

Cathy Mann: Welcome to, it doesn't hurt to ask! A podcast where we talk about fundraising. This season we'll be talking to shift disturbers in philanthropy, people who are shaking up traditional philanthropy practices. In this episode we're talking philanthropy, technology, and even artificial intelligence with Marina Glogovac. CEO of Canada Helps. Marina. Welcome to. It doesn't hurt to ask.

Marina Glogovac: Thank you. It's good to see you. Cathy.

Cathy Mann: I'm really looking forward to this conversation. I've been a big fan of yours ever since you joined the sector. Marina. I even before I met you, because I saw the transformation that was happening at Canada Helps, so it was delighted when we finally did meet a few years ago. So you made the transition to the charitable sector. You've been in it now for about five years. What, um, what were the biggest differences or what did you have to get used to do? Did you see a really big difference in the culture of working in the private versus, uh, the charitable sector?

Marina Glogovac: For sure, for sure. And I have to say that the differences were larger than I expected. I expected differences, and I was, I had always been involved in boards and it was sitting on boards. So I mean I definitely knew about a charitable sector probably more than your average person out there, but I was still very surprised at how different it is. Like it definitely was hard to get adjusted and to feel that I was accepted and that's probably why so few for profit executives actually survive the sector. I think there are stats around that because it is hard and it's, it's, it's complex. There is no, you know, like one kind of reason or answer. The charitable sector is incredibly welcoming, but it is also self contained, which I know is kind of a paradox in a self contained and it is suspicious toward for profit sector for sure. So you will have to tread carefully. You definitely cannot be perceived as somebody who now because you came from a better sector, the for profit which is also inaccurate, that you know it all and you really have to humble yourself. You have to listen. And one thing that I realized and you know, I think I'm a good listener, is that how much I didn't know. So I mean that's, I think the mistake that most for profit executives make, they just assume that this will be easy to comprehend. Well guess what it's not, it's certainly far more complex in so many ways and in so many levels than anything I've ever dealt with in the for profit sector. So that was a huge learning curve and frankly, even today, like I still feel that I have so much to learn even though I've been here for five years. And you know, it, it also made me realize, and that's probably one of the reasons I stayed in the sector, is just how much an average Canadian doesn't understand the sector misunderstands, the sector and all the kinda default mental positions that people have about a sector or so untrue and unfair. So that really made me want to do something about it. And you know, frankly when I started Cathy, it's like you would think that I would have something to read to learn about the sector. Well there is nothing. There are no stats, there is no data, there is no literature. Like if I went into any other sector, I would have tons of stuff to learn about the industry, the trends, the stats, the players. Well there was nothing like this so that actually also

posed a big, a big challenge for anybody who's coming in that there is no, there is no way to really even learn quickly about what's going on and, and...

Cathy Mann: But is that also because our sector is so fragmented. I mean we talk about the charitable sector but, but it's comprised of so many different.

Marina Glogovac: Yeah, it is. It's very fragmented. It is. And yet in its totality it's a massive contributor to our economy to employment too. I mean not to mention sort of the social wellbeing and everything. So you know, there was a lot to grasp. That's my point. There is a lot to get oriented to and then also you're walking into a completely different governance structure and the governance structure, to be honest, it's something that I'm still grappling with because I just find it challenging coming from a for profit where, well I mean things are more clear and more clear as in this is who is on your board, this is why. Like there is usually some connection to the business and it's all about performance and that's what it's all about. It's all about your performance as CEO and you know, you'll get a grilled, you get asked questions, but otherwise if you're doing well, you know, people stay out of your way and this is completely different because you have people who come and go, people who are not necessarily selected for their knowledge of the entity maybe for their passion or ideas. And I think, you know, giving back to community, volunteer, it's all so different and, and I think that really probably took me the longest and to, you know, be honest. I don't think I'm still completely really good at managing the board as they say.

Cathy Mann: A couple of things that you said that I just wanted to comment on because I do think that humility is such an important thing for, for anybody to have in our sector, but particularly people who have come from the private sector because I think we've had a lot of people from the private sector come in and tell us how we should be doing things more businesslike without necessarily, you know, an appreciation for how complex the work is that we do and how layered it is and how it's not just about a financial bottom line that incorporating all the other bottom lines that we have makes the work so much more complex. So I am a. So I'm grateful that you, you know, approach this gig with some humility and, and, and have been vocal about, you know, how much you still have to learn about the sector. I mean, what it does is it helps those of us who spent many decades in the sector sort of feel grateful that you acknowledge the difference and it delivers a message to people from the corporate sector that there is a way to do it, um, and to succeed and,

Marina Glogovac: You know, I wish, I wish truth is black and white, but it never is. It's always, you know, often paradoxical and nuanced and complex. On the flip side, again, the charitable sector is an incredibly status call, risk averse insurance sector. And really much like so many other industries and spaces that got severely disrupted. I was part of why magazine publishing, print, print, media, I mean look at it, but what, what is really interesting and in the charitable sector, that it really, it runs on passion and that's like a huge asset. Like it's the power of passion and if you really see what it does in making our world better through all the charities that I, that I met through my work at Canada helps. It's amazing,

but it's sort of like, it's not going to be in that right. There has to be, you know, capacity to scale and capacity to scale is a lot of funding and investment. It's also about different thinking. It's uh, it's about, uh, you know, understanding how to get there, right, how to get to, you know, the scaling and how to, um, how to be more strategic, you know, how to be prepared for the future, how to have leadership succession planning or succession strategy, I think. I think what was interesting for me the most really, like you come from a sector where, if you don't adapt and you don't do something, you will just go out of business. You will, right. There is no, that's inevitable. There is no clear pressure to change in the charitable sector. Like you can survive for a long time. We're running on that passion alone and keeping your door open and thank God right, like it, it's, it, it all depends on how you want to view this, but at the same time, you also have, can have your lunch eaten while you're not aware of it right? Because I think in this coming era, while we're in this era actually have, you know, massive disruption, everything digital giving really in decline, older group of older donors really supporting or giving an all indications really in so much research, that a younger generation will be different. This is an era of like a user interface and user experience and you know, when I look at that and when I consider what has happened in other big sectors like media and music and publishing and travel and I, I just know that it's coming from philanthropy as well.

Cathy Mann:

Yeah. You know, I agree with everything you've said and the challenge that I see is when you are surrounded by scarcity, which so many of the, especially the smaller organizations are, it's, it's difficult to balance, you know, investing in the clients that are gonna benefit from your services. It's difficult to, to, to make the case for sort of taking somebody away from investing in clients so that you can invest in the future of your organization. And it's also not a mindset that we have.

Marina Glogovac:

It's always difficult. Right? It's difficult because nobody has unlimited resources. I mean, even in the, for profit of course, like everybody's always challenged. I mean especially when you have to keep up the bottom line and no matter what, you have to make trade offs. You have to make choices. Um, I mean change is an interesting thing, right? It's like, I think that in the charitable sector they're like massive changes afoot and you know, they're all, all these signs that are very, very clear and important point here is that, I mean I talk often with other charities and executive directors and I agree with them and I actually hold similar opinions on many of these changes is that they're not good and they're not strategic and that's not where we should be going. But looking back at my experience as a really, you know, an award winning old magazine publisher, I can tell you that the changes doesn't care. It doesn't care what you think of it is, doesn't care if you think it makes sense. It doesn't make sense. It's really driven by lots of other forces. Consumer choice is consumer preferences, the overall kind of technology trends that are shaping the rest of our lives. Right? So it will happen and I think one way or the other in whatever way you can have smaller, big you need to embrace it, you absolutely have to embrace it because that is the only way that you will have a chance of coming out the other end whole and maybe even stronger.

Cathy Mann:

Right. Because you have such an interesting perspective because you have 18,000 clients who use CanadaHelps. So you see a lot of charities now typically they're smaller and medium size. Although we've had this conversation, some big name brands are using Canada helps as their sole online giving platform. So you do have this interesting perspective and, and so, uh, you know, Canada helps is a technology company and I think that's the biggest change that we're really seeing in our sector. So what either advice do you have for organizations in our sector or what trends are you seeing?

Marina Glogovac:

There is a lot of innovation, technology driven innovation that is happening. **Can I, the rest** of our lives that is also coming to shape and to influence the charitable sector. And it's really driven, is driven by many things, but I will say that the major forces are the ubiquity of broadband and computing devices. I mean smart phones. The stats are just incredible in terms of the usage and the adoption. We have a proliferation of data, data volume and availability and that again, the rest of our lives are completely starting to be shaped by it and they will be more and more in the future. When you look at where the venture money is going, what's happening with a big companies are doing and then a very significant trend is essentially a very deep structural trend that is changing the way people are really is this whole peer to peer thing. The peer to peer as a mechanism of influence in today's world which gave rise to crowdfunding to block chain to you know, niche content or social networking. All of it is really. It's really hard to wrap your head around and it's very significant because any marketing to the consumer of today has to be through, you know, the influence of their friends and not to them directly. So I mean, everything between your direct marketing institution to consumer its all turned upside down. So this trend in itself has just like such a far reaching implications on it, you know, it's given rise to make maker economy and **the axes of the road and** all sorts of things that were previously just kinda nod and you know, lots of other influence in political events throughout the world and so on and so forth. And then we have, you know, we have the artificial intelligence, which is huge. We had virtual reality, we have a lot of things are coming and they're becoming actually mainstream. Like so many of these are not even like really kinda something, you know, edge. Uh, and something that is coming up. And so we, the one thing between we know about charitable giving in that is becoming online. It's, it's becoming an online thing. It will become more of an online thing. And I read in so many research studies and I think it's through that within 10 years or so, all giving will become online and I think about that. I think about what organization has need to do to be able to get there because that's now just different and actually reaching a consumer in an online world or donor is challenging and it's costly because it's so fragmented and there are lots of things to have to learn and to really retool how you do things in order to get there.

Cathy Mann:

Right. So I'm just kind of smiling as I'm listening to you because I think about, you know, you're talking about AI and blockchain and all these things that feel really complex if you know nothing about them. And then I think about our sector which is even in some cases having a hard time doing some of the basic technology stuff. So do you have any advice for those charities that are feeling a

little bit overwhelmed by all this shift that's happening in our sector? Like what's the first, what's one thing that they should be doing?

Marina Glogovac: Well, they should definitely invest into kind of basic digital capability. They should have computers, they should have websites that are somewhat optimized, right? Or the website is optimized. The donate now back then is in a place where people can see it, they should start building their list properly, putting them in a proper crm. Lots of charities still have that on excel sheets or in some other places, but that really is sort of the first I'm serious about fundraising step and I'm going to start understanding who gives and how to reach them and doing some basic segmenting.

Cathy Mann: Right. And so, uh, just say Canada helps is a great platform for your online donation, so you don't, it doesn't have to be expensive. Right. I mean, I really feel like I'm in Canada Helps was a, a transformation when it was founded almost 20 years ago. Yeah. Um, and then you, in the time you've been there, you've really transformed it pretty significantly.

Marina Glogovac: Yeah, I mean we democratize access to, I would say, you know, the basic online or digital fundraising technology that every charity needs to have. And we democratize it in terms of its value, its quality and the fees that we charge. So it's a really good value proposition and we've just gone through four years of launching huge products and you know, to kind of form this platform that is accessible to all charities and where you don't have to have a web team or you don't have to hire somebody to do some things. So it is, it's like a shopify-type platform and we're completing it by, now working on our CRM. But a lot of the innovations that we've done a Cathy in the last four years are I kind of on the technology feature and technical solutions level, which are not so obvious to people who don't necessarily understand what were there like we used, uh, the problem solving and innovation to actually be able to bring some of the features for which charities used to have to pay, right. That are only accessible for, you know, to kind of bigger charities who are able to pay for it to everyone, you know. Like embedding your donation pages and events platform. We created a very innovative feature that has split receipting because we have charities in mind. So our goal really is to make lives easier for charity administrators and to innovate, to innovate from the technology solutions point of view so that we can democratize access to tools and services that again, were only available to a bigger charities who could deal with a bigger, kind of more sophisticated and far more expensive offerings from, you know, bigger, you know, for profit companies that really service our sector as well.

Cathy Mann: Right. We have lots of clients who use Canada, helps as their primary giving platform and have been able to really ramp up their fundraising game because of the tools that you're offering, whether it's peer to peer or giving menu kind of options. Um, it's, it's been great. I actually want to give you an opportunity Marina to talk about something that we hear a lot from our clients and that is around the fees. So we actually will have clients say to us, no Canada Helps is more expensive than others. And I'm like, no, they're not. Um, so I would. And

it's, it's partially because you're very transparent about how you charge fees and so because people see them, they somehow think you more expensive. But I just want to give you an opportunity to talk about that, to put that myth to rest.

Marina Glogovac: Yeah, absolutely. I mean fees are always difficult for people to understand for any online service or any, anytime we pay for something online or we use a platform where we use the shopping site, um, and they're expressed differently and I think for profit companies are really good at expressing them in a way that doesn't always, you know, you have to really think hard into the math and stuff. We, we have a fairly simple fee structure. Our fee, which is like 70 percent of all the donations that come through Canada Helps, around 70 are on a three point five percent fee structure. And the rest really ranges between four, four to four point five. So let's say we charge between three point five and four point five, but for the majority of what comes through is three point five, three point five percent fee includes fees that we have to pay for credit cards, right? That people pay for and for processing the payment towards what's called a payment processor company. In our case is currently Chase Payment Tech, so they all take a cut, they'll play the card and we negotiate. I negotiate very, very hard with all those entities to give us the best deal possible given our volume so that we can pass the savings to people who use our sites and at the end of the day we end up with about one point eight percent between one point eight and two percent that we keep to finance everything we do.

Cathy Mann: So three and a half to four and a half percent is dirt cheap. When you compare it to some of the other players that are. That is partially you are able to do that because you have such a great negotiator, but you're also a charity yourself. So that's part of your mandate.

Marina Glogovac: We absolutely that it really helps when you don't have to create a profit when you can put back everything you made back into hiring more developers so that we can build more tools. One thing that most people don't maybe think about really is an enormous level of security that we have to maintain. I mean we not only have to be PCI compliant to maintain our license and our ability to process it's, it's a very big infrastructure and every year it actually gets harder to get a certification in PCI compliance. They raise the bar and not to mention the cybersecurity disaster recovery there is. All of these areas are getting actually more complex and more expensive. So we have to do because we process money for so many charities, right? We have to be 100 percent reliable and I'm proud to say I don't want to jinx us, that we really have an outstanding track record of safety and reliability and maintaining, you know, all the checks and balances around data privacy and everything else. But that costs money and it costs human resources. Right? So my point is that we really put everything back into doing more for charities, right? And it definitely helps to be a charity right.

Cathy Mann: Yeah. So Canada Helps is in this interesting position because you are a charity and, and um, so I'm assuming that gives you a little bit of leverage when you're negotiating lower fees, but it also means, as you said, you're not having to generate profits. You reinvest your profits into the work that you're doing. Um,

there's a blurring of lines. So now, right between what used to be this very distinct world of philanthropy and the private sector, which is seeing philanthropy as a, as a business opportunity. Um, what are your observations about that?

Marina Glogovac: There's definitely a huge blurring of the lines everywhere. Um, we now have, I mean, everything really is changing Cathy and um, you know, I can observe that even just from a kind of casual observation kind of point of view. Um, we now see a corporations that used to give money to charities, do their own thing, do their own foundations. I mean, that's a huge trend. Do their own foundations, younger organizations like salesforce, Google, they all have their own philanthropy strategies because they want to appeal their millennial workforce. The workforce is getting totally millennial, I think by 2025 in Canada, we'll have over 50 percent of all workforce be millennials and they come with a very distinct set of expectations. Preferences in one of them is a desire for the companies and they work at to be doing good and to be perceived to be doing good. So philanthropy's becoming a business strategy versus, you know, companies are giving money to charities or they will be partnering with charities, which is very different. Then we have a total proliferation of social entrepreneurs, startups in social, good social entrepreneurship space. Um, you know, their hubs. It's huge trend in the States as well. They get plans that get funded, uh, you know, there is, you know, developing impact investment space which is getting bigger. Um, and uh, there are lots of for profit companies because when you really look at a philanthropy read from a for profit business, so the whole, it's a huge opportunity because it's hundreds of billions of dollars market place. Well there aren't very many places that are that attractive. So of course it's going to be attracting more and more and more for profit companies and startups because even if nothing else, it's actually lucrative, right? It could be lucrative and there is an opportunity because I think a lot of for profit companies are seeing that across the board. Charities lack the technology know how to appeal to today's changing environment. And so opportunistically, when I look at a GoFundMe, which, and crowd funding is a huge trend. I mean I think the World Bank is estimating that by 2025, this will be like \$100,000,000,000 space for worldwide. In North America alone, there are over 1500 crowd funding platforms and this is not all charitable or philanthropy. If you want to have

Cathy Mann: In North America alone, there are over 1500 crowdfunding platforms. Holy cow,

Marina Glogovac: I mean I probably launch one if I were in that because as I said, it's so lucrative. It's a good opportunity. Right. And then the biggest ones that we know, the indiegogo or kickstarter, very successful a go fund me, which specifically is only about quote unquote donations. You don't get a charitable tax receipt. And this personal philanthropy, uh, they're huge. They raise \$5,000,000,000 since 2010. I mean that's unprecedented for any, any kind of business metric in a kind of for profit world. This would be considered a massive growth and even though it's still a tiny portion of the overall philanthropy, it's trend in kind of exploding in this fight so many concerns and some scandals and all sorts of things. Because

as I said before, it doesn't matter. This is capturing the sleekness of sophistication, the UI, the preference for direct engagement that younger people seem to want

Cathy Mann: And the end, the peer to peer element, right? Like, I mean, I think of element, I'm sort of feeling all my, you know, my nieces kid has leukemia and her friends set up a page to raise money. You know, people who are donating to that aren't really distinguishing between philanthropy where I get a tax receipt and supporting this little kid who I know.

Marina Glogovac: No, and I think that's, I mean I have two millennial sons and I can tell you, and we see this in other research and I think this is also very interesting because how are charities going to evolve here really that's a big question because I think younger people from what I've read and seen, they seem to be thinking more in terms of causes, causes and things, but they really don't seem to care so much, exactly, who is procuring charity is if my company. Is it a for profit is a crowdfunding, is it, is it a charity? They don't really, they don't think in those terms and they don't seem to actually have a particular allegiance to institutions. So I think this is actually, and you know, even like we now talk about social driven or social purpose organizations, which could be a charity. It couldn't be a non charity it could be a for profit. We talk about social finance, capitalists, even the government is really embracing this, this blurring of the lines, so I think for charities that I mean to start with because they are our original social entrepreneurs, you know, I mean so much of this is the verbiage like semantics, like what, what we call things and and you know, what is sexier than something else and I often feel that the charitable sector is not as much vital for this conversations as they should be. Yeah, as the not just the original social entrepreneurs who are actually solving problems and despite tremendous challenges but also they're holders of the knowhow and the and the understanding of this social or any issues in a way that again, people will tend to underestimate how hard it is to. And we actually see this in the social entrepreneurship space that many social entrepreneurs. I just met with somebody yesterday who really underestimate the complexity and the depth of the knowhow that you have to acquire to really go about solving something.

Cathy Mann: Well. It's the notion that you started with around humility right there. There is this oversimplification..

Marina Glogovac: Such a solutionism or oversimplification and not to say that we shouldn't have, you know, people trying to. It's absolutely true, but it's, it's a, it's a bit more complex when you're dealing with trying to solve it. Service solve help issues that are tremendously complex and so many of them are, I mean are not. They have to do with other dimensions of a social policy, governmental policy.

Cathy Mann: Yeah. It's not a linear according to one person with a, with an outcome

Marina Glogovac: ebt ta. That's all you need to think about. It's very, very difficult, which is what I said. This is like a really complex sector to be in and it's a complex sector to



achieve results because it's just the thinking I come into to have to have an understanding and a consideration of different factors is tremendous.

Cathy Mann:

We're also constrained by Canada revenue agency rules around things and I think in some cases constrained by really well intentioned donors. All the research shows that if you actually give organizations core funding, they will exceed all their outcomes, but we're all star for core funding so we're all trying to piece it together. So there's some paradigms around funding that that also constrain us. Right. Like I was talking to someone recently who said, well, how are you going to prove that my donation has made a difference? I know that donation is big for you. It's a really significant donation for you, but it's such a tiny piece of an overall budget that it's really hard to be able to say your tiny contribution impacted this one thing, which is what donors want to see. Right. So it's that notion of

Marina Glogovac:

They want to see it, long dashboards, they want metrics, they want impact and they will want more of it. Right. And I think, you know, it's interesting, Cathy, because as an educated Canadian before this role, you know, who had jobs and you know, network and I really never gave core funding thing one minute of my thinking. And that's like when you're in the inside you go, yeah, well people just don't think about this. Actually, right, and then I think it's just such a terrible, terrible thing. This paradigm, this mental paradigm that most people hold, which is to be incredibly suspicious and to demand all this like impact and analysis and to not want to give money into core funding is just, it's, it actually, it's a big thing, you know, and I have colleagues in the sector who said recently we can't change this, this is so entrenched, this is so deep and I just can't get over how idiotic this really is for all of us because we really, you know, we have this relationship to charities which is very much patriarchal. It's sort of like I'm giving you something and I'm satisfying my ego. My I wanna know I wanna I wanna it's instead of utter humility because I have to tell you, when my older son Luca got sick, we actually went into a small charity and you know, it's interesting, sorry. It's interesting to observe that you're not giving to charities. Charities are actually giving to you. It's like this humility actually being able to walk through some door when you need it. And to see someone who's survived without core funding and you look currently to go how the hell right? But now you need, if we really, really truly understood how much of our lives and the wellbeing of our society is in the hands of charities, we, if we truly understood this, we would never say, I don't want to give money to core funding. We would actually see what we say from businesses. Of course, absolutely. I want to invest into the core funding because how else is this organization going to scale? It's resolves, impact feed more children, you know. So instead of 500 children, now they're gonna feed 5,000 children, which is why they exist. They're going to be there for me or for my family offered my friends because make no mistakes. You will be affected and you're already are using charities. So I think it really stems from lack of understanding. And I can't blame people because as I said, uh, when I was on the other side, I really didn't give this a thought of like, I just, I would, I think about it.

Cathy Mann: We are kind of an invisible sector despite the fact that we make such an enormous impact in, in, in lives, but yeah, I mean and, and you know, I teach at Ryerson and, and um, one of my instructors, I run the fundraising program there and one of my instructors was telling me about how her students in the intro to introduction to fundraising class had this really negative perception about charities and I said, don't they realize they're going to work in charities? And she's like, no, I've got a bunch of nursing students and social work students and whatever. And it, the penny hasn't dropped yet for them that when they get jobs at the children's aid society or at a hospital or at a childcare center, they're going to be working for a charity.

Marina Glogovac: No. Yeah, I know. No, I think this is a big lever, but this is like a systems into intervention at the consciousness level. It's this very esoteric and abstract, but it's true. I think if we truly understood, because we have no problem when we invest our money, when we choose stocks or even like when we comment or evaluate businesses are talking about businesses we actually don't like when businesses don't invest into their operational capacity to scale the results because we all understood that that's the only way for companies to grow

Cathy Mann: Because it'd be irresponsible if they didn't.

Marina Glogovac: It's hugely responsible, the stocks go down, right? You didn't invest, you fell through but you didn't hire. So it is absolutely absurd. You know, when we look at charities to actually think the charity to expect so much of them without wanting to give them money for core funding.

Cathy Mann: While there are some, uh, progressive foundations that are now starting to, um, to recognize the power of core funding and let's hope that they can get the message out and influence the sector. But I think you're right, we have a long way to go before average donors are really going to, uh, appreciate that.

Marina Glogovac: I think, I mean another thing that I observed, it's here and there, there's, there's some scandals that you know, charities go through and they get blown out of proportion. They dominate, you know, media attention and I just chuckle, right? Because honestly having been in a privately held, publicly held Sarbanes Oxley companies, I can tell you that there is no more scrutiny and transparency that the charitable sector has. The fact that they have to apply, they have to.

Cathy Mann: So, sorry far more far more scrutiny in the charitable sector.

Marina Glogovac: Absolutely. We will. Everything is out there. Your audited financials, you, anyone can just look at anything. You're data's not your data. You just. So we're for example, I mean the public companies are selected different but privately held companies we know nothing about, nothing about. There is no system for the average consumer. So I think that's also another thing that is just so unfair, right? Because I think the scrutiny and the rigor of, of, you know, the audits and

annual cra report is that every charity has to file. It's, it's huge, right? So I think this mistrust is just so misplaced.

Cathy Mann: Yeah, let's hope that she, you know. Yeah, I mean, uh, you know, I've been in the sector for a long time and I think that um, I don't even question it anymore, like it's just part of the air that I breathe and uh, and so I think it's really important that there are people coming to the sector from other sectors to be able to play that back to us and remind us that it is something that we should, that we should continue to challenge because after, you know, after you've been doing anything for a while, you just get, you just get used to it. Um, any last things, anything exciting going on at Canada helps that you want to share? Any, any words of wisdom that you want to share?

Marina Glogovac: Well, as I said, Canada helps. We are working now on our, our own CRM tool, which will be amazing because

Cathy Mann: that's exciting.

Marina Glogovac: It's super exciting. I really think this could be transformative as well. It will be geared towards smaller charities that maybe chronically use excel sheets or some other systems. And I'm, I'm super excited about this. We're also working on a securities donations forms that are super optimized and again we're using some process innovation.

Cathy Mann: Oh, so because you already have securities...

Marina Glogovac: We do on platform and so yes, today you can actually donate securities to any registered charity in Canada through us, which is amazing because so many of the smaller charities don't have their own programs. The last thing that I really want to say is that I hope that the government will reengage into collecting data for the sector. I mean that's one of the things that I found absolutely appalling and unacceptable that the Stats Canada there last systemic census in the sector was in 2003 and the last study on the contribution of the sector to the economy was in 2009. It is so unacceptable and there is a movement now to really appeal. And I think there some positive early decisions to actually start collecting the data, the sector. Because this is a data driven world and to have such a big sector where decisions are made, you know, a point of views are being made without having more current data is really not acceptable.

Cathy Mann: You know, you talked about how everybody is going to interact with the charitable sector at some time in their life to not have data, but it just strikes me that it's so. It's fascinating that our sector is so ubiquitous and yet we don't have some of the basic stats that you'll find on any other industry.

Marina Glogovac: Exactly. It's, it's, it's. And also with the rise of artificial intelligence and learning mechanisms. I mean it's beautiful that we have all this data that actually is not privatized. So the private sector will have issues with applications of artificial

intelligence because there is, you know, there's this like who owns what and we actually have publicly available data what we should have it. So I think the potential of artificial intelligence and learning algorithms to actually start seeing things in solving issues with a huge sets of data that are actually publicly available is a huge opportunity. But it has to start with having a more current data and history. So I really hope that that gets resolved positively.

Cathy Mann: Marina, it's been a pleasure. I always love talking to you. I always come away feeling like I've either learned something or have identified a huge gap in my knowledge that I need to learn more about. So thank you so much for taking the time to chat here today and thank you also for the amazing work that you're leading at at Canada Helps.

Marina Glogovac: Thank you Cathy. I really enjoyed our chat as well and you know, let's just keep going on.

Cathy Mann: Alright, so that's it for this episode. Thanks so much for listening. I love the perspective that Marina brings to our sector and I hope you learned as much from marina today as I did. If you liked this episode and want to hear more, be sure to head over to itunes or wherever you get your podcasts and subscribe. If you have questions or concerns you'd like to share, check us out at [itdoesnthurtoaskpodcast.com](http://itdoesnthurtoaskpodcast.com). My thanks to and Anne LeMesurier for making this podcast a reality and generally being so great to work with. Great music you're hearing this podcast is "Dog Days" by Isaac Joel. Hey, and don't forget, it doesn't hurt to ask. This podcast is produced by poodle, party productions. Good Girl, Brandy and Cathy Mann and Associates.