FIFTEEN YEARS OF IDEAS & INNOVATION
Our Community Group of Enterprises

Our Community is Australia’s Centre for Excellence for the nation’s 600,000 not-for-profits and schools, providing advice, tools, resources and training.

A multi-award-winning social enterprise, Our Community’s offerings include:

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
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<tbody>
<tr>
<td>OurCommunity.com.au</td>
<td>Plain-language help sheets, tools and books on everything you need to know about running a not-for-profit organisation</td>
</tr>
<tr>
<td>Institute of Community Directors Australia</td>
<td>Practical and accessible governance training and resources for not-for-profit board members, and those who support them</td>
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<tr>
<td>GiveNow.com.au</td>
<td>Commission-free donations for Australian not-for-profits; simple, tracked, safe donations for members of the public</td>
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<tr>
<td>Funding Centre</td>
<td>Australia’s best grants and fundraising hub</td>
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<td>Australian Institute for Corporate Responsibility</td>
<td>Cutting edge community engagement help for businesses</td>
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<tr>
<td>Australian Institute of Grants Management</td>
<td>The best practice network for government, philanthropic and corporate grantmakers</td>
</tr>
<tr>
<td>SmartyGrants</td>
<td>Australia’s most-used, most-loved and most-useful grantmaking solution – now revolutionising grants across the Asia-Pacific</td>
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At the dawn of a new century, Australia saw the birth of one of the most exciting and rewarding ventures I have been involved in. Our Community was not just an Australian-first 15 years ago, but a world first.

Its aim was to establish the first hub to cater to every not-for-profit in the nation: big, small, rural, metro, rich, poor – the whole sector in all its technicolour glory.

Most importantly, it would be like no organisation that had gone before it – a for-purpose business, with fundamentally different operating principles and culture, a social justice ethos at its core, and a vision to democratise access to resources for every single community group in Australia, regardless of type or size or mission.

A fundamentally different work culture emerged, a culture that respects its staff’s desires for an authentic life balance, and that provides the opportunity to shape the world, and help others to do the same. Our Community’s Manifesto speaks more of how the organisation works, and what it believes.

I am proud to have been one of Australia’s first social investors (well, the first of the new breed, at least). I was in very good company when I decided to back this very novel and risky venture 15 years ago – I pay special tribute here to my fellow social investors who also saw the vision. Of course, all of this is far more common now; so much so that it’s hard to believe that we were breaking virgin ground just 15 years ago.

My fellow board member from day one has been Dr Simon Longstaff, a philosopher and ethicist who has helped us to stay true to our values. I pay tribute to him too.

As the world moves faster and becomes more complex, I continue to be as inspired and energised as I ever was by the mission and vision of Our Community. I have no doubt it is – and will continue to be – one of the nation’s great social contributors.

Our Manifesto says it best: “Ready, Fire, Aim”. We know we are never going to be perfect – we revel in it, in fact. We have never been seduced by the tranquillising drug of gradualism. We just get on with it.

We are reformers, fighters, catalysts, innovators. We have held tight to our values of justice and we have kept our faith in the worth of contributing to a more equitable world.

It’s not hard to come across as totally up yourself when preparing a snapshot of history like this. In truth, skiting does not come naturally to us. In many ways, even after 15 years, it feels as if we are still partly in startup mode – we’re still a bit uncomfortable; we can’t believe we’re still here! But we are. It’s real. We’re a success.

I pay tribute to every person who has worked with us on our journey. There are many. I pay special tribute to my mentor, John B Fairfax, who, with his family and their Foundation, gave 15 Australians each year the chance of a lifetime by supporting The Vincent Fairfax Ethics in Leadership Awards (the authentic ones). Those 18 months gave me space to embrace my passions and dream up the idea of Our Community.

To Simon Longstaff, my friend and the man who gives out gentle wisdom in spades, thanks heaps. And the biggest thanks of all goes to our pioneering social investors and the lead conductor and visionary, Carol Schwartz, a co-conspirator and the nation’s greatest Chairperson.

May the revolution continue!
The Highlights

1. Australia’s first social investment
   - 7 pioneering social investors;
   - $1.5m invested (laying the path which many have followed)

2. $26 million generated & reinvested into building resources for not-for-profits

3. The first Australian business solely devoted to resourcing not-for-profits
   - (16 online Centres of Excellence)

4. 80,000 Members
   - (November 2014)

5. Manifesto-driven with an eye on the bottom line

6. 123,400 not-for-profit staff & volunteers educated through Our Community training courses

7. 2600 not-for-profit board connections made
   - (1600 vacancies listed; 2600 applications facilitated)

8. 90% of all resources provided free of charge
The Highlights

6000 pages of capacity-building web content created

80,000 pages of capacity-building newsletters created and distributed (40 million words)

Co-convenor of Communities in Control with our partner CatholicCare: Australia’s largest community conference – and movement

Creator of the Joan Kirner Social Justice Oration and the Trawalla Social Justice Awards

Catalyst for a revolution in not-for-profit banking and financial literacy

Initiator of Australia’s first no-fee bank accounts for not-for-profits (now common among the Big Four banks, and beyond)

Creator of the Treasurers and Community Leadership Awards

Australia’s only free Policy Bank

(50+ template policies; 25,500 hours and $916,000 saved for not-for-profits)
## The Highlights

<table>
<thead>
<tr>
<th>Multi-award-winner including Cool Company Social Capitalist Award</th>
<th>50 game-changing books published</th>
<th>3.9 million kilometres travelled training not-for-profits</th>
<th>Partner in a revolution in not-for-profit legal services for not-for-profits (Partnership with convention-busting law firm, Moores)</th>
</tr>
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<tbody>
<tr>
<td>Australia’s first news &amp; capacity building newsletter exclusively for not-for-profits (12+ years &amp; 100+ editions, &amp; counting)</td>
<td>Australia’s only membership &amp; training body for not-for-profit directors (Institute of Community Directors Australia)</td>
<td>Australia’s first Diploma-level course for not-for-profit directors</td>
<td>Winner of the first Prime Minister’s Community Business Partnership tender for not-for-profits and small to medium businesses</td>
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The Highlights

$1.3 million provided to Australia’s only commission-free fundraising & giving platform (GiveNow.com.au)

400,000 donations

$45 million collected for 3000 not-for-profits

$2.6 million saved for not-for-profits through foregone donation processing fees (Our Community Foundation)

Convenor of 44 conferences: spearheading community sector thought leadership

35 incredible, mission-driven, innovative, kind, funny and committed staff

Australia’s first best practice membership body for Australian grantmakers

Inventor of SmartyGrants, Australia’s most used grantmaking software (now world-wide)

230,913 grant applications processed

7 enterprises built, sustained and flourishing with impact
OurCommunity.com.au
Where not-for-profits go for help

OurCommunity.com.au is where it all began. The first Our Community enterprise, OurCommunity.com.au was established in 1999 as a world-first: a web-based hub of information, resources and tools for Australia’s 600,000 not-for-profits and schools.

Our Community’s founding aim was to build stronger communities through stronger community organisations. It has done this by delivering useful products and services at a price even the smallest community groups can afford.

Through the website’s 16 Centres of Excellence, and its related newsletters, membership opportunities, books, conferences, training and tech tools, Our Community works with hundreds of thousands of not-for-profits every year.

We also partner with major businesses and government entities to show them how they can use their power to effect real, long-lasting change for the organisations building the communities in which they operate.

Key offerings

- 16 Centres of Excellence
- 6000 web pages of capacity-building content, three regular newsletters, a stable of books & Australia’s most practical training in the areas of:
  - Funding
  - Financial management
  - Marketing & media
  - Governance
  - Insurance & risk management
  - Leadership
  - Advocacy
  - Technology
- Three annual conferences, including Communities in Control – Australia’s pre-eminent community sector conference on thought leadership
- Australia’s most comprehensive publicly available directory of community organisations
- Not-for-profit sector jobs service
- Australia’s most comprehensive publicly available directory of media outlets
- Four major partnerships, spearheading revolutions in banking (Commonwealth Bank), superannuation (HESTA), crowdsourcing (Pozible) & legal services (Moores)
- Advocacy: not-for-profit sector reforms; women’s leadership
The Institute of Community Directors Australia (ICDA): Where not-for-profit board members & CEOs go for help

The Institute of Community Directors Australia (ICDA) is the best practice governance network for the members of Australian not-for-profit boards, committees and councils, and the senior staff who work alongside them.

Formed in February 2013, ICDA spun out of OurCommunity.com.au’s Boards, Committees & Governance Centre, providing a dedicated membership service, along with a backbone of tech tools, educational and peer-exchange opportunities, free template policies, a Board Matching Service, help sheets and other resources.

At the centre of ICDA’s educational offering is a Diploma in Business (Governance) – the only diploma-level governance qualification in Australia, contextualised for the not-for-profit sector. For too long, not-for-profit board members and their supporters put up with a second-rate reputation and second-rate education. The Diploma has changed all that.

The development of ICDA reflects the maturity in not-for-profit sector governance that Our Community has helped to foster since its inception.

Australian community directors are better educated, more professional, more sophisticated than ever before. Through ICDA, they’re now better informed, acknowledged and supported than ever before.

Key offerings

- Governance capacity-building resources:
  - Online news service
  - Hundreds of pages of free help sheets
  - Stable of governance & financial management books
  - Board Builder newsletter
- Free Board Matching Service
- Free Policy Bank - another Our Community first
- Legal, insurance & risk management help
- Annual Board Builder Conference
- Governance short courses
- Australia’s only tailored diploma-level course for not-for-profit board members – the Diploma in Business (Governance)
Prior to the formation of Our Community, information about Australia’s multi-billion dollar grants industry (who gave what to whom and why) was non-existent at best. Those “in the know” did well at getting grants; those outside the tent – smaller and medium sized groups, often those who could best use a grant – muddled through with what they stumbled upon, or just missed out.

Our Community was the first organisation in Australia to aggregate information about grants from all sources (local, state and federal government, and philanthropy, corporate and community foundations) and disseminate it at a price affordable to the groups that needed it most.

Fifteen years on, the Funding Centre is the best place to go to get information on grants and fundraising in Australia.

The Funding Centre’s searchable grants database lists more than 2500 live grants, updated daily, while the customised daily, weekly and monthly emails alert users to grants that fit their needs and interests.

Other fundraising help comes in the form of help sheets, audio and video instructions, templates, checklists and other tools organised around our six areas of fundraising: grants; donations, crowdsourcing and bequests; memberships and alumni; events; sales; and sponsorships/partnerships.

**Key offerings**

- Funding/fundraising capacity-building helpsheets:
  - Grants
  - Donations
  - Crowdfunding
  - Memberships
  - Events
  - Sales
  - Sponsorships/partnerships
- Australia’s most comprehensive grants database
- Customisable grants newsletter
- Funding and grantseeking books & training
- Online fundraising news service
GiveNow.com.au
Give more, give smarter, give better, give now!

GiveNow.com.au is designed to inspire and transform giving in Australia, providing a range of free resources and innovative giving tools — a commission-free website listing thousands of good causes and creative ways to give, a personalized donations tracking service, and a free giving newsletter. With GiveNow, you have the power to make a difference. READ the GiveNow Blog...
GiveNow.com.au: Commission-free donations for not-for-profits

GiveNow is operated by the Our Community Foundation, a not-for-profit enterprise that’s funded not through fees but by the revenue-generation activities of other Our Community Group enterprises.

When it was set up as the Australian Giving Centre in 2000, it was Australia’s only giving portal – and it remains the only one that’s commission-free.

The development of GiveNow is another demonstration of Our Community’s commitment to Democratising giving. It ensures that even the tiniest of community groups have the same access to safe, secure online donations technology as the largest groups.

The GiveNow donation service is non-exclusive, non-binding and fee-free (only credit card fees are deducted from donations). This allows any community group with a bank account and the will to raise funds to take advantage of this important and rapidly growing mode of fundraising.

No money? No worries! GiveNow lists dozens of other ways people can support their communities, from giving blood, to adopting a pet, to fostering children, to donating bikes, land, cars and even corks and hair!

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<thead>
<tr>
<th></th>
<th>Since 2000</th>
<th>FY 2013-14</th>
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</thead>
<tbody>
<tr>
<td>Total donations</td>
<td>$45 million</td>
<td>$8.5 million</td>
</tr>
<tr>
<td>Number of donations</td>
<td>378,936</td>
<td>81,842</td>
</tr>
<tr>
<td>Causes listed</td>
<td>4084</td>
<td>510</td>
</tr>
<tr>
<td>Biggest donation</td>
<td>$100,000 (2005)</td>
<td>$30,000</td>
</tr>
<tr>
<td>Average donation</td>
<td>$117.03</td>
<td>$104.53</td>
</tr>
<tr>
<td>Dollars saved for Australian community causes</td>
<td>$2,660,945</td>
<td>$516,307</td>
</tr>
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</table>

Give more, give smarter, give better, give now!
Through our work with grantseekers over the years, we got to hear a lot about what grantmakers were doing wrong (we called it ‘Grants Rage’).

The Australian Institute of Grants Management (AIGM) was launched in 2003 with a plan to wrangle the $30 billion grant-giving business into some sort of order, and thereby help to alleviate some of the grants rage but also – importantly – ensure that the tens of billions of dollars given away in grants each year could deliver more impact for Australia.

The AIGM has become the best practice network for government, philanthropic, corporate and community grantmakers.

Key initiatives include benchmarking and survey initiatives, development and dissemination of grantmaking best practices, a regular membership newsletter and other communications activities, a Grantmaker of the Year Award, an annual conference, and a range of peer-exchange events.

The AIGM’s agenda is supported and enhanced by SmartyGrants, the Institute’s own cloud-based software solution that allows grantmakers to manage the grantmaking process from application to acquittal and beyond.

SmartyGrants is now Australia’s most-used grantmaking system, and has been exported to both New Zealand and Indonesia - with the rest of the world beckoning to change their practices.

**Key offerings**

- Australia’s only cross-sector grantmakers’ membership service
- Capacity-building website
- Grantmaking newsletter
- Annual Grantmaking in Australia Conference
- Annual Grants in Australia survey – crowd-sourced field & sector-based assessments
- Grantmaking Policy Bank & template forms
- Grantmaker of the Year Awards
- Thought leadership: Grantmaking Manifesto; Grantmaking Codes of Practice; the Grantmaking Atlas
- The home of SmartyGrants – Australia’s most used grants system (and exported to New Zealand & Indonesia)

**Coming soon to AIGM**

- **SmartyFile** – Australia's central repository of information related to not-for-profits and grantmakers, containing grantmaker profiles and granting information, as well as a bank of public and private information about and for not-for-profits (central location storage enables multi-use)
- **Grants Data Schema** – common grants classification and reporting schema
- **GrantSafe** – due diligence certificate to allow grantmakers to check not-for-profit organisation bona fides
- **Centre for What Works** – sharing grantmaker and not-for-profit lessons, and thereby enabling transparency of ideas, transference of knowledge and avoidance of duplication
SmartyGrants
Australia’s most used grants management system

SmartyGrants is Australia’s most used grants management system and is now exported to New Zealand and Indonesia.

Launched in November 2009, SmartyGrants is not just a tech solution – it’s a grantmaking solution, shaped by grantmakers, and built just for grantmakers.

Best practice in grantmaking is embedded in the system, helping to drive the Our Community Group’s reform agenda.

Five key facts about SmartyGrants

1. It’s Australia’s most-used grants management system.
SmartyGrants has been used to manage more than 7000 grants programs across the country, from the smallest local government outfit to mid-sized philanthropic and corporate foundations, to the very biggest state and federal government funders. It’s also now used in New Zealand and Indonesia.

2. It’s much more than a tech solution.
It’s been developed alongside (and by) grantmakers. We embed best practice in the system. SmartyGrants users join a community of grantmakers who share their methods, forms and solutions.

3. It’s delivering numbers.
We have begun to use the masses of data generated by SmartyGrants to create benchmarks and drive other innovations.

4. It’s delivering results.
Grantmakers are eliminating paper, improving their audit trail, and understanding more about their grants.

5. It will never go out of date.
We are constantly improving and upgrading SmartyGrants to take advantage of what’s new and actually useful. By inviting users to resubscribe each year we’re building in an incentive for us to keep innovating.
Our Impact
Building stronger communities through stronger community organisations

Inspiring
“Very inspirational. Very aspirational. You have stretched my thinking like nothing before.”
“You just saved me from pulling the pin on community volunteering. Congratulations on your written words. It is a splendid article, well done.”
“Many thanks for the great conference and all those wonderful speakers who have inspired and excited our Community House into moving with the times.”
“I am so pleased to receive this wonderful newsletter from you. I somehow feel that things will turn around for us, if we can stick together and help each other, and not work dividedly.”
“Thank you again for your community leadership and support with Our Community. The workshop was the best professional development event I have attended in 8 years. It left me re inspired and invigorated.”

Connecting
“I’m really looking forward to using the Smarty Grants system. It has given me a new lease on life!”
“This conference has been so important to me and other members of my organisation. It gives me renewal, inspiration, hope and a wonderful opportunity to hear speakers I would not have normally access to.”
“We’ve been thrilled to have received three very good expressions of interest for our Committee of Management. The advertisement on the Board Matching Service has been very successful for us. The vacant positions have now been filled.”
“We put an ad up on your website seeking a Treasurer and I am delighted to tell you that we had two excellent candidates and they have both joined our committee. Thank you very much for your wonderful service.”

Enabling
“Your system saved us 157 weeks over the three programs in efficiencies on reporting.”
“I have recently received a small but welcome grant after reading about it in your newsletter. We will be able to run some day programs for children with autism using this funding.”
“We are thrilled with the response to your online donation facility for our Foundation. Being able to accept donations online has given another dimension to our ability to raise funds for our research into finding a cure for multiple sclerosis.”
“Just wanted to let you know we received our first ever donation today, $1500. We are very excited and thought we should let you and your team know it’s working in community towns. Thank you, thank you, thank you for the donation facility!”
“May I congratulate you on your online grants application system – it is the best I have ever used.”
“Just a quick but very big thank you for the service you provide. We had over three hours of meetings with various banks to try to set up a merchant facility and to go through the costs which would have run into the hundreds of dollars a year. Your service is brilliant and so simple to get going. Well done and thanks.”
“I want to congratulate you on the SmartyGrants product. We reviewed a range of products when we decided to move to an online system, and were disturbed by both the total commercial focus. We were impressed by the friendly and efficient support and the fact that SmartyGrants was not prohibitively expensive.”

Building
“We thank you very much for your excellent efforts on behalf of all communities. Our tiny rural community has benefited enormously through your work.”
“I remain gob-smacked. That’s not a ‘nice word’, but the best one to describe my opened-mouthed admiration of the effort that has gone into what is the most extensive resource site that I have ever seen.”
Our Impact
Building stronger communities through stronger community organisations

“Our Community really is a significant partner in our pursuit of our goals.”

“I must say that my opinion of ‘Our Community’ started high and keeps going up – your newsletters are fabulous and the support of staff is genuine and comprehensive. “

“My thanks to Our Community and their passionate and talented staff for their remarkable contribution, commitment and dedication to grantseekers and grantmakers, and for their generous support of the Network over the past 4 years. Such generosity of spirit is unique and is what sets Our Community apart as a successful social enterprise and a highly respected contributor to the social economy in Australia.”

“I am currently doing up a training manual on risk management for community organisations – your website is absolutely terrific and I refer to it often!!”

“Surfing the net for the past 3 years looking for websites to help me in my job of managing a community project has not been easy. Most have been overseas with little help to be found in Australia. I found your site today. What I have seen has encouraged me greatly with the wide range of relevant information and plenty of tips for finding grants and fundraising and plenty of advice and learning articles. Looking forward to being part of this great …ourcommunity.”

“I would just like to thank you for your publication ‘Damn Good Advice for Treasurers’. It is BRILLIANT and just the kind of thing that small community NFPs need!”

“This letter is to pass on our huge thanks to you and your wonderful staff, firstly for the creation of SmartyGrants, and secondly for the amazing support that we have received in the process of its implementation for our grants programs.”

“This was the best fundraising seminar I’ve been to, so many thanks to the facilitator. All I have to do now is out all the thousands of ideas into action.”

“It was a FANTASTIC workshop. Collectively, and individuality, we walked away with new information and many new ideas. We’re very confident that we’ll be able to immediately apply much of what was covered.”

“Thank you for all the information you have provided over the years with your online publication. We are a not for profit community art gallery/craft shop trying to stay alive in a severe drought. Your newsletter helps me inform our members on different things which may assist us here in Balranald.”

“I have just read your latest newsletter and wanted to write to congratulate you on your most outstanding contribution to the not-for-profit sector. In an environment often crowded with jargon and motherhood statements, it is so refreshing to receive your straightforward approach.”

“Just wanted to say thank you – this is one of the most useful resources I get in a fairly active inbox. I look forward to receiving it and always find much to act upon when I do.”

“Keep up the good work. I am part of the silent majority who appreciate the information received, but who possibly do not express that often enough!!”

“Just a quick email to say Thanks So Much for another great issue. It never ceases to amaze me how much useful information you always manage to cram into each and every issue. So if ever you feel like no one cares and you are wasting your time, go get a cuppa and take a deep breath and know at least one person values and uses what you do.”
Our Community
The Leadership Team

Group Leadership Team
Denis Moriarty
Kathy Richardson
Steve Moriarty

Institute of Community Directors Australia
Patrick Moriarty

GiveNow.com.au
Kylie Cirak

Thinker in Residence
Chris Borthwick

Australian Institute of Grants Management
Kathy Richardson

Innovation Lab
Charles Gutjahr
Simon Herd

Technology Excellence
Sarah Barker

The Board
Carol Schwartz AM (Chairperson)
Dr Simon Longstaff AO
Denis Moriarty

The Pioneering Social Investors
Carol Schwartz AM
Justin Liberman
Dan Phillips
Dr Richard Reed
Denis Moriarty
Patrick Moriarty
Lou Panaccio

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Email: service@ourcommunity.com.au
www.ourcommunity.com.au
Our Community Manifesto

What We Believe
› We believe in the power of the community sector
› We believe in human capital
› We believe in equality
› We believe women have equal rights to leadership roles
› We believe technology is a key to accelerating our reform agenda
› We believe laughter is good
› We believe work can be a place to make friends for life
› We believe business is good and can do good
› We believe treating people with respect gains respect
› We believe mayhem is not only healthy but critical

What We Do
› We build stronger communities
› We create, curate and share knowledge and experiences
› We listen, then we act
› We revolutionise markets
› We ignite and accelerate
› We convene and connect
› We put back into the community that we work with

How We Work
› We strive for fairness
› We are failure tolerant
› We take risks
› We question authority
› We use our balance sheet to create social change
› We believe in a work environment that allows for an authentic life balance
› We accept increments, but strive for revolution
› Ethics, inspiration and innovation are at our core
› We value our flat structure: we share the cleaning as well as the decision-making
› We celebrate success and learn from our mistakes
› We are dogmatic and passionate

Our Ideal Environment - The Edge of Chaos
“The estuary region where rigid order and random chaos meet and generate high levels of adaptation, complexity and creativity.”

READY, FIRE, AIM
Awards we’ve received

- SmartyGrants named in Anthill Magazine’s SMART 100 [2011]
- Community Leadership Award (with Westpac), Rotary Community Service Awards [2010]
- Our Community named in Anthill Magazine’s SMART 100 – Australia’s most innovative companies [2009]
- Winner of the 2007 ‘Cool Company’ Social Capitalist Award (described by the judges as “a deeply noble enterprise” and “uber cool social capitalist company” and “a wonderful example of the next frontier of the world wide web – using a profoundly borderless technology platform to enrich bonds at the hyper-local level”) Anthill and Price Waterhouse Coopers [2007]
- Winner of an Australian Marketing Institute Award for Marketing Excellence (with Australia Post) [2007]
- B2Bcafé Black Box Innovation Award (honouring change that adds value) [2004]
- Founder Denis Moriarty awarded Australian Honour Centenary of Federation Medal in recognition of his work in establishing Our Community and creating a remedy for the Australian not-for-profit public liability crisis [2001]

We’re proud to be a Certified B Corporation

B Corps are a new kind of company which uses the power of business to solve social and environmental problems.

There are over 1,000 Certified B Corporations from more than 60 industries in 34 countries with 1 unifying goal — to redefine success in business.

B Corps are important because they inspire all businesses to compete not only to be the best in the world, but to be the best for the world.

Certified B Corporations meet higher standards of social and environmental performance, transparency, and accountability.

It’s like Fair Trade certification but for the whole business, not just a bag of coffee (or USDA Organic certification, but not just for a carton of milk; or LEED certification, but not just for a building).

The performance standards are comprehensive and transparent. They measure a company’s impact on all its stakeholders (e.g. workers, suppliers, community, and the environment).

Unlike traditional corporations, Certified B Corporations are legally required to consider the impact of their decisions not only on their shareholders, but also on their stakeholders (e.g., workers, suppliers, community, consumers, and the environment).