

### Financial Resilience Institute

Working with clients and partners to drive positive change



Helping to improve financial and overall resilience as a partner

"Sneaky Smart"

"Impactful strategic consulting, data and analytics"

Bank CFO of a Canadian Bank

VP of Sustainability, Co-operators

# As a non-profit organization and leading independent authority on financial well-being in Canada we're dedicated to improving financial health, resilience and well-being for all



### Improving Financial Resilience for All

We partner with financial institutions, business leaders, and policymakers to develop and implement solutions that Improve financial resilience, health and well-being for all.

Financial services innovation, public policy and programs work best when rooted in data and facts.

Our research, impact measurement, and cross-sector collaboration spark solutions in programs and practice.

We're working to help expand opportunities for people, small businesses and communities and improve financial resilience for all.







### Services and Impact

With oversight from our Board of Directors and Advisory Council, our organization provides customized offerings





#### Services and Projects include:

- Client financial resilience Index analytics and benchmarking
- Financial health and resilience impact measurement advisory ESG reporting and target setting
- Financial health data analytics and modelling
- Enterprise wide or targeted financial health strategies
- New product and CX strategy and innovation combining qualitative and quantitative research and co-creation
- Employee financial wellness strategies, programs & measurement

- Proprietary financial health index models, tools and solutions, also based on transactional data
- Small business financial health strategies, measurement and solutions
- Value proposition development and support for pilots, testing and learning
- Independent commissioned reports
- Joint research and cross-sector impact and collaboration projects
- Board, Leader and Employee Education and Innovation workshops
- Public Speaking Engagements and Thought-Leadership
- Other bespoke offerings and consulting based on your business needs

# We partner and support organizations wherever they are at in their financial health and resilience innovation journey











Turn customer-led insights

into robust enterprise and

customer experience financial

resilience strategies, value

propositions and solutions.







Understand and measure your customers' and stakeholders' financial resilience, health and well-being and the extent to which your organization is supporting them.

strategies within the context of your organization, value proposition, market and priorities.

Consider financial resilience

your target customers,
employees and communities,
levering the Index and
quantitative & qualitative
insights to inform business,
marketing, impact, credit
and risk strategies.

Identify gaps and

opportunities with relation

to your organization's

service delivery model

from the financial resilience

perspective.

Measure and benchmark

the financial resilience of

Develop business impact strategies, offerings and interventions that move customers and organization forward.

Enhance your customer experience and create new or enhanced services, products, services, tools and supports for win-win benefits.

Co-create financial resilience solutions with your leaders, customers and partners and empower your customers, prospective customers and employees to improve their financial resilience and achieve their goals in relevant ways.

Identify success factors, action plans and investments to drive results, while building accountability and innovation capabilities.

Measure and track the financial resilience and financial well-being of your target existing and prospective customers, employees, small businesses and communities levering the Index and independent benchmark data.

Build and incorporate targets and/or metrics at different levels of your organization.

Measure and align your organization, teams, scale and assets for enhanced financial well-being innovation and value creation.

Evaluate your strategies, Return on Investment and Return on Impact and monitor, track and refine your strategies and investments, harnessing data and evidence-based solutions.

Pilot, test and learn on the effectiveness of key strategies, programs and interventions, driving continuous improvement with our team's support.

Lever your organization's assets to drive positive change while delivering on your purpose, vision and goals.

Develop your organization's financial resilience strategic framework and intent for strategic leadership within your markets in line with your purpose, vision, business and ESG goals.

Consult with and engage leaders, customers and stakeholders in your innovation journey.

Lever our frameworks, data, best practices and expertise to accelerate your financial resilience innovation journey.

Identify priority customer segments, needs, pain points, gaps and opportunities for enhanced and targeted support and impact, levering our proven methodologies.

Uncover impact measurement opportunities for your organization.

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#### Clients and Partners We've Worked With



















































#### Client Testimonials



"Eloise and her team have been exceptional business partners for Conexus. They are responsive, innovative and dare I say 'sneaky smart'. We have tremendous respect for their skills and would engage them again tomorrow if the need arises. They epitomize what it means to partner with organizations."

#### Eric Dillon, Former CEO at Conexus Credit Union and President General Bank of Canada

"The Financial Resilience Institute team has invested the time and energy to get to know our team and organization and meaningfully engage with our senior leaders. This has helped orient us in our purpose-led journey and get critical buy-in around the opportunities the Seymour Financial Resilience Index ® brings in helping us achieve our purpose of financial security for Canadians and our communities. Eloise and her team have provided impactful strategic consulting, data, and analytics for Co-operators, and we are now a funder of the Financial Resilience Institute to help further amplify the Institute's impact in communities across the country."

#### Chad Park, VP Sustainability and Citizenship, Co-operators

"Eloise is an exceptional and generous thought leader, providing much-needed data and analysis to the ecosystem of organizations dedicated to the financial health and financial resilience of Canadians. The Seymour Financial Resilience Index® has been vital in guiding Vancity's commitment to Financial Health and Inclusion, providing useful insight on how to build the financial resilience of our members and communities."

#### Andrea Harris, VP Impact Strategy, Vancity

"Eloise Duncan helped us to develop our four-year enterprise strategy, financial wellness and small business financial strategy. Partnering closely with our leaders, she helped us discover new possibilities, assess our gaps and create compelling new strategies to transform the way we do business."

#### Shawn Good, CEO of Libro Credit Union, previous CEO of Prospera

Contact us to explore partnership and impact opportunities





## Eloise Duncan CEO and Founder



CEO and Founder, Financial Resilience Institute (founded in 2022)

Social entrepreneur, Canada's leading expert on financial health, lived and worked in six countries

Starter of ventures and creator of the Institute's peer-reviewed Financial Resilience Index model [1]

Certified Management Consultant (CMC) and member of the Association of Certified Management Consultants in B.C.

Global Advisor/ reviewer for UN-PRB on financial health and inclusion measurement

Previous CEO and Founder, Seymour Consulting, a boutique consulting firm and social enterprise

Worked in banking in Europe and Canada: NatWest-RBC (UK) and Vancity (Canada)

Director Small Business Banking Strategy and expert small business financial health strategy innovation

Led enterprise CX and social enterprise strategy projects for leading organizations