

Cathy Mann: Welcome to, It Doesn't Hurt to Ask! The 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 today's episode, we're talking to Zahra Ebrahim. She's a human center designer and urbanist. She was also recently recognized as an emerging leader in Canada's top 100 most powerful women by the women's executive network.

Cathy Mann: Welcome, Zahra, to It Doesn't Hurt to Ask!.

Zahra Ebrahim: Thanks.

Cathy Mann: All right, this is going to be fun. So here's my first question is what the heck do you do? MMM, yeah.

Zahra Ebrahim: Really good question. I feel like that's the most common question I get asked and I'm on good days, I'm uplifted by it and on bad days I'm saddened by it. And today's a good day. I'm trained as a designer. I studied architecture and design and what I use design for now is to design opportunities for more people to share power with others is what, how I describe in my mind to myself. What did I do? Okay. So the design process is known for being really user centered, so focused on people, starting with people, not starting with an idea and a baked idea. Using that as a prompt to be iterative and to think about, you know, ways in which we can prove it with improvement with the voices of more people.

Cathy Mann: Okay.

Zahra Ebrahim: And the idea that it's not when you're creating something, you shouldn't just be designing for the moment that someone needs it, but you should be designing for their entire life. So where does this moment fit into their entire life? So the process of design is really nicely, lends itself to participation. And so what I do right now, my current title is I'm the Executive Adviser to Deloitte on anything that has to do with advancing the public interest. So that can be working with public sector organizations who are working on the service delivery for major social programs.

Cathy Mann: Yeah.

Zahra Ebrahim: It can be, uh, working with private sector organizations who are trying to more meaningfully engage people in the design of, you know, a checking account.

Cathy Mann: Okay.

Zahra Ebrahim: They can also be working with charities and philanthropic organizations and helping make sure that they're achieving the impact by actually engaging the people there, most trying to serve in the design of their charitable programming or in the design of their philanthropic programming. So my job really is to create processes on one side, but on the other side of it, I think someone recently said

to me, and it was like the greatest compliment, they were like, you're like the Josh Lyman of social change, which will mean nothing to a lot of people. To me it means a lot because it's a reference from the West Wing. And Josh Lyman was the deputy chief of staff in the West Wing, carried his backpack with the only one strap around the White House. Like a boss. Yeah. Um, and was essentially the congressional whip that when an important movement needed to happen, scurried around and leverage all of his relationships to get the right people in the room. Having a really sane conversation. And now that I sort of notice the requests that come my way very often it's about like can you get the right people together in a room and then create a space so that they don't just talk about what they want to talk about it. They talk about the thing, our shared agenda. So yeah, that's what I do.

Cathy Mann:

Cool. And so I first met when you were working with East Scarborough Storefront on a project called Community Design Initiative. To what degree does the work that you did in the charitable sector and, and you continue to do with charitable clients influence work that you're doing in the private and public sector?

Zahra Ebrahim:

I often reference my learning from the social sector as like the best MBA now you could ever get because I think, you know, my opinion about going, getting an MBA is that it teaches you to work really well within an existing system. And when you work in the social sector, you learn how to be a Ninja within systems. You learn how to, you learn how to live and work arounds, um, and deepen the impact every single day. Not like in a year, not in 10 years, but every single day you deepen the impact of, you know, on the, on the populations who are trying to serve. And so for me that was my education. So like I'm credentialed in design, but my real education came working in east Scarborough with Anne, which really taught me not less of a process because the process, the design process that I brought, we sort of built kind of a shared ownership around. But what I really learned was about what it meant to create space for people and creating space for people, it was not hosting them. Hosting is not creating space. Um, it's when you know, you step back and you give out other people opportunity to host and you bring the resources together to enable the best version of hosting in the color and with the norms that feel most appropriate for them. And so now, you know, I hang out in banks and I like sit in meetings and I just can't believe how unkind they are to each other. And that's something that I see a lot. I saw a lot in the, like social and philanthropic sector in the charitable sector was there was a genuine kindness. There's a kindness that's part of every transaction because I believe, and maybe it's optimistic and some people in the charitable sector might disagree, but I do believe that when it all comes down to what you're trying, you're trying to do a good thing together and you know it versus in other places you're not. And so like there, there's so much to be learned and so I'm constantly still going back to people like Anne Gloger at the East Scarborough Storefront and other mentors across the charitable sector to help me figure it out how you solve a massive problem and a bank or a massive problem within government within administering government. Like they're my go tos, which is so interesting.

Cathy Mann: How do you like make that a safe space and, and, and create, create spaces where people feel comfortable? Like I can't imagine how you translate what you did, uh, at East Scarborough Storefront into a bank or the government or some of your other private sector clients.

Zahra Ebrahim: You know, I, I think, and I often talk about it now in the public and private sector within government and private sector organizations that we have to build sort of network and a web of trust before we can start to do this, like really complex work of reimagining your business that is sinking really fast. And so what's interesting and has become more pronounced recently is, you know, in the design of those spaces, so in the context of a community safe space means something completely different than in the context of an organization. In the context of an organization, you have to think about what are the norms that we're using? What kind of class norms that we are we using when we engaged? So like if we're trying to have an informal conversation, are we going out for a beer? Right. If you're a Muslim woman working in an institutional organization and everyone goes up for a beer to have the important conversation, how do you engage? Or when you're setting up for a meeting and it's a Friday in the summer and everyone's talking about the 400 and you grew up in social housing and you're like, what is this like 400 that everyone's talking about? Not knowing it's the road, some of the most expensive real estate in the province. And so I think a lot about those norms. I think a lot about designing spaces that are good for introverts and extroverts. All convening is designed for extroverts.

Cathy Mann: Which you think you are?

Zahra Ebrahim: An introvert. Obviously I'm an ambivert but I think I'm, I'm a, I'm more of a curmudgeon than you would believe. So I do, I restore by being alone. And um, and so I think about that a lot because I think about how people engage with me as an extrovert and how taxing it can be. And so how do you create space for someone who is deeply opinionated but just doesn't have the energy or will to go head to head with someone in a meeting? Cause it just doesn't matter that much to them to be heard as much as someone who's extroverted. Right? Because they need that feedback to, to thrive. So thinking about designing opportunities for people who don't want to speak up. And maybe that sort of leads to the next piece, which is, you know, designing for the different sort of power dynamics that exist in a room when people walk in. So like there's race, there's gender and sexuality, there's all these different things that are like, you know, amping up our power muscle when we walk into a room. And so these are all just three examples, but really great problems for designers to solve because these are all design challenges, right? How might we create a more distributed power day like, or a meeting, a meeting where there is power more equally distributed across participants. How do we, how might we create a space for introverts feel safe and heard? So it's, they're, they're just amazing human problems because that's what designers are looking for. Human problems, not institutional problems, not organizational problems. Right? And so, so borrowing from the spirit of the social infrastructure and trust that you

need to make difficult decisions and complex decisions, it's just a little bit different in an organization. But same principle.

Cathy Mann: Huh. Interesting. So you talked to, there about human problems and how do you, how do you apply design thinking to support that. I mean that leads me to think about philanthropy. Not that that's a human problem, but that it's such a human uh, initiative. And have you had any opportunity to think about applying design thinking to any of your experiences around philanthropy? I think you're more involved in philanthropy as a donor. They are as a solicitor of donations. But I'm intrigued by how we can take some of the lessons that you're, that you learned and apply it to philanthropy because philanthropy is all about human issues.

Zahra Ebrahim: Well it's interesting because I often get invited to boards cause I'm good fundraiser cause I like to ask people and mostly I like ask

Cathy Mann: Cause it doesn't to hurt to ask.

Zahra Ebrahim: It doesn't hurt to ask. Don't ask don't get. But I do think that so, so what's interesting about the question you just asked is that I'm mostly interested in asking people for money because I want to hear about their story as a, you know, as a designer, you're a researcher so you're just like, how can I connect with you? So if I ask you for money, you're probably just going to say no because it's like that's the right thing to do. When some stranger asks you for money, give yourself some time to think about it by saying no, they don't stop bothering you. Um, but then like figure out ways to get them to talk about things that they didn't think were connected to the issue you're talking about. So we talked about design thinking. We say like our job is to elicit reflections on beliefs, their attitudes and their behaviors. And they didn't think were important to the conversation that you're having.

Cathy Mann: That's philanthropy

Zahra Ebrahim: That's Philanthropy. So the question, the litmus test I always use for organizations or institutions or communities that think that they're being really human in their outreach is the example, I always use this banks. Or let's try, we actually try retail stores. How might we increase traffic in our local this grocery store, grocery store x. So you have a Loblaws or no frills, how might we increase traffic to the Loblaws at Woodvine and Danforth? Okay. So a designer would look at that problem. And say, no human is asking that question. No customer is saying, Gosh, I would just love it if there was more traffic at the no frills in my neighborhood. And so you're not solving for human problem. So if you were to think about it, and we did some research with a retailer like a few years ago and when we started to probe users of these grocery stores, what we learned was grocery stores are great places for new moms during the day cause they feel crazy and they feel alone and they feel a little bit like weird about their bodies and they don't want to put on clothes, but they go to the grocery store and it's a 30 minutes where they feel purposeful. So how might we make new moms feel

more empowered and purposeful in the world? That's the, that's the problem we're solving for. Then the design challenge becomes completely different and interesting. So if you think about philanthropy, right? So now we go, how might we increase our number of donors? We're on question ask. That's not what people are thinking about. How might I feel more connected to the issue? How might I feel more impactful? And the issue that I'm investing in? How do you make me feel more like I give \$10 a month but I really mattered to this organization. Really mattered. And so my litmus test is always is the end user, you're trying to reach, reach asking the same question you need to be asking the same question.

Cathy Mann: Right. Well so, and it's so interesting because I always say the question that you need to answer from a donor's perspective is what's in it for me. In which is, you know, a less elegant way of saying what you said really. Right? Like what do the donors care about?

Zahra Ebrahim: But just think about like why don't we give, we give because we are affected by it, right? Like so I give to a social justice organization because I believe I, I have experienced some injustice. You know, like you name it like I'd give to an environmental organization cause I'm worried that my child will not live in a healthy world like it. You know, it's all selfish. We're just doing it for ourselves. We're not actually doing it for the organizations. They're just a vehicle for us to actualize. So if we think about how might this help reconcile the injustice I felt in the world, that's an interesting question to ask it. Then all of a sudden you have a new cohort of people you can ask.

Cathy Mann: Yeah.

Zahra Ebrahim: About who are these? Like justice fighters, they're not donors, they're reconciling something for themselves. And I just think we forget about that in philanthropy. That's such a hyper personal and intimate experience to give money. Yeah. Like that doesn't directly benefit you to like not to go buy something or take a trip or

Cathy Mann: Buying a widget.

Zahra Ebrahim: I'm not buying a widget. I'm hoping I'm aspiring to mitigate the tensions in the world that afflicted me. How might I do that? And so if, if we're solving for a human problem, then we need to ask, you know, the keep digging deeper to try and figure out what is the motivation. And you know, the other side of design thinking, which we don't talk as much about because it's sort of a new to the world of design is, is the world of behavioral design. Cool. And so when the world is as it is, what kind of behaviors does it do? Does it elicit in me and how do I use us as a diagnosis for what's happening? So if you look at, so I am signing up for EI. I'm pregnant women, I don't know when you sign up for EI, but like you're pregnant and you sign up for EI and you just, you open up the website and you shut it down and you do it like every day for like three days and you're just like, you get to work and you're like, ah, screw it. I'm not doing this right

now. So the behaviors is like, it's like the paradox of choice. What am I supposed to like overcoming the paralysis of like I have put in my information or like, so if we're trying to nudge people out of that, what we need to understand is like why they're paralyzed in the first place. What does it feel like too much? What's the thing we're asking you to feels like too much? And so one of my favorite examples is when we were working with Employment and Social Development Canada on rethinking old age security after Trudeau got elected and there was a massive budget given to turning, taking the old age security experience online. Okay. And one of the things that we noticed was, and there was many, I mean that's a whole story in itself, but one of the most interesting things that seniors would get a letter from the, uh, from the CRA or ESD see I don't know where you get the letter from. And they would open it up and just like, wouldn't even read it. It was one page. It's one page when you're 64, it's like nothing. It just basically says next year on your birthday you're going to get a check. Right. And the storming to service Canada with this letter waving it in the air being like, "what is this?" And they're like, you're getting money next year. Can you read it? Or they recycle it. They don't even open it. They're like, oh, I don't want to deal. I paid my taxes, I don't want to deal. And so one of the things we realized was that like it's eliciting these kinds of defiant behaviors and seniors, because they see the font, right? They see the font on that form. It's like all the CRA is coming for me. So one of the design problems that we had to solve for was like how do we get people to know this is an invitation and a thank you for being Canadian. All OAS is every single person is eligible. So what we changed the letter to say was, thank you for being Canadian. We've calculated that you've lived for five continuous years in Canada between the age of 25 and 65 we're going to give you some money next year. Font is different language, different tone is different. And that was all behavioral nudge. It was like we just noticed this behavior. People getting angry. We're like, we think a letter says we're giving you money.

Cathy Mann: So, but what is interesting to me though is how did you identify that people were coming into service Canada angry?

Zahra Ebrahim: That's all we did was we sat and Service Canada office every day. That's part of it is that if I ask you, you won't have the language and if I want you, if I observe you, there's a difference between what people say, what people do and our job is to like find that meaty space in between. Um, so we went and talked to seniors. We interviewed them in their homes and that social service agencies around the cities. We went to The Storefront, we went to St. Stephen's. So we went to a whole bunch of places and we spent two to three hours with seniors in some cases walking them through the experience of getting old age security and in others, um, just watching what happens when people go to service Canada, what their experience is like.

Cathy Mann: There's so much that's applicable to philanthropy and what you're talking about. I mean, I think, I think the next wave needs to be behavioral design, philanthropic thinking

Zahra Ebrahim: Well we're using behavioral insights for some really cool work that we're about to go public with with Sidewalk Labs. And it really was talking about the different kinds of cues on water, friends that elicit particular behaviors in people and sort of elicit behavioral mode switching. So how do I go from like being trip chaining? Like I'm out, I got an hour, I've got to get three things done. I got, they all have to be on the line if I'm in my car too. How do you get someone to switch from that to being serenity seeking for five minutes. Serenity seeking. So like looking, just being like, ah, I'm going to have a coffee and sit on this patio because it's a nice day. Yeah. Like how do you nudge people to move from I'm trip chaining, I have an hour to, oh that's a nice coffee shop and it's a nice day. I'm going to sit for five minutes. Right? Like how do you do that? And so we're using it and applying it to the principles of designing for public space. But it can be used for anything.

Cathy Mann: When you are a donor, do you ever intentionally think about, oh you know, they've done a good job of applying some design thinking principles to this experience or do you ever think about how you're giving a and how you're interacting with the organization and identify opportunities for you to use design principles better?

Zahra Ebrahim: So I got an email from The Storefront like I have, I don't know, like a month or two ago and I was away and it said something like, how can we get more people to donate or something. It was like more like we want to get more donors. Right. It's probably even wrote it.

Cathy Mann: It wasn't but thank you.

Zahra Ebrahim: But it was this lovely email from someone at The Storefront who I didn't know who was like, Hey, you're a monthly donor. It felt like it was directed at me. Yeah, it was like you give, yeah. What makes you give? Because we want more people like you to give at the scale you're giving, whatever it is. And this is like something, you know, but it's like ask for advice. You get money, you could get my brain on your problem if you asked for my advice, ask for my help. Right. So I feel more purposeful outside of just giving money because we fall into these orthodoxies. Like that's another thing we talked about a lot and design is orthodoxies. So you know, one of my favorite orthodoxies is, um, so we were doing some work for the Blue Jays a few years ago and uh, there they were getting a hunk of money to redesign the Roger Stadium.

Cathy Mann: Okay.

Zahra Ebrahim: And we're thinking about new business models and new ways of thinking of the design and for talking to the, you know, the senior folks there and we came up with two really fundamental orthodoxies that kind of changed the game. One was the orthodoxy that you buy a ticket for the whole game, right? Yeah. Interesting. So like imagine I had two young children and I work kind of downtown and my partner does too. And at the end of the day we go with let's go catch a couple innings and we tap in with like a presto card. We go sit in

some family zone and then when your children are asleep, you tap out and you have, you know, 23 of 25 innings left on your card, which all of a sudden means you open up, you open up opportunities for more people to participate in this really cool sporting event. That's super boring, but it's a fun thing to go do.

Cathy Mann: We're going to get emails on that.

Zahra Ebrahim: Um, and then the other thing is you created entirely new business model for sports. Um, and you've addressed another orthodoxy, which most sports teams will not believe. But it's absolutely true when you do the market segmentation for the fans that show up at Games is 80% of people who show up to a Jay's game don't watch the game. They're not there for the baseball.

Cathy Mann: Oh, I'm glad to hear that.

Zahra Ebrahim: Most people, when you talk to most people, when you do research, what are the insights that we came up with when we were doing research with Jays fans was I entered the stadium and the stadium is a permission space. So I'm a super healthy eater. I'm trying to lose weight, but the second time in the Rogers Center, I could eat whatever I want. So I'm going to go to the Roger Center with whoever because it means I get to eat crappy food and I really want eat crappy food. And so that being a permission space where the boundaries of the stadium or a place where I can break all the rules of my life. Drink, eat, crappy food, do all that stuff is why people go to baseball games and hang with their friends. Be Seen, you know? Yeah. And so flipping orthodoxies is where you find really great opportunities for innovation. So what are the conventions about philanthropy?

Cathy Mann: Right,

Zahra Ebrahim: Right. Like donors give money. That's it. That's an orthodoxy.

Cathy Mann: Yeah. I mean, I think there's a whole opportunity for exploration. around this. And, um, and it's time because we have, in terms of fundraising, I would say that many of us practitioners are interested in strategies and tactics and there's more and more research now around philanthropy. But I really am looking forward to the, the research that does come out to question some of the, as you call them orthodoxies. Mm. But the beliefs that we, that we base our, our philanthropic practices on, and you know, many of us, frankly the orthodoxies are around philanthropy in a Judeo Christian, um,

Zahra Ebrahim: Oh for sure.

Cathy Mann: Right?

Zahra Ebrahim: For sure.

Cathy Mann: Yeah.

Zahra Ebrahim: It's a, I just learned last night that some of the streets in Toronto are designed for the width of 12 horses. That when people riot, they could place 12 horses to stop people

Cathy Mann: Come on.

Zahra Ebrahim: And so it was interesting and my friend who was speaking was saying like, you know, the story is really great, but what you should know and remember is that values build streets. And so this, so are your streets reflecting your current values. So if you really want your two sidewalks and your lane of parking, it's all borne out of the design for 12 horses to stop revolutionaries.

Cathy Mann: Wow.

Zahra Ebrahim: So it was just, he said it sort of really flippantly and I was like, well that's, it's kind of interesting to think about like the values of the structures, you know, to your point, the values of the structures that govern our lives that are unchallenged, that we don't challenge. Like it's conventional wisdom. Of course, of course donors give money. That's what they give.

Cathy Mann: Well, and I mean there's a whole, there's a whole other podcast on this Zahra, but I mean, you know, one of the things that we talk about a lot with our clients is, is like values-based philanthropies and making sure that, that any fundraising programs that are developed aligned with the organizational values. Um, what that implies though is that the organizations are clear about their values and what is unspoken almost all the time is what values people hold around money. I mean that is such an unexplored topic in our sectors and, and I maintain that it's, it's even more important for people in the social service sector to be exploring that because so many of us in the social service sector operate in an environment of scarcity. And scarcity just sets up all kinds of behavior. And if we're not familiar with how scarcity impacts us, it does a disservice. And I see it all the time. I mean, I often say that with so many of my clients, I spend as much time implicitly trying to get them to understand their values about money.

Zahra Ebrahim: Well, and that just makes me think of two things. One is just that whole book on Scarcity, which is just like basically when we're in scarcity we can't actualize like it's impossible.

Cathy Mann: The book called Scarcity?

Zahra Ebrahim: The book called Scarcity.

Cathy Mann: It's a great book if anybody wants to read it.

Zahra Ebrahim: And then the second thing is also like it's roof. I think it's an interesting question also because who, who do I trust? Who do I trust in my life to talk about money with? Think about the people. Like I talked to about money, you talk to your family maybe, maybe depending on, yeah, right. There's a threshold where you stopped talking about money with your family in a particular way that or maybe not. Your partner maybe, I don't know if you talked about with your friends. Like it's, so if you think about, uh, a fundraiser coming to me to address my deep feelings about money, you're not top of my list in terms of the kind of the people I'm going to talk to you, but reconciling that relationship in a more healthy way. And so this is the dis the great design challenge because so much, and I've learned this in the banks, is that like the reason banking has not been designed for humans is that we're missing this fundamental sort of like tacit kind of undercurrent in banking, which is like money equals feelings, right? Money equals feelings of money equals feelings. You have to address the feelings, right? You're asking someone to like open a checking account. You're asking someone, I always get those alerts on my, on my banking app saying like, get a line of credit or get this or that. And it's like if it was as easy as pressing a button and it didn't sort of touch into like my deep fear of debt, right. I would press the button. Yeah. Money equals feelings designed for that.

Cathy Mann: You know, we need to be having more conversations and more exploration about our relationship to money. Um, for those of us who are professional fundraisers and for those who are executive directors of agencies and board members of, of agencies and in in fact, I am working with Lisa Watson, someone, uh, to, to do some work around this and the in the future.

Zahra Ebrahim: Yeah. I think, I think the, the conventional wisdom that no one will talk about is that like money's deeply connected to shame and I think like less often is money connected to joy. Like more often, I don't know what the percentage is, but more often money's connected to like, you know, I grew up in a house that like mismanage money, so I'm going to manage my money. It's like defiant act or like I have no money, but I want to posture. So like you know, we talk a lot about, um, we did a piece of research with one of the provincial ministries and like the obvious insight that was revealed was that in most low income households in Ontario, when people get access to wealth, their environmental footprint increases dramatically because the second they don't to take the bus. So like I'm out of here, I'm out of the bus because the buses for chumps and for poor people and I'm not poor anymore. I have money, something to buy a car, I'm gonna drive by myself. And so like we like money is so aspirational even when we have a little bit of it. Yeah, that's what we're all doing with the Vision 20/20. We want to be donors. We're trying to build good habits. And I just think that we now that like I've moved out of the social sector into the private and public sector, I see how much wealth we have in the world. Like, oh my God, it's insane. It's absolutely mind boggling how the wealth is distributed. And then like, I know like lots of people knew this before me, but it took me like leaving this bubble of the charitable and philanthropic sector to, to see like that what I find so interesting is now that I see just sort of the scale of wealth, why is it that organizations are like, well, you can't spend more than 10% on administration

and it's like 10% do you know how much people are getting paid. They're going to be 10 times less than you for solving all the problems that keep you safe. Right?

Cathy Mann: Yeah. An I mean, I'm, I'm now getting on my soapbox, but the whole, that whole notion of 10 or 15%, uh, administration, I would love to know what seems appropriate for the corporate sector to invest in, in its overhead.

Zahra Ebrahim: I think that would be a really provocative study to just say like, why are, why is the charitable sector expected to run on 10%?

Cathy Mann: Get on that will you?

Zahra Ebrahim: Yeah. Yeah. Maybe that's my life's work.

Cathy Mann: Now listen tangential cause I, I hopped on my soapbox there but you know what I I um, disrupted you, um, when you were talking about Vision 2020 is the Toronto Foundation. Can you talk a little bit more about that? Cause I think, I just think it's such a brilliant idea that they've, that they've come up with in a way of approaching this. Yeah,

Zahra Ebrahim: So the Vision 2020 Program Group of people engaged in giving back to the City of Toronto and they've lowered the entry threshold to starting a foundation to \$10,000 given over two years. Yup. Which kind of opened up the opportunity for a lot of people who know people like myself, we really want to buy a house. So like ten five year doesn't feel so crazy. Right. It feels like you're just making it very simple choice. The cohort, I sh I shouldn't misrepresent the number, but I think it's close to like close to a hundred people. I think the aim to get 50, they got close to a hundred. Yeah. Like 93 94 of us. And it looks like Toronto. That's the beauty of it. It's like this cohort actually looks like the City of Toronto. It feels like the city. It is of course a more privileged and educated group of people. She's also a bunch of people trying to reconcile the fact that they grew up with less. And now \$10,000 is something that exists within their realm of possibility. It makes them feel like they're making a meaningful contribution. And so it's become this amazing community. But like it's really, it's interesting because you come together with this group, there is an assumption that there's a shared set of values. Cause we're all in the same room. Everyone's incredibly generous with the edge of their intelligence. So this is what I don't, and it's all who are my, so I'm 35 and it's like everyone who's my age. Yeah. So it's like we're kind of in the beginning of our mid careers and we're all like, oh here, we still don't know a lot. And that I find incredibly refreshing. And then where are we? Do know, we're like actually skipped past that. We know that. That's right. But the beauty of it and why I say like it's such an interesting experience for someone like me is that they've curated sort of a learning journey for everyone who's participating in the program. It's mandatory for two years where you learn about investing and non institutional spaces. So investing in invisible things like social infrastructure and investing in networks of trust and investing in humans who have a lot of potential

Cathy Mann: The notion of investing in the invisible just makes my, makes my heart warm, you know?

Zahra Ebrahim: Finally. Yeah. Right. Like, you know, forever. It's like they're just making a point of it. Yeah.

Cathy Mann: Our sector is known it forever and I think donors are still coming to terms with it and I still, I still hear donors, you know, ask the question like, how am I going to know that my donation has made a difference? Yeah. Um, so we still have some stuff to overcome, but yeah, it's, you know, we're calling it this, this sort of esoteric thing, like investing in the invisible, I guess that for many years was overhead, right? It was that horrible.

Zahra Ebrahim: Yeah.

Cathy Mann: Overhead

Zahra Ebrahim: Operational costs.

Cathy Mann: Yeah. Well in fact, the invisible is probably the most meaningful contribution that you can make because we know there's all kinds of research now that shows if you actually invest in core and the invisible, yeah. Bad in fact outcomes and impact will be far greater.

Zahra Ebrahim: Yeah. Um, and a lot of it is not like educating us on how to be donors. A lot of it is like, you know, for many of the people in that cohort, they don't know how to be in a community organization. They don't know how to dress. They don't know how to act. They don't know how to like that. They shouldn't be sitting there writing notes, like as if they're studying like during a poverty tour, you know, like that's not,

Cathy Mann: And you're talking about this because part of the learning journey that you guys go through is to meet

Zahra Ebrahim: Visits, visit the a resilience labs, the Toronto Foundation funded. Um, and in part some of their responsibility and return is to host some of the Vision 2020 right cohort. Yeah. And so we've also sort of been distributed at each of these lives and it's just, it kind of has, I think what I've heard from most people at it teaches me how to be.

Cathy Mann: Teaches you how to be?

Zahra Ebrahim: Sort of, how to be like, how to, not when you feel like a fish out of water to be able to embrace that instead of like, you know, there's a lot of in, in, um, the research that I'm doing around class norms, you noticed that like a lot of people will adopt the norms of a community thinking that that's like the way like be a bro.

Cathy Mann: Yeah.

Zahra Ebrahim: With the kid just like, no, they don't want you all to white guy to be a bro. Yeah. But like adopting the norms, it's actually more insulting. Right? Right. Be Yourself. Yeah. Without being completely blind to some of the class norms that come with privilege, the kind of privilege that we all have, which is intellectual and financial and all those different things.

Cathy Mann: Yeah. And so what do you think, what difference does it make in their life? Like I know the money is making a difference in the lives of people who live in those communities. But what, what's the impact for the, for the donors who are experiencing this perhaps for the first time ever?

Zahra Ebrahim: That's a great question. I'd love to ask the cohort that when I see them two weeks. But I think what I can say for me is the experience. Do you think it's the message of like it's not about you. And when I say it's not about you, it doesn't mean it's not about you because it is about the donor. It's not about your ego. Like, your ego is never going to be satisfied. You know, like don't try and chase like that ego nourishment through this. So if you're going to give Gif, I think, you know, Sharon Avery at the Toronto Foundation is doing a really good job of saying like, Hey, this is, it's an, it shouldn't be for your ego, but let us not pretend that we're not doing this for a deeply personal reason. And let's talk about that. And the aspiration really is to create that kind of safety that we were talking about earlier in that room, which is hard. I mean, it's hard to do, but they're doing the best they can to try and make us safe when we all come together, so.

Cathy Mann: Right.

Zahra Ebrahim: Yeah. And like make it personal, make it intimate. Help. Like we talk a lot about our relationship with money.

Cathy Mann: Yeah.

Zahra Ebrahim: We talk in these sessions about our relationship with privilege, our relationship with power, which is actually a session I'm facilitating with my friend Kofi in a couple of weeks to the group, which is like what are the power and privilege dynamics in this room?

Cathy Mann: Yeah.

Zahra Ebrahim: And like how do we feel about them and how do we feel about calling ourselves a philanthropist and how do we feel about calling yourselves donors? Why did we wear those labels so proudly or not proud? Yeah. Why do we wear them with shame?

Cathy Mann: Yeah. I mean, I really love this because I think it's, it is this, you know, new generation of philanthropists who've been given an opportunity to explore things that philanthropists never explored before. Like that sort of the, the charity model that my generation really kind of comes from is being turned on its head with this. And I love it when done well. Philanthropy can be as meaningful to the donor as the money can be for the community that's, that's being served. And uh, and I think the Toronto Foundation is doing a really good job of figuring that out. Well so we'll end it there. But this is like Zahra, this has been awesome. I mean, I, I knew that I didn't need to um, design a whole bunch of questions in advance. The conversation would flow. Thank you so much for being a, a big part of ,It doesn't hurt to ask.

Zahra Ebrahim: Thank you for having me and thank you for having a cute dog.

Cathy Mann: And Brandy, thank you. To the listeners. Uh, our apologies if you hear any um, poodle, um, carking in the background or the toenail clacking of Brandy who was, uh, just trying to get into Zara's lap.

Speaker 3: It's interesting for me to think about what we can all learn by approaching philanthropy from a human center design perspective the way that Zahra does. If you like what you heard and want to hear others talk, shift, go on over to [itdoesn'thurttopodcast.com](http://itdoesn'thurttopodcast.com) subscribe on iTunes or stitcher. This podcast was produced by poodle party productions. Good girl Brandy, and Cathy Mann and Associates and the ever patient podcast producer, Anne Lemesurier. The music you heard was Dog Days by Isaac Joel. Now remember in fundraising as in life, it doesn't hurt to ask.