

The Inclusion Council: a fresh approach to financial services.

Meet The Team

Between the three of us, we have:

- 24 years of experience in financial services (product, everyday banking, customer service, insurance)
- 24 years of creative campaign development experience
- A lifetime of experiencing the financial system as racialized women, newcomers to Canada, and moving through varying life stages



LAUREN RUSS-CONSTANT

Brand Strategist



SERRA PINTO AVIMLAH

Product Marketing Lead



JUNE FINDLAY

Brand & Content Strategist



New to Canada?
We Have Offers for
Newcomers



The brief.

- **The problem:** Much of the marketing and communications in the financial industry promote an outdated portrayal of Canadians
- **The opportunity:** “Who are Canadians today, and how can we authentically connect with them?”
- **The job to be done:** Reimagines a more inclusive approach to the tropes in the financial services industry.



**Connecting with Canadians
today means more than
“diverse” casting.**

**It requires building a culturally
intelligent financial system.**

The data gap.

It's said that numbers don't lie.

What if you don't have enough numbers to measure, and the ones that exist can't tell the whole story?

3

Number of years the Big 5 banks have collected (internal) race-based data.

5

Number of years Statistics Canada has measured visible minority income data.

40

Number of years that the United States has collected and tracked race-based data through the Community Reinvestment Act

The overlooked customer base.



5 million Canadians are “underbanked”.

1 million Canadians have no relationship with any financial institution.



Just 16% of lenders have a process for accomodating customers with poor credit.



35% of newcomers have little/no understanding of the Canadian banking system (vs 25% of the general population)

The same old products.

Everyday Banking

- Chequing
- Saving
- Foreign Currency
- Youth
- Senior

Lending & Credit

- Credit cards
- Loans
(secured/unsecured)
- Lines of credit
- Mortgages
- Auto Loans

Investments & Wealth

- RRSP
- RESP
- RRIF
- FHSA
- TFSA

Insurance

- Life
- Travel
- Creditor
- Home
- Auto

Business

- Chequing
- Saving
- Merchant services
- Payroll
- Commercial lending
- Trade Finance

Competition is a slow-go. Innovation is years behind.

A system dominated by the major banks

Canadians continue to use an outdated payments system not necessarily because they prefer it, but because no viable alternative has been priced and promoted in a way that makes it attractive to use. Canada's system has simply not evolved in step with the wants and needs of its users, and this stagnation is standing between each one of us and a better standard of living.

Government of Canada's Task Force for the
Payments System Review
Moving Canada into the Digital Age, December 2011

4 tropes in the financial services industry.



Minorities & newcomers are often portrayed as “first step” customers, not current wealth holders.



Financial expertise is often portrayed as a person in a suit in a sanitized office setting.



Lifestyles of racialized customers are tokenized.



The current portrayal of financial success is assimilation into the traditional Canadian path to wealth.

Who the industry thinks Canadians are.

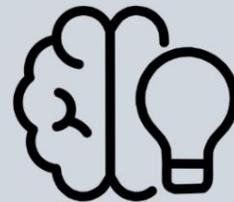
- The customer: Stable income. Homeownership. Comfort with credit. Individual wealth-building. High institutional trust.
- The system: rewards predictability over fluctuation. Growth over stability. Documentation over context.

Who Canadians *actually* are.

- Canadians are multi-faceted people in a multi-layered relationship with money and the Canadian banking system.
- They want to see their banks as their partner to build a path to financial success, not a rigid box to fit their lives into or the “money police”.

What would a culturally intelligent industry look like?

Here's our approach to research, strategy, creative, media....and product.



Product-Led to Life-Integrated Financial System

The Real Shift:

multicultural targeting → culturally intelligent, life-integrated services

Four Pillars. One Integrated System.

Lived Experience Insights

Product Design

Creative Relevance

Media Ecosystem



Research & Strategy:

Study real life, not assumptions.



Limited & out-of-touch financial data

Misses how people actually manage money

Ignores nuanced qual + quan data



Responsible collection of racialized & behavioural data

Integrates product usage patterns

Field research considers life experiences

“How can we target diverse audiences?”

Customer segmentation



“how do we design our thinking to integrate diverse financial realities?”

Intuitive contextual integration

Product redesign: risk profiles → context profiles.

**Integrate real
financial behaviours**

**Recognize diverse financial
patterns**

Context Over Risk.

Instead of asking:
Is this customer risky?

Ask Instead :
**What structural realities shape
this behaviour?**



Representation to relevance.

Translation

Product “hard sell”

Tokenized casting



Cultural context

Storytelling & education

Authentic life representation

Static media planning

Paid media targeting

Mass geographic broadcasting

Campaign-based inclusion



Data-informed cultural allocation

Community ecosystem strategy

Hyper-local integration

Always-on cultural presence

The Inclusion Council

The Inclusion Council



Amina Rahman

Building Again From Zero



Carla Mendes

Holding Everyone Together



Trevor McLeod

Living the Seasonal Cycle



Leanne Cardinal

Growing Wealth for the Community



Daniel Kim

Balancing Health and Ambition



Michael Thompson

Optimizing the System



Marisol Ortega

No Room for Error



Ahmed Hassan

Bridging the Gap Each Month



Maggie O'Connell

Trust Built Face-to-Face



Jayden Clarke

Building Without a Cushion



Linh Tran

Making It Work Her Way



Susan Miller

Protecting What's Built



The Inclusion Council

Carla Mendes

Holding Everyone Together.



“I had a senior career before moving here. I earn well now, but when I arrived, none of my history counted. I send money home every month. I’m careful with debt, in my family it’s something you avoid unless necessary. Being declined feels personal.”

My Financial Reality

Strong income, no Canadian credit history
Cross-border financial commitments
Cultural caution around borrowing
Reputation and dignity matter deeply

What Respect Looks Like to Me

Recognize my experience.
Don’t treat me like I’m starting from nothing.



The Inclusion Council

01

What definition of “normal” financial behaviour is this built around — and who does that definition quietly exclude?

02

Does this assume stable income, stable housing, stable documentation, and stable connectivity? What happens if one of those breaks?

03

Is this written for someone already fluent in the financial system?

04

If I have experienced financial harm, rejection, or discrimination before, how would this land emotionally?

05

Where does this design place friction on the customer, or on the institution?

06

Am I treated as a risk to be managed, or a person with strategies worth understanding?

07

Does this assume I am optimizing for growth, or does it respect that I may be optimizing for stability, dignity, or family obligation?

08

If trust is low, how does this earn it before asking for commitment?

09

What parts of my financial reality would this system fail to recognize as legitimate?

10

Who is visually and narratively centred in this campaign — and who is implied as peripheral, risky, or aspirational?

The Inclusion Council

Carla Mendes

Holding Everyone Together.



"I had a senior career before moving here. I earn well now, but when I arrived, none of my history counted. I send money home every month. I'm careful with debt, in my family it's something you avoid unless necessary. Being declined feels personal."

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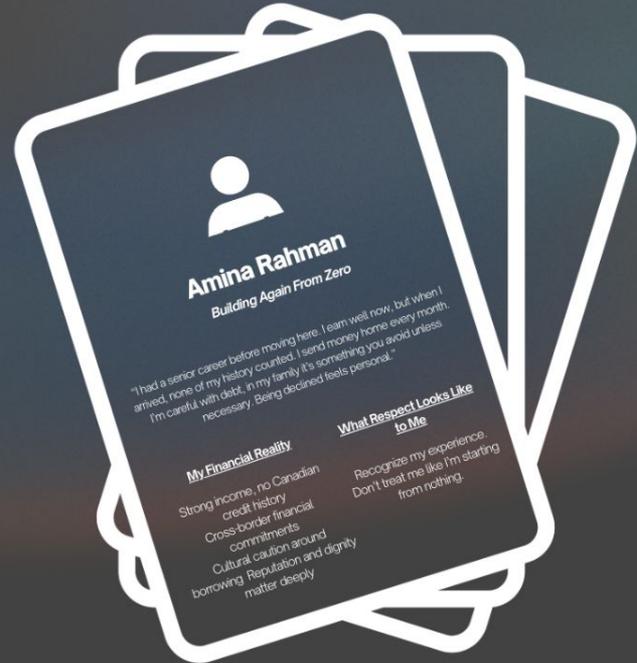
Review this mortgage campaign using The Inclusion Council framework



Building a culturally intelligent financial system starts with The Inclusion Council.

Cultural intelligence isn't about adding "diversity" as a checklist or an afterthought—it's about redesigning the system around how people live every day.

And you can start today.



**Thank
You** for your time
and attention

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The Councillors



Amina Rahman

Building Again From Zero

"I had a senior career before moving here. I earn well now, but when I arrived, none of my history counted. I send money home every month. I'm careful with debt, in my family it's something you avoid unless necessary. Being declined feels personal."

My Financial Reality

What Respect Looks Like to Me

- Strong income, no Canadian credit history
- Cross-border financial commitments
- Cultural caution around borrowing and dignity matter deeply
- Recognize my experience. Don't treat me like I'm starting from nothing.



Carla Mendes

Holding Everyone Together

"I support my mom, my adult son, and sometimes relatives abroad. I know how to manage money – I just manage it for more people than most. My retirement comes after making sure everyone else is steady."

My Financial Reality

What Respect Looks Like to Me

- Multigenerational financial responsibility
- Competing priorities across borders
- High literacy, low margin for error
- Emotional and financial load intertwined
- Design for families, not just individuals.



Trevor McLeod

Living the Seasonal Cycle

"My business rises and falls with the seasons. Some months are strong. Some aren't. That's not instability – it's rural reality."

My Financial Reality

What Respect Looks Like to Me

- Seasonal income swings
- Limited physical banking access
- Unreliable connectivity
- Skepticism toward urban risk models
- Build for fluctuation, not just predictability.



Leanne Cardinal

Growing Wealth for the Community

"My work is about building opportunity within indigenous communities. Financial institutions haven't always shown up for us fairly. Money isn't just personal – it's collective."

My Financial Reality

What Respect Looks Like to Me

- Historical mistrust of mainstream banks
- Community-based economic priorities
- Capital access barriers
- Wealth measured beyond individual assets
- RAcknowledge history.
- Show up long term.
- Don't extract.

Team "Dollars and Sense"

Lauren-Russ Constant

June Findlay

Serra Pinto Avimlah

The Councillors



Daniel Kim

Balancing Health and Ambition

"My disability affects how much I can work each month. If I earn too much, I risk losing support. If I earn too little, I fall behind. Growth isn't simple."

My Financial Reality

- Income volatility tied to health
- Benefit clawback thresholds
- Higher baseline expenses
- Careful scaling decisions

What Respect Looks Like to Me

- Design for flexibility.
- Don't penalize progress.



Jayden Clarke

Building Without a Cushion

"I work contracts. Some months are good. Some are tight. Bank fees hit harder when income isn't steady. I want to build something – but planning feels risky."

My Financial Reality

- Gig and contract income
- Limited savings buffer
- Distrust of punitive fee structures
- Long-term ambition, short-term pressure

What Respect Looks Like to Me

- Don't treat irregular income like irresponsibility.



Marisol Ortega

No Room for Error

"I'm a single parent and have to track every dollar. I use prepaid tools because I can't afford overdraft. One mistake can undo months of discipline."

My Financial Reality

- Single income with dependents
- Tight cash-flow management
- High vigilance about fees
- Safety prioritized over optimization

What Respect Looks Like to Me

- Create systems that forgive small mistakes.



Ahmed Hassan

Bridging the Gap Each Month

"I work two jobs. I send money home. I've used payday loans – not because I don't understand the cost, but because timing matters."

My Financial Reality

- Liquidity gaps between pay cycles
- Remittance obligations
- Time scarcity
- Limited access to affordable short-term credit

What Respect Looks Like to Me

- Solve the timing problem – not just the interest rate.

The Councillors



Maggie O'Connell

Trust Built Face-to-Face

"I've banked at the same branch for decades. I don't click links easily. I want to talk to someone I recognize if something goes wrong."

My Financial Reality

- Fixed retirement income
- High fraud anxiety
- Low digital comfort
- Strong relationship loyalty

What Respect Looks Like to Me

- Protect me without forcing me fully online.



Linh Tran

Making It Work Her Way

"I run my catering business from home. English isn't my first language. I mix formal and informal systems to keep things moving. Paperwork slows me down."

My Financial Reality

- ESL navigation barriers
- Informal income streams
- Documentation friction
- Entrepreneurial, but process-averse

What Respect Looks Like to Me

- Make it simple. Don't confuse language gaps with lack of skill.



Michael Thompson

Optimizing the System

"I think about interest rates, tax strategy, and long-term growth. I refinance when it makes sense. I automate my investments. The system feels predictable."

My Financial Reality

- Stable dual income
- Strong credit history
- Asset growth mindset
- Advisor access

What Respect Looks Like to Me

- Efficiency.
- Competitive rates.
- Tools for optimization.



Susan Miller

Protecting What's Built

"I've worked for decades and paid off my home. My pension is steady. I value caution. I trust institutions that have been consistent."

My Financial Reality

- Fixed retirement income
- No debt
- Long institutional relationships
- Accumulated a large amount of savings, which will go to family

What Respect Looks Like to Me

- Stability.
- Clear communication.
- Personal connection.

Team "Dollars and Sense"
Lauren-Russ Constant
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The Questions

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The Bonus Bias Round

An optional card for individual reflection



What part of this persona makes me uncomfortable?

Where did I feel defensive?

What financial behaviour did I internally judge?

What systemic factor did I initially ignore?