



Annual Meeting

FREDERICTON

2026

June 11-13

Deep roots.
Renewed growth.



B07 G03 Bringing co-ops into the digital era tools practices and innovations

Sophie Taylor, Douglas Sider, Kirk Lyn, Fahima Karim, Damon Adachi

Land Acknowledgement

We acknowledge that the City of Fredericton is situated on traditional Wolastoqey territory. The territory of the Wolastoqiyik People is recognized in the Peace and Friendship Treaties to establish an ongoing relationship of peace, friendship, and mutual respect between equal nations. The river that runs through the City is known as the Wolastoq, along which live the Wolastoqiyik, “the People of the beautiful and bountiful river.”

Equity, diversity, inclusion and belonging

- Co-operatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.



In this workshop...

- We will discuss common challenges caused by limited technology, share solutions that can save time and improve results, and review what co-ops should consider before adopting or upgrading technology.

Our session agenda



- Co-operative Business
- Technology Basics
- Well-equipped Office
- Speaker Series - Integrating Technology in Co-ops
- Demonstration Corners

Co-operative Businesses

- Housing co-operatives are multi-million dollars corporations. Boards are expected to make careful decisions, including investing in modern office systems and tools that help the whole organization work well.



Technology Basics

01

Invest in **modern IT infrastructure**
(equipment, computers, MS 365)

02

Use **cloud-based backups and digitized records**

03

Implement **strong cybersecurity protections**

04

Reduce **business interruption risks**

05

Protect **confidential and sensitive information**

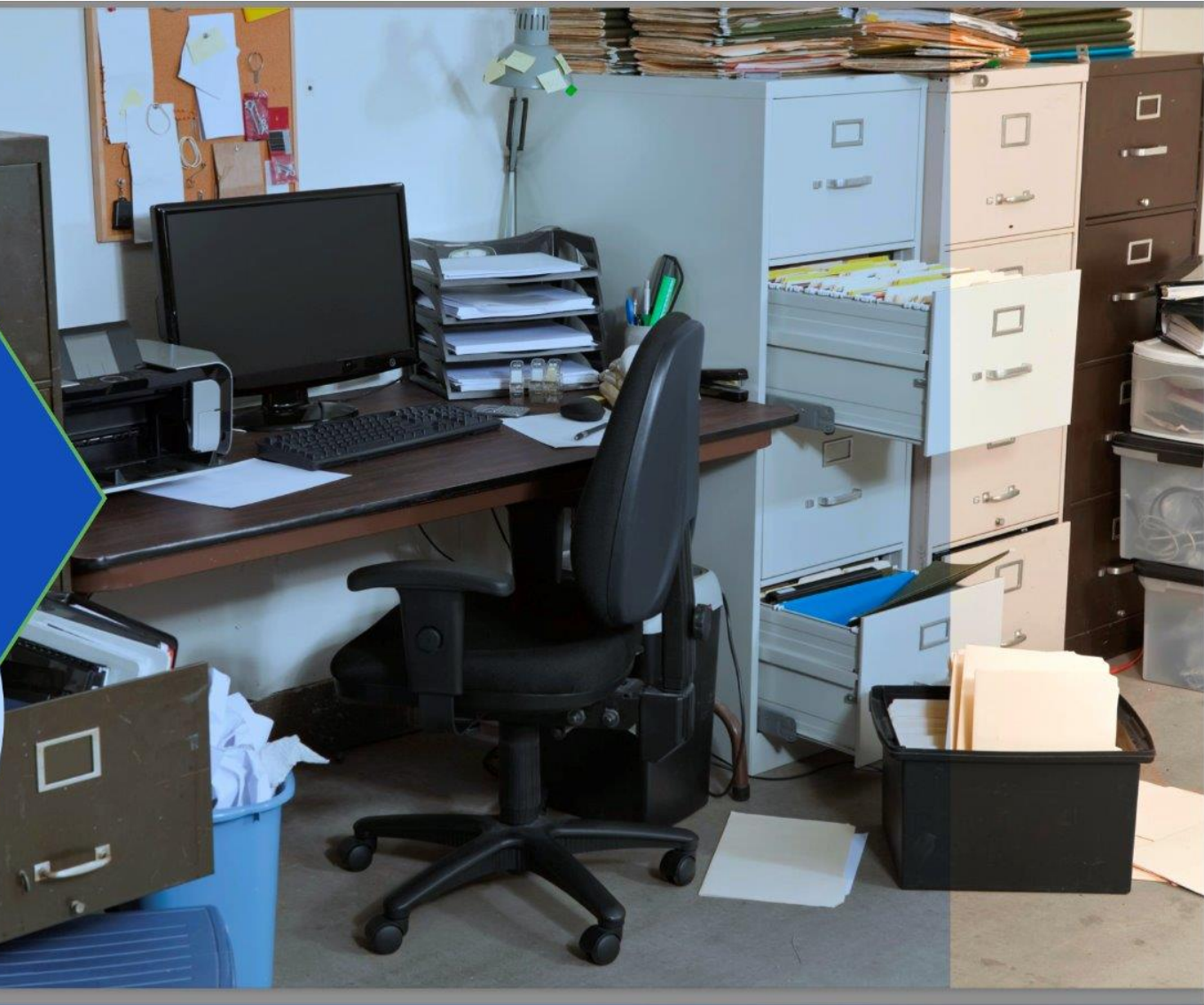
06

Support **business continuity and good governance**

Well-equipped Office

- Computer, scanner/copier, and internet access
- Daily backups (cloud or secure storage device)
- Accounting software
- Clear procedures and policies
- Files easy to access and search (on-site and remote)
- Templates and common forms ready to use
- Digital fill-in binder (keys, banking information, passwords etc.,)

*Does any
of this look
familiar... ?*



Digitizing Documents

- How do we reduce the paper, free up some space and make the boxes disappear?

Digitizing Documents, what do we mean?

- We convert the physical files into a digital medium to be stored on your computer
- By digitizing the files, co-ops can reduce the amount of paperwork, efforts and space required to store documents
- Most auditors and auditing companies prefer digital audits
- Documents are safe from environmental factors such as fire and flood
- Documents are more secure and easily accessible from the cloud

New and emerging challenges

Easier access when working from home, away from records & office equipment

Smoother remote meetings, Board meetings, AGMs, webinars

A need for a new way to do remote auditing

Co-ops need to protect sensitive information

Manage backups of files & emails

Protect against hacking and other cyber attacks

How can Microsoft 365 help with all this?

How easy is it to switch over to it?

Digitizing Best Practices

- Remember to back up your data often.
- If storing in the cloud, ensure the cloud servers store data on Canadian soil.
- Test back-up and data periodically.
- Maintain a process in case the manager leaves unexpectedly. Change passwords when staff changes.
- Co-op Cost Cutters recommends cloud-based solutions from Document Direction (DDL).

Integrating Technology in Co-ops



Digital Banking Services – Fahima Karim, Alterna Savings



Management Tools – Kirk Lyn, New Views for Non-Profit



Marketing – Damon Adachi, Sevenfold Marketing

alterna
savings

Bringing Co-ops into the Digital Era: Tools, Practices, and Innovations



Fahima Karim

Account Manager,
NFP & Affordable Housing

Ways to Bank Digitally



Online & Mobile Banking



Wagepoint:
Payroll Services



Interac e-Transfer®



Accept Pay Global:
Electronic Funds Transfers



Online and Mobile Banking

Online and mobile banking give co-ops secure, 24/7 access to manage finances and support day-to-day operations.

- > View account activity, balances, and recent transactions in real time
- > Pay bills such as utilities, insurance, and vendor invoices online
- > Transfer money quickly between operating and savings accounts
- > Set up alerts and notifications for unusual activity or low balances



Wagepoint Payroll Services

Wagepoint is a payroll service that automates wage payments, tax remittances, and record keeping – helping co-ops save time, stay compliant, and reduce errors.

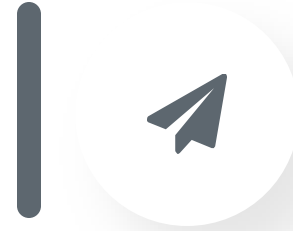
Benefits of using a payroll service:

- > Direct deposit of wages
- > Automatic tax withholding & remittances
- > Year-end slips (T4/T4A)
- > Vacation & benefits tracking
- > Record keeping & reports
- > Integration with accounting/banking systems

Interac e-Transfer[®]

Interac e-Transfers are a secure way to send or receive money directly between Canadian bank accounts using online or mobile banking.

Transfers are linked to an email address or mobile number rather than account details.



What does it do?

- Real-time transfer of funds between Canadian financial institutions
- Simple, secure payments using email or mobile number
- Direct deposit into co-op's operating account
- Request Money feature for housing charges, fees, or arrears
- Autodeposit option to reduce manual acceptance
- Transaction records for easy reconciliation



Why is it useful?

- Convenient way for members to pay housing charges, parking, laundry, or event fees
- Faster cash flow as funds are received almost instantly
- Reduces need for cash or cheques (less risk, less admin work)
- Improves transparency with clear digital records
- Supports financial inclusion (accessible to members with online or mobile banking)
- Aligns with digital banking best practices for housing providers

Benefits of **Interac e-Transfers**[®]

Convenience
Speed
Reduced Cash Handling
Transparency
Inclusivity

Potential Challenges of **Interac e-Transfers**[®]

Email/Text Message Compromise
Wrong Recipient Errors
Phishing & Fraud Attempts
Manual Accept (Without Autodeposit)
Transaction Limits

Challenge Mitigation Tips

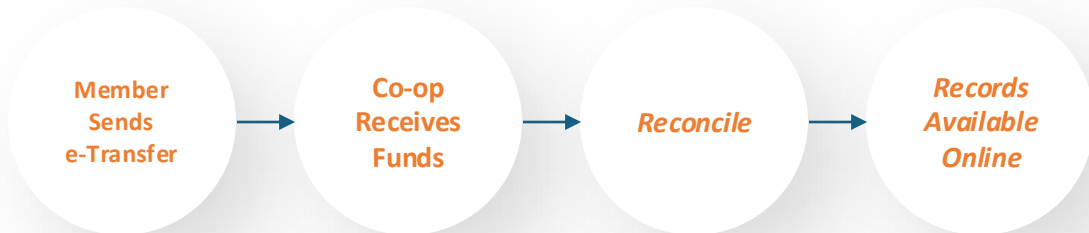
- Enable Autodeposit
- Verify Recipient Information
- Use Strong Email Security
- Set Clear Payment Policies
- Monitor & Reconcile Regularly
- Educate Members on Phishing

Interac e-Transfer[®]

How It Works

Receiving Payments

- Members send funds to co-op's designated email/phone
- With Autodeposit → funds go directly into account
- Without Autodeposit → admin must manually accept
- Limit: \$25,000 per transaction (receiving)
- Simple way to collect housing charges, parking, laundry, events, arrears



Sending Payments

- Used for reimbursements (Board/staff expenses, member refunds, and contractor/vendor payments)
- Cost: \$1.50 per transfer
- Must be sent one at a time (no bulk/automation option)
- Limits: \$10,000 per transaction; \$70,000 per 7 days; \$300,000 per 30 days
- Create a recipient profile in online banking with the email/phone of the payee
- Funds are sent securely without needing to exchange full banking details
- Best for occasional or urgent one-off payments

Electronic Funds Transfer (EFT)

Accept/Pay Global is a self-serve Third-Party service provider that Alterna uses to provide its Business and Community members with a paperless platform to send and receive preauthorized automated fund transfers (AFT) to other financial institutions.

- The service is available in Canadian Funds only.
- This secure service provides speed and efficiency in collecting, approved, **one-time** or **recurring payments** from customers.
- Transaction files are sent to Alterna for daily processing and the clearing of the transactions by Alterna on behalf of our members is subject to Payments Canada rules for AFT.
- Authorized users are set up with security questions currently, with future security measures being implemented in the near future (Two Factor Authentication).
- Reporting capabilities to assist with account reconciliation.



EFT Authorization Types



Single Authorization

Authorizer 1 = Manager/ADMIN

- This role is assigned to the primary person who will access APG on behalf of the business/organization.
- The only authorization required for all transaction amounts up to and including the daily file total.
- Recommended for Debit Service even if the signing rule is 2 to sign.



Multi-Authorization

Required for Credit Service if signing rule is 2 to sign

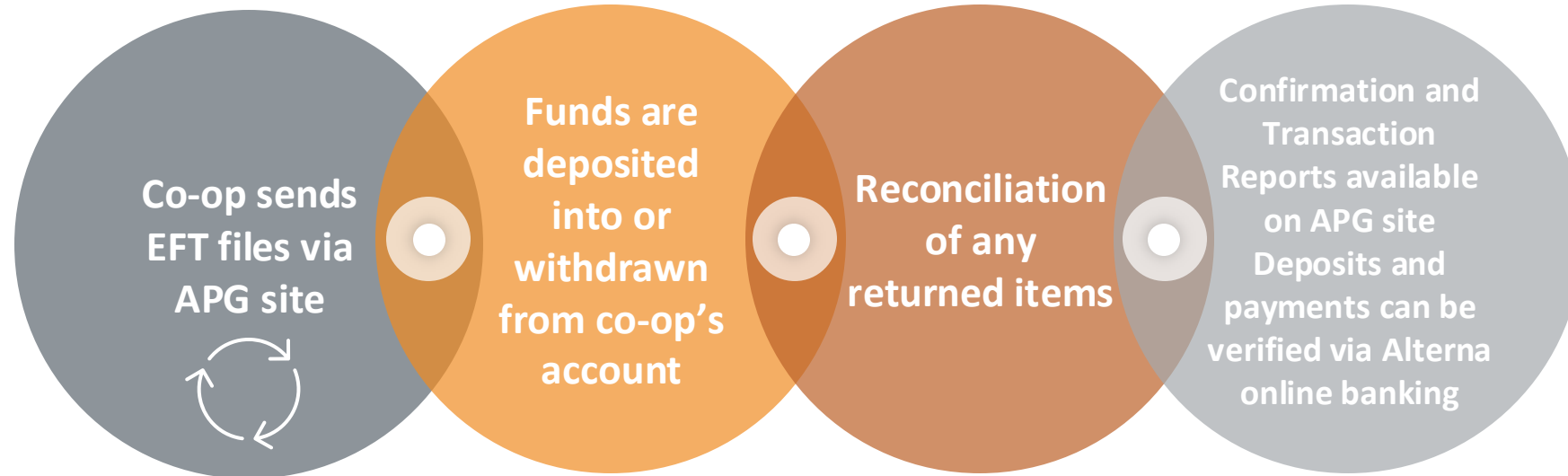
- **Note:** Multi-approval does not work like cheque signors - with any two of four to authorize. The authorizations are clearly defined by the roles.
- Authorizations must be done in order:
 - Initiator -> Approver 1-> Approver 2 to ensure authorizations are following approval(s) requested by the member.
 - OR Approver 1 -> Approver 2

Accept/Pay Global: EFT

How It Works

Inter Bank Clearing

Debit Items Returned



Benefits of EFTs

- Faster payments and settlements (including payroll and vendor/supplier)
- Simplified reconciliation
- Supports recurring payments
- Greater flexibility
- Avoid the hassle of postal strikes
- Co-ops automate payments
- Lower transaction costs
- Improved accuracy and reduced errors – e.g., lost cheques, misprinted account numbers.
- Enhanced security

Potential Challenges of EFTs

- Wrong Recipient Errors
- Phishing & Fraud Attempts
- High Daily CAFT Limits
- Shared Passwords

Challenge Mitigation Tips

- Use Strong Email Security
- Verify Recipient Info (for example: send test transactions to validate bank account information especially on large outgoing transactions).
- Set Clear Payment Policies
- Monitor & Reconcile Regularly
- Set Multi Approval on Credit Service (outgoing funds)

Comparing EFT and Cheques

EFT Services

- > Automated, direct transfer between accounts
- > Bulk processing – multiple payments in one file
- > Fixed payment dates = predictable cash flow
- > Reduces arrears and late payments
- > Saves admin time (no in-branch deposits, less handling)
- > Digital records support audits & Board reporting
- > Convenient for members – “set it and forget it”
- > Scales easily with membership size
- > Supports payroll & vendor payments as well
- > Environmentally friendly – less paper & travel

Cheques

- > Manual process – members must write and deliver cheques
- > One cheque per payment, handled individually
- > Payments depend on members remembering; timing can vary
- > Higher chance of arrears/late fees if cheques are delayed
- > Time-consuming – collect, deposit, and reconcile cheques
- > Paper records prone to errors, lost cheques, or delays
- > Less convenient – members must write cheques monthly
- > More members = more cheques to handle
- > Less practical for payroll or bulk vendor payments
- > Paper-heavy, resource-intensive

Cheques have a higher risk of potential fraud

Embracing Technology

Best Practices and Resources

- E-signatures
- Autodeposit for Interac e-Transfers
- Online Meeting Tools
- Cloud Document Storage
- Digital Invoicing and Payments (EFT Platform)
- Accounting Software Integrations
- Budget & Reserve Tools
- Member Portals/Apps



30

ALTERNA SAVINGS
CELEBRATING
THIRTY YEARS
SUPPORTING
AFFORDABLE HOUSING



Banking Packages for Co-op Housing Residents

Join the Movement – Banking Built for Co-op Living

Designed specifically for residents of nonprofit and co-operative housing in Ontario.

Choose from three tailored packages that support your financial goals while **sharing in the values of co-operative living**.

Choose the package that's right for you:

| | | |
|---|---|---|
| <p>Personal Package</p> <p>Over \$620¹ in value</p> | <p>Student Package</p> <p>\$150² in value</p> | <p>New to Canada Package</p> <p>\$900³ in value</p> |
|---|---|---|



Alterna Savings and Credit Union Limited operates as Alterna Savings. Alterna Savings is a credit union operating in Ontario. For information on deposit insurance, please ask for a brochure at the credit union or visit the FSRA's website at <https://www.fsrao.ca>. Eligible deposits in registered accounts have unlimited coverage through the Financial Services Regulatory Authority (FSRA). Eligible deposits (not in registered accounts) are insured up to \$250,000 through the Financial Services Regulatory Authority (FSRA). ¹Terms and conditions apply, visit [Business Banking Bundle](#) ²Terms and conditions apply, visit <https://campaigns.alterna.ca/as-student-chequing/> for details. ³Terms and conditions apply <https://www.alterna.ca/en/personal/offers/new-to-canada> 04/26

alterna savings

THANK YOU

Fahima Karim

Account Manager, NFP &
Affordable Housing

fahima.karim@alterna.ca

T. +1416.213.7900,,7723

C. +1647.332.2176



Learn more about our Community Impact priority:
alterna.ca/community | community@alterna.ca



Legal

FOR INFORMATION PURPOSES ONLY. The content of this presentation is for information purposes only. Alterna Savings and Credit Union Limited is not endorsing or recommending any specific product, service, practice and/or program described. The recipient of this information is advised to do their own research, based on their own circumstances and engaging with their own advisors to determine if the products/services/practices/programs referenced would assist or otherwise benefit the recipient. All rights reserved. Alterna Savings and Credit Union Limited operates as Alterna Savings. Alterna Savings is a credit union operating in Ontario. For information on deposit insurance, please ask for a brochure at the credit union or visit the FSRA's website at www.fsrao.ca/

Embracing the Digital Era: **Why Now?**

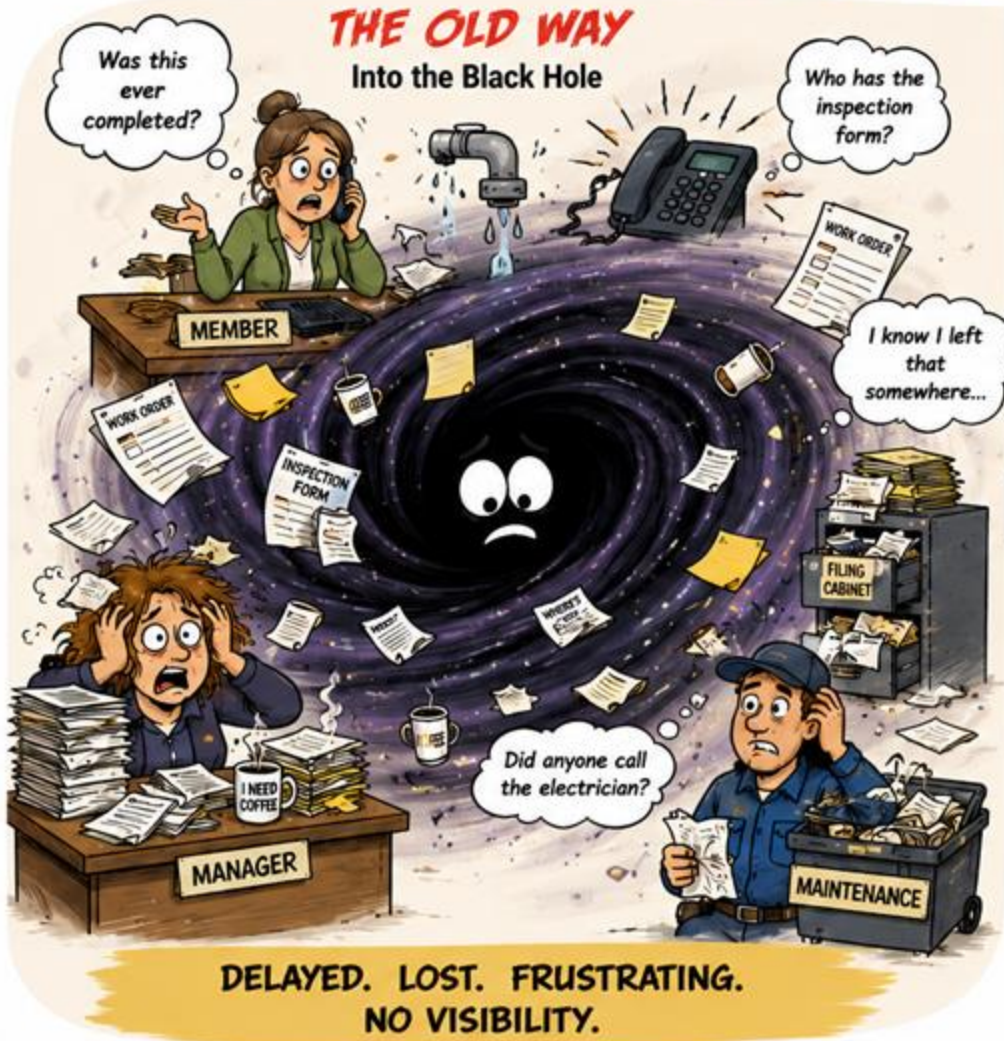
Now, more than ever:

- Aging housing assets require better tracking.
- Maintenance demands are increasing.
- Staff burnout and turnover are increasing.
- Co-ops are expected to do more with fewer resources.
- Paper systems create operational risk.
- Boards need reporting and accountability.

Using specialized software to automate workflows helps to increase productivity and reduce the risk associated with tracking everything manually.

The Maintenance “Black Hole”

Paper goes in... but information disappears! *Sound familiar?* 😊



THE DIGITAL WAY
Tracked from Start to Finish

- 1 Member submits request
- 2 Instant notification to staff
- 3 Maintenance receives assignment
- 4 Work completed with photos & notes
- 5 Completed & tracked to history

Work Order Dashboard

| New | In Progress | Completed |
|-----|-------------|-----------|
| 12 | 8 | 45 |

Recent Work Orders

- Leaking Faucet – Unit 12B **Completed**
- Kitchen Light – Unit 5A **In Progress**
- Window Repair – Unit 3C **New**

Work Orders by Category

| Category | Percentage |
|------------|------------|
| Plumbing | 40% |
| Electrical | 25% |
| Carpentry | 20% |
| Other | 15% |

VISIBILITY. ACCOUNTABILITY. EFFICIENCY. PEACE OF MIND. 😊

An example: The NewViews Maintenance App

A complete, mobile-friendly digital maintenance and inspection platform, designed specifically for Canadian co-operative housing providers and property managers.

Key Benefits:

- ✓ Streamlines all aspects of managing work orders and unit inspections.
- ✓ Improves communication (managers, staff, members).
- ✓ Reduces paperwork and manual data entry.
- ✓ Can be fully integrated with NewViews for Non-Profit Housing software or used on a standalone basis.

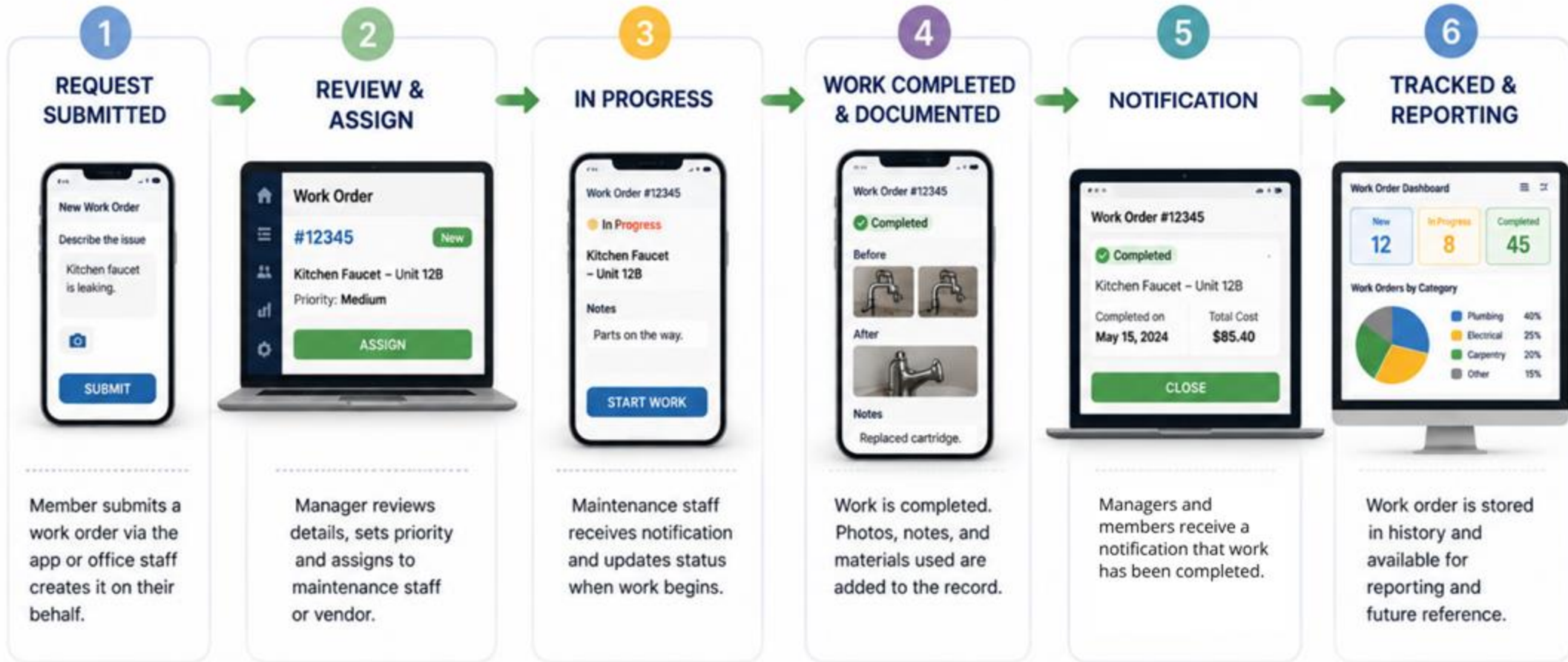


The NewViews Maintenance App Dashboard

Part 1: Work Order Management

Moving away from paper work orders to a digital record that never gets lost

Work Order Workflow in the Digital Era



Focus: Benefits of Digitizing Work Orders

A digitized system turns maintenance data into actionable planning information.

Sample reporting provided by the NewViews Maintenance App includes:

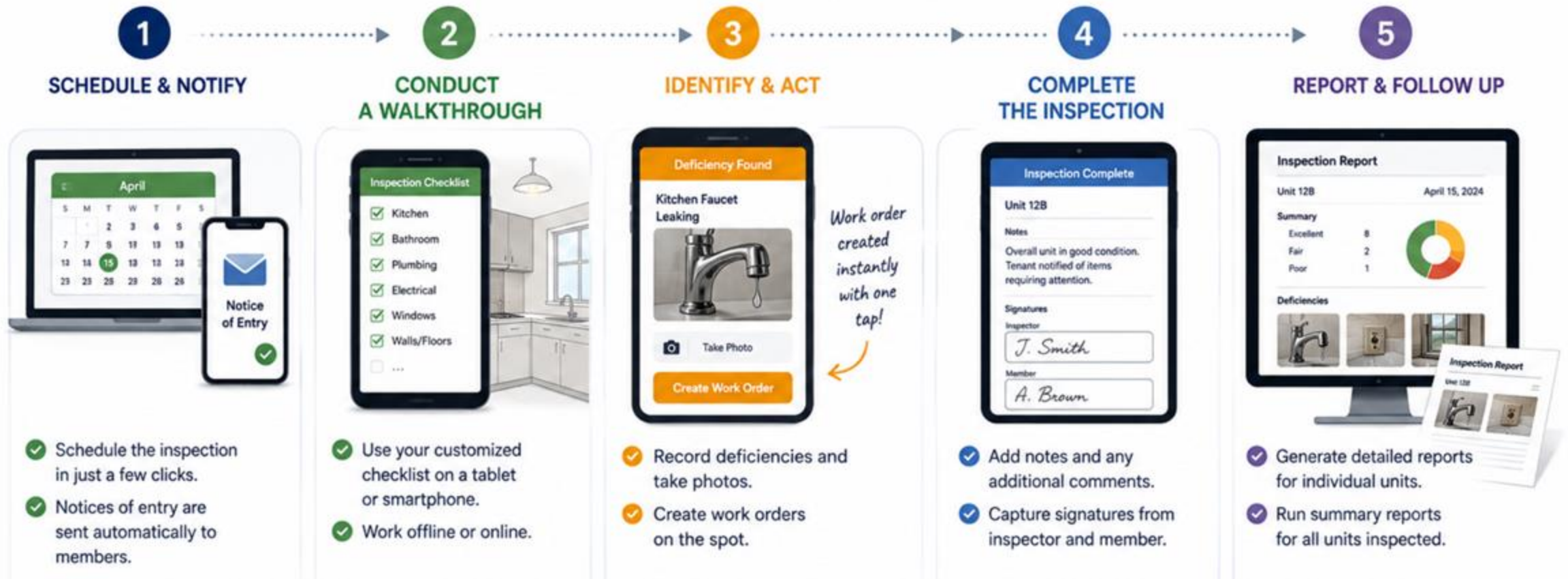
- Tracking maintenance by unit
- Tracking maintenance by category
- Tracking maintenance by common area
- How many work orders are submitted in a month
- How many work orders are completed in a month
- Printouts of charge back reports for accounting



Part 2: Unit Inspections

Annual / Move-in / Move-out inspections

Unit Inspection Process in the Digital Era



Traditional 'Paper Pain' vs Digital Efficiency

| The Old Way (Paper & Clipboard) | The Digital Way (with the NewViews Maintenance App) |
|---|--|
| Paper forms get lost, stained, or are illegible | Digital templates are customized to your property |
| Hours of manual data entry back at the office | Real-time syncing directly to your NewViews NPH books |
| Photos are separate and hard to track | Attach photos instantly to the inspection line item |
| Work orders are written later and often forgotten | Instant work orders generated on the spot |
| Maintenance history lives in filing cabinet | Fully searchable maintenance history by unit |

Focus: Streamlined Communications



Push Notifications

Instant alerts for new assignments or status changes.



Email Notices

Automatically send "Notice of Entry" emails to members.



Chat Features

Built-in chat for quick questions and clarifications between managers and technicians.

Questions?

Thank you for your time. Let's open the floor for discussion.

Bringing co-ops into the digital era: Marketing

Damon Adachi
Sevenfold Marketing



Marketing for Co-ops

What does Marketing mean for co-ops?

Traditional Definition

Your **BRAND** is the representation of your offering and values as a business.

MARKETING is the creation and management of your **BRAND**.

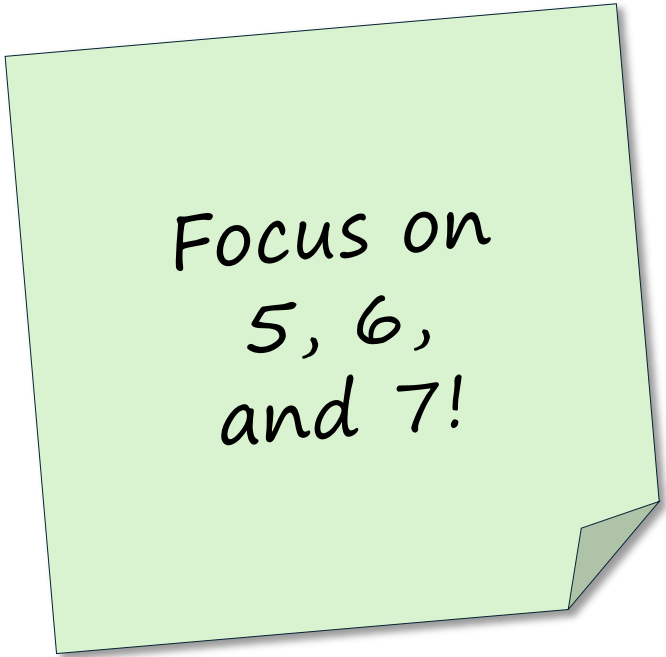
Co-op Definition

A co-op's brand is based on the **CO-OPERATIVE PRINCIPLES**.

CO-OP MARKETING is how you demonstrate and activate your **PRINCIPLES**.

Co-operative Principles

1. Voluntary and Open Membership
2. Democratic Member Control
3. Member Economic Participation
4. Autonomy and Independence
- 5. Education, Training and Information**
- 6. Cooperation among Cooperatives**
- 7. Concern for Community**



Focus on
5, 6,
and 7!

Marketing for Co-ops

Marketing for co-ops means representing and upholding your co-op principles to engage with your membership:

- Keeping members informed
- Providing resources to members
 - by-laws, policies, announcements, education opportunities
- Bringing members together as a community
- Supporting the co-op sector

Traditional Co-op Marketing

- Co-op newsletters
 - Printed and distributed
 - PDF emailed to some
- Bulletin board
 - Announcements
 - Policies
 - Federation programs
- Social Media
 - Facebook group page



Board activities

Education

Events

Community

How Technology Helps

What a co-op website can do:

- member resources library
- newsletter (blog)
- events calendar

Added benefits:

- Accessibility
- Simplicity
- Control
- Stability
- Stewardship

Website Benefits: Accessibility

- 24/7 resource hub – not limited to office hours or staff availability
- Equal access to resources for all
- Full transparency of information



Website Benefits: **Simplicity**

- Co-op staff can work remotely
- Less need for paper and distribution
- User-friendly forms for administrative processes



Website Benefits: Control

- By-laws and policies can be updated and maintained for accuracy
- A website moderates how info goes out to members and how it is received
- Supports safe spaces for fostering community



Website Benefits: Stability

- With resources centralized online, staff transitions are easier to manage
- Online form submissions are captured and kept in the cloud for future reference



Website Benefits: Stewardship

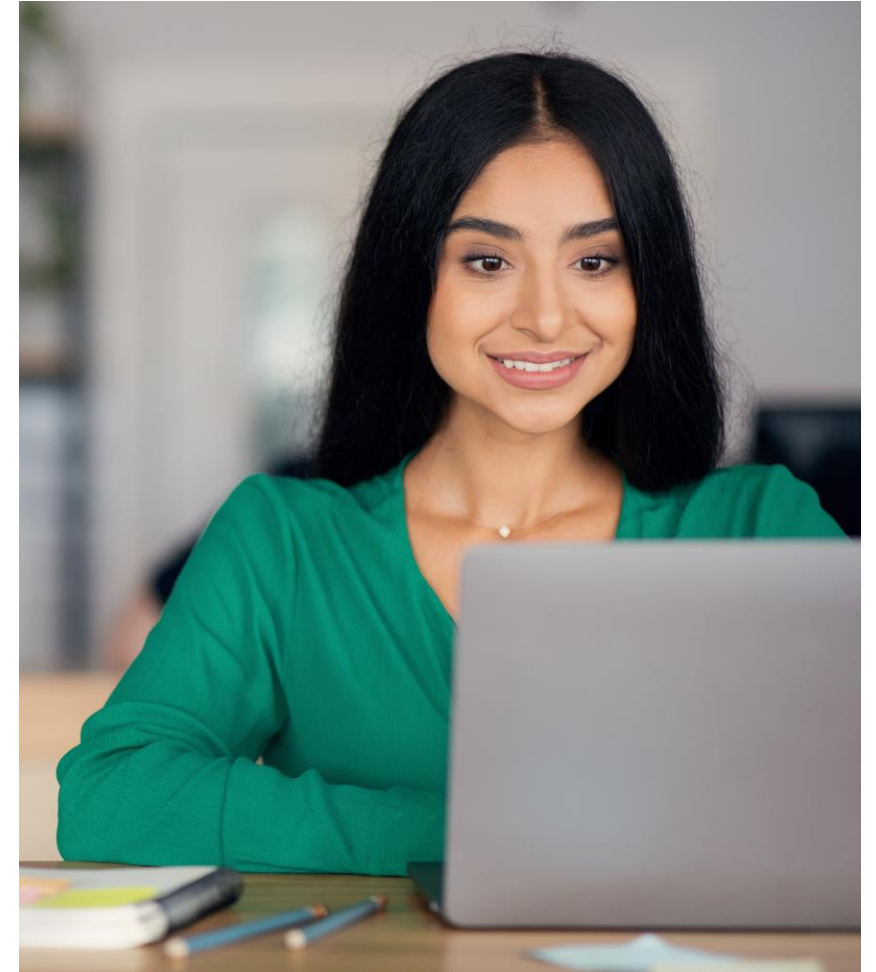
- Co-op websites can have pages that explain how co-ops work
- Supports awareness and advocacy for the sector
- Builds co-op pride and community among members



Looking ahead

Sevenfold is currently building an **intranet** platform subscription service

- Each member to have a log-in for:
 - access to resources, meeting links, minutes
 - common area calendar and booking time
 - submitting and tracking unit maintenance work orders
 - communicating with the co-op office
- Administrative tasks are automated
 - dashboards and export-ready reports



In Summary

- Moving into the digital era allows co-ops to be better at engaging with the membership community
- A co-op website can help activate your principles and values while streamlining administrative tasks in the office
- Having a strong web presence support co-op pride and the sector in general



Thank you!

Our demo station will show you

- A live example of a co-op site
 - Co-op profile
 - Resources section
 - Newsletter (blog)
 - Co-op sector info
- Pricing for our exclusive Co-op Cost Cutters program offer



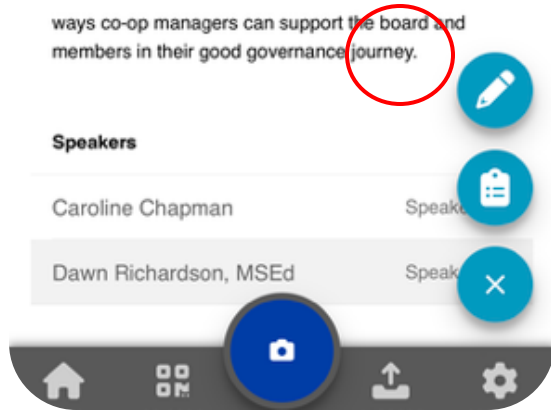
sevenfold
marketing

Websites that
work for co-ops.



Before you go

- We need your help to do better!
- Fill out a paper evaluation, fold in half and leave it in the room. Or, fill out an digital evaluation using our conference app.
- Thanks!



- Find today's workshop materials in the resources section of our website:
- chfcanada.coop/education

Education Materials

The CHF Canada Resource Centre is open to everyone.

With 200+ resources—including guides, tools, templates, tip sheets, checklists, and model by-laws—you'll find everything you need to strengthen your co-op. Resources are carefully organized by topic and role, making it easy to find exactly what you need, when you need it.

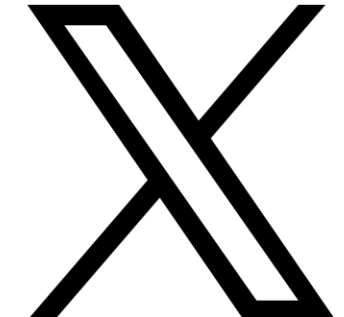
Our resources are developed and regularly updated in collaboration with experts across the housing co-op sector, ensuring you have the latest insights to tackle any challenge.

Start Exploring

Resources | Online Learning | Manager Training | Sharing Circles | Co-op Staff Oasis Net... | Education Events

Share what you've learned on social media!

- Post photos, favourite moments, or key learnings from today's workshops on social media.
- Tag us @chfcanada.
- Use the hashtag #CHFCanada2026



Reminders

- **Voting in CHF Canada National Business meeting happens on Saturday.** Your co-op's delegate must be there in order to vote. The delegate can pick up a voting device at conference services
- **All coffee breaks will be held in the tradeshow area!** Make sure you visit all the tradeshow exhibitors so that you can complete the bingo card (found in your bag) and have a chance to win prizes.