

# Culture guide.

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**Who we are.**

## PROLOGUE

In 2019, Ratehub Inc. will help over 6M Canadians make smarter financial decisions. Helping people choose lower mortgage rates, better credit cards and more accurate auto insurance will deliver over \$10m in annual revenues, a feat enabled by our passionate employees. But success didn't happen overnight. It took 8 years of ambition, determination and resourcefulness to grow from one great idea to the leading product comparison website in Canada.

Here's how it happened...



# The Ratehub story.

## Chapter 1:

James Laird and Alyssa Furtado, two friends studying Commerce at Queen's University, have an epiphany and begin work on building what is now known as Ratehub.ca

## Chapter 3:

James comes onboard to launch and lead an in-house mortgage brokerage, Canwise Financial. Over the next two years, CanWise supported revenue growth from \$1.5m to \$10m.

## Chapter 5:

Ratehub announced that Elephant VC, a Boston based Venture Capital firm had made a \$12m series A investment into the business. With the team now at 70, and the cash injection to back further strategic expansion,

## Chapter 7:

We welcomed MoneySense to the Ratehub Inc family. We are now 105 people strong and the business is growing - we're actually one of the fastest growing companies in Canada.



## Chapter 2:

The team set about building a technology platform designed to generate traffic through SEO, brand building and PR. The business grew rapidly from 30,000 yearly visits in 2010 to over 5 million and \$1.5m in net revenue by selling mortgage leads to lenders.

## Chapter 4:

Alyssa takes the business to CBC's Dragon's Den. Despite receiving strong offers of investment from all four Dragons, Alyssa declined all four offers, deciding that funding via a Venture Capital route would be better suited to the future growth of the business.

## Chapter 6:

Our new 5 year vision; that we will surpass the big banks as the go-to for financial decision making for all Canadians. In adding online insurance, deposit and credit card products in addition to our fully online mortgage process. we are already well on the way.

# Ratehub Brands.

**ratehub.ca**

Canada's largest personal  
finance comparison site.

**MoneySense**

Canada's most trusted  
lifestyle brand  
about all things money.



Canada's fastest growing  
mortgage brokerage

**Our purpose  
and vision.**

## OUR PURPOSE

**To help Canadians make  
better financial decisions.**





## OUR VISION

**To be the #1 most influential  
personal finance brands in Canada.**

**Core values.**

# Our core values.

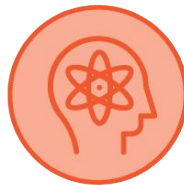
The Ratehub way is about living our values everyday.



**Do the right thing**



**Hunger**



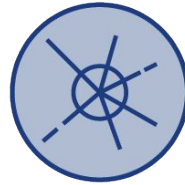
**Growth Mindset**



**Willing to help**



**Fun**



**Impact oriented**

# Do the right thing.

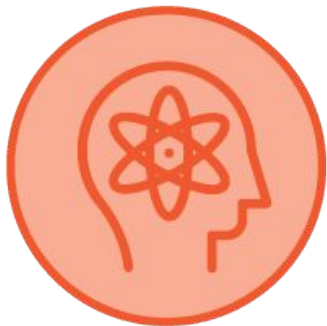
Often this is the hard thing; don't take the easy way out



- Do what's best for the company
- Do what's best for the consumer

# Growth Mindset.

As Ratehub.ca continues to grow, we need to continue to grow ourselves.



- Want to learn
- Willing to try new things
- Getting outside your comfort zone

# Fun.

At Ratehub we don't take ourselves too seriously. Our relaxed environment allows people to be themselves while performing great work. We're proud of the fun environment we've created and we wouldn't have it any other way.



- Doesn't take themselves too seriously
- Warm
- Positive Vibe

# Hunger.

It's how we get s\*\*t done.



- Passion
- Action
- Intrinsically competitive

# Willing to help.

At a growing start-up the needs of the company and the team are always changing. In order to be dynamic and succeed in this ever evolving space, team members need to be adaptive and able to help out outside their realm of expertise.

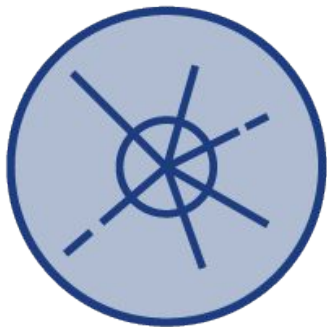


- Collaborative
- Cares about the team
- Putting your teammates above yourself

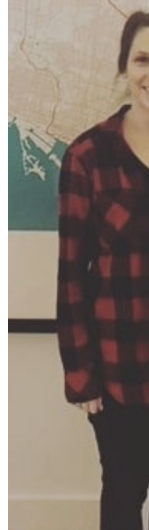


# Impact oriented.

Thinking, planning and acting in an outcome and **impact-oriented** way keeps us focused on the right things and provides a sense of accomplishment.



- Get started
- See it through to completion
- Track results

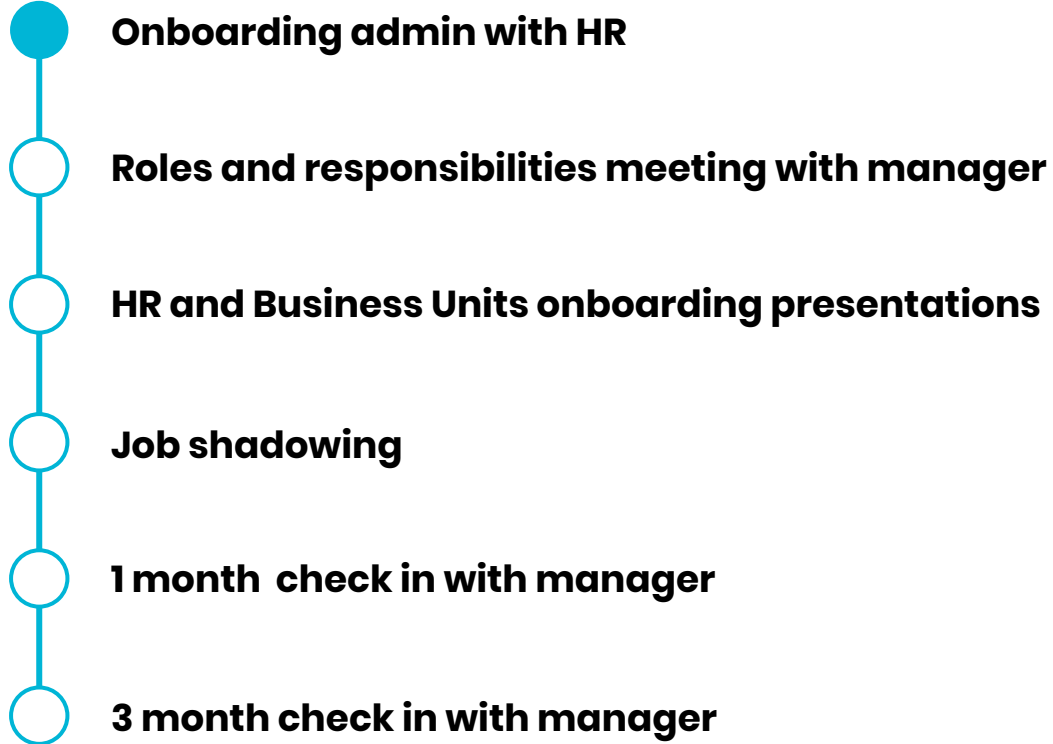


**The Ratehub  
experience.**

# Recruitment process.



# Onboarding process.



# Our commitment to candidates

Candidates will be updated with regards to their status at each stage

We're happy to provide constructive feedback following interviews, upon request.

Accurate job descriptions that truly portray the role

## How to stand out:

Excitement and passion go a long way  
Have a portfolio ready, if applicable.

Be sure to highlight: experience with our tech stack, interest in personal finance, what makes you unique?

# Employee perks.

The Ratehub way is about living our values everyday.



**Fun quarterly and annual socials:** room escape challenge/sports events/karaoke!! This year Ratehub is going to camp!



**Financial perks:** RRSP Matching program. Access to a financial Advisor during tax time and financial literacy training.



**Flexible hours:** Enjoy a couple more hours of sleep in the morning, if you want



**Benefits:** Health is wealth: flexible benefits with no employee contribution required



**Competitive salary:** Ratehub offers competitive marketplace compensations which includes base salary + performance based bonus



**A culture of diversity and Inclusion:** bring your whole self to work philosophy.

# Employee engagement.

Each year Ratehub.ca performs our annual engagement survey. We selected the 10 best known attributors to engagement in the workplace, and ask our team to anonymously rate their satisfaction level in the following areas:

1. Total Compensation
2. Meaningful work
3. Relationship with Manager
4. Application of skills
5. Provided learning opportunities
6. Inclusion and belonging
7. Leadership
8. Pride in workplace
9. Communication and clear expectations
10. Work environment and culture



# 89%

**2019 Employee Engagement score**



**How we do  
things.**

# Policies & Procedures.



## Work from home:

Our preference is to have our team in the office as much as possible:

- Some roles require it
- Collaboration and communication are easiest in person
- Ask your manager ahead of time



## When working from home:

- Put it in your calendar
- Make sure you're attending all meetings
- Over communicate



## Pay and benefits:

- Ratehub has two pay periods per month (on the 15th and last day of each month)
- Our benefits are administered by benepln and kick-in after your 3 month probationary period



## Working hours:

- We focus on work completion not hours
- As a guide you should be targeting a minimum of 8 hrs./day
- Our team members start their day between 8:00 to 9:30 am



## Out of office/time off:

Includes vacation and flex days that start at a total of 18 days/year.

- Block it off in your calendar
- Try and schedule your appointments at the beginning or end of your day
- Do your best to make up the time that week



## Conferences & Continuous Education

- We're passionate about continuous education.
- Speak to your manager about conferences you'd like to attend on skills you would like to master - we can help get you the right resources.



## Dress code

- Ratehub doesn't have a formal dress code.
- Dress in whatever makes you most comfortable
- If you have a meeting or event, understand the context and dress appropriately

# Meeting culture.

As we grow as an organization, everyone is incredibly busy. Make the most of everyone's time by following the following best practices:



## 1. Setting an agenda



## 2. Setting objectives



## 3. Capture actions



## 4. Circulate action & notes



## 5. When setting a meeting

Add #1 and #2 to the meeting invite.



## 6. Start & stop on time

# Internal communication

Meetings timeframes	Participants	Purpose
Quarterly	Full Team	Review financial results and progress against goals
Monthly	Full Team	Review previous months results and major departmental projects
Weekly	Team meetings ( Ops/HR/Product/Marketing etc)	Status Updates
Daily	Development team	Status Updates

# Business Units.

Our team operates in a matrix structure with dedicated resources for each business unit.



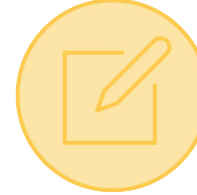
**Mortgages**



**Credit cards**



**Investments  
& Banking**



**Insurance**

# Technology.

## Shared:

- Git - source code management
- Github - change management, code reviews
- Linux, MacOS - development OS
- Docker - container platform
- DockerHub, TravisCI - continuous integration services
- VSCode, JetBrains - source editors
- Jest - Nodejs testing framework

## Front-end (Applications)

- React: view rendering framework
- Styled Components - CSS-in-JS framework
- Mobx, MST-state management framework
- NPM, Babel, Webpack-packaging, transpiling, web bundling

## Back-end (Services)

- Nodejs, PHP, Java - service development languages
- MongoDB, PostgreSQL - database technologies
- Kafka - message broker/bus
- OpenFAAS - function-as-a-service framework
- Kubernetes - container orchestration platform

**What's new.**



# Project decimal.

In 2019, Ratehub.ca launched decimal; a community-based social project that operates in Ontario.

**Decimal prepares youth to live in control of their finances**, facilitating financial literacy workshops in schools and community organizations.

We're building a social movement to change how we learn, think, and feel about personal finance. You're never too young to start!

100% of decimal's profits go toward our social impact and minor costs to running our programs.



**EOS.**



## What the heck is EOS?

EOS stands for Entrepreneurial Operating Systems; it's the systematic way we organize ourselves at Ratehub. It's the framework we use to set our strategic goals, plan, prioritize, stay focused and communicate. It helps us clarify structure, roles, lead, measure and manage. It also gives you a way to put up your hand if you see issues along the way. All new hires are equipped with an EOS manual during onboarding.



## Fundamental tools and how they impact me.

Tools	Description
Score Cards	A Scorecard is a weekly measurement of key numbers that, if achieved, will help us meet our monthly goals. Over the next several months, you'll hear a lot more about these in various ways, and we plan to repeat ourselves often. Don't be shy about asking questions. We are committed to helping you learn what we have learned, and see what we see as the effectiveness and simplicity of this Entrepreneurial Operating System
VTO/Traction Organizer (Our VTO tool is being rolled out at the offsite)	The Vision/Traction Organizer (VTO) summarizes our strategy for growth by answering eight key questions: 1. What are our Core Values? 3. What is our TEN YEAR TARGET? Strategy? 5. What is our Three Year Picture? 7. What are our Rocks? 2. What is our Core Focus? 4. What is our Marketing 6. What is our One Year Plan? 8. What are our Issues? By understanding the VTO you can see how your individual effort support the company to achieve our vision.
Rocks	"Rocks" is a simple term we use for quarterly goals. It's the most important things we must accomplish each quarter that will build your professional skills and/or increase the company's efficiency and competitive edge. In addition to each person setting their three to five (less is more!) rocks each quarter, each department and the overall company will also set rocks.
Level 10 Meeting	If you're part of a large team, you'll have a weekly or bi-weekly "Level 10 Meeting" with your department. The meeting has a specific format to make things efficient and effective, and to keep everyone on track to achieve rocks and other company goals. Watch here for tutorial - <a href="https://www.youtube.com/watch?v=u5IUyseptlc">https://www.youtube.com/watch?v=u5IUyseptlc</a>
Accountability chart	The Accountability Chart shows the "seats" in our company, who reports to whom, and what roles each person plays when filling his/her seat. This helps us understand clear accountability to one another and shows us how we must all work together as a team.

# Questions.

Who can you go to?

## Your Manager

Think of your direct manager as your go to person. They're on your team, responsible (along with you) for your personal development and can help you with any questions or concerns you have about ratehub on your performance.

## HR team: Karina & April

The HR team is here to help you with any questions or concerns you have with the company, and can be a great independent sounding board for you. Feel free to book either Karina or April for coffee anytime to discuss ideas for improving the company. development and can help you with any questions or concerns you have about ratehub on your performance.

## Our CEO Alyssa

Alyssa is passionate about making RateHub the best possible place to work. Don't hesitate to book a coffee with her. She's open and easy to talk to and welcomes positive and constructive feedback.

## Your BU Manager

Most Ratehub employee's will be part of a designated business unit. Each Business Unit is lead by a manager (BUM) who is responsible for setting the business strategy and owns ultimate accountability of growth against key performance metrics. BUMs can help ensure you are clear on objectives.

**Thank  
you.**