

The Omega Foundation and the SmartSAVER Program, Lessons in Taking Social Innovations to Scale

A Social Innovation Case study

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Introduction

This case study is about the Omega Foundation’s SmartSAVER program. It has effectively elevated the Canada Learning Bond (a post-secondary education savings program for low-income families) from a struggling idea to a fully-fledged and well-utilized national resource. In so doing, Omega and SmartSAVER have created new pathways out of poverty for thousands of Canadians.

This story gives us significant insight into the process of bringing an innovative idea to life. It offers important observations about the barriers to launching and scaling innovative ideas. It also offers insights into the solutions that can overcome these barriers. In particular, it highlights the critical role that foundations can play as network leaders, bridging disconnected organizations and institutions in order to create a functioning ecosystem supportive of social innovation. We feel this case can be useful to social innovation practitioners and anyone else interested in turning great social change ideas into realities.

We shall begin by describing the background of the case and the research that underpins its theory of change. Then we will relay the story of SmartSAVER, detailing each stage of its development. Finally, we shall explore the key learnings, overarching themes and the strategies and qualities that have made the SmartSAVER program successful.

1 BACKGROUND AND RESEARCH

It is well known that individuals who possess post-secondary qualifications experience a significant boost in lifetime earnings relative to those who don’t. For this reason, encouraging lower-income Canadians to attend post-secondary education (PSE) has promise as a poverty reduction strategy. In the last 20 years, researchers have clearly established a link between having savings for PSE and subsequent enrolment and completion of post-secondary degrees. Simply put, children who have access to even small amounts of educational savings are much more likely to attend PSE.¹ When parents get the information and resources to start saving earlier for their children’s education, they start building up the necessary finances and are better informed. Moreover, they are empowered to imagine that their children *will* attend PSE and they discuss this with their children, creating the assumption that this road is available and even expected. “The hypothesis is that having even a relatively small amount of assets changes the expectations and behaviours of both children and their parents”². This has been shown to

1 “We can see dramatic differences between those with and those without educational savings. Those with savings are much more likely to be in universities and this difference is true across all income groups” (Drewes, 2007)

2 Cramer and Newville, 2009

have a powerful effect on children's own self image. They see college as part of their future, which leads them to try harder and get better-equipped to manage obstacles and setbacks³.

Policies to help children save for their education have been in place for some time. Unfortunately, these policies are known to be regressive, that is, they favour the wealthy and often leave low-income families behind. For example, Registered Education Saving Plans (RESPs), created in the 1970s, are a means by which the government matches caregivers' contributions to educational savings, up to a certain amount. However, because they require contributions from caregivers, RESPs have been largely inaccessible to low-income families. In 2014, according to Statistics Canada, 68 per cent of parents with children under the age of 18 and with annual incomes over \$120,000 had an RESP. Among comparable family units with incomes less than \$32,000, only 37 per cent had an RESP. Among those with incomes between \$32,000 and \$55,000, 46 per cent did. Instead of helping the poor, RESPs were effectively widening the gap between the poorest Canadians and the rest of the country.

The Canada Learning Bond (CLB) was established in 2004 in order to address this gap. Then Finance Minister, Ralph Goodale, introduced the measure as a way to encourage low-income families to use RESPs. The government would contribute a maximum benefit per child of \$2,000 over 15 years, at a rate of \$500 dollars the first year and \$100 dollars every year thereafter to any child who qualified. There were no required contributions and no associated fees. It was free money for any eligible child to save for their education.

Despite such apparently broad appeal (who doesn't want free money?), the CLB program had consistently low uptake rates in its early years. Only 5-16 per cent of those eligible signed up for the program within its first 2½ years.⁴ Like so many innovative ideas, the CLB was failing to reach people on the ground. On paper, it may have offered a free benefit to thousands of Canada's lowest-income families. In practice, that money was sitting idle in federal accounts.

For students and practitioners of social innovation, this is an all too familiar story. We know that even the best new ideas often struggle to have real world impact. Having a fantastic idea is only the first step in bringing about deep and lasting change. Truly innovative ideas, those with the potential to disrupt systems and change the flow of resources, will encounter obstacles when they are implemented. Institutions and established routines will work against them and make it difficult for them to reach their market.⁵ To be successful, social innovators must be adept not only at generating ideas, but at taking them to scale. Innovators must patiently navigate the numerous barriers that prevent some of the best innovations from ever reaching their potential.

The CLB was languishing, little known and very underutilized. It might have gone on this way, or worse, faded out altogether if it were not for the timely and strategic intervention of the Omega Foundation and its SmartSAVER program. Through a combination of strategies, vision, leadership and connections, the SmartSAVER program was able to significantly increase

3 Elliott, Destin and Friedline, 2011

4 Interview with federal government employee.

5 See https://www.innovation.cc/scholarly-style/westley2antadze2make_difference_final.pdf.

enrolment in the CLB. Today, the CLB program is nearing 40 per cent enrolment and growing still. The federal government and all the major banks are involved in CLB promotion, and work is underway to imbed the RESP and CLB directly into the birth registration process. Over a period of about 10 years, the CLB has gone from being virtually unknown to a widely used and institutionalized resource. Its full potential may only be felt in another decade, once the children currently being supported enroll and begin to graduate from PSE. This is a remarkable achievement on the part of the Omega Foundation, and one that offers important lessons for others looking to follow in their footsteps.

This case study is intended to capture and share the lessons of this experience for both practitioners and scholars of social innovation. It is based on interviews with key people involved with SmartSAVER and is a retrospective look at how SmartSAVER has become so successful.

2 **Section 1: The SmartSAVER Story**

The idea to create the SmartSAVER program originated with the directors of the Omega Foundation. The foundation had a longstanding commitment to helping tackle poverty in Canada and a history of work in micro-finance. In 2009, the foundation brought in May Wong on a contract to help develop new projects to fund. Omega was specifically interested in funding opportunities with “potential for scale,” meaning those that could have a broad and lasting impact for thousands of Canadians wishing to escape poverty. On account of the foundation’s ongoing work to help low-income Canadians become more financially secure, it was open to the opportunity to work in the area of savings for education. It knew that RESPs were being used disproportionately by higher-income Canadians. The foundation also discovered through May’s research that the CLB was hardly being used, although it had existed for some time. Conversations with financial institutions and the federal government department responsible for administering the CLB revealed considerable confusion over why so few people were signing up for the program. The Omega Foundation could see significant potential in understanding and challenging these dynamics. The research was compelling. It followed that May Wong was brought on full time and appointed Executive Director of the Omega Foundation with a mandate to increase the uptake of CLBs among eligible families.

2.1 **STAGE ONE: The pilot project years – deepening understanding and refining SmartSAVER**

Right from the beginning, Omega wanted to take a strategic and long-term approach. It was comfortable with starting at a small scale and in a learning mode. Instead of pushing for immediate results, Omega sought to deeply understand the dynamics at work and to experiment. May Wong was also adamant that this project be owned by the community and community organizations, rather than “imposed” by Omega or some other outsider. At each stage of its development, Omega worked to ensure that the project would be rolled out by community partners, who then would own the outcomes.

“May, from the very beginning, had the idea that if we are going to make this work we are going to have to broaden the ownership of the project.” (Martin Connell)

Keeping both these goals in mind, Omega began by connecting directly with the end users - those families actually eligible for CLBs, to find out why they weren't signing up for the program. Omega did so through local community organizations, like the Toronto District School Board, Working Women's Community Centre and YMCA Toronto, which had existing relationships with eligible families. Together, they ran community-driven research projects in which Toronto residents surveyed other local, eligible families.

This research revealed that awareness of the CLB was incredibly low. Most people simply did not know that the program existed.

“I had never heard of the RESP before the project with May.” (Adriana Beemans)

The major barrier seemed to be the financial institutions directly responsible for administering RESP in poor communities. Frequently, low-income neighbourhoods were not being served by major banks. Instead, RESP were introduced by group scholarship plans. When acquired through such plans, RESP came with additional financial obligations, such as start-up fees, annual fees and obligatory monthly contributions. Large penalties applied to families that did not meet ongoing obligations. Risk of default was high. Some community workers actively discouraged people from registering for RESP, which for good reason were understood as financial traps and burdens. This was completely inconsistent with the CLB, which was intended to ensure that opening an RESP did not require any initial investment, monthly fees or ongoing contributions.

The research also revealed that customers often found the application process intimidating. Even at the major banks, tellers were generally not informed about the CLB. They often reinforced the impression that RESP could only be opened with an initial investment and a monthly commitment. Simple barriers to application also went largely unaddressed, like finding the time to visit banks, language problems and lack of required I.D.

“One of the key learnings from our early testing concerned the assumption that low-income and newcomer families needed financial literacy while in reality they knew their finances quite well, they checked their accounts daily. The issue was about consumer literacy. The fine print. The key part of SmartSAVER was consumer literacy of RESP products.” (May Wong)

Based on its findings from the research phase, in 2010 Omega launched SmartSAVER: a pilot project entailing a series of small-scale initiatives to increase awareness and knowledge about CLBs and RESP within Toronto. The project used a variety of approaches to reach out to eligible households, including letter mail and community events. The impact was carefully tracked to see which was most successful. It became clear that families needed to hear about CLBs from sources they already trusted, like teachers, social workers and community organizers. By working closely with local community organizations, approaches were tried and refined. Over the three-year pilot over 10,000 people in over 1,000 Toronto community settings were engaged in learning about the CLB from the SmartSAVER outreach team led by Luke Connell.

Supporting materials for community organizations, including application packets and information handouts were developed and distributed. Consistent with the foundation's commitment to community ownership of these projects, all the supporting material was free of Omega branding. To increase access to information, SmartSAVER developed print and online information tools in 16 languages.

From the outset Omega worked closely with the federal government, which had its own program to promote CLBs. The responsible government department was impressed with Omega's approach, its understanding of what was happening on the front lines and its ability to accurately track the impact of its activities.

Based on the success of Omega's early endeavours, the federal government adopted many of SmartSAVER's ideas. Together they started the Champions Network – a cross-Canada network of community organizations working on CLBs – by reaching out to community organizations much like Omega had done in the beginning. This has been an important step in the scaling process. SmartSAVER had developed a process that could be replicated and taught to others (research, community organizations doing the work, piloting ideas, and sharing materials and best practices). The project had also created important partnerships that significantly extended the reach of the work.

“Once Omega did it, I started talking to other NGOs and saying this is what Omega is doing. Out of that grew a network of NGOs.” (Nicky Norris)

2.2 **STAGE TWO: Tackling systemic barriers to scaling the innovation**

Near the end of the three-year pilot project, the federal government announced that it was sunsetting its own outreach program. By then enrolment approached 30 per cent across Canada and the government considered more effort a low priority.

“16% to 30% was a big improvement, they said....” (Nicky Norris)

With the government pulling back, Omega reaffirmed its commitment to see the project through to the next phase. The three-year pilot had proven effective. The take up rate of the CLB in Toronto had grown to over 40%. Partners encouraged the foundation to use its learning and experience to take the initiative national. But before launching, there was more work to be done.

Having honed a model of community intervention and built up a network, SmartSAVER commenced the development of more broadly applicable tools, working with new community partners in regions outside of Toronto.

At the same time, SmartSAVER's evaluation of its three-year Toronto pilot pointed to a significant and ongoing barrier: the frustration felt by community organizations and families when dealing with financial institutions. Bank tellers continued to be ill-informed about CLBs and presented an imposing barrier to low-income applicants.

SmartSAVER decided it needed to work more directly with the banks in order to streamline the CLB and RESP application process. Through the board of Omega, May Wong and her team had

access to networks that were out of reach to most community organizations. Using these connections, they were able to meet with executive representatives of the major banks. They asked for two things. First, they wanted banks to accept standardized applications for CLBs from an online application created by SmartSAVER. Second, they wanted funding to help communities drive CLB applications. Their goal was for low-income families to be able to sit down with frontline community organizations to fill out SmartSAVER applications, and that this process would be known, understood and accepted by any major bank.

This was unprecedented for the banks. The process involved no fees, no commissions and no minimum contribution. It took Martin Connell, Chair of Omega, and May Wong a year of meeting bank representatives to win enough support. Eventually they found a champion in each organization – not the CEOs, but people at a senior executive level whose purview was pertinent to the goal in mind. Martin Connell’s family foundation, the Haynes-Connell Foundation, also committed \$1 million in funding to the Omega Foundation to ensure the project would move forward. This gave banks confidence to invest as well.

2.3 **STAGE THREE: Institutionalizing the innovation**

In 2010, when SmartSAVER began its pilot, 200,000 children had received the CLB. By the end of 2017 over one million have received it. Over this period, SmartSAVER created online tools for community organizations, an online portal for CLB application, partnerships with the major banks and the Champion’s Network of community organizations. Bringing Talya Rotem on to the team, the foundation ramped up its online communications and social media program and developed communication tools to continuously inform and motivate its partners.

Over the same time period there was also a change in government. The new government was committed to increasing enrollment in the CLB.

SmartSAVER and its affiliated organizations had overcome significant obstacles, but still one remained. How could the registration process be made less burdensome? Elsewhere, including the United Kingdom, automatic enrolment had been used to complement voluntary sign-up. Could the same occur here in Canada? SmartSAVER had proposed this to the federal government from the beginning, but the idea was flatly rejected. Still, SmartSAVER didn’t give up. A way had to be found to simplify the application process for CLBs.

The opportunity which was eventually identified was newborn registration, starting with Ontario. When a child is born in that province, their parents gain access to an online service (called the Ontario Birth Bundle) that allows them to apply for all the baby’s necessary documents, including birth certificate and Social Insurance Number. What if that package were to include an RESP application, which would automatically access the CLB for eligible families, and could be forwarded to the parent’s RESP provider of choice? This would go a long way to cementing the status of the CLB in Ontario as well as simplifying the application process.

To help it work for change in the Ontario and federal political spheres, Omega engaged a partner that already had the social capital and experience to reach the intended audience. Omega hired the government relations firm Strategy Corp (SC), to help open doors and provide opportunities to meet ministerial staff and bureaucrats. Andrew Steele at SC had been a

ministerial chief of staff when the Ontario Birth Bundle was set up and now proved an important guide. He knew how and where decisions were made.

SC understood the need to frame CLBs as a win for government.

“The critical thing for governments is to understand the benefits through their own lens. NGOs come in and say this is a great idea, it always is a good idea, but why should a government prioritize this good idea over other good ideas? The key is to position it in terms of their interest, how does it fit in with the agendas of different people in government?” (Andrew Steele)

Moreover, SC understood that being successful meant not just getting government to accept the idea. It also meant figuring out how to implement the idea so that government wouldn't have to do that heavy lifting by itself.

The lobbying effort was successful, and after two years they got approval to include the CLB in the Birth Bundle. This is currently being implemented. At the same time, at Omega's urging with SC's assistance, the new federal Liberal government agreed to reinstate funding for community CLB outreach.

2.4 Outcomes

At the Waterloo Institute of Social Innovation and Resilience (WISIR), social innovation is defined as:

“Any initiative that challenges and, over time, contributes to changing the defining routines, resource and authority flows, or beliefs of the broader social system in which it is introduced.”⁶

Thus, the defining characteristics of successful social innovations are that they do not just treat the symptoms of social problems, but that they change the underlying logics that perpetuate issues such as poverty.

CLBs are a potentially powerful and innovative idea because they have built into them the potential to change resource flows. Not only do they channel money from the federal government into the hands of low-income families, but they do so in such a way as to help individuals from low-income backgrounds increase their earnings potential. Research has shown that even small amounts of educational saving is correlated with better academic performance during secondary school, higher rates of post-secondary attendance, and greater earning potential after graduation.

However, as we noted earlier, ideas —, even well-researched ones, like the CLB — are still only ideas. To have durable impact at scale, social innovations must germinate, the way seeds do, from an idea into living, breathing plants. This process inevitably means having to overcome pushback to the disruption they represent. This is where SmartSAVER has succeeded. First, it

6 <https://uwaterloo.ca/waterloo-institute-for-social-innovation-and-resilience/about/what-social-innovation>.

changed the basic way that banks and the government behave, thereby affecting the routines of the system. This alone makes it much easier for low-income families to open RESPs in banks but may also contribute to new relationships being established between banks and low-income communities. In fact, one of SmartSAVER's partner organizations is now looking at this as a local project.

"We're part of discussions with FIs (financial institutions) exploring the possibility of holding a mini-roundtable with financial institutions around Winnipeg who are willing to start up the conversation of what does CSR (corporate social responsibility) look like in your institutions." (Kara Boles)

Second, and perhaps more importantly, SmartSAVER is helping to tackle beliefs about higher education and low-income students. By introducing more low-income families to the opportunity to save for higher education, education becomes something accessible, and a realistic option for their children. This in turn opens up broader possibilities. The most exciting impacts of SmartSAVER may very well be felt a generation from now, when children being born this year will be graduating with postsecondary degrees and perhaps returning to their communities.

"Now we're going to see the real long-term benefits of this strategy when youth go to school because of this." (Adriana Beemans)

Through its efforts Omega has not only taken the CLB to scale, it has also safeguarded its future by increasing the number of families benefitting and shifting the social system in which the program was launched. Although Omega is continuing to explore more ways to increase CLB enrolment, it is now supported by new organizational partners, new relationships with financial institutions, federal outreach, and by the existence of the Champions Network. As a result, even if Omega were to step away, work on the CLB would continue. Omega has taken an idea that had been launched, but was failing to make an impact, and turned it into an established social innovation. These are significant achievements. In the next section we will explore how Omega has been able to do all this and what other social innovators can learn from its experience.

3 Section Two: Learning from SmartSAVER's success

To be successful in taking social innovations to scale, social innovators need two things: they need the right strategies, and they need the right capacities to execute those strategies. Knowing what to do is not helpful if you don't have the means to do it, and equally no amount of resources will help you if you squander them. Omega has both needed ingredients. We will look first at the strategies it has used and then at its strengths and capacities as an organization.

3.1 What strategies has Omega used to take the CLB to scale?

When you launch any new and disruptive innovation, you have two main priorities. First, you have to reach your target audience and convince them to use your innovation. Second, you need to overcome systemic barriers that will prevent the idea from succeeding. Omega set

about intentionally and strategically to achieve both of these objectives. Five main strategies underpin their success:

1. Working closely with communities to understand the experience of users
2. Rapid prototyping to foster continual learning and improvement
3. A clear, consistent vision
4. A deliberate intent to address systemic barriers and to work with windows of opportunity
5. A network leadership approach

Working closely with communities to understand the experience of users

When Omega began working on the CLB, there was general confusion about why the uptake rates were so low. Omega began by first trying to understand the experience of the intended users of CLBs; low-income families. In reaching out to these individuals, Omega was careful to hear from them directly. The foundation worked with community organizations, which these families already trusted, and recruited people from the communities it was targeting to gather data. As a result, it was able to get an accurate picture of what it was like to try to apply for a CLB:

“Simple problem like I have four kids. How am I going to take them to the bank?” (Nicky Norris)

Omega learned not only that awareness of the CLB program was very low, but also that RESPs had a mixed reputation because the experience of applying for one was intimidating, full of misinformation and potential financial pitfalls. Through this work Omega was able to tailor the SmartSAVER program so that it helped to tackle key obstacles, such as making accurate program information available in multiple languages, sharing knowledge through trusted sources and working with the banks.

Rapid prototyping to foster continual learning and improvement

Having researched users, Omega did not simply create programs for SmartSAVER and run them. Instead the foundation has tried different approaches and continually gathered data to determine which really work and which do not.

Design thinking teaches us that learning does not stop when you come to implementation. In fact, it is at this point that you have the greatest opportunities to keep gathering data about the systemic impacts your efforts are having on the system so that you can continue to really improve your offerings. Through ongoing evaluation and monitoring, Omega has been able to demonstrate the efficacy of its approach to the federal government and has also been able to discern where the persistent barriers are.

A clear consistent vision

One of the strengths of the SmartSAVER program has been that its objectives and vision are clear and easy to communicate. Omega’s goal is simply to increase uptake of the Canada Learning Bond, a goal to put federal money in the hands of low-income families. This message is

easy for community partners to understand and support and becomes a goal that is easy to sell as a win to the Ontario provincial government.

“The vision was quite clear. We were going to try to unlock as many CLBs as we could. That was our guiding goal.” (Martin Connell)

Crucially, Omega has stayed committed to this clear vision even in the face of setbacks, such as when the federal government cancelled funding for its own outreach efforts. Omega has also resolutely pursued the vision for more than five years, patiently working with both the banks and government until its efforts yielded results. The experience is a useful reminder that in times of difficulty and uncertainty, a clear vision can act as a guiding principle. It can help you to make decisions in complex situations.⁷

“Even among foundations that say they are committed to things, it’s pretty rare that they stay committed as long as this and through times when it looks like we’re not going to succeed.” (Tim Brodhead)

A deliberate intent to address systemic barriers and to work with windows of opportunity

It was not accidental that Omega pursued strategic relationships with the banks. The foundation did so with the understanding that scaling innovation meant tackling systemic barriers and because its own research and experience indicated that the relationship between eligible families and financial institutions was a major stumbling block.

The key things were trying to troubleshoot ...not just with band aid solutions but trying to identify and address the systems barriers (Adriana Beemans)

As Omega has demonstrated, in order to tackle systems barriers, you need to understand the system by deliberately investigating it. You also need to be prepared to work with unusual partners (or “powerful strangers,” to use the social innovation term - Westley et al.⁸) – partners who might not typically be involved in promoting educational savings for low-income families.

Moreover, Omega has been careful to pursue initiatives that have a realistic expectation of success and has been prepared to forego solutions that are unworkable, even if they seemed to promise the greatest impact.

“We know we can’t get automatic enrolment, that’s just a non-starter. Let’s start by getting the government to reinstate support for the community sector to market the CLB.” (Martin Connell)

A network leadership approach

One of SmartSAVER’s greatest strengths is that it is backed by a coalition of partners at different points and scales in the system, from community organizations and regional governments, to banks, to the federal government. This has extended the scope of what Omega’s actions were

7 Patton 2017

8 Westley, Patton and Zimmerman 2007

able to do far beyond the limited resources of the foundation's very small project team. This did not come about by accident; rather, May Wong did so deliberately in order to ensure that SmartSAVER was owned not by Omega, but by a multitude of partners.

"I think when you spoke to most partners, institutions and networks everyone could see how this was overall a good shared goal. For success to happen it had to be something that could be housed or owned by a broader community." (Adriana Beemans)

Omega doesn't try to do everything by itself. It uses the expertise and resources of other organizations who are better situated and equipped to accomplish what needs to be done, whether reaching families directly or lobbying the federal government. But getting these partners on board and winning their trust means being very respectful of their needs and capacities. Omega made sure that its community partners were free to use SmartSAVER resources in any way that suited their needs, free of any Omega branding. Omega also made clear that it was in no way a competitor for funding. In fact, Omega provided a financial incentive to its community partners to help offset costs they incurred while assisting families with applications. Furthermore, Omega has catered its offerings to the needs and requirements of the organizations it worked with:

"Giving an opportunity for organizations at their own comfort level to increase their engagement and involvement...everyone had a shared purpose, really validated people's participation...I never saw Omega's logo on anything." (Adriana Beemans)

It is not easy to build a network of partners who can support an innovation in a distributed way, without needing central direction. But if such a network is realized, it has the capacity to significantly amplify the reach and spread of your ideas.

What are the strengths of SmartSAVER/Omega Foundation that enabled their success?

Some unique qualities have helped Omega take the CLB project to scale. Its methods were informed by its strategic vision, but also by the organization's strengths and assets. As a foundation, Omega has some advantages that have allowed it to perform unique functions in the system. This speaks to the power that foundations can have as systems entrepreneurs. Here are six of Omega's crucial strengths:

1. A willingness to take risks and experiment
2. A unique role as a philanthropic organization
3. An ability to network at different scales
4. Strong leadership and dedication
5. A willingness to share ownership of the initiative
6. Patience

A willingness to take risks and experiment

The support and leadership of the Omega Board, in particular Martin Connell, has been absolutely critical to SmartSAVER's success. First and foremost, the board understood that

innovative work demands a readiness to experiment, take risks and, at times, fail. Often, accountability and evaluation regimes discourage organizations from trying new things, but not in this case:

*“We had a governance structure at Omega that was ready to take whatever time and risk needed to be taken. May was given the keys to the car, without having to worry.”
(Martin Connell)*

In concrete terms, this has meant much more freedom in its day-to-day operations:

“There was a sense that nobody was watching the clock, nobody was holding us to account for deliverables on a month-to month basis. The Board took a patient and long-term view.” (Martin Connell)

Patience has been mentioned several times as a critical component of the SmartSAVER story. The source of that patience resided in this willingness to take risks and experiment. It allowed SmartSAVER to take the time to gather data and to build relationships in different sectors, without having to worry about demonstrating the immediate results of those endeavours.

Unique role as a philanthropic organization

Because of the willingness to take risks and experiment, Omega has been able to tap into the advantages it has as a foundation. Chief among these, is their independence from any one funder. This has several benefits. First, it was able to put money on the table when needed, which helped demonstrate the potential of the project to other funding partners. Second, it allowed Omega to offer itself as a partner to community organizations, not a funding rival. A number of other funders have supported the program, including such foundations, as the J.W. McConnell Family Foundation, the Lucie and André Chagnon Foundation and the George Cedric Metcalf Foundation, as well as all of the major banks and credit unions involved in the online application.

“The fact that they were a foundation may have made it a bit easier financially. A lot of NGOs relied very heavily on federal funding, that was drying up, and you have employees and rent.” (Nicky Norris)

“The Haynes-Connell Foundation basically said we are going to need more money to do this on a national scale. The Foundation put one million dollars on the table for Omega if needed to go the distance. The banks could feel confident that there was money behind this.” (Martin Connell)

In this way, the financial independence of Omega allowed them to pursue their strategies. The foundation could afford to not put their branding on any of the products because it was not seeking recognition to win more funding. Omega has been able to truly act as an honest broker in the system and is uniquely positioned to build a diversity of relationships.

Ability to network at different scales

Omega’s ability to access all levels of the system is another major asset. The foundation has been able to make connections at the community and government level while also using the

connections of the Omega Board to engage hard-to-reach individuals, particularly in the financial sector:

We worked off contacts that we had at fairly senior levels and those contacts then led us to meet with the staff people who were driving their operations.” (Martin Connell)

Its ability to network at higher levels in the system have not compromised their connections in the community:

“It was a pretty effective 1-2 punch with someone like Martin who has a lot of credibility, very respected, having access to senior executives of big banks and people working at the community level like Luke and May who by themselves would not have been able to get to the same folks.” (Tim Brodhead)

In order to institutionalize social innovations, the ability to work across scales is critical⁹; opportunities and barriers may emerge at different levels of the system, as in this case. Omega’s experience demonstrates the value of having a diversity of networks and connections at your disposal when trying to pilot an innovation through to its launch phase.

Strong leadership and dedication

Finally, and of particular importance to many of those interviewed for this case, Omega has benefited from strong leadership and a dedicated staff. The strategies and strengths noted above were deliberately pursued by, and often times embodied in, the central agents, May Wong and Martin Connell. Their leadership capacities have been critical to this case:

“Finally, in all of this, I would say that May was an exemplary leader/ manager. I’ve worked in the charitable sector since 1975 and worked and chaired a number of organizations, and I have never met anybody quite like May: modest, determined, diplomatic, knows how to convey the sense of ownership to a broader constituency and remain very open minded and very flexible.” (Martin Connell)

Social innovation literature has pointed to the importance of individual agency in the past; a dedicated leader or team can really be what carries a project to fruition¹⁰. In this case, the dedication and perseverance demonstrated by the leadership was fostered in all of SmartSAVER’s staff. Strong leadership is distributed throughout the organization, not centred in just one individual.

“You have to have the right people in the right place who believe in what they’re doing. The people who are doing the actual work are so important. To me it’s incredible, when I look at what some of these people do in their spare time. These people believe wholeheartedly in what they’re doing, and they go above and beyond. That kind of dedication is what drives success.” (Nicky Norris)

9 Moore and Westley 2011

10 Westley et al. 2013. “A theory of transformative agency in linked social-ecological systems.”

Willingness to share ownership

From the outset of the pilot and through the roll-out on a national scale, the foundation has ensured that participation and ownership of the initiative is broad-based and inclusive. With only a small team and modest budget the foundation has been able to multiply its reach and impact by actively supporting its many partners to own and advance the program.

Patience

In the nine years since the initiative started the foundation has encountered many challenges and opportunities that have taken time, in some case years, to tackle. Patience, on the part of the foundation's Board and team has been of critical importance in SmartSAVER's successful outcomes.

"It would have been easy to call it quits on any number of occasions. Government and financial institutions are by nature so slow and resistant to change." (Martin Connell)

Conclusion

The Canada Learning Bond represents a unique opportunity. Unused money available in government budgets is rare. The very straightforward goal of putting this money directly in the hands of low-income families is a powerful motivator that Omega has been able to use to build its networks.

"The fact that the money was already there was what made this whole thing so compelling." (Tim Brodhead)

Good ideas, the seeds of potential social innovations, are relatively easy to come up with and thus, also are relatively common. What separates an innovative idea from an actual social innovation is the ability to translate this idea into real action on the ground and at scale, despite inevitable opposition and barriers. The case of SmartSAVER demonstrates that this process can be the result of deliberate strategy.

In order to formulate a successful strategy, you have to be willing to explore the system carefully, from multiple angles, to experiment and to learn. To execute the strategy, you need the right attitude, a willingness to take risks and to work for long-term goals, and the right resources.

Perhaps most crucially of all, Omega's success has come from its ability to form relationships with the right organizations and partner with them to create a change movement.

"Here was an opportunity that an organization took. They saw isolated fragmented systems and created a strategy that would pull them together." (Adriana Beemans)

Throughout this project, Omega created new and novel pathways, links and connections. It linked community organizations to the idea of the CLB, and then helped to build a network so that these organizations could learn from each other about how best to keep spreading the word. The foundation found a way to rebuild the long-frayed connections between the financial system and the low-income families they had become separated from. Finally, once it had

enough momentum and evidence of progress on its side, Omega, using skilled partners, influenced change within government and financial institutions, to enshrine its innovation as the default, not the exception.

This unique ability to form meaningful relationships with strategic partners has allowed Omega to open many doors and to move its ideas throughout a system, from one community to the national level. It has allowed the foundation to make best use of its own skills while harnessing a wide range of highly strategic resources at each stage and at each scale of its unfolding innovation. This ability, in combination with long-term thinking, a flexible and experimental approach, dedicated and strong leadership, and all the other qualities described throughout, make Omega's SmartSAVER project an admirable and compelling case. It has much to teach fellow innovators about taking innovations to scale.

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Interviews

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May Wong: Past Executive Director of Omega Foundation

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