of regulatory challenges. Community Micro Lending Society, a new community-level initiative based in Victoria, successfully conducts peer-to-peer lending as a result of *British Columbia Society Act* regulations that allow not-for-profit societies to lend to members. The Community Micro Lending Society model differs from other international online lending models because mentorship and education are incorporated into direct lending relationships. The peer-to-peer websites mentioned above serve a transactional purpose only.

HIGHLIGHT: COMMUNITY MICRO LENDING SOCIETY

Community Micro Lending makes small loans to aspiring small-scale local entrepreneurs who do not qualify for credit from financial institutions. Through these loans and the mentoring and support opportunities that come with them, Community Micro Lending helps to build a vibrant local economy, reduce poverty, foster sustainable business, and empower people.

<http://www.communitymicrolending.ca>

A case study of Zopa.com and its lenders found that Zopa lenders were generally financially sophisticated, Internet savvy, and risk seeking, and also had negative attitudes towards mainstream financial institutions (Hulme & Wright, 2006).

Impact investing

“

Targeted investments...aimed at solving social or environmental problems. Impact investing includes community investing, where capital is specifically directed to traditionally underserved individuals or communities, or financing that is provided to businesses with a clear social or environmental purpose, or to enterprising (i.e. revenue-generating) non-profits.”

(Social Investment Organization, 2013, p.8)

Impact investing is an alternative to traditional socially responsible investing (SRI), as SRI focuses more on avoiding companies with negative practices rather than supporting companies with social impact practices (Cordes, 2010). Though impact investing is one of five major SRI strategies used by the Canadian mutual fund industry, negative screening is the most popular SRI strategy (Social Investment Organization, 2013). The term 'impact investing' was coined at a meeting convened by the Rockefeller Foundation in 2007 (E.T. Jackson and Associates Ltd., 2012).

The significance of impact investing for socio-economically vulnerable populations is largely dependent upon the nature of the organizations and initiatives in which the funds are invested. Tracy Palandjian, CEO of Social Finance's American arm, cites the importance of the ability

of impact investment to allow “nonprofits to spend more time doing what they do best” (i.e. program delivery supporting vulnerable populations) rather than fundraising (as cited in Overland, 2011, p.9). However, Kingston (2011) questions the purpose of impact investment, wondering if it is meant to lend rise to a new, profitable asset class, or meant to build charities' financial resilience.

Individuals have the option to invest in positively screened **term deposits or funds** offered by financial institutions, the capital of which is used to invest in social enterprises and socially active businesses.

Some credit unions offer RRSP-eligible social purpose term deposits whose capital provides financing to community organizations, co-operatives, social enterprises, and social purpose businesses. Two examples include Vancity's Share Growth Term Deposit, and Desjardin's Placement à rendement social. In addition, Vancity recently launched the Resilient Capital Fund (minimum investment of \$50,000), which holds a similar portfolio to its Shared Growth Term Deposit; this fund is aimed at high-net-worth individuals and institutional investors.

As with peer-to-peer lending, **loan funds** involve lending money to individuals who are ineligible for traditional forms of lending, but through a community organization intermediary. Loan funds exist in Gaspé, Montréal, Rive-Sud de Montréal, Toronto and Saint John, among others. Returns on investment depend on the amount invested, from hundreds to tens of thousands of dollars. Some loan funds also offer lending to charities and social enterprises.

Community or charity bonds are investment vehicles intended to raise capital from individuals and institutional investors for a specific community organization or group of organizations. These bonds attract high-net-worth individuals and institutional investors and are offered by individual community organizations. The Toronto Community Housing Corporation raised \$250 million in 2007 through charity bonds. Backed by the City of Toronto, the Centre for Social Innovation (CSI) raised \$2 million to purchase real estate. It is currently going through another offering, with \$10,000 or \$50,000 minimum investments, depending on the bond. For charity bonds, social

lenders target major donors to provide independent capital (Ainsworth, 2010).

Sometimes intermediaries collect and distribute funds to community organizations and projects. For example, **community development investment funds** (CDIFs) are used to support community development initiatives, including individual businesses and community organizations.

Canadian CDIFs include Jubilee Investment Certificates in Manitoba, and the currently in-development Community Social Planning Council Community Investment Fund in Victoria, British Columbia. In addition to Nova Scotia's success with the proliferation of Community Economic Development Investment Funds (CEDIFs) and their associated RRSP-eligible investment opportunity tax credit, New Brunswick, Prince Edward Island and Manitoba have discussed or explored implementation of CEDIF-type tools. The Alberta Community and Co-operative Association is currently piloting three co-operatives based on a similar model. A distinct labour-sponsored, community-based fund is the Fonds de solidarité by Fédération des travailleurs et travailleuses du Québec. Due to its long-standing co-operatives and the organized nature of the social economy, Québec has a unique history of impact investment, which has given rise to unique opportunities, such as the aforementioned Fonds de solidarité.

HIGHLIGHT: JUBILEE INVESTMENT CERTIFICATES (MANITOBA)

Jubilee Investment Certificates are purchased as three or five-year term deposits by individuals, businesses and organizations. The investments are used to provide loan guarantees or bridge financing for community economic development projects, which normally would not be eligible for loans from the traditional financial institutions.

http://www.jubileefund.ca/investment_certificates.php

Internationally, **social impact bonds** (SIBs) and **charity banks** provide some limited opportunities for individuals to invest money in social causes. SIBs are bonds whose investors fund social programs and receive a return on investment from government with the return of a social impact, while charity banks are similar

to traditional banks, though most depositors and recipients of loans are charities.

A SIB pilot project initiated by Social Finance in the United Kingdom attracted £5 million from both foundations and individual philanthropists (Ainsworth, 2011). In the 2012 United States federal budget, performance-based awards that lend themselves to SIBs intended to target vulnerable populations via “job training, increasing college-retention rates, [and] helping those with disabilities transition to the work force” (Overland, 2011, p.9). Other potential targets include those that address poverty and drug abuse, as these types of programs could save governments billions of dollars in future expenditures (Overland, 2011).

Depositors in the United Kingdom can choose to bank at Charity Bank, which only finances community-focused activities. This option is becoming increasingly popular because of growing dissatisfaction with mainstream banks (New wave of money men, 2012).

At this point, Canadian SIBs and charity banks do not exist. A charity bank was in development in the 2000s, but ultimately failed to come to fruition. It is not clear if the bank would have marketed to individual depositors (Lewkowitz, 2010). Perhaps the most similar opportunity for Canadian depositors is through credit unions whose expressed purpose is community development (e.g. CCEC Credit Union in Vancouver).

It is only in November of 2012 that the Government of Canada publicly showed interest in SIBs (Shufelt, 2012). It remains unknown if any future SIBs will be open to individual investors interested in advancing social good.

Social venture investment opportunities offered by private venture companies or directly by the organization seeking the financing provide individuals with opportunities to invest in environmental and economic sustainability. However, at this time, such opportunities rarely focus on vulnerable populations in the global north.

Active private venture funds in Canada, such as those offered by Renewal Partners, are directed at high-net-worth individuals and largely focus on businesses that support environmental rather than social sustainability and vulnerable populations. Direct investment opportunities are rare, and usually are offered via word of mouth and personal relationships.

TRENDS AND DRIVERS

The estimated size of the global market for impact investing is \$1 trillion over 10 years, with a potential profit of \$667 billion (J.P. Morgan and Global Impact Investing Network, cited in Kingston, 2011). However, most of this current market is in microfinance in the global south, and in environmental initiatives.

In Canada, the Social Investment Organization (2013) found 20% growth in impacting investing assets between 2010 and 2012, to a total of \$5.3 billion, while the Canadian Task Force on Social Finance (2010, as cited in Harji et al, 2012) has estimated a \$30 billion yield for impact investment. Broadhead (2013) points to the reporting done by the Task Force as a starting point for growth in interest in impact investing and the ability of community organizations to have access to new forms of capital.

MaRS Centre for Impact Investing is working to implement SVX, an exchange for social ventures, in order to consolidate the marketplace for impact investing and connect investment opportunities with individual investors, funds, and service providers. In a one-year pilot period, SVX hopes to attract \$ 1 million in debt and equity investments for 10 social ventures that focus on poverty reduction (SVX, n.d.).

Sixty-five percent of Canadians reported that a company's commitment to social and environmental issues would influence their decisions on which stocks or mutual funds in which to invest (Abacus Data, 2012). When investing ethically, more Canadians, especially women, prefer to invest with a low return on investment in a cause about which they are passionate, rather than a less important cause with a higher rate of return (Abacus Data, 2011). J.P. Morgan (2013) also found that retail clients are more likely than institutional clients to target returns that are below the market rate. Average Canadians want their investments to improve their neighbourhoods and the people living in them. This hyper-local interest is especially true among men and those over 30 years of age (Abacus Data, 2011).

Many barriers to impact investing exist. As impact investing is a new concept, there is a gap between the amount of available capital and the number of community organizations offering projects that are investment ready or that have a proven track record of social impact (Broadhead, 2013, J.P. Morgan, 2013). Additionally, many impact investment opportunities are not open to

individual investors. There are currently not enough accessible impact investing products to create a balanced portfolio suitable for retail investors (Harji et al, 2012).

Low levels of literacy on impact investment among investors, financial advisors, and wealth managers create perpetually low demand for impact investing products (Harji et al, 2012).

The high-net-worth individuals that decide to invest in impact investing products are driven by a number of factors. These include an increased awareness of social issues and of the inability of governments to solve them, especially among younger wealthy generations; a sense of urgency to leave a legacy and to have an impact on how a family's name is remembered, especially among wealthy retirees; and an awareness of the issue of sustainable funding faced by charities (Avery, 2012; E.T. Jackson and Associates Ltd., 2012). Researchers in the United Kingdom found that investors with over £100,000 of investment assets were motivated by their social and ethical values and the belief that their wealth should have a positive impact on society; the possibility of a lower-than-market-rate return was not a barrier to impact investing (Elliot, 2011). The "novelty and newness" (Elliot, p. 4) of impact investing was not especially a motivation for those with £50,000 to £100,000 of investable assets. The interest of both younger and older investors presents an opportunity for affluent multi-generational families to participate (Cordes, 2012). However, though those under 40 years of age found impact investment vehicles to be more appealing than those over 55 (Elliot, 2011).

Because of the uncertain financial returns in the early stages of the development of SIBs as a new asset class, most individual investors are high-net-worth individuals acting philanthropically (Kingston, 2011; Ainsworth, 2011; Grose, 2011; Avery, 2012; Cordes, 2010). These early investors are content with social returns on investment, though it is envisioned that commercial investors seeking financial returns can be attracted in the future (Ainsworth, 2011; E.T. Jackson and Associates, 2012). Jagelewski (as cited in Shufelt, 2012, p.9) questions the purpose of social investment, suggesting "some of the common narrative is that this is a way for government to shirk its responsibilities." This perception may limit the types of investors who support and invest in SIBs.

Figure 2. Summary of investment opportunities

	Directly to vulnerable populations	Directly to community organizations or social purpose business	Through institutional intermediary	Marketed to average consumers	Marketed to high-net-worth individuals	Provide financial return on investment
Crowdfunding	X	X		X	X	Not until securities legislation changes for equity investments.
Peer-to-peer lending	X			X		X
Loan funds		X		X	X	Yes, though sometimes individuals can opt to donate interest back to community organization.
Community development investment funds		X	X	X	X	X
Term deposits and funds offered by financial institutions			X	X	X	X
Charity and community bonds		X			X	X
Social impact bonds	(None currently in Canada)		X		Yes, though rarely.	Yes, as long as desired results are achieved.
Charity banks	(None currently in Canada)		X	Sometimes, though charity depositors are the more common market.		X
Private social venture		X	X		X	X

BUSINESS OWNER PRACTICES

Individual business owners have the opportunity to advance social good through their business models, such as B Corps and Community Interest Companies that formally serve a social purpose, and business practices, such as employment and purchasing practices.

Business models

Historically, if an individual wanted to create an organization with a social purpose, the most common route would be to start a not-for-profit organization, co-operative, or charity. There are now options to create businesses that have social purpose embedded in their business plan.

Certified B Corporations (“B Corps”) are companies that go through rigorous measurement in areas related to good governance, impact, and accountability. B Corps are certified by a not-for-profit organization in the United States. The Benefit Corporation has been written into law as a business model in eleven American states and involves voluntary participation the remaining states.

As of January 25, 2013, there were 61 Certified B Corporations in Canada (Joyce Sou, personal communication, January 25, 2013). The overwhelming majority are based in Vancouver, Calgary, and southern Ontario. They represent a variety of environmental and social purposes and include Squag (software supporting children with autism) and Tyze Personal Networks (infrastructure to support individuals with disabilities).

Community Interest Companies (CICs) are businesses and social enterprises whose incorporation documents specify a social purpose along with limitations related to divestment of assets and other financial activities. CICs were first launched in the United Kingdom in 2005.

Two provinces have passed legislation on CICs based on the British model. British Columbia introduced the Community Contribution Company (3C) and Nova Scotia introduced the CIC, both in 2012. The regulations on 3Cs were approved by Order-in-Council in February 2013 and are set to take effect on July 29th of the

same year. While designed with the not-for-profit social enterprise in mind, these new pieces of legislation will provide a new social purpose business model to interested business owners. Groups that support and connect business owners with socially-responsible practices are on the rise in Canada (Social capitalists, unite!, 2004).

Hiring and employment practices

While corporate social responsibility and related social purchasing and hiring practices have historically been the interests of large corporations and institutions, small and medium-sized enterprises (SMEs) have recently become a target for corporate social responsibility supports, include those offered by Canada Business for Social Responsibility. This presents opportunities for SME owners to shift their community support beyond donating to charitable causes.

In Canada, capacity-building and awareness-raising entities, as well as government-funded wage subsidies, support social hiring and living wage employment practices. For example, ALLIES Canada and Immigrant Employment Councils focus on hiring immigrants, while Potluck Café Society’s Recipes for Success shares practices with SMEs for employing individuals with barriers to traditional employment. Living Wage Canada provides an opportunity for businesses to commit to paying employees living wages, while the government of Québec offers resources and financial incentives for businesses hiring immigrants, visible minorities, and people with disabilities.

Purchasing practices

Business owners can contribute to social good outside the confines of a specific business model through their hiring and purchasing policies. Business owners can hire individuals who face barriers to traditional employment, or they can purchase via **social purchasing portals** (SPPs) supplies and services from companies and social enterprises that have a social purpose.

SPPs can bring economic activity to inner cities, match entry-level job opportunities to job-ready pools of applicants, and increase the sales of social enterprises (Harji, 2008). They help businesses to fulfil any social good commitments they have made to their communities.

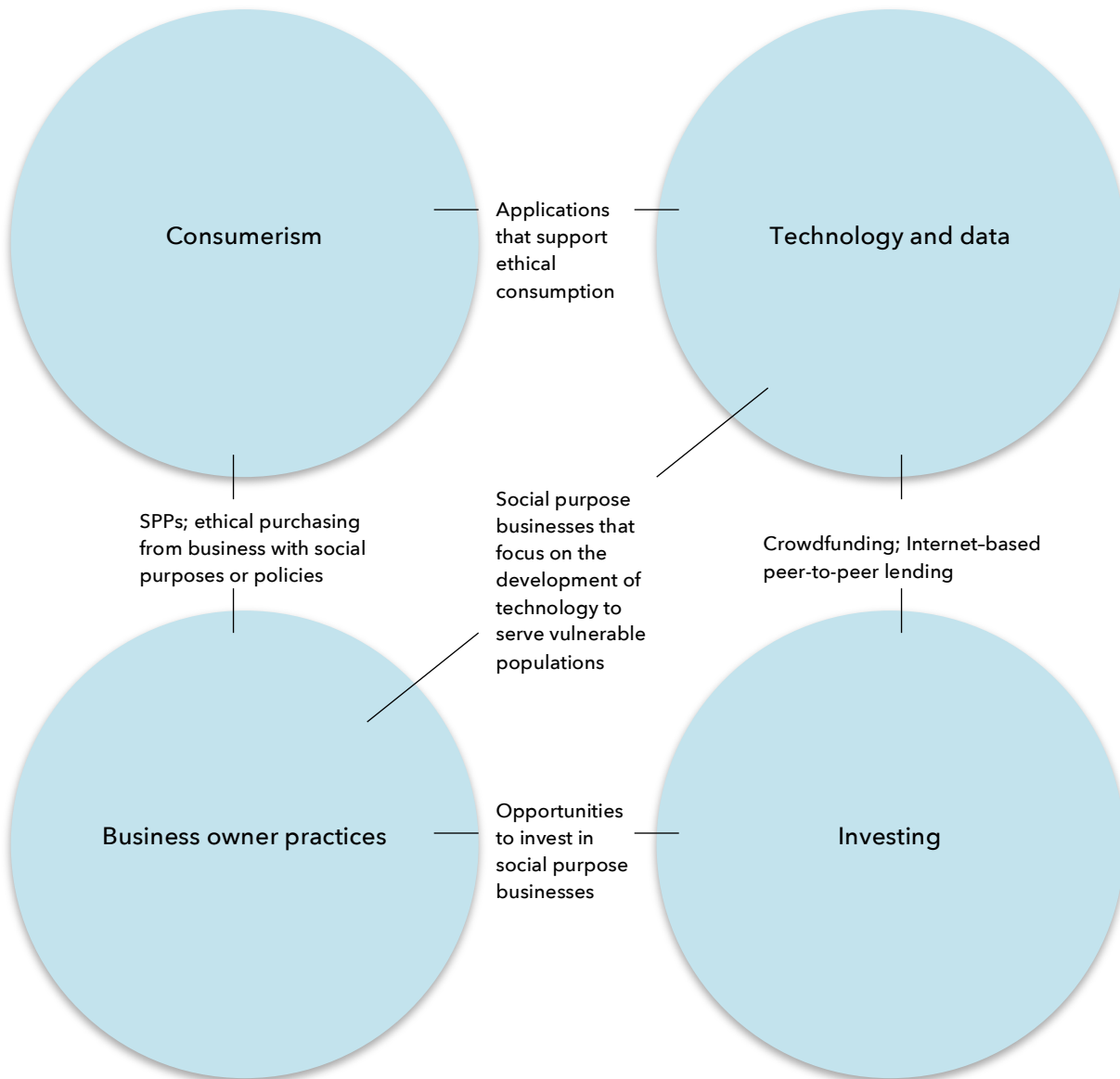
In recent history, SPPs have had intermittent activity in Canada. While SPPs are currently active in Vancouver, Winnipeg and Ottawa, SPPs in Calgary, Toronto, the Fraser Valley of British

Columbia, and on Vancouver Island are inactive. The Vancouver SPP has been able to access multi-year funding in order to focus on long-term goals (LePage, 2007, as cited in Reeves, 2012).

A main challenge faced by SPPs is the reality that many businesses and social enterprises that initially sign on to the portals fail to use them over the long term.

HOW EMERGING ACTIVITIES ARE CONNECTED

Figure 3. Sample interactions among emerging activities



PERSPECTIVES FROM THOUGHT LEADERS: THE WHY AND HOW OF EMERGING ACTIONS

This research is based in part on 20 in-depth interviews with thought leaders and practitioners. In addition to conversations with these key informants, a variety of other individuals shared their thoughts via email, online, or in telephone conversations. The following represents key commonalities.

Actions are above and beyond, not instead of, giving and volunteering

Interviewees felt that these actions do not take the place of volunteering or donating; instead, they help to integrate ways of giving.

The literature reinforces this view. For example, just as the Canada Survey of Giving, Volunteering and Participating indicates that volunteering and donating are highly correlated, these new actions are being taken by people who already practise traditional forms of advancing social good. As the world becomes more digital, individuals are updating and diversifying the ways in which they contribute to community. Turcotte (2010) found a correlation between ethical investing and involvement in community organizations and associations. Ipsos MORI (as cited in Worthstone and Wragge & Co., 2013) found little evidence that social investments are replacing charitable donations among high-net-worth individuals, as they have different perspectives on investing and philanthropy. In fact, “impact investing should not...replace philanthropy. There are many instances in which for-profit business models will not offer the best approach to addressing societal challenges” (Harvey, 2013).

Trend: Emerging actions have strong traction among young people

Many of the thought leaders and the articles reviewed noted a high level of interest in emerging activities among young people (approximately under the age of 35). Interviewees suggested this is because they grew up in a digital world, or a result of bearing witness to a global economic downturn during their formative years and experiencing the related high unemployment.

A digital world still requires people to contribute, just in different ways. Millennials are going to be able to make a big impact because they grew up with this.

Rob Saric, Hire Works

Younger people are interested in investing, even though they are worse off financially.

Karim Harji, Purpose Capital

If you're 30, single, travelling with a car and are aware of the opportunity, there's a high likelihood that you are sharing your ride.

Aaron Lewis, Maritime Rideshare

Trend: Interest in 'local'

Many of the interviewees spoke of the importance of 'local' in driving the emerging activities. Examples of this include investing in local food initiatives, building local community, knowing the people that they are supporting, and buying from local people and local businesses.

A large motivation is to invest in a person in their community. They actually choose who, it's not theoretical. The other is to have a particular business in their community. For example there was an investor who wanted to lend because she wanted a specific business in her community that an individual was seeking a loan for.

Lisa Helps, Community Micro Lending Society

Homeowners like to see their assets shared in community, shared among such a wide variety of people. It's not just about vulnerable populations; it's about building community.

Amy Beaith, Operation Fruit Tree Rescue

Driver: The distinct lines between charity and business are blurring; it is not just business as usual

Interviewees were clear that neither government nor the charitable and not-for-profit sector can individually solve social challenges. The economic downturn has demonstrated the negative impact that unchecked business practices can have on vulnerable populations and society as a whole. Businesses have a responsibility to contribute to advancing social good.

Especially among younger generations, the lines between work and community identities are blurring. Individuals are proactively advocating that employers and businesses deliberately aim to have an impact on society. They are also challenging the notion that money and social change operate in distinct spheres, without overlap or connection.

Respondents reported some disillusion towards business as usual. In particular, they identified a

lack of faith in stable salaried employment, a realization of the problems of inequality in our society, and a frustration with the economy and stock market.

Younger people are challenging the traditionally bifurcated ways of charity or business.

Allyson Hewitt, SiG@MaRS

"What are you doing to invest in our community?" More consumers are asking those sorts of questions.

Erika Frey,
Social Purchasing Portal (Winnipeg)

For young people, there is a greater convergence among investments, jobs, volunteering, and charity. They're trying to align everything rather than maintain silos.

Karim Harji, Purpose Capital

Observation: Community organizations face barriers and lack capacity regarding social innovation

Respondents described missed opportunities for innovation by community organizations. They also alluded to many barriers that may prevent these organizations from participating in the emerging activities explored in this report. These barriers include strained funding, resistance to change, lack of internal skills, lack of awareness, or simply a strong focus on basic service provision to vulnerable populations.

Nobody funds data for advocacy or community organizations. All of these groups compile a generous amount of data on the populations they work with. But what happens to those data? How do we mobilize those data? How do we develop data-sharing protocols? And how do we do that without adding new stress to the organization? We don't want people to be taken away from their work.

Tracey P. Lauriault, Carleton University

There has been capital growth, but the investment-ready opportunities aren't there. Capacity [of community organizations] is still a barrier.

Seth Asimakos,
Saint John Community Loan Fund

I realized that if I wanted to work on digital divide issues for people with disabilities, I would have to work outside of the disability community due to its resistance to and lack of awareness about technology.

Catherine Roy

What I think is more interesting, is who you *don't* generally see at events: charities and nonprofits.

David Eaves

Observation: General lack of awareness of emerging opportunities for advancing social good

Many of the findings in this document will not be new or novel for readers who are already embedded in social innovation and community engagement. However, respondents often referred to the lack of awareness in the general public of these emerging activities. For example, most SME owners in Canada might consider donating money as the only way for a business to positively interact with the community, unaware of the potential power of social hiring or purchasing activities.

The biggest trend among potential lenders is a sense of surprise. We're continuously giving talks, and about 75% of crowds know of microlending, but people are surprised they can do it here.

Lisa Helps, Community Micro Lending Society

Some people are totally unaware that you can engage with charities in ways other than writing a cheque or painting a wall. People need to have their minds opened.

Allyson Hewitt, SiG@MaRS

The biggest barrier is a lack of experience or not having tried [starting petitions] before. But people are seeing lots of others taking action, and them trying it for themselves.

Jordy Gold, Change.org

Raising awareness is therefore vital for increasing the impact of these activities. The various stakeholders involved in these emerging actions, including the federal government, need to hold up our innovators as examples from which to learn.

Observation: Uncertainty, fear, confusion, and resistance

Resistance to change is not unique to a single sector. Funders and governments alike are hesitant to support emerging activities because of their unknown nature, both in terms of outcomes and impact. In addition, many initiatives contradict traditional views of the roles assigned to business, charity, and government. As a result, some organizations find it difficult to balance the demand that they explore new revenue-generating models with funder and public attitudes that remain hostile to risk-taking and untested methods. In addition, the lack of common understanding of terminology means that investors may overlook potential initiatives due to differences in understanding of concepts and public interest.

However, some respondents noted that the initial resistance of potential supporters was replaced by surprise or positive support when presented with successes.

When you're in the social impact space, people aren't always familiar with what you're doing. You're often pulling working models from different spaces and bringing them together in one vision. Breaking new ground at every turn; someone has to be first before everyone jumps on board.

Sara Winter, Squag Inc.

We are at such an early stage of awareness of what social entrepreneurship is. The language can get complex easily.

Omar Ramroop,
School for Social Entrepreneurs - Ontario

Everyone thought we'd struggle to find lenders. But we have more lenders than we have qualified loan recipients.

Lisa Helps, Community Micro Lending Society

Financial institutions, financial advisors and the public should understand that co-operatives are investment-worthy, while having a social purpose. They can be big like businesses, too. The promotion of the social economy will remove the fear of financing or investing in this type of organization.

Colette Harvey, Desjardins

Needed: Cross-sector and cross-industry pollination

Good ideas do not exist in isolation, nor do they spring from the mind of one individual. Instead, respondents suggested that the best ideas arise when people from business, finance, manufacturing, public service, policy, technology, and community, combined with those with lived experience, come together. Respondent Allyson Hewitt referred to this as "convergent innovation." Innovation involves both those on the margins and those in mainstream institutions. The challenges faced by our society are too complex for any one sector, stakeholder, or government department alone to solve. The key is to work across silos.

There are many restrictions when you work in only one sector. People need to step back beyond ideology.

Allyson Hewitt, SiG@MaRS

We can't build these products in a vacuum. We need to work across various sectors and stakeholders.

Rob Saric, Hire Works

There needs to be an entity that brings data, developers, and advocates together. And that builds infrastructure.

Tracey P. Lauriault, Carleton University

Innovation often emerges when people blend their multiple identities (work, family, community) or when people are challenged to look at situations in new ways when entering or re-entering a new work environment.

This is true for technology development as well. The best and most useful applications and software are those that come from the minds of all stakeholders, not just coders and developers.

Needed: Initiatives that are financially sustainable

Respondents stressed financial sustainability as being key to ensuring the long-term success of models designed to support vulnerable populations. Funding for community development efforts and charitable projects is strained, so individual actions should not rely solely on charitable models. In order to work towards financial sustainability, thought leaders and practitioners need to share experiences, learn from failure, take new risks, and move forward.

(On the creation of Centre for Social Innovation)
We built out the space, we paid the first-year salaries of staff as our contribution, but it was up to the Executive Director to spend that first year finding ongoing funding that would sustain the organization after year one.

Margie Zeilder, Urbanspace

You have to treat it just like a for-profit business. You have to have profit, have to be sustainable, and have to create value.

Rob Saric, Hire Works

With grants, you don't know how long they will last. Organizations need to be able to build capacity to be self-sustaining and make their own money in addition to grant funding.

Amy Beaith, Operation Fruit Tree Rescue

Needed: Actions that result in sustainable employment for people with barriers

Many respondents focused on the power of using employment to support people with barriers. Through ethical consumption, business practices, and social purpose investment, individuals have many options to have a positive impact on employment for vulnerable populations.

Employment is huge. But you have to take the time to understand the needs of the population you're supporting first, so that you can hire them in a meaningful way.

Sara Winter, Squag Inc.

If we saw employers change on the employment and procurement side, we could so much more sustainable impact. Employers are agents of change.

Ratna Omidvar, Maytree Foundation

A successful outcome does not begin and end with a person getting a job; success is about keeping that job. Barriers are complex and often chronic.

Heather O'Hara, Potluck Café Society

Needed: Benefits for individuals creating social impact beyond those of "good feelings"

Respondents noted the role of financial incentives to change behaviour. They often cited the power of tax credits to gain traction among the media and public, more so than public awareness campaigns. While many people who explore new ways to advance social good are driven by social purpose, these actions must be taken beyond their primary motivations and out of their niche if they are to survive in the mainstream. Financial incentives already exist for a variety of spending, investment, and business activities. Similar incentives are needed in the social impact space.

The government needs to see the return on tax incentives instead of only costs.

Seth Asimakos,
Saint John Community Loan Fund

The bottom line is that policy needs to reward employers for making this type of investment.

Heather O'Hara, Potluck Café Society

Respondents noted that the costs to government of providing financial incentives are outweighed by the savings incurred by decreases in hospital visits, chronic homelessness, police costs, crime, and unemployment.

Request: Do not get distracted by the 'shiny' objects of social impact activities

A dominant theme among responses was the risk of focusing solely on the trendy success stories. The unique, one-time actions described in this report, such as money mobs and hackathons, often attract the most sponsorship, media, and people. However, the true or long-term impact of these activities on stakeholders and vulnerable populations is very likely to be insignificant. What is deemed attractive does not always transfer to having a lasting impact. People who lead and promote initiatives do a

disservice to vulnerable populations when they focus on trendy rather than impactful activities. In order for impact to be made, participants must plan for and work towards specific desired outcomes.

We tend to be crowding around the new way of doing things. The evidence around the new ways of doing things is very thin.

Ratna Omidvar, Maytree Foundation

There's a lot of research that's poorly done that gets a lot of media play. There's an appetite for this information, so media picks it up, but it's not always credible. Good research is expensive

Laurie Simmonds, Green Living Enterprises

I see a lot of people who are willing to throw money at open data, but don't really know what to do with it. They are attracted to new things, trendy things. But if it's not grounded in real needs, it's not going to go anywhere.

Catherine Roy

Request: Social impact takes time (and therefore, money)

The challenges faced by vulnerable populations are complex and the initiatives intended to advance social good are likewise multi-faceted. Many respondents spoke of the power of predictable and multi-year funding and other support. If the projects associated with these are intended to have long-term sustainable outcomes, support needs to eclipse year-to-year funding. Resiliency does not happen in less than a year.

These can't be one off projects. They need to be a bit more meaningful, a bit longer term.

Tracey P. Lauriault, Carleton University

There are always financial barriers. You need more than 1 year. You need at least 2 years, and time is money.

Rob Saric, Hire Works

We need to have a longer timeline on this.

David Eaves

Request: Vulnerable populations are stakeholders in these actions, not the recipients

Vulnerable populations are diverse and distinct, and often face multiple barriers. Many of the respondents described how the vulnerable populations they work with are a key part of the process and should not be viewed as more than end users or participants of token consultations.

There needs to be some kind of solid form of social mediation.

Tracey P. Lauriault, Carleton University

Startups often have no funding but they get support through sharing and collaboration. There is a parallel with vulnerable populations. They don't just need money, but a supportive, transparent and collaborative eco-system around them to make it work.

Craig Asano, National Crowdfunding Association of Canada

In the province [of Québec], I am only person with disability in open data field. The tech community needs to understand that it's not just a question of making stuff for other people, but allowing other people to participate in the development.

Catherine Roy

OPPORTUNITIES FOR IMPACT

For individuals to take action to advance social good, it is important to address three factors:

- Opportunities for action must exist;
- Individuals must decide to take these actions; and
- The actions must result in sustained positive impact on vulnerable populations.

Bringing together the scan of literature, the Canadian context, and the perspectives of the thought leaders, a variety of opportunities for impact arise. This section synthesizes the observations made and outlines potential calls to action.

Develop knowledge

This report covers early-stage information on the emerging activities. There is a large opportunity for knowledge development.

The GSS conducted by Statistics Canada had previously measured ethical consumerism, access to information technology, and other social engagement. Further research and analysis on collaborative consumption, impact investing, and use of technology for social good would allow stakeholders to better understand the Canadian context of these activities.

The actual impact of these activities on vulnerable populations is generally not clear. Projects often do not include an evaluation component due to lack of evaluation funding, lack of perceived need to measure results, or difficulty in connecting actions and outputs to long-term outcomes. To ensure that funding is allocated to initiatives that present the best outcomes for society, measurement is required.

Research also has the potential to reduce fear and hesitation to participate in these activities. For example, research on the resiliency of the social economy would help to inform fund managers, financial advisors, and investors on the potential for stable financial returns via impact investments.

Raise awareness

A lack of awareness exists among all stakeholder groups. Individuals are unaware of the opportunities for action. Industry is unaware of the potential to embed social purpose in their sectors. SME owners have a low level of social impact literacy. Government is unaware of the issues that social innovators face in moving initiatives forward, not realizing that there is a demand for new forms of business models (Laird, 2012).

Awareness of the following would help to provide more opportunities for individuals to take action:

- the existence, value and power of data produced by institutions (governments, businesses, and community organizations) to producing social good
- the existence of and interest in investment vehicles that blend financial and social returns on investment
- the existence of and interest in microinvesting via online crowdfunding
- the existence of and interest in new business models that blend profit and social purpose
- the basic barriers to entry to employment and participation in society facing vulnerable populations, such as mobile phones and data plans, and access to transportation

Many of the emerging actions discussed in this report are niche activities, or are unknown by the public. They are not integrated into mainstream consumption and investing systems.

To reach the general public, it will be necessary to embed activity examples into commonly accessed information sources. For example, when the federal government or financial advisors provide information on RRSP contributions, impact investing could be included as a legitimate investment option.

Educating the public will also require reaching beyond the 'usual suspects'. For example, social business models are already discussed in

networks intended to support business owners who are blending purpose and profit. However, information on how businesses can support community beyond donations could be shared with traditional business networks, such as chambers of commerce and government self-employment programs. Research by ALLIES (2012) suggests that business peers, professional service providers, and business development events are effective conduits for targeting SME owners with information.

In some cases, awareness can be raised among targeted populations. This research indicates that volunteers and donors, young people, and people interested in 'local' initiatives are primed for taking emerging actions. Information on ethical purchasing (e.g. an SPP for individual consumers) and retail-level impact investment options would have a more receptive audience in newsletters of community organizations and young professional business networks. Self-employment programming directed at young people should embed a component on social purpose business models.

Finally, thought leaders need to hold up examples and tell their stories, especially when interacting with industries or with mainstream media. Sharing can both spark ideas and provide individuals with contacts to reach out to when building their own initiatives.

Create opportunities for collaboration across silos

Collaboration gives rise to great ideas and impact. Government and sector-spanning organizations need to create space for these collaborations to happen, as some of the relationships required are not obvious. Many industry stakeholders do not see the immediate connection of their work to vulnerable populations. Artificial barriers between the roles of charity and business to solve social problems impede the ability of organizations to make change happen faster (Wallace & Wilhelm, 2006).

Governments should model cross-sector collaboration through the inter-departmental groups. For example, to update Canada Revenue Agency (CRA) language on bartering to address skill sharing in the context of supporting vulnerable populations and community building, CRA, HRSDC, and Canadian Heritage need to

work together. Each department or agency has its respective industry and community contacts to invite for consultations and roundtables.

For each of the research areas—consumerism, technology and data, investing, and business owner practices—community organizations are often conduits to connect with vulnerable populations. However, at industry events that guide the future of many of these emerging activities, community organizations and vulnerable people may not be included due to budget and time constraints, or due to a lack of relationships with key organizers in industry. Government has the ability to play a funding and bridging role to ensure a spectrum of stakeholder voices is present at impact investing, open data, or crowdfunding roundtables. To create more bridges between the stakeholders, the government could host events themed on each of the research areas—for example, “the use of _____ to support vulnerable populations.”

At the community level, not-for-profit organizations can be leaders in creating cross-sector collaborations. For example, the “Replicate good models” section below proposes non-technology hackathons at which community organization can share a specific challenge and bring together diverse participants to explore potential solutions.

Motivate and build capacity

In order for individuals to be motivated to take action, they need to be willing *and* able. They need both to be interested in taking action and to have the tools needed to take that action. Thought leaders and policy-makers need to reconcile peoples' interest in taking action with other, often financial, drivers and any regulatory or infrastructure barriers that individuals might face.

The incentives and resources offered need to be stable and straightforward. Uncertainty and lack of transparency create a moving target, making it difficult for investors, individuals, and business owners to plan and act confidently. If subsidies or other financial incentives are implemented and then removed, a false market may be revealed.

CONSUMERISM

While ethical consumption is growing in popularity, it is not a mainstream activity. A tax credit for purchases from social enterprises

would provide an incentive and raise awareness of consumer and procurement options that support vulnerable populations. This would encourage more ethical purchasing by individuals and business owners.

TECHNOLOGY AND DATA

For community organizations that serve vulnerable populations, the rapid pace of development of technological tools can make it difficult to keep up when trying out a new strategy to enable individuals to take action (Rowley, 2012). Investing in the capacity of community organizations, such as the improvement of technology literacy, will help to better integrate emerging actions and the vulnerable populations that community organizations serve.

The open data movement advocates for the standardizing of data across jurisdictions. Standardized data would help those using data from various sources to address a multitude of barriers faced by vulnerable populations. A lack of standardized data prevents governments and other partners from addressing challenges across jurisdictions, and from sharing their at-level analysis of the issues. However, the data first need to be accessible. As a first step, publicly releasing National Homelessness Information System (NHIS) datasets and other data collected by HRSDC and Statistics Canada would allow for hackathons, developers, and social scientists to ask deep questions intended to have a sustained positive impact on vulnerable populations. Data from non-government sources (e.g. community organizations) would assist even further, especially if an organization had a specific, local challenge to be addressed.

CROWDFUNDING

Government needs to support good crowdfunding legislation if it wants to show confidence in entrepreneurship. In order for crowdfunding to result in sustainable jobs or income for vulnerable populations, legislation to support equity-based crowdfunding models needs to be implemented consistently across the country. However, lawmakers often do not understand the social and micro nature of crowdfunding well enough to create updated or workable legislative and regulatory solutions (Sacks, 2012).

Additionally, current crowdfunding lobbying is often focused on technology ventures and on initiatives that might traditionally seek venture capital as a source of business capital. Socio-economically vulnerable entrepreneurs and community organizations that support vulnerable individuals have not been a focus for securities bodies and CRA considerations. Adding this focus would generate opportunities for private market, peer-to-peer lending.

Finally, a focus on crowdfunding for community organizations and vulnerable populations has the potential to build social and human capital by hands-on experience in marketing, communications, and community outreach in a venue that focuses on a value exchange rather than on charity (Nestor, 2011).

IMPACT INVESTING

For individuals interested in investing, a lack of infrastructure, both in domestic opportunities to invest (Kingston, 2011; Cordes, 2010) and in financial advisors with expertise in impact investing (Avery, 2012), is a barrier to greater growth.

Entrepreneurs with great ideas cannot find places to seek funding appropriate for their ventures, while investors and their financial advisors are not educated on opportunities for impact investing. Private social venture capital is fractured and based on personal referrals. Community development organizations do not have the capacity to create investment-ready projects.

To enable the actors in the impact investing space, governments can support impact investing through securities legislation, targeted co-investment, tax incentives, subsidies and procurement, as well as infrastructure investment and capacity development (E.T. Jackson and Associates, 2012). A lack of tax incentives for impact investing is a barrier (NESTA & Worthstone, 2012 as cited in Worthstone and Wragge & Co., 2013). Community organizations are increasingly sustainable and should not be excluded from the opportunities for tax and financial incentives offered to SMEs and certain venture capital investments (Worthstone and Wragge & Co, 2013).

In order to increase levels of impact investing, tax incentives, including RRSP eligibility, would drive interest among investors. For example, the

British Columbia Advisory Council on Social Entrepreneurship has recommended a Social Innovation Investment Tax Credit. However, even when impact investing opportunities exist and are RRSP eligible, the bureaucratic hurdles need to claim them are often more complicated than those of traditional mutual funds. This is often due to impact investing opportunities not existing on the open market, as well as a lack of financial reward or accessibility for fund managers and financial advisors to access impact investing options. Instead, individuals have to self-direct impact investing.

REAL ESTATE INVESTMENT

Secure housing is an important part of sustained employment for vulnerable populations. Social purpose real estate can address secure housing needs for vulnerable populations and affordable real estate needs of the organizations and initiatives that serve them. This option, however, remains unexplored by most business owners and retail investors as an opportunity for a financial and social return on investment. The opportunities for social finance to expand supportive housing are further explored in a recently released report authored by MaRS Centre for Impact Investing and Housing Services Corporation (Nelles & Spence, 2013).

Investing in social real estate through investment funds or crowdfunded debt financing could be accessible options for retail investors. For real estate business owners and investors, social purpose real estate is an opportunity for a low but steady stream of rental income: a self-sustaining business that can improve the quality of life for socio-economically vulnerable people.

Access to capital is a major barrier to investing in real estate. Loan guarantees or funds to leverage other lenders are valuable. In some American jurisdictions, tax credits are provided to those who invest in real estate in depleted communities—often community organizations.

BUSINESS OWNER PRACTICES

Few incentives currently exist for business owners to implement practices meant to support vulnerable populations, beyond meeting a stated commitment to give back to the community. In addition to the low level of social impact literacy mentioned earlier, cost is a disincentive to business owners changing their policies and practices to have a positive impact on vulnerable populations (Carrigan, Moraes & Leek, 2011).

While regional governments support the development of new business models, to continue this work the federal government needs to initiate changes in investing and taxation regulations (Laird, 2012; André, 2012). The provinces should pay attention to the implementation of 3Cs and CICs in British Columbia and Nova Scotia respectively.

If society is serious about finding employment for people facing barriers, government and community need to move beyond supporting pre-job preparation (which works only for certain segments of the population) and include assistance to employers and employees to sustain employment for vulnerable people who face multiple barriers.

Government procurement is a huge lever for changing business practices, including hiring practices. As large purchasers, governments have the ability to set an example through ethical procurement policies, which in turn have the opportunity to have an impact on job creation. This is particularly evident if the ‘ethical’ nature includes a focus on buying from business with social hiring policies.

However, the reality is that SMEs often do not have human resource policies, departments, or strategies, let alone policies that focus on people with barriers. Business owners use just-in-time practices, with focus on the financial bottom line. Even with the best intentions, social employment strategies are hard to implement. For vulnerable populations that face multiple barriers, wrap-around services are required to successfully sustain employment. Businesses need financial and human resource supports in order to provide such services. Potluck Café Society in Vancouver will soon launch its Recipes for Success service to support SMEs to successfully employ people with barriers. Membership in SPPs may also provide access to hiring support.

Financial investment by government in this type of support for SMEs outweighs the consequences of not having an approach of this type—consequences such as chronic unemployment and Employment Insurance expenditures. ALLIES (2012) found that financial incentives, offered to SME owners for social hiring, would be effective encouragement.

Replicate good models

Contingent on community interest and sustainable, long-term funding sources, this research uncovers a variety of initiatives that are highly replicable.

CONSUMERISM

Money mobs have yet to have a strong focus on vulnerable populations, but present an opportunity to draw attention to ethical purchasing options. While the impact of money mobs is low, a series of small purchasing gestures can make an impact on an individual or a charitable project—just as small occurrences of volunteering and giving can do. SPPs that focus on individual consumer purchases, as opposed to business-to-business services, would help to generate ideas on shopping spree locations.

The collaborative consumption activities described in this report are highly replicable, especially if templates for the back-end coordination and technology are shared. For example, sharing the technological and management infrastructure of L'Accorderie could support the spread of similar initiatives in other areas of Canada.

However, barriers to the spread of the sharing economy are both personal (e.g. the risk of theft, liability) and legal (e.g. the contravention of laws and by-laws) (Walsh, 2010). In order to reduce confusion and uncertainty, the laws, regulations, and tax implications surrounding insurance and hitchhiking (for ride sharing) and bartering (for skill sharing) need to be clarified.

HACKATHONS

Hackathons generally received negative reviews from respondents. Many of them perceived hackathons to be 'shiny' objects without deep impact on vulnerable populations. Software developers are often individuals who have had a very different life path from most vulnerable populations, and who are not social scientists. Hackathons are often random and unfocused, proposing solutions that do not address relevant

or existing social issues. Hackathons are often one-time events that do not receive ongoing support, keeping in mind that applications require testing, multiple iterations, and ongoing maintenance in order to be substantial.

The following criteria are necessary to conduct a successful hackathon:

- A specific, concrete focus or challenge
- An openness and intentionality for more diverse involvement, including the involvement of those who are impacted by the hackathon's focus or challenge and other people on the front line
- An opportunity for developers to have transformational, experiential learning regarding the challenges that are being addressed
- An opportunity for developers to demonstrate their developing prowess
- Solid data
- Results that allow vulnerable users to share and use information in ways relevant and useful to them
- Follow-up support, infrastructure and funding to ensure the results are sustainable and get embedded in practice

The type of available data is an important piece to solving complex social issues. It is necessary to have the right types of data to answer difficult questions, requiring a deep knowledge of the populations that the solutions intend to serve. It is also crucial to ensure that the costs of accessing data do not inhibit their use.

The most impactful hackathons may not have a focus on data and technology. It is possible for service providers, vulnerable populations, or governments to present a challenge to a diverse set of stakeholders and to have them work at the problem from different angles.

MICROLENDING

The success of microlending programs in Canada is largely anecdotal. With some additional research on the most effective and impactful practices, microloan programs with opportunities for individual investment can spread.

Some people look at us, and note that we've only made 15 loans in three years. But even those 15 loans have saved taxpayers hundreds of thousands of dollars and created tax revenue. People aren't on EI, aren't going back to prison. Jobs have been created by these new businesses.

Lisa Helps, Community Micro Lending Society

As an example, we made a loan to a fellow who is unemployed. We helped him get training, we helped him transition to a new city to get work. His job helped him purchase his family's house, which was in receivership.

We gave a loan to Rehabitat, an affordable housing organization, which they could leverage to get more debt financing from the credit union for more social housing.

Seth Asimakos,
Saint John Community Loan Fund

Community Micro Lending Society is still in its infancy, but if a template for the society structure and lending model is created, other communities across Canada could build peer-to-peer lending initiatives to suit their contexts.

Loan funds already exist in select communities across the country, but most do not allow for individual investments. Existing loan funds should explore the logistics and market for individual investors, and communities without loan funds have many models to look to should they wish to initiate one.

COMMUNITY BONDS

Interest in community bonds has grown based on the success of CSI's offerings. In addition, CSI has made an instructional guide available, based on its experience. The CSI example—a bond available for individual purchase—is a model for community organizations to explore. It presents a potential opportunity for fund managers, financial advisors and impact investors to build investments with a positive social screen.

COMMUNITY DEVELOPMENT INVESTMENT FUNDS

The success Nova Scotia has had with CEDIFs presents an opportunity for other provinces and territories if similar tax credits are offered provincially. Community organizations could explore the opportunities for community-based

fund initiatives such as those led by the Community Social Planning Council and the Alberta Community and Co-operative Association.

TERM DEPOSITS

Depending on the amount of lending that credit unions do with social enterprises and social purpose businesses in their communities, guaranteed social impact term deposits present an opportunity for financial institutions to offer more retail-level impact investment.

Ensure a strong focus on vulnerable populations

All opportunities for impact need to consider the viewpoints and voice of vulnerable populations as key stakeholders.

When preparing or proposing plans to encourage emerging actions, planners must ensure that the details are inclusive of vulnerable populations. If they are planned for people without barriers, vulnerable populations may be excluded, whereas the opposite is unlikely. People who face few socio-economic barriers may make assumptions regarding the assets that vulnerable populations have and those that they require to participate in the community and economy. Do people need access to a car or child care to get to work or to undertake community commitments? Do people need access to mobile technology or the Internet to find services? Do people need accommodations in their job duties or hours of work in order to sustain employment? It is important to prioritize actions that help to reduce barriers to full participation in the community and the economy.

In general, online tools present an opportunity to engage individuals who are not (e.g. for physical accessibility reasons) physically able to come to a location and have their voices heard (Pitt, 2011). However, there is a presumption that people who are marginalized have access to technology, yet the type of mobile phones or data plans they have may not allow for inclusion. Additionally, large areas of Canada are not yet serviced by broadband Internet or mobile networks, further increasing the technology gap in the short term. Thought leaders and policy-makers need to be comfortable with this reality.

Finally, when considering ethical consumption and business owner practices that support

vulnerable populations, planners should prioritize initiatives that have strong links to sustainable employment of vulnerable populations because of the power of employment to have a positive impact on vulnerable populations.

RECOMMENDATIONS

The following recommendations for government, business and community support the opportunities for impact described in the previous section.

Overarching recommendations

All stakeholders need to pay close consideration to the involvement of vulnerable populations and long-term, multi-year funding in the planning of their activities.

Government

DEVELOP KNOWLEDGE

1. Continue and expand GSS research to include collaborative consumption, impact investing, and use of technology for social good.
2. Commission research on the social good outcomes of emerging activities, especially microlending via peer-to-peer lending and loan funds.
3. Commission research on the strength of the social economy in such areas as organizational sustainability and debt repayment in order to increase interest and reduce fear and uncertainty in impact investing among retail investors.
4. Commission research on which financial incentives and other supports would best assist SMEs to sustainably employ vulnerable populations.

RAISE AWARENESS

5. Include information on emerging actions in communications on similar, non-socially-motivated actions (e.g. reference impact investing on RRSP-related websites) in order to raise awareness among the general public who access government communication channels.
6. In SME support programs, offer information on employment of people who face barriers

in order to raise awareness of social hiring among the owners of SMEs.

7. In youth self-employment programs, embed information on social purpose business models and practices.
8. Curate and share innovative and successful business models, as well as other emerging action innovations as examples from which to learn.

CREATE OPPORTUNITIES FOR COLLABORATION ACROSS SILOS

9. Model good inter-sectoral collaboration through inter-departmental and inter-agency collaboration.
10. Fund participation of community representatives and vulnerable populations at relevant industry events.
11. Provide seed funding to roundtables on each of the emerging areas (e.g. “the use of _____ to support vulnerable populations”) in order to connect disparate groups.
12. Create a working group on social impact investment, with a specific focus on vulnerable populations and the mainstream investment industry. Leverage existing networks, such as Social Investing Organization and SVX.
13. Create a working group on social real estate investment to bring together real estate developers, crowdfunding experts, not-for-profit organizations, foundations, vulnerable populations, community bond experts, professionals from the investment industry, and government. Explore options for individuals to invest in social purpose real estate.
14. Create a working group on social employment to bring together SPPs, Recipes for Success, vulnerable populations and the organizations that support them, SME owners, and government to determine opportunities to increase sustained employment for people with barriers.

MOTIVATE AND BUILD CAPACITY

15. Clarify *Income Tax Act* as it relates to voluntary knowledge and skill sharing (i.e. IT-490 Barter Transactions) in order to reduce risk and uncertainty for those wanting to participate in collaborative consumption of expertise.
16. Explore a tax credit for individuals and business that make purchases from social enterprises.
17. Offer funding opportunities for community organizations to increase capacity in technology and data use and development.
18. Make NHIS data, and other data collected by HRSDC and Statistics Canada, freely available (rather than on a case-by-case basis) in order for hackathons and other collective initiatives to be able to work on deep problems.
19. Offer funding opportunities for community organizations to increase capacity in developing investment opportunities (e.g. community bonds).
20. Create pool of guarantee funds for impact investments in order to reduce risk and fear among investors.
21. Implement a procurement equivalent of the federal *Employment Equity Act* in order to encourage social hiring and purchasing among recipients of government contracts, and their SME sub-contractors.
22. Offer tax credits for impact investing that encourage investment in all stages of the social investment pipeline (ideation, prototyping, expansion) in order to increase interest in impact investing (e.g. Social Innovation Investment Tax Credit proposed by the British Columbia Advisory Council on Social Entrepreneurship). Expand qualified RRSP investments to include more types of impact investments.
23. Offer tax or other financial incentives for social purpose businesses (e.g. 3Cs, CICs, B Corps) in order to encourage social hiring and purchasing among SMEs.
24. Encourage the provinces and territories to:
 - a. Clarify car insurance and hitchhiking regulations related to ride sharing in order to reduce risk and uncertainty for those wanting to share rides.

- b. Offer prospectus or other exemptions for crowdfunding that are consistent across provincial and territorial boundaries—and even international borders—in order to provide opportunities for investment model crowdfunding; ensure opportunities for socio-economically vulnerable entrepreneurs are considered
- c. Offer provincial tax credits for CDIFs.
- d. (BC and NS) Create communications regarding CICs directed at business owners interested in adopting the new business model (as opposed to focusing only on not-for-profit owned social enterprises).

REPLICATE GOOD MODELS

25. Offer funding opportunities to build infrastructure for collaborative consumption activities (e.g. knowledge, skill, and ride sharing websites, fruit tree project coordination) in order to increase the opportunities for individuals to get involved.
26. Offer funding opportunities to expand microlending in order to increase investment opportunities for retail investors and to reach more vulnerable populations.

Business and community

RAISE AWARENESS

27. Promote emerging activities to volunteers, donors and supporters via community organizations and initiatives that have a focus on 'local'.
28. Create SPPs focused on individual consumer (not business) purchases.
29. Promote impact investing through young professional business networks.
30. Communicate information on the spectrum of positively screened, impact investment opportunities through financial advisor industry channels.
31. Embed social purpose business practices in existing SME networking, training, and communications.
32. At events designed to recognize businesses for community involvement, highlight opportunities to contribute through

employment, purchasing, and investment practices.

42. Explore the opportunity for more credit unions to create social impact term deposits to offer more retail-level impact investment.

MOTIVATE AND BUILD CAPACITY

33. Share learning and success widely. Collaborative consumption initiatives can share their technology, management infrastructure, or coordination plans. Peer-to-peer lending and loan funds can share their models.
34. Community organizations should attend technology and data-related learning and networking events; stay informed on trends and opportunities to participate at technology and data roundtables and events; review their own data and determine which data could be shared with the greater community.
35. Open data groups should specifically invite not-for-profit organizations and vulnerable populations to learning and networking events in order to build capacity and cross-sector collaboration.
36. Explore options to create a fund for social impact investment, accessible to mainstream financial advisors and fund managers.
37. Financial advisors and fund managers should collaborate (not compete) in the short term to offer impact investing opportunities to individual clients in order to help to build the market.
38. Leverage existing initiatives, such as Imagine Canada's priority on diversified and sustainable financing for the not-for-profit sector. Develop learning opportunities on the creation of impact investment opportunities.

REPLICATE GOOD MODELS

39. Experiment with money mobs with a focus on vulnerable populations
40. Expand food sharing, ride sharing, and skills sharing programs, using existing initiatives as models.
41. Experiment with non-technology hackathons. For technology hackathons, work with community organizations to lay out a plan that incorporates good practice.

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Amy Beaith
David Eaves
Erika Frey
Jordy Gold
Karim Harji
Colette Harvey
Allyson Hewitt
Lisa Helps
Tracey P. Lauriault
Aaron Lewis
Heather O'Hara
Ratna Omidvar
Omar Ramroop
Catherine Roy
Rob Saric
Laurie Simmonds
Sara Winter
Margie Zeidler

National Crowdfunding Association of Canada
Saint John Community Loan Fund
Operation Fruit Tree Rescue

Social Purchasing Portal (Winnipeg)
Change.org
Purpose Capital
Desjardins
SiG@MaRS
Community Micro Lending Society
Carleton University
Maritime Rideshare
Potluck Café Society
Maytree Foundation
School for Social Entrepreneurs – Ontario

Hire Works
Green Living Enterprises
Squag Inc.
Urban Space

Additional feedback

Janice Abbott
Dev Aujla
Yeleka Barrett
Elisa Birnbaum
Renee Black
Andy Broderick
Lisa Brown
Nicole Chaland
Melanie Conn
Ray Dart
Andrea Di Lucca
Tim Draimin
Andrew Dyck
Al Etmanski
Adam Fair
Thomas Gaudy

Michelle Gauthier
Derek Gent
Andrea Harris
Stanley Hartt
Frederick Heartline
Michel Héroux
Elizabeth Holland
Adam Jagelewski
George Karaphilis
Michael Lenczner
Elisa Levi
Doug Lionais
Spencer Mann
Michael McCarthy Flynn
James McKinney
Nancy Neamtan

Anil Patel
Mark Powell
Maria Ramos
Brendan Reimer
Gena Rotstein
Aaron Sanderson
Jacquelyn Thayer Scott
Louise Simbandumwe
Joel Solomon
Joyce Sou
Paula Speevak Sladowski
Eli van der Giessen
Stephen Whipp
Steve Williams
Dale Zak

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APPENDICES

A. Academic literature review criteria

Key questions	<p>How do emerging activities taken by individuals positively impact socio-economically vulnerable populations? Which emerging activities present the greatest opportunities for positive impact?</p> <p>What is the current Canadian context of these activities?</p> <p>What are the barriers and drivers (demographics, technology, policy, infrastructure, laws, regulations) for these activities?</p> <p>What role(s) can government play in encouraging these activities?</p>
Search terms	<p>Searches were conducted using two sets of phrases using the AND command (i.e. both need to be present to return a result)—one set related to the emerging activity and another set related to social purpose. This step was taken as initial search results were most often unrelated to the scope of the research.</p> <p>Activity sets (phrases within sets separated by OR):</p> <ul style="list-style-type: none"> • ethical consumption, collaborative consumption, sharing economy, consumer activism • open data, hackathon, mobile application development, digital advocacy, online campaigns • crowdfunding, microlending, peer-to-peer lending • impact investing, social finance • social purchasing, social hiring, community interest company, community contribution company, mission-based business, social purpose business, social business, benefit corporation <p>Social purpose set (phrases within set separated by OR):</p> <ul style="list-style-type: none"> • social change, social good, public benefit, social benefit, social movement, democra*, social aspects, poverty, vulnerable population*, socio-economic, social capital, human capital, voluntarism, charity, advocacy
Databases	<p>General, business, social science, and technology databases in EBSCOhost</p> <ul style="list-style-type: none"> • Academic Search Premier • Alternative Press Index • Business Source Complete • Communication & Mass Media Complete • eBook Collection • EconLit • ERIC • Humanities Abstracts • Political Science Complete

	<ul style="list-style-type: none"> • PsycARTICLES • Social Sciences Full Text
Search criteria	<ul style="list-style-type: none"> • Search for terms in 'abstract' (opened to 'all text' if few to no items were found) • Full text available • English language • Publication types: Academic Journal, Book, Dissertation/Theses, Editorial, Journal Articles, Opinion Papers, Magazine, Periodical, Reports, Trade Publication
Selection criteria	<ul style="list-style-type: none"> • research focus (key questions) alluded to in abstract/summary • reject articles that, upon further reading, do not meet the criteria of the scope of the literature review

B. Interview guide

OVERVIEW OF EXPERIENCE

1. What you do you feel are the most powerful ways individuals are contributing to vulnerable populations?
2. Do you think this an alternative to volunteering/donation, or in addition to?
3. Why the move to more diverse actions?
4. For individuals taking these actions: What was the process leading up to your deciding to take this action?
5. For those representing orgs or actions more broadly: Please describe some specific initiatives that you've seen or been involved with that enable individuals to take these actions.

SOCIAL IMPACT

6. What impact have you seen these actions have on socio-economically vulnerable populations?
7. Are you familiar with any evaluation or research to demonstrate this impact?

TRENDS AND DRIVERS

8. Have you noticed any trends in this area? What are other people/organizations doing? What do you think is driving these trends? (e.g. Demographics? Economy? Marketing? Technology?)
9. Are there any policies, regulations, organizations, or funding opportunities you're aware of or taken advantage of that support this type of activity?

BARRIERS

10. What about barriers? What's stopping more of these actions from happening?
11. Any policies, regulations, laws, bureaucracy, public attitudes etc.? Other infrastructure (especially in relation to vulnerable populations)?

ROLE OF VARIOUS ACTORS

12. If the government were to make a strategic investment or policy decision to encourage more of these actions, what would you recommend?
13. What about non-governmental actors (business, not-for-profits, individuals, etc.)? How could they encourage more?