

The GAIN Advantage

Cost Savings, Convenience

and Capacity Building.

Your One Call Solution.



Revised: December 3, 2008.



The Group Acquisition Initiatives Network (GAIN)

Voluntary Sector organizations are very different from privately run businesses and government institutions. They are unique in how they are managed, how they purchase and in their accountability requirements. Resources are almost always stretched to the limit.

Sector-specific support is now available. The Group Acquisition Initiatives Network, or GAIN, has been created to facilitate opportunities to **reduce overhead** costs, **maximize resources** and **increase organizational capacity**.

What is GAIN?

GAIN Advantage is a membership program designed to help organizations save money on operational and overhead expenses, and time on product and service management issues. Organizations interested in reviewing their operational costs can request a complimentary Cost Savings Audit that will provide a comparison of various products and services offered through the program.

By providing information about the actual savings available through the program, potential members can make an informed choice as to whether the GAIN Advantage Program can benefit them. There is no charge for the Cost Saving Audit. For more information, simply contact us by calling 416 867-9350 or 1 888 761-1164.

What Types of Products and Services are Available?

The GAIN Team has focused on developing partnerships with private and voluntary sector organizations that offer products and services related to the core operational needs of voluntary sector organizations. These include:

- Employee Benefits Plans
- Personal Liability / Errors and Omissions / Directors & Officers Insurance
- A full range of Office Products
- Group RRSPs
- Employee Assistance Plans
- Phone lines, Long Distance and Toll Free Services
- Photocopiers, Fax Machines, Printers
- Human Resources and Organizational Development Consulting Services
- Speciality products such as Pharmaceutical and Medical Supplies

A complete list of suppliers and a description of the products and services available through the program follows in this booklet.

For more information visit our web site at www.TheGainAdvantage.com or contact a Capacity Advisor at 1-888-761- 1164 or gain@TheGainAdvantage.com.

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We bring you this selection of products and services in cooperation with our partners:

GREEN SHIELD CANADA, GRAND & TOY, THE CO-OPERATORS, BELL CONFERENCING, CNC OFFICE SYSTEMS & PANASONIC, FAMILY SERVICES ASSOCIATION, COMMISSIONAIRES GREAT LAKES, ASSOCIUM CONSULTANTS, FIRST AFFINITY MORTGAGE CORP, GAINtel, JARDINE LLOYD THOMPSON GROUP, PHARMEX DIRECT, reBOOT, SERVICEMASTER CLEAN and STEVENS COMPANY.



FOR YOUR OFFICE



Grand & Toy

Office Supplies and Stationery

Grand & Toy offers GAIN members a discount formula that includes a minimum of 53% off regular prices with additional discounts ranging to over 78% on the products our members use the most often. Our members find the average discount to be in excess of 55%-65%.

About our Partner Provider

Grand & Toy is one of Canada's oldest office supply companies with locations in nearly every region of the country. We chose them to be a GAIN partner because of their willingness to provide the best prices without sacrificing convenience and service. Items ordered over the Internet, by fax or by phone by 4:00 are guaranteed to be delivered the next day in all local delivery areas.

The GAIN Advantage

Cost savings

- 58% base discount on all "non net" products
- 59% to 78% off a list of over 925 core items
- Average discount on day-to-day products of 60% - 66%
- 25% discount on furniture items

Convenience

- GAIN has done the market research and negotiated discounts
- Quick Internet ordering with easy implementation
- GAIN client service follow-up after implementation to ensure easy setup
- Telephone support by GAIN Client Service staff
- Guaranteed 24 hour delivery of in-stock products
- On-line inventory verification
- On-line pictorial product representation
- Free delivery (*help keep costs down by ensuring orders are over \$50.00*)

Capacity Building

- "Cost centre" invoice format simplifies accounting procedures
- Multi-user and multi-location set-up with confidential password access
- Internet ordering and free delivery allows employees to focus on other tasks



Grand & Toy Interiors

Office Furniture and Space Design

As Canada's only truly national office interior solutions provider, Grand & Toy Interiors delivers fast, efficient and reliable service from coast to coast, with the ability to provide turnkey solutions in every major market. From workstations to boardroom furniture to artwork, GTI has you covered.

Grand & Toy Interiors offers GAIN members a discount as high as 50% off their vendor list prices. Vendors include Global Furniture, Global Contract, Teknion, Keilhauer, Office Specialty, Nightingale and many more.

About our Partner Provider

Grand & Toy Interiors is a national, full-service, contract furniture dealership offering complete project management for specialized office space planning. With the understanding that space only means infinity of solutions, GTI has been in business since 1997, though Grand & Toy has been providing complete office solutions for over 70 years through its Office Planning Department.

The GAIN Advantage

Cost savings

- Up to a 50% discount on vendor list prices
- Free layout and design with purchase

Convenience

- National distribution network guarantees fast delivery – anywhere in Canada
- Largest network of technical furniture specialists, project managers and support personnel
- Interior consultants will meet with you to understand your needs and create the ideal workplace
- State of the art design and planning technologies providing detailed floor plans and quotations

Capacity Building

- Ensure built-in adaptability to maintain your future options



ServiceMaster Clean

Janitorial, Building Maintenance & Housekeeping Services

GAIN is pleased to announce that we have reached an agreement with ServiceMaster Clean to provide janitorial, building maintenance and housekeeping services.

About our Partner Provider

ServiceMaster Clean is a franchise network of locally owned businesses across Canada that shares a commitment to best practices, superior service and quality assurance. They provide everything from daily to periodic services, emergency clean-ups and cleaning products. (See www.servicemaster.ca) You get the personalized attention of a local business owner combined with the stability and best practices of a Fortune 500 Company.

The GAIN Advantage

ServiceMaster Clean is pleased to present a customized program for GAIN members. No other cleaning provider can offer the degree of service and commitment that they provide as consistently and affordably. They are so confident in their performance, it is guaranteed! Their expertise, dedication and value-added services make them the best maintenance choice for your budget. Your savings through the efficiencies they provide allow you to focus on your core business.

Cost Savings

- Free consultation with you to identify the most cost effective cleaning program for your office
- Can provide savings on paper products and consumables
- Access point to a network of services at reduced rates including; carpet maintenance, window cleaning, Disaster and Restoration services and specialty restorative services

Convenience

- Access: live and electronic answering of your calls 24/7 365 days per year
- Response: Your ServiceMaster Clean Representative will respond to any service concern within one hour and begin a solution/plan of resolution

Capacity Building

- Accessibility to ServiceMaster Green For™ Cleaning Program
- Consistency: ServiceMaster Clean will conduct site visits and complete a Customer Service Report on a regular basis to ensure full customer satisfaction
- In good standing with WSIB and carries the Insurance required as a third party contractor

CNC Office Systems & Panasonic

Photocopiers, Printers, Scanners, Fax Machines and Document Management

Panasonic equipment is made available to GAIN through CNC Office Systems Ltd. CNC works closely with their customers to increase their productivity, lower their document imaging costs and provide sound business solutions that have a powerful impact on their performance and costs.

CNC can provide a broad range of product and software solutions towards improving one's document flow processes. GAIN members take advantage of very competitive pricing on top quality equipment and after-sales service. GAIN members receive first class Customer Service as well as a 30-45% savings off the Manufacturing Suggested Retail Price.

About our Partner Provider

CNC has been in business for over 25 years and is Panasonic's largest Dealer for Industrial Office Products as well as a part of a national chain of 120 dealerships. CNC has expanded to meet their growth objective of being an independent leader in the industry. Service response time is guaranteed and output devices, printers, copiers and fax machines are fast, easy to use and cost effective. CNC Office Systems takes its responsibilities in providing the best document imaging solutions to its clients very seriously.

The GAIN Advantage

Cost savings

- A 30-45% discount on Panasonic technologies
- Preferential service cost and terms for GAIN members

Convenience

- Single point of contact via GAIN dedicated Virtual Product Specialists at CNC Office Systems Ltd. for:
 - ↔ Solution/ Product education
 - ↔ Proposal development
 - ↔ Locally delivered services across Canada
- Telephone and in person training/support by Panasonic professionals
- 1-800-463-3271 support for product assistance, service calls and ordering supplies

Capacity Building

- Assistance integrating the traditional "Office Copier" into your organizations communication strategy
- Analysis to assist you in understanding the value your organization gets from its office technology costs using the Industry Benchmark cost profiles



GAINtel

Phone Lines, Long Distance and Toll Free Services

Communication services are widely recognized as essential business tools. While email has become increasingly popular as a means of staying in contact and sharing information, the phone is still one of the most important and personal communication tools organizations use. Deregulation in the telecommunications industry has resulted in more options for consumers of telephone services.

About our Partner Provider

A unique strategy developed by the GAIN team, GAINtel provides access to phone lines and long distance services to members of the GAIN program. Research into the telecommunications sector indicated that it was still undergoing structural changes and would remain in transition for some time. For this reason, we developed a relationship with a telecommunications intermediary called SelectCom.

SelectCom work with us to manage the carrier relationships on various product lines and provide another level of client service. The expert knowledge and ongoing negotiations that SelectCom provides enable us to ensure that GAINtel remains at the leading edge of development for this suite of products.

The GAIN Advantage

Cost savings

- Full feature phone lines for as low as \$29.95 in "on net" locations
- North American long distance services for 3.9¢ per minute, anytime
- Toll free rates of 4.25¢ per minute nationwide
- Additional discounts for volume users
- No contracts, administration or network fees

Convenience

- GAIN has conducted the market research and developed the best combination of relationships to bring value and saving to members
- Phone lines can be transferred without any disruption to your regular service
- Most features such as call waiting and call forwarding are included in the core service

Capacity Building

- Electronic invoicing is available to increase the efficiency and ease of billing
- Our relationship ensures that value in the program will be renegotiated as the marketplace for telecommunications services continues to develop
- Long distance plans can be made available to staff and volunteers to help with retention and recognition

Bell Conferencing Systems

Tele and Web Conferencing

Meetings are a critical function in all successful organizations. They can also be a source of wasted time and money for an agency. Teleconferencing is a convenient and cost effective solution for organizations that serve in a wide geographical area.

About our Partner Provider

For over 70 years, Bell Canada has been the leader in conferencing services in Canada. We have recently updated our backbone-bridging network and we are constantly investing considerable capital to maintain our leadership position.

The GAIN Advantage

Cost Savings (Teleconference)

- Connection rates of 12¢ per minute
- Long Distance rates of 4¢ per minute nationwide
- Additional discounts for volume users
- Invoiced on actual connection time per participant
- No contracts, administration or network fees
- If majority of your audience are in the 416, 514 or 613 areas, we can arrange a local hub, increasing long distance savings

Cost Savings (Web Conference)

- Web only from 24¢ per minute
- Web plus voice from 31¢ per minute
- Additional discounts for volume users
- Invoiced on actual connection time per participant
- No contracts, administration or network fees

Convenience

- GAIN has done the market research and negotiated discounts
- Various core products available to meet your individual requirements such as attended/unattended conferencing, web conferencing, web casting & video conferencing
- Bell's Quality Assurance Program ensures the highest standards
- Bilingual invoicing

Capacity Building

- Decrease in time lost and cost of physical meetings
- TARGET® billing system allows for the retrieval of data for conversion into a useable reporting tool
- Customized reporting on a monthly/quarterly basis

reBOOT Canada

Computer Equipment and Peripherals

It seems like every other day that computer vendors are releasing faster and smaller versions of their predecessors. While purchasing the latest and greatest may be necessary for some organizations, others neither have the need or the funds to keep up with the latest advances. In many cases used and refurbished computers will more than satisfy the technology needs of an agency, and will do so at an incredible savings.

About our Partner Provider

Since 1996, reBOOT Canada has been refurbishing computer equipment and offering them for sale to charitable and not-for-profit organizations at very attractive prices. In order to receive equipment, organizations must register with Revenue Canada, pay an administrative fee equivalent to about 40% of the retail value of the equipment.

reBoot Canada is a not-for-profit organization.

The GAIN Advantage

Cost savings

- All machines are high speed internet rated
- 15% discount on purchases over \$1,000
- Purchases under \$1,000 are eligible for a complimentary upgrade of either RAM (64K) or the monitor (15" to 17")
- All systems come with CD-Rom, Network Card, Sound Card, 17" Monitor, Keyboard and Mouse
- P3 systems come with Windows 2000 Professional and Office Suite 2000 (including FrontPage and Publisher)
- P4 systems come with Office XP
- Macintosh systems (depending on availability) come with keyboard and mouse, OS 9

Convenience

- GAIN has done the market research and negotiated discounts
- Computer equipment can be shipped right to your door
- All machines are covered by a 90 day warranty
- One call accesses a wide range of computer equipment and peripherals
- reBOOT will also recycle or refurbish existing machines

Capacity Building

- reBOOT will work collaboratively with organizations to identify their technology requirements and assist them in fulfilling this need



First Affinity Mortgage Corp

Commercial Mortgage Consulting

Purchasing a property can be a stressful period. First Affinity is a mortgage consulting service that, as a professional negotiator, acts on your behalf, not the lending institution.

With one application you can take advantage of their relationships with 40 lending institutions. First Affinity gives GAIN members access to the best products and pricing in the industry.

First Affinity also offers residential mortgage consulting services. Please see our For Your Staff section.

About our Partner Provider

First Affinity Mortgage Corporation is a Canadian owned and operated mortgage consulting firm focused on providing mortgage services to members of unions, associations, affinity groups and employer groups.

Their strategy is to use a team of professionals to deliver the very best in service at every step of the way. Each team member is an expert in his or her role. They deliver clarity in communications and consistency in actions.

The result is that GAIN members save both time and money on all property purchases or refinancing.

The GAIN Advantage

Cost savings

- Mortgage options at over 40 financial institutions with one application - ensuring you of the best mortgage rate, terms and conditions
- Provide the best available mortgage rate by arranging for the financial institution to compete for your mortgage.
- Provide the service at NO CHARGE to GAIN members

Convenience

- Complete residential or commercial mortgage consulting services
- Renewal, and refinancing services on existing mortgages
- No risk, no fees, no obligation.
- One credit check, protecting your agencies credit rating

Capacity Building

- Unbiased professional advice and assistance
- Less time spent on research to acquire the best rates and terms for your agency

ASSOCIUM Consultants

GAIN members have access to a full range of Human Resources Management, Organizational Development, Employment Equity/Diversity, Conflict Management, and Specialized Consulting services. ASSOCIUM offers a network of senior consultants that are supported by dedicated staff and the latest communications and HR information management technology. The following pages highlight key ASSOCIUM services and products.

ASSOCIUM Products and Services at a Glance:

- Human Resources Consulting
- HR Bureau Outsourcing
- Organizational Development
- Employment Equity and Diversity
- Conflict Management and Dispute Resolution
- Program Evaluation and Development
- Social Marketing

About our Partner Provider

Since 1984 ASSOCIUM has been recognized as a leading provider of strategic consulting services to the not-for-profit sector. ASSOCIUM has demonstrated an unparalleled dedication to and understanding of the sector, priding itself on developing innovative ways to address its needs.

GAIN members realize significant cost savings and have access to practical and innovative strategies that optimize their most valuable resource - people. In addition, GAIN members can benefit from ASSOCIUM's leading consultants specializing in Social Marketing, Fundraising/Financial Sustainability, and Program Development and Evaluation.

The GAIN Advantage

Cost savings

- Fees are designed for the not-for-profit sector
- Consulting services are discounted by 15%
- From 10 to 20% savings on HR Bureau outsourcing
- Bundling with other ASSOCIUM services can further reduce costs by as much as 20 to 30%

Convenience

- Extensive expertise and experience in the not-for-profit sector means ASSOCIUM consultants understand your needs and organizational realities
- A wide variety of consulting services reduces the need to shop around
- Easily accessible full-service human resources department
- ASSOCIUM staff and consultants gain familiarity with clients to reduce learning time and increase client knowledge

Capacity Building

- Improve the efficiency and effectiveness of the organization and program delivery
- Organizations can concentrate resources on the programs they are mandated to deliver

Human Resources Consulting

ASSOCIUM's Human Resource (HR) consulting practice brings over 20 years experience. They are committed to delivering quality, people-oriented solutions and services to help our clients become employers of choice. Their experience consulting to not-for-profit organizations mean they have dealt with many of the HR issues unique to the sector.

Their consulting team represents the full range of HR expertise from generalists to specialists in recruitment, compensation and training and development. Consultants work closely with clients to determine needs, provide strategic or technical advice, and when required, manage the delivery of services.

HR Services Overview At A Glance:

- HR Policy Development
- Organization Planning & Analysis
- Strategic HR Planning
- Performance Management
- Transition Management
- Employee and Labour Relations
- Benefits
- Compensation
- Recruitment and Selection
- Training and Development
- Valuing Diversity
- Workplace Wellness

Additional Benefits:

- Consultants are committed to helping facilitate organizations as employers of choice

HR Bureau

The HR Bureau was developed by ASSOCIUM to provide a powerful solution for your Human Resource (HR) needs in an affordable format. The HR Bureau is like having your own in-house HR department with all the expertise, but without the high cost. The Bureau provides agencies with **Access-HR** - pre-purchased monthly blocks of HR consulting time.

ASSOCIUM's HR Bureau can provide you with essential HR services and support. Their HR professionals are able to address all your core HR issues, ranging from recruitment and compensation to policy development. Their services are tailored to the needs of organizations, no matter what size they are:

- For organizations with existing HR, the Bureau is an adjunct, handling HR overflow and areas requiring special expertise
- For larger organizations (50+ FTE) without internal HR, the Bureau can become a virtual HR department
- For small organizations, the Bureau has a monthly service plan, which provides online, telephone and onsite HR services.

Additional Benefits

- HR Bureau time, hourly blocks, are bankable. Monthly hours not utilized are transferable.
- Bundling with other consulting services may further reduce costs
- Smaller agencies can purchase Bureau time in blocks of 5, 10 and 20 hours per month
- Full service or ad hoc model can be developed to suit the needs of larger organizations
- Reduction of need to use outside consultants

Organizational Development

ASSOCIUM has over 20 years of Organizational Development (OD) experience helping large and small organizations become more effective and efficient. The focus of their OD practice is to increase organizational effectiveness and health, through planned interventions in the organization’s processes, operations, and behavior. It also addresses organizations (or parts thereof) that are undergoing a process of change, such as department restructuring or merging.

ASSOCIUM assists clients in developing the strategies and tools, which contribute to their becoming a high performance organization. In particular, they focus on:

- Building accountability in organizational processes
- Facilitating and providing strategic planning
- Enabling the effective use of technology
- Addressing issues of workplace climate
- Bringing about skills alignment within the organization
- Providing professional development strategies
- Developing strategies for improving employee moral
- Strengthening team interactions

Organizational Development Services At A Glance:

• Organizational assessment	• Leadership assessment and development	• Team assessment and development
• Change management	• Board development	• Diversity Training
• Strategic/business planning	• Executive and management coaching	• Conflict resolution
• Program design and evaluation	• Performance management	• Meeting and group facilitation
• Problem solving	• Departmental restructuring	• Retreat planning

Employment Equity/Workplace Diversity

ASSOCIUM offers a full service consulting practice dedicated to employment equity and workplace diversity. The practice is focused on developing programs to ensure organizations embrace and leverage diversity in the workplace. In addition, it focuses on assisting organizations to fully comply with all of the statutory requirements of the **Federal Employment Equity Act** and/or the **Federal Contractors Program**.

They bring clients extensive knowledge and expertise in the area of employment equity, having worked with the federal government through the development phase of its legislation, program design and implementation. Since the 1980's ASSOCIUM has been developing employment equity programs and conducting Employment Systems Reviews (ESR) within a federal context.

Supporting their equity work is pioneering employment equity management technology. ASSOCIUM's Employment Equity Data Management System (EEDMS) is an industry leader in employment equity analysis, monitoring and review. EEDMS is a powerful tool for organizations to both access and manage their employment equity compliance.

By bringing a human resources perspective to all of its equity work, ASSOCIUM ensures that organizational priorities are an integral part of our recommendations and outcomes. This perspective is founded on a strong understanding of and focus on, the diversity and employment equity issues of designated groups – a key criterion for equity work.

All of ASSOCIUM's work in this area is supported by the diversity of its team. That means employment issues of all groups – particularly persons with disabilities and Aboriginals – are identified and understood.

Additional Benefits:

- Access to strategies, tools, and training to embrace and leverage diversity to facilitate organizations becoming employers of choice.
- EEDMS allows efficient and timely tracking and reporting of employment equity data
- Bundling with other HR services can further reduce cost

Organizational Conflict Management and Dispute Resolution

ASSOCIUM's conflict management and dispute resolution specialists are committed to assisting organizations develop the necessary systems and interventions to effectively manage conflict and disputes. Having an effective internal complaint management system is critically important for many organizations. An effective response to organizational conflict and disputes require sensitivity, knowledge and an open and inclusive process. The reasons are simple:

- Complaints or disputes handled ineffectively at the outset often end up being more costly to an organization
- A poorly managed complaint system may have a negative impact on an organization's workforce or clients
- Poorly administered complaints often hurt an organization's reputation

A Fair and Impartial Resolution (F.A.I.R.®) service is a cost-effective solution for not-for-profit organizations seeking to access a range of professional dispute resolution services. F.A.I.R.® can be delivered as a full-service package or in components designed to meet specific organizational needs.

Conflict Management and Dispute Resolution Services At A Glance:

- | | |
|---------------------------------|--|
| • Arbitration | • Neutral facilitation |
| • Coaching | • Ombudsperson services |
| • Confidential counseling | • Policy development and implementation |
| • Formal and informal mediation | • Program design and implementation |
| • Impartial fact finding | • Skills based training for management and employees |
| • Investigation of complaints | |

The GAIN Advantage

Cost Savings

- Ad hoc F.A.I.R. ® support and advice discounted by 20%
- Dedicated use of F.A.I.R. ® discounted by 10 - 15%

Convenience

- Access via phone, e-mail/web to experienced dispute resolution professionals
- Single provider for all dispute resolution services

Capacity Building

- Education and training for managers and supervisors on conflict recognition, refocusing teams on optimal performance, alternate dispute resolution methods

FOR YOUR STAFF

Green Shield Canada

Health and Dental Benefits

Employee benefits represent one of the most significant non-salary costs to an employer. The GAIN benefit plan for not-for-profit organizations is a fully flexible, group-priced plan supported by excellent service and various cost containment features. **Members can select the plan design of their choice and save money through reduced claims and administrative costs.**

About our Partner Provider

Green Shield Canada is a national not-for-profit corporation specializing in the administration of Health and Dental benefits. They are not an insurance company. Green Shield administers and adjudicates health and dental benefits for thousands of private, government and not-for-profit sector employers. Green Shield has developed one of the most sophisticated claims adjudication and payment systems available to reduce claims costs. They negotiate with pharmacies and pharmaceutical manufacturers to keep prices down. Their customer support system is second to none. Green Shield Advantages™ provides a range of benefits including:

- One card access to all benefits
- Administrative flexibility
- Positive enrollment
- Automated claims adjudication systems
- Flexible benefit plans
- Exceptional customer service with toll free access across North America

The GAIN Advantage

The GAIN benefit plan is available to organizations of all sizes.

Cost savings

- The GAIN plan has reduced members' premiums by as much as 25%! Average savings range from 10 to 20%
- Reduced claims and administrative costs ensures the more effective use of your premium dollar

Convenience

- One card access to all benefits
- GAIN monitors the market for quality and consistency of service
- Internet-based enrolment and administration
- Employees deal directly with the benefit carrier for prompt, efficient and discreet customer service

Capacity Building

- A good employee benefits package can help attract and retain good employees
- GAIN offers professional advice on plan design, administration and cost reduction
- Seminars are available for effective management and cost containment
- Value-added features offered by Green Shield can reduce claim costs

The Co-operators

Life and Disability Benefits

Employee benefits represent one of the most significant non-salary costs to an employer. The GAIN benefit plan for not-for-profit organizations is a fully flexible, group-priced plan supported by excellent service and various cost containment features. **Members can select the plan design of their choice and save money through reduced claims and administrative costs.**

About our Partner Provider

The Co-operators underwrites the Life and Disability products for the GAIN benefits plan. The Co-operators is a unique, community-oriented Canadian insurance and financial services company. Their dedication to, and roots in the credit union system combined with their community-based core values make them particularly appropriate as a GAIN partner.

The Co-operators understand and support the concepts of community involvement, donating over \$2 million annually to community concerns. Their commitment to GAIN combined with excellent rates and service makes The Co-operators a vital partner.

The GAIN Advantage

The GAIN benefit plan is available to organizations of all sizes.

Cost savings

- The GAIN plan has reduced member's premiums on average between 10 and 25%
- A significantly reduced administration or retention rate ensures lower premiums over the long run

Convenience

- GAIN has gone to the market to source the best deals available
- GAIN monitors the market for quality and consistency of service
- Internet-based enrolment and administration
- Prompt, efficient and discreet customer service
- Employees deal directly with the benefit carrier

Capacity Building

- A good employee benefits package can help attract and retain good employees
- GAIN offers professional advice on plan design, administration and cost reduction
- Seminars are available for effective management and cost containment
- Value-added features offered by The Co-operators can reduce disability claims and absenteeism

The Co-operators

Group RRSPs

In today's economy, it is vital that employees plan for their future. More and more employers are helping their employees secure their future and simplify retirement planning by offering a company sponsored RRSP plan. This is particularly important in the not-for-profit sector since many organizations do not offer pension plans to their employees.

GAIN, together with the Co-operators, is proud to offer a simple and effective way for employers to offer Group Registered Retirement Savings Plans within their organization.

The Co-operators offer a selection of funds to ensure that the varied investment needs of all staff can be met without overwhelming them with too many choices. Reduced management fees put money back into your plan. Plan designs can include employer contribution options and integrate into an overall employee benefits strategy.

About our Partner Provider

The Co-operators is a unique, community-oriented Canadian insurance and financial services company. Their dedication to, and roots in the credit union system combined with their community-based core values make them particularly appropriate as a GAIN partner. The Co-operators understand and support the concepts of community involvement, donating over \$2 million annually to community concerns. Their commitment to GAIN combined with excellent rates and service makes The Co-operators a vital partner.

The GAIN Advantage

Cost Savings

- Preferential management fees means more money is available for investment
- A variety of investment options under one easy to administer plan

Convenience

- GAIN has already spent the time researching the market and choosing the right financial services company
- GAIN can help members co-ordinate and optimize their entire employee benefits program
- No administration fees
- Toll-free service line for individual members
- Full interactive internet capabilities and account access
- Extended bilingual toll-free service from 8:00 AM – 8:00 PM

Capacity Building

- A group RRSP can improve employee relations making it easier to attract and retain staff



First Affinity Mortgage Corp

Residential Mortgage Consulting

Purchasing a property can be a stressful period. First Affinity is a mortgage consulting service that, as a professional negotiator, acts on your behalf, not the lending institution.

With one application and one credit check, and through their relationships with 40 lending institutions, First Affinity gives GAIN members, staff and volunteers access to the best products and pricing in the industry.

First Affinity also offers commercial mortgage consulting services. Please see our For Your Office section.

About our Partner Provider

First Affinity Mortgage Corporation is a Canadian owned and operated mortgage-consulting firm focused on providing mortgage services to members of unions, associations, affinity groups and employer groups.

Their strategy is to use a team of professionals to deliver the very best in service at every step of the way. Each team member is an expert in his or her role. They deliver clarity in communications and consistency in actions.

The result is that GAIN members save both time and money on all home purchases or refinancing.

The GAIN Advantage

Cost savings

- Mortgage options at over 40 financial institutions with one application / one credit search - ensuring you of the best mortgage rate
- Provide the best available mortgage rate by arranging for the financial institution to compete for your mortgage.
- Provide the service at NO CHARGE to individual GAIN staff members

Convenience

- Complete residential or commercial mortgage consulting services
- Renewal, and refinancing services on existing mortgages
- No risk, no fees, no obligation.
- One credit check, protecting your credit rating

Capacity Building

- Step-by-step guidance for first time buyers, and pre-approved mortgages
- Takes the stress out of acquiring a mortgage by providing you with the best terms available and unbiased professional advice

Family Services Association

Employee Assistance Program

An Employee Assistance Program (EAP) is available to GAIN members through Family Services Employee Assistance Programs. An EAP gives employees and their family members access to confidential crisis counseling and referral services, 24 hours a day, seven days a week. The GAIN EAP also allows employees and family up to five hours per issue per year of face-to-face counseling, plus other services.

Services are delivered by experienced professional counselors, and address issues such as:

- personal and/or job stress
- relationship issues
- eldercare and childcare
- addictions
- harassment
- separation and loss
- financial or legal problems
- career counseling
- career coaching
- life coaching

Other services included in our EAP:

- 24 hour hotline
 - child and eldercare information and referral service
 - legal advisory service
 - teen/parent hotline
- web based services such as e-counseling
- other services available on a fee for service basis
 - critical incident response
 - workshops, seminars & wellness programs

About Our Partner Provider

Family Services Employee Assistance Programs (FSEAP) is a division of Family Service Association of Toronto (FSAT). Unlike virtually every other Canadian EAP vendor, FSEAP's proceeds are spent in support of essential social services and programs in the communities where they work and live.

Family Services Employee Assistance Programs is an integrated national organization with international affiliations, enabling them to provide confidential counseling and information services for employees and their families throughout Canada and overseas – 24 hours a day, 365 days a year, in both official languages.

Accredited by the Employee Assistance Society of North America (EASNA) and a member of the National Quality Institute (NQI), Family Services Employee Assistance Programs is able to ensure individuals and organizations receive the highest quality of service.

The GAIN Advantage

Cost Savings

- FSEAP's collaborative approach can reduce absenteeism and stress leaves by encouraging and developing all aspects of workplace health and productivity,
- The GAIN EAP price is comparable to a participation rate of 500 employees or more, making it affordable for smaller employers

Convenience

- Quarterly billing can be presented in cost-centre format
- FSEAP provides face-to-face service from over 1,000 counseling locations across Canada in more than 27 spoken languages
- 24/7 toll-free telephone access or real-time e-counseling access to counseling staff from anywhere in the world
- Those with hearing difficulties have access to a bilingual TTY Line

Capacity Building

- FSEAP provides a holistic, collaborative, and company-centered approach that results in more productive employees, and more profitable companies
- The EAP can be used to not only address individual employee needs, but to also improve workplace dynamics and prevent debilitating situations from occurring
- EAP eligibility and usage is monitored by FSEAP to ensure complete employee confidentiality is maintained

Discounts For Your Staff and Volunteers

As part of our ongoing effort to provide our member agencies with additional tools to reward and retain valuable employees, *GAIN* has negotiated with four of our partner-providers to offer an additional service to members.

GAINtel Long Distance Rates

Agencies that take advantage of the GAINtel rate on Long Distance and/or Toll Free services can now offer access to their staff and volunteers for their home or cell phone use.

Features:

- **3.9¢/minute--anywhere in Canada and the U.S.—anytime**
- Very low international rates for other parts of the world outside of North America
- The transfer to GAINtel consists of a painless set-up process involving a simple billing change
- No contracts to sign
- No administration or network charges.

reBoot Computer Equipment

reBoot is mandated to provide refurbished computers and peripherals to non-profit and charitable groups as part of their effort to "tech-up" the sector. Through GAIN, staff as well as their agency can now have access to computers at rock bottom prices.

Features:

- Computers are loaded with Win98 or Win 2000, MS Office Suite
- Your staff also receives either a free upgrade (64K) on RAM, or from a 15" to a 17" monitor, and agencies that spend over \$1000 also get an additional 15% discount
- All equipment is covered by a 90 day, no questions asked guarantee

Grand & Toy Office Supplies & Stationery

Staff members of agencies that take advantage of the discounts on office supplies from Grand & Toy automatically receive an "Access Card" that gives them a 10% discount on in store purchases. (This card is strictly a discount card, and not connected in anyway to the agencies account).

Residential Mortgage Consulting Services

Staff members and volunteers of GAIN member agencies have access to free residential mortgage consulting.

First Affinity help take the stress out of acquiring a mortgage by providing you with the best terms available and unbiased professional advice.

For more information on these Partner Providers, please see our For Your Staff section.

FOR MANAGING RISK

Risk Management Program

Jardine Lloyd Thompson Group

The role of General Insurance within not-for-profit organizations is becoming increasingly important. Several high profile claims have generated an increased awareness in comprehensive coverage packages tailored to the specific risk profile of the respective organization.

Organizations whose mandate creates potential exposure for claims need a solid insurance plan to minimize their risk and provide the necessary resources to manage a claim, should one occur. Additionally, more and more individuals have begun to realize the potential risk associated with volunteer work and are requesting that appropriate coverage be in place. In an increasingly litigious society, the benefits of a solid insurance strategy cannot be overlooked.

Included are the following insurance areas:

- General Liability including misconduct and other forms of abuse
- "All Risks" Property Insurance including computer systems and data
- Umbrella Liability
- Crime / Employee Dishonesty– including volunteers and fundraising activities
- Directors & Officers Liability including wrongful dismissal
- Errors & Omissions and Medical Malpractice

About our Partner Provider

Jardine Lloyd Thompson Group (JLT) is an international provider of risk solutions and insurance services. In Canada, JLT can trace its origins back to 1899. During the last 100 plus years, JLT Canada has provided insurance broking and consulting services to a broad spectrum of clients. They operate from seven offices in four provinces and employ more than 230 people.

JLT has partnered with GAIN to build risk management programs for GAIN members. Their ability to service all provinces and territories in Canada in both official languages adds to the GAIN advantage.

The GAIN Advantage

Cost Savings

- Shared buying pool increases bargaining position, better coverage at lower rates
- Loss control seminars and guidance to reduce costly claims from occurring
- Waived administration fees for GAIN members

Convenience

- Expert advice is just a phone call away. Face-to-face visits arranged on request
- Full service broking and risk management services available
- Quick delivery of certificates of insurance, returned phone calls and emails

Capacity Building

- Professional advice and assistance
- Full claims service support offered 24/7
- Save time and energy trying to compare one insurance company's quote to another. JLT will do the legwork for you!



ASSOCIUM Consultants

Organizational Conflict Management and Dispute Resolution

ASSOCIUM's conflict management and dispute resolution specialists are committed to assisting organizations develop the necessary systems and interventions to effectively manage conflict and disputes. Having an effective internal complaint management system is critically important for many organizations. An effective response to organizational conflict and disputes require sensitivity, knowledge and an open and inclusive process. The reasons are simple:

- Complaints or disputes handled ineffectively at the outset often end up being more costly to an organization
- A poorly managed complaint system may have a negative impact on an organization's workforce or clients
- Poorly administered complaints often hurt an organization's reputation

A Fair and Impartial Resolution (F.A.I.R.®) service is a cost-effective solution for not-for-profit organizations seeking to access a range of professional dispute resolution services. F.A.I.R.® can be delivered as a full-service package or in components designed to meet organizational needs.

Conflict Management and Dispute Resolution Services At A Glance:

- Arbitration
- Coaching
- Confidential counseling
- Formal and informal mediation
- Impartial fact finding
- Investigation of complaints
- Neutral facilitation
- Ombudsperson services
- Policy development and implementation
- Program design and implementation
- Skills based training for management and employees

About our Partner Provider

ASSOCIUM Consultants have been providing Human Resources consulting services to clients in all sectors since 1984. ASSOCIUM has demonstrated an unparalleled dedication to, and understanding of the not-for-profit sector since their inception.

The GAIN Advantage

Cost Savings

- Ad hoc F.A.I.R. ® support and advice discounted by 20%
- Dedicated use of F.A.I.R. ® discounted by 10 - 15%

Convenience

- Access via phone, e-mail/web to experienced dispute resolution professionals
- Single provider for all dispute resolution services

Capacity Building

- Education and training for managers and supervisors on conflict recognition, refocusing teams on optimal performance, alternate dispute resolution methods

Commissionaires Great Lakes

Security Services

Commissionaires Great Lakes (CGL) is one of seventeen Canadian Corps of Commissionaires divisions across Canada. GAIN has partnered with Commissionaires Great Lakes in a limited service area, anticipating a growth based on members' needs. CGL provide a total security service.

Services included:

- Guard Services
- Patrol Services
- Security Systems
- Security Information Systems
- Security Audits/Reviews
- Security Awareness Programs
- Training
- Business Continuity Planning
- Security Screening Services (CPIC)

About our Partner Provider

Established in 1925, the purpose of the Corps of Commissionaires in Canada, was to create meaningful employment opportunities for former members of the Canadian Forces and the RCMP. Commissionaires has protected people and property for public and private sector clients from coast to coast for more than 80 years.

Today, one of the three founding divisions of The Canadian Corps of Commissionaires, Commissionaires Great Lakes' employs more than 1,300 men and women. Responding to our members increased need for security and as a GAIN member since 2003, we recognize **Commissionaires Great Lakes** as Canada's premier security providers and the GAIN provider of choice.

The Service Area currently covered is roughly bounded by: Lake Ontario to the South, Algonquin Park to the North, Bowmanville to the East, and the London/Sarnia area to the West. We may be adding to this shortly, so please contact your Capacity Advisor regarding your specific location.

Commissionaires Great Lakes is a not-for-profit organization.

The GAIN Advantage

Cost savings

- Up to 10% discount on professional services

Convenience

- One call provides access to a full range of security services, systems and products
- Recognized as Canada's premier security service, you have confidence in being well served and protected

Capacity Building

- Security Consultants and Surveys to mitigate risk and lower insurance costs over time
- Security and First Aid training
- Organizational Continuity Planning

SPECIALTY PRODUCTS



Stevens Company

Health Care and Wellness Supplies

As the overall interest in community health issues continues to increase, more and more not-for-profit organizations have identified a need for medical related products.

GAIN has established a relationship with the Stevens Company to offer community health centre members discounts on medical supplies while maintaining the top-level of service they expect.

Periodic training opportunities will also be available.

About our Partner Provider

Stevens is a family owned medical supply company. It is the oldest and largest of its kind in Canada, now in their 177th year of operation. In total, they represent over 1,000,000 medical and related products through their network of supplier relationships. Stevens have representatives across Canada, a dedicated help line and in-house repair service. Their reputation for service and quality products makes them a most appropriate choice for a GAIN partner.

The GAIN Advantage

Cost Savings

- Up to 15% discount on a core selection of roughly 2000 products
- Discounts on packages
- Free delivery on orders of \$75.00 or more

Convenience

- Representatives across Canada
- Dedicated call centre
- Over 1,000,000 different products available
- Access to over 800 manufacturers
- In-house repair service

Capacity Building

- Advice and support from representatives in your region and through Stevens' call centre will help make better use of products and increase efficiency
- Periodic training and workshop sessions can upgrade practitioner skills and clarify product choices



Pharmex Direct

Prescription Medication and OTCs

Many organizations in health and related fields offer dispensing as part of their service. This is either done over the counter or through prescription. The quality and convenience of pharmaceutical supplies is essential to the safe operation of such a facility.

Through extensive supplier research, GAIN identified Pharmex Direct as the company that most closely matches the GAIN philosophy of high impact customer service. Together we have designed a product strategy that takes the headache out of pharmaceutical management.

About our Partner Provider

Pharmex Direct is a mail-order pharmaceutical company serving Ontario pharmacies, clinics and individuals. They specialize in maintenance drugs (chronic-care, frequent repeat) and provide an alternative to the normally high cost of drugs. They also fill bulk orders and manage inventory for small and large users. Orders placed by 3:00 PM are delivered the next business day anywhere in Ontario.

The GAIN Advantage

Cost Savings

- Maximum 10% mark-up on prescription medications
- \$6.75 maximum dispensing fee
- Dispensing fee waived on orders of \$500.00 or more
- Purchase patterns monitored to reduce stale-dating
- Will help you obtain a credit for out of code drugs

Convenience

- Free delivery
- Large inventory

Capacity Building

- Advice, support and inventory control program combine to maximize the efficiency of pharmaceutical dispensing and inventory control
- Pharmex can participate in, and contribute to special projects
- Has proven to be a useful resource for controlling health and dental costs



PRODUCTS IN DEVELOPMENT

We are currently negotiating with potential partner providers in the following service areas. Quotes and services are currently available. Please contact your Capacity Advisor for details.

Commercial Real Estate

This organization offers a complete range of services on a local, regional, national and international basis to tenants and owners.

They are one of the leading commercial real estate organizations in the world. Their partners bring strong, stable local ownership and entrepreneurial and creative solutions together in 248 cities worldwide.

