

Spring  
1993

# COMMUNITY ECONOMICS

THIRD ISSUE - PROMOTING COMMUNITY ECONOMIC DEVELOPMENT

## Ontario CED Coalition is born

By Sandra Mark

**T**housands of people and local community organizations all over Ontario are involved in economic activities, often working in isolation. The people involved want to share experiences, and work together on common issues.

But how could we get together to do this?

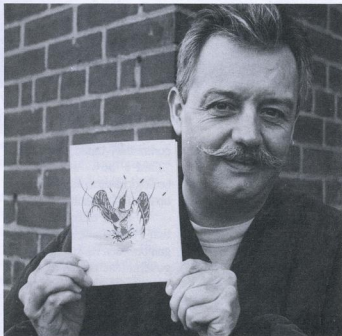
A small group of representatives from community economic development (CED) groups were invited to an International Forum organized by the Ministry of Municipal Affairs in February, 1992. An informal meeting was pulled together and an agreement made to form a "working group towards a coalition for CED in Ontario." This group met during the next few months.

The Ontario Social Development Council agreed to nurture this process. Efforts were made to commu-

nicate to all known CED initiatives in the province. Feedback indicated interest from all corners for an organization to coordinate local efforts. Plans were laid to hold an organizing workshop.

With a small budget from the Ministry of Municipal Affairs and support from the Social Investment Organization, the founding meeting of the Ontario CED Coalition was held in November 1992 at the Friends (Quaker) House in Toronto.

That meeting made clear the strong need people in CED feel for supporting each other. About 80 people from throughout Ontario came from the various streams of community economic development: co-operatives, self-



Harry Hiscock displays a greeting card designed by Ojibway artist Dan Fowler. See page 8 for details.

Murray MacAdam photo

See **NEW** page 3 >

### In This Issue

**New start for former inmates**  
page 3

**Toronto townhall forum  
spreads the vision**  
page 5

**Advertising insert: CUSO today**  
pages 12-13

### Building a green recovery

By Murray MacAdam

**F**rom a small group of people worried about short-sighted government policies, the Coalition for a Green Economic Recovery has developed into a growing movement starting to make an impact.

It all began when Premier Bob Rae presented a bleak scenario over Ontario's finan-

cial plight in January 1992. Faced with a faltering economy and reduced government revenues, Rae presented two options: higher taxes or reduced spending. The NDP Government was presenting a "false dichotomy", says coalition member Stephen Hall, one that ignored a third option, that of

See **GREENS** page 2 >

# Greens challenge NDP government policies

## > Continued from page 1

promoting "green industries" to put the unemployed back to work while protecting the environment.

Hall and other environmentalists who had been called together by journalist Wayne Roberts were dismayed by the lack of vision in the government.

The Coalition for a Green Economic Recovery was born.

It represents a new path for the environmental movement. Traditionally, environmental groups have been in an "oppositional" stance, calling for bans on toxic wastes, or fighting specific projects.

"We come at the problem from a different point of view," says Hall. "We believe in resolving the ecological crisis by restructuring the economy."

As well as wanting to reduce pollution, coalition members are profoundly disturbed by the suffering caused by massive unemployment.

## *"Our agenda: to link the economy with ecology and social justice"*

Environmental protection and the promotion of environmental industries, they believe, are not only sensible ways of putting people back to work—they're also cost-effective.

"Our agenda from the beginning has been to link the economy, ecology and social justice", says Hall.

In only a year, the coalition has launched a range of actions to back its point that the "best economy is an environmental economy."

Days after Premier Rae's 1992 TV speech, the coalition promoted a "New Green Deal" to lead Ontario out of the recession and restructure the economy in line with environmental needs. The proposal made specific proposals in energy, transporta-

ting of buildings for energy and water conservation.

The proposals were endorsed by Toronto City Council. Specific proposals for implementing them are now being developed.

"We emphasize economic development that's

Ontario Hydro. In February it protested a freeze by Hydro on a conservation program that helped businesses pay for energy-saving windows, lighting and other energy-saving tools.

"Ontario Hydro stifles community economic development", says coalition mem-



Gary Gallon of the Coalition for a Green Economic Recovery speaks at a February press conference at Ontario Hydro headquarters in Toronto

tion and agriculture that would create over 100,000 jobs.

A month later, in March 1992, the coalition presented 29 proposals for a green provincial budget.

The following month, the coalition publicized three

community-based", says Hall. "That's how we see an ecological economy building, up from the bottom."

Soon after the coalition's formation, contact began between its members and government representatives. The results have been disappointing. For example, few of the 29 proposals advocated by the coalition in March, 1992, have been enacted.

However, the NDP government has moved ahead in some ways. Community Energy Storefronts to promote local energy conservation are being set up as advocated by the coalition. "It's too early to tell whether they'll be as visionary as what we've outlined", cautions Hall. Another hopeful sign is that the NDP Environmental Committee is working towards "greening" the 1993 provincial budget.

The coalition continues to be a thorn in the side of

ber Gary Gallon. "Its cutbacks in energy conservation hold back employment at the local level for retrofitting commercial users and institutions. As well, non-utility generation of energy is being stopped." Proposed independent power projects in Sudbury, Kingston, Windsor and elsewhere in the province could help provide local employment, he notes.

The Coalition for a Green Economic Recovery has attracted public support, expanding from its original dozen members to about 100 active supporters today.

Ontario, with its decimated economy, is at a crossroads in the eyes of coalition members. "We're either going to prop up the old system, the black hole of nuclear power, or we're going to promote eco-development", says Hall. ■

To learn more about the Coalition for a Green Economic Recovery, call Wayne Roberts at (416) 699-6070.

# New coalition supports local groups

► Continued from page 1

employment, community business, aboriginal CED, and community-based training programs.

It was a day of making connections, of sharing experiences, with the buzz of conversation in the stately rooms of Friends House never letting up between sessions. "This meeting itself is an example of what a coalition can do", noted Larry Rooney of Toronto.

The meeting voted enthusiastically to launch the

coalition, affirming some specific tasks the coalition could undertake:

- Networking, communication and information about CED;
- Community development, training and capacity-building;
- Advocating with government on behalf of CED sectors for policies to encourage CED development.

An interim board has been set up which is organizing the coalition's work. It represents people from the five regions of the province, and each of the founding sectoral groups: aboriginal CED, co-operatives, self-employment, community businesses, and CED supporters.

"People from a variety of backgrounds are uniting to take back control of their local economy", says Malcolm Shookner, chair of the interim

board. "The coalition is intended to support their work."

For further information or to put your name on the mailing list, write to the Ontario CED Coalition, c/o OSDC, 130 Spadina Ave., Suite 402, Toronto, Ont. M5V 2L4. Look for updates on coalition activities in future issues of Community Economics. **I**

*\* Sandra Mark is a member of the interim board of the Ontario CED Coalition.*

# Giving people dignity through work

"Our job is to help give people back their dignity. It's very rewarding when you meet someone a year later, at a job he's held for a year. Before that person may have never held a job more than a day before being fired."

For Fernando Fercucci, manager of the St. Leonard Pallet Company in Brantford, the rewards of this business are evident. It not only provides jobs and skills training, but gives people a second chance.

That second chance can mean a world of difference to the people with whom St. Leonard's works. About half have been unemployed for long stretches. Another 30 percent are young offenders and about 20 percent are former inmates, many with alcohol or drug problems. The company employs 17 people, besides five core staff.

At this pallet company, they get the chance to turn their life around. Employees,

who are paid minimum wage, learn basic skills involved in factory work. They also spend 40 hours learning lifeskills, such as how to write a resume.

The aim is to get them back in the community, working. In 1991, despite the recession, the company was able to place 26 employees in the workforce. Company staff help employees land interviews with potential employers.

The environment also benefits from the St. Leonard's Pallet Company. The firm recycles used wooden pallets, transforming them into new pallets which can be re-used. It helps St. Leonard's, which gets the pallets for nothing, while making good use of wood that otherwise would end up in landfill sites.

Challenges the company faces include the fact that pallets made from recycled wood are darker than new pallets and hence considered less attractive.

Another problem is finding jobs for St. Leonard's employees who want to ad-



Fernando Fercucci: we're doing things for the community.

vance and want to earn more money. "It's a challenging job to place people in the community these days", says Fercucci. "The economy is so bad it's really hard."

Yet even in these tough times, many local firms are willing to make room for St. Leonard's employees. "People see we're doing things for the community", says Fercucci.

The company receives

funding through the Canadian Jobs Strategy. However, one section of the firm, which makes products for Alcatel Canada Wire, is profitable on its own.

Since being formed in 1979, this company has grown into a nearly \$1-million-a-year operation. Future plans include developing new products using recycled wood. **I**

Murray MacLennan photo



By Murray MacAdam



**I**t was the bank teller story that hit me.

When I read that the Royal Bank now hires Master's of Business Administration graduates, not for management or administrative jobs, but to work as *bank tellers*, it hit me with a shudder that something has gone terribly wrong.

Or was it the jaded "joke" that the status symbol for the 1990s is to have a job?

Most of us know — and certainly readers of *Community Economics* know — that the economy leaves out vast

numbers of people. The chilling forecast that at least one Canadian in ten will be jobless for years to come makes clear that the "recovery" we are in is mainly one to benefit large companies.

A *Toronto Star* editorial in January put its finger on the nub of the problem: "Real prosperity requires opportunities for everyone to share in the increased wealth.

"But that's not happening. No one expects to see a significant drop in unemployment as Canada moves beyond recession....

"Surely as a society, we're smart enough to recognize how much potential we're wasting, and creative enough to find ways and means of putting all that potential to work."

That's the down side, the one we are all too familiar

with. But there's the other side, the one we hear so little about it, the other side for which this newsletter was formed.

The other side of the economy is made up of the efforts of little bands of people around the country, based in local communities, doing what they can to create jobs and build viable, humane businesses.

As Mary Kneen of Collingwood, Ontario, said at the CED Coalition Building Conference in November (see page 1), "If there are no jobs, we have to create them." Amen.

The community economic development movement is just getting underway. There are lots of struggles now, and to come.

The same is true for *Community Economics*. It's taken a lot of effort to get this issue into your hands. A lot of

the credit can go to people such as John Musgrave and David Hope of the Seeds of Hope Foundation, who have worked hard, without pay, to help raise the money required.

We've made a start with this issue, our third since the newsletter was launched in September, 1991. We're confident that in 1993 we'll be able to establish ourselves on a solid foundation, publishing three issues each year.

But we need your help. We need to hear from you. What do you like about the newsletter? What you would like to see different? What businesses or issues should we be covering? Let's hear from you! We welcome your letters to the editor, suggestions, reflections. You can fax them to us at (416) 361-1123, write to us at 49 Wellington St. East, 4th Floor, Toronto, Ont. M5E 1C9, or call us at (416) 361-1124. ■

Let's hear from you!

## What is Community Economics?

Community economics is a diverse movement growing from the realization that "business as usual" is not meeting the needs of large numbers of Canadians. It involves people from a community working together with resources from government, churches or other groups to solve local problems. Community economic development can take many forms, as the articles in this newsletter indicate. Many CED enterprises target disadvantaged people left out of the mainstream economy.

The priorities of the community economy are distinct from the conventional market economy, reflecting a vision of economic co-operation and mutual social support.

### Market Economy Priorities

- ▶ respond to consumer demands
- ▶ highly competitive
- ▶ maximize profits
- ▶ flexibility of location
- ▶ high economic growth
- ▶ wealth creation
- ▶ maximize productivity
- ▶ reduce labour requirements

### Community Economy Priorities

- ▶ focus on community needs
- ▶ mutual help/co-operation
- ▶ how to share profits/losses
- ▶ tied to community
- ▶ balanced growth
- ▶ quality of life
- ▶ community values important
- ▶ focus on job creation

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# Town hall week charts new path

By Whitney Smith

On May 6, a major forum on local entrepreneurial and community-based initiatives — Our Local Economy: Working Together! — opens in Toronto and runs until May 13. The forum — part conference, part town hall meeting, part festival — will showcase the voice of community at the economic development table.

Up to 2,000 participants are expected to attend this "town hall week" from diverse communities in the greater Toronto area and southern Ontario.

During the eight-day forum, participants will attend workshops, seminars, panel discussions, debates, lectures and cultural events that deal with how we can work together at the local level to revitalize our economy in ways that respond to community needs.

More than 30 events are planned, ranging from how to help new or faltering small businesses through mentoring programs, finding new ways of looking at "work", tours of CED businesses, financing, co-ops, women entrepreneurs, connecting rural and urban CED, international perspectives, the role of government, barter systems, and resources that can help individuals and businesses contribute to a vital local economy.

To enable participants to find out what events will be most useful to them, the forum is divided into four "tracks": **healthy communities; women and the local economy; business, money and employment; organizing and communications.**

Each track consists of several related events which participants can attend over the eight day period.

Our Local Economy grows out of concern about where our society is headed. The impact of the recession and major shifts in the economy have caused unemployment to skyrocket. In the Metro Toronto area, more than 500,000 people are casualties and as a result, dependent on some form of social assistance.

At the same time, an "entrepreneurial economy" is evolving at the local level. Besides being driven by economic necessity, it's about something more: values of community, concern for the environment, respect for cultural and ethnic self-determination.

Interest in community economic development is surging, yet how can it be encouraged and supported? How can information about everything from success stories to sources for venture capital be shared? Our Local Economy: Working Together! is one important way.

Forum events will be held in several locations in downtown Toronto, including the Ontario Institute for Studies in Education, Metro Hall, the University of Toronto, and other smaller sites. Events take place at different times of day and admission is on a sliding scale: \$5, \$7, \$10, depending on what you can afford. Passes will be available for the whole forum.

The May forum is part of the Our Local Economy Project, an organizing campaign designed to build a



CED-related educational events are part of the Local Economy project. Above, Flory O'Brien speaks about computer networking in Toronto.

large constituency in the Greater Toronto Area for entrepreneurial and community-based activities that address local community and economic needs. The project includes four other initiatives:

- ▶ The Learning Alliance, a popular education organization;
- ▶ A strategy group on public policy fragmentation;
- ▶ A partnership support network;
- ▶ A local economic strategy and planning group.

See below for more detail on these initiatives.

For more information or to get on the Local Economy mailing list, call (416) 361-0466, fax 361-1123, or write Our Local Economy, 49 Wellington St. East, 4th Floor, Toronto, Ont. M5E 1C9.

Volunteers are needed, and all volunteers will receive passes to the conference.

*\* Whitney Smith is a writer/ editor and a major organizer for the Our Local Economy Project.*

## Our Local Economy projects

The following four projects are part of the Our Local Economy Project, and are being organized now, before the eight-day town hall week in May:

**The Learning Alliance:** A popular education program designed to foster community capacity for self-reliance and local development. Activities will include workshops, sym-

See MAY page 10 >

# Furniture workers are ABEL

**O**n the edge of town in Simcoe, Ontario, a small factory hums with activity. But this isn't your average business. It's ABEL Enterprises, which offers people with psychological problems the opportunity to live in dignity.

"What we saw in the old days was the revolving door syndrome," explains Mary Taylor, ABEL's executive director. "People came out of the hospital and were returned to the community. But the community was fearful of them. So they lived on the outer fringe of the community. Many people believed that they really belonged in the hospital."

With a lack of community resources, all too often



Mary Taylor of ABEL Enterprises works on a model rocking horse.

people released from mental hospitals would end up in lonely rooms. Life on the outside became too difficult. Most ended up back in hospital.

ABEL grew out of efforts in Simcoe and nearby Dunnville to break that cycle of isolation and dependency. Jacques Tremblay and Donald Disher were key players, seeking to build a base where patients could belong to the community. The ABEL acronym reflects this belief in the value of those taking part:

- › the Ability participants have to do good work;
- › the Building they do in creating opportunities for themselves;
- › the Equality participants achieve by accepting responsibility
- › the Leadership they exercise by taking control of their lives.

Since being formed in 1983, ABEL Enterprises has expanded to the point where

it now employs 30 people, nearly all of whom have been labelled as schizophrenic. Most work part-time, earning income which is added to their disability pensions. Some who don't receive pensions are employed nearly full-time.

ABEL builds a wide range of furniture—dressers, beds, wall units, tables, cabinets and aids for disabled people. It also goes out into the community to clean houses, cut lawns, build decks and do roofing.

Provincial government funding helps pay for staff wages and the provision of facilities. But the business earns enough income for participants' wages and 84 percent of operating and capital costs.

Like other businesses, ABEL has been hit hard by the recession. In particular, it lacks money to do better marketing, relying largely on word-of-mouth for sales.

The difference in people's lives through ABEL can be dramatic. In the early days, people would go from spending eight months a year in hospital to only three weeks. Now many are referred to ABEL straightaway, thereby avoiding hospital altogether.

"They never reach the depth of despair," says Taylor. "They don't feel the social stigma they did before."

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# Lakeshore group works for revival

**T**hey've fallen like dominoes: Arrowhead Metals, Continental Can, Pittsburgh Paint, McGuinness Distilleries, Sunbeam, and most of all, Goodyear Tire.

An alarming string of plant closures in the west Metro Toronto city of Etobicoke has shaken the foundations of a community where many people have both lived and worked all their lives. The 6,000 jobs lost during the past six years have had a devastating impact in this community of 50,000.

Could nothing be done? A determined group of citizens representing business, labour, education, politics and community services knew the answer. Uniting as the Lakeshore Economic Renewal Committee (LERC), they have begun searching for ways to revitalize the lakeshore's economy.

"We saw what a waste it was to use our services merely picking up damaged families hit by plant closures", says Joe Leonard, executive director of the Lakeshore Area Multi-Service Project (LAMP), a community health and social service agency. Encouraging the Lakeshore Economic Renewal Commit-

tee became a key part of LAMP's work.

"For a healthy community we need a healthy economy" says Leonard, "It struck us that the heart of this community was at risk."

With a committed core of 15 people as well as other supporters, the Lakeshore Economic Renewal Committee works to encourage local economic development.

A major thrust is to encourage planning that protects Etobicoke's supply of vacant industrial land, a key factor in attracting new industries. While the city has lost 6,000 jobs in recent years, it has approved construction of about 7,000 housing units. LERC has advocated a better balance between industrial uses and housing development before the Ontario Municipal Board and in submissions to local planning studies and to Etobicoke's Official Plan.

The committee has worked with the Campbell Soup Company, supporting its efforts to cut costs for its Etobicoke factory through co-generation, thus reducing the risk of another plant closure.

Cogeneration facilities produce steam and electricity

at the same time from the same fuel. A planned cogeneration power plant in Etobicoke will burn fuel in an efficient gas turbine, then capture waste heat to produce process steam.

The steam would be used by Campbell's, enabling their plant to take advantage of an economical steam source in its operations. At the same time, excess steam could be sold cheaply to other industries, luring other manufacturers to the lakeshore. Unfortunately Ontario Hydro, with its glut of electricity, is balking at allowing independent power projects such as this one to go ahead.

An information kiosk for entrepreneurs has been set up at a local library with LERC's support. The committee has run seminars on starting a small business and has explored the possibility of setting up an incubator for new businesses.

Leonard admits that the Lakeshore Economic Renewal Committee cannot yet point to any new jobs due solely to its efforts. Its work takes time to bear fruit, yet is important in setting the stage for future growth. He likens it to a farmer cultivating his field before planting. "If you don't prepare the land, you're not going to have any crop."

Etobicoke has been hard hit by plant closures, but it has something going for it which has been lost elsewhere: citizens who care about their community and are willing to work together for local economic development.

"One thing we're concerned about is the American model, in which industries move out of the city," says Leonard. "If we do that, the cities will become shells where only the poor live. They become unsafe. We don't want to give up the cities." ■

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Promoting Opportunity Through Community Business

# Women's CED network and other

**W**hat are the health benefits gained by people who had been unemployed

but now work in community businesses? How can business people be trained to enhance the health benefits of their workplace? How can the public learn about the health benefits of community enterprises?

These questions will be delved into during the next two years through a **Community Economic Health Development Project** in Toronto. Developed by the Toronto CED Network and sponsored by the Fred Victor Mission, the project swung into action after receiving a \$303,000 grant from Health and Welfare Canada in December.

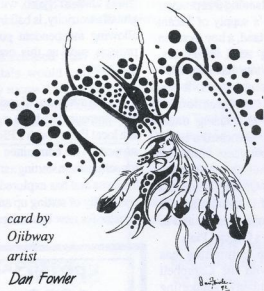
Researchers will aim to identify the health benefits of participatorily-managed community businesses for the long-term unemployed; determine factors in workplace operation that promote health benefits; train others in strategies for facilitating a more empowering workplace and help the Network promote community businesses and their health benefits to the public.

The project grows out of the experience of the CED Network, which comprises 16 enterprises and community programs. Most of the people working in the member businesses have been on social assistance. Many have encountered mental or physical health problems, addictions, conflict with the law and other health-related concerns.

Community businesses directly work to increase per-

sonal control in the workplace and economic independence through employment and participation in the community. The health benefits are obvious: if people are unemployed or employed but feel powerless to control their work situation, then their capacity to control their health is also undermined.

**CED Network businesses know from first-hand**



card by  
Ojibway  
artist  
Dan Fowler

experience about the changes in personal health that their workers experience, such as reduced rates of hospitalization and institutionalization. But these benefits have never been fully documented. Hence the need for this project.

"We realized that community businesses aren't just about job creation," says Steve Bates of the Toronto CED Network. "Fundamentally they're about improving the well-being of the community and individuals involved--and that's health promotion."

Information gained through the project will be

publicized through outreach and work with interested organizations, as well as articles and publications.

Martin Baker is the project coordinator and brings 12 years of experience in urban community economic development with DEEDS in Vancouver.

**A Greeting Card Business** begun by The Meeting

The Meeting Place. Many sold cards, receiving \$1.50 from the \$5 price charged for 12 of the cards. Others did accounting and inventory control work. One enterprising person sold 35 dozen cards in one evening by setting up a booth at the Native Canadian Centre.

"It's gone really well," says Brian Samuel, a program worker at The Meeting Place. "The beauty of our project is that people could get as involved as they wanted."

Because the cards have a generic message inside, they can be sold all year long. Besides being sold directly to individuals, many stores near The Meeting Place are selling them.

Community economic development (CED), like the business world in general, can be an overwhelmingly male domain. At a Toronto CED event last fall attended by 22 men and three women, one person joked that he must have wandered into a men's support group meeting by mistake.

**A Women's CED Network** in Toronto is seeking to redress that imbalance. So far women involved in various community businesses such as Friends Restaurant at Fred Victor Mission, Fresh Start Cleaning, Sistering, Street City and others are meeting to discuss possibilities.

The group has received a small grant from Healthy Cities (City of Toronto). The money will be used to plan focus groups and explore women's ideas and interest about CED. The challenges and iso-

Place in Toronto has blossomed. The cards were designed by Ojibway artist Dan Fowler and have been hugely successful. In the three weeks before Christmas, 9,000 of the cards were sold.

The enterprise grew out of a brainstorming session involving 10 members of The Meeting Place, a drop-in centre for socially isolated people, sponsored by St. Christopher House. Seed money for the project came from a City of Toronto committee.

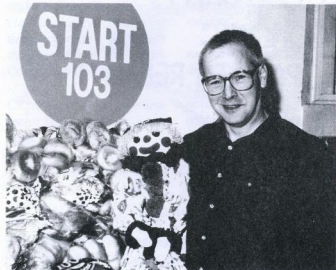
The card business has provided income for many of the low-income people from



# projects attract growing interest

litation faced by women in poverty create needs that must be addressed in the workplace. A pilot CED project is the next step and it will be very interesting to see what and how the women envision this.

Word spread quickly about a women's CED group and calls have been steady. Women who are successfully running businesses and women with ideas are all interested in connecting.



Flick Myer of Stop 103 with a clown doll sponsored by the Stop's development wing, Start 103.

Candy Kinsman, who is handling the administrative end of this project, will be pleased to answer any questions or help connect women interested in developing a CED network further. Call 762-2133.

Christmas comes but once a year, and when it does it brings good cheer. A group of Toronto refugee men and women helped spread Christmas cheer to hundreds of Toronto children, while earning some badly-needed income, through a **Clown Doll Business**.

It all began last summer when the group began meeting at Stop 103, a Toronto foodbank, to learn knitting and sewing skills. Stop 103 has begun several initiatives to help enable foodbank users to be able to support themselves.

In September, the workers and Stop 103 board members met to review the sewing program and plan for an economic development

project. By the end of 1992, about 260 dolls had been sold—enough to repay the start-up grant from Stop 103, as well as put money in the hands of each worker, all of whom refuse to accept welfare.

"Everything the Stop does is designed to fulfill our mandate of doing whatever it takes to break the cycle of poverty", says Stop 103 executive director Rick Myer. "The clown doll venture has provided a useful model for other similar projects in the future."

Under the theme of "Uniting the Causes", a benefit concert and celebration takes place in Toronto on March 26,

sponsored by The Centre for Community and Global Change.

The centre, based at the Ontario Institute for Studies in Education, works with people and organizations striving to transform our society into one that is more peaceful, and ecologically sustainable.

Performing artists will include the University of Toronto African Drum and Dance Ensemble, The Armoniums and Danny Beaton.

Uniting the Causes takes place at the Edgewater Hotel, 14 Roncesvalles Rd., starting at 8 p.m. ■

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# May forum only the start of energetic organizing effort

> continued from page 5

posiums and other training programs related to issues of public concern. By drawing on business and community resources, the Alliance can offer programs to develop our understanding and practice of local economic initiatives as well as social justice and environmental issues. It's based on the influential Learning Alliance in New York City.

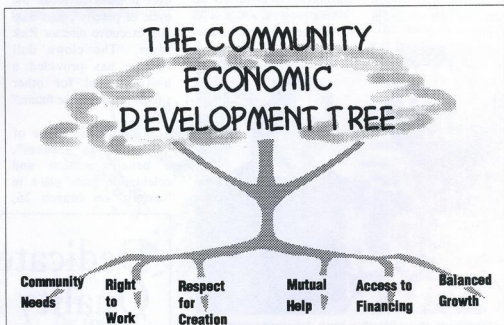
**Strategy Group on Public Policy Fragmentation:** Community economic development remains too broad a topic for most decision-makers in either public or private sectors. One problem is that too many disparate demands are heard from too many groups, often around conflicting goals. Stimulated in part by the ideas and projects from Our Local Economy, this strategy group will engage business, communities and government on the policies and infrastructure required for a thriving local economy.

**Local Economy Strategy Group:** A local economic strategy paper will be prepared with the help of many people practising or interested in CED. It will be sketched out before the May forum and ratified at a plenary during it. This paper will define the nature of the need, include success stories and

the reasons for them, outline the different types of support needed, and the projected outcomes from this type of investment.

**Support for Partnerships:** A range of positive, practical activities are part of our ongoing efforts to support community-based

partnerships, with a focus on entrepreneurial initiatives. Workshops, conferences and other less formal opportunities for networking and information-sharing have been sponsored during the past two years. These efforts will be continued to include a wider circle of prospective private and social entrepreneurs.



## Guelph event brings women together

**R**ural women are responding to the economic challenges of the 1990s with a conference on "Women and Rural Economic Development: Strategies for Participation", taking place in Guelph from April 22-24.

The need to survive, adapt and compete is intense for rural people. This conference will offer resources,

skills and information--and great opportunities for networking and product exposure.

Women contribute to rural economic development in many ways: as entrepreneurs, educators, volunteers, and through other roles. Yet despite their considerable contributions, women still face social barriers to participation in development planning and decision-making. The Strate-

gies for Participation conference is an opportunity for women to examine these barriers and organize to find ways around them.

Program speakers will discuss lessons learned from experience with rural enterprise and rural community development. Hands-on workshops will focus on entrepreneurial and community development skills. A "fair" will

feature the products of women's enterprises, and information on government resources and skills trainers for rural economic development.

Rural entrepreneurs and people involved in community development projects can contact Carol Rock at (519) 273-4824 in Stratford to find out how to participate in the conference. **I**

# Canada's social economy: vital yet invisible

Assign over a Toronto lunch counter says "This is a not for profit business, but it wasn't meant to be that way." That might be the case for that establishment, but over 100,000 organizations in Canada are meant to be non-profit. Professor Jack Quarter of the Ontario Institute for Studies in Education believes they have a significant effect on Canada's economy. Quarter's new book about these organizations, *Canada's Social Economy*, highlights their importance. Ed Ungar interviewed Jack Quarter for Community Economics.

**CE: This is quite a diverse sector that you tackle in the book.**

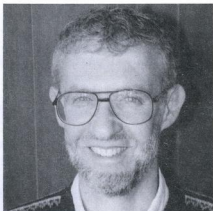
It's very diverse. What do the Canadian Automobile Association, the Red Cross, the John Howard Society, the United Church of Canada, Co-operators Insurance, the Unicoll Credit Union, the Karma Food Co-op, the Empire Club and the Canadian Manufacturers Association have in common?

The answer is they're mutual organizations serving a membership. It's hard to characterize them as belonging to a single movement.

Many serve the poor. Others serve the average person. Some serve the privileged in society.

Another example is the Canadian Legion. It's a non-profit, member-based association of veterans and their families involving hundreds of thousands of people.

Then there are all the



Jack Quarter

welfare and social service organizations that try to help the poor.

Although these organizations might not have much use for each other, they have a similar structure. They are neither owned by stockholders in the traditional sense nor are they run or controlled by an agency of government. They are a third sector of the economy which can be called the social economy.

**CE: How significant is this sector in economic terms?**

Most of the organizations play an important social role in society. We all intuitively know that. Yet at the same time they employ people, they make purchases in the same way as any other business. They're an important economic force in society. Yet this sector is almost invisible. People take it for granted.

My estimate is that there are 175,000 non-profit corporations in Canada. Those are just the formally incorporated. In addition, there are all sorts of non-profits that are not incorporated. For example, unions aren't incorporated and there are 15,000 un-

ions in Canada. There are also neighbourhood associations, and home and school associations.

I estimate that about one in every seven Canadian jobs is a job in the social economy. That's about 1.8 million jobs. That doesn't count the unpaid volunteer component of the sector. That may be the equivalent of 615,000 full-time jobs.

**CE: As you define it, the social economy can have important consequences for the Gross National Product.**

The revenues of the cooperative sector alone in Canada in 1990 were in the \$25-billion range. We're not talking about little organiza-

tions, but substantial businesses. The Financial Post 500 list contains 18 cooperatives. Four are in the top 100. Revenues in the social economy amount to about \$80-billion dollars — about 12 percent of the GDP.

We're not talking about services peripheral to people's lives (but) services vital to the well-being of the average person. The importance of these things is much greater than the economic impact. But the economic impact is important — people don't realize how important.

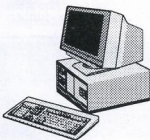
Furthermore, we're looking at a growing sector. If you look at it cynically, the "misery business" in society is a growth industry. Look at the things that are growing: food banks, social housing, day care centres.

See **SOCIAL** page 14 >

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## What is CUSO?

**C**USO is an international development agency that supports alliances for global social justice. We help create links between groups overseas and in Canada that are struggling for freedom, self-determination, women's

## CUSO has changed: be part of it

**A**s Canada and the world change, so does CUSO. We are now searching Ontario for organizing skills that can be put to work overseas. We need committed Ontarians who will help promote economic alternatives to the global integration encouraged by western business. These alternatives are needed as much in Ontario as they are overseas. Thus the final goal is to bring those overseas cooperants back home with a renewed enthusiasm for social activism here.

In many ways, Third World activists are further

ahead than we are in Canada. The skills they have already cultivated overseas can be absorbed by CUSO cooperants and applied here. Once and for all this will shatter the notion that we have nothing to learn from the developing world. We have, rather, lots to learn.

CUSO needs people who can take experience gained in Ontario to the developing world, and bring back a new vision of the activist's role in society, people who will participate in this unprecedented global exchange of skills and techniques. It's a whole new world out there. Be part of it.

rights and cultural survival. We place skilled volunteers in developing countries, support development projects overseas and in Canada, and promote policies for developing global sustainability. We are non-profit and non-governmental.

Started in 1961 as Canadian University Service overseas, we dropped the university affiliation from our name in 1981. We are now known simply as "CUSO". Today's overseas volunteers, whom we call cooperants, usually have years of experience in their field -- the average age of cooperants is now between 35 and 45. ■

## Overseas aid threatened

**Y**our support is needed. A leaked External Affairs document recently revealed government proposals for a radical trade-driven shift in Canada's overseas development assistance policy.

The document proposes refocusing Canadian aid towards 14 to 18 countries (down from the current 136); creating a reserve fund for Eastern Eu-

rope and the former Soviet Union; and redirecting \$100 million, or one-third of the voluntary sector's federal funding, to private sector firms. This comes on top of \$4.3 billion in cuts to overseas development assistance over the past five years.

Non-governmental organizations (NGOs), including CUSO, are pressing the government to delay the aid review until after this year's federal election. Most NGOs view the proposed policy shift as more evidence that social programs are threatened, in Canada (e.g. the unemployment insurance cuts) and overseas. ■

You can help by writing a letter to your MP, supporting a delay of the policy review and supporting overseas aid directed through the voluntary sector.

## Overseas Opportunities

CUSO offers two-year contracts at modest salaries to candidates with a degree or diploma and at least two years' experience in helping community and advocacy groups implement programs for social change. Below is a sampling of opportunities. CUSO will receive requests for similar positions in the future. To apply, send your resume (and the resume of any adult who would accompany you overseas) to CUSO, 815 Danforth Avenue, Suite 411, Toronto, Ontario M3J 1L2, quoting reference #CED-1. For more information, contact Brenda Doner at 416-461-3100.

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- ▶ Labour Education Coordinator  
*Jamaica*
- ▶ Research/Investigator (CINEP)  
*Columbia*
- ▶ Research Assistant (PFP)  
*Jamaica*

**CUSO  
Needs  
Your  
Support!**

**“W**e organize basic management training and advice for primary cooperatives,” says Greg Cameron. “Agricultural, marketing, carpentry, sewing, rope-making, consumer and savings and credit—we work with them all.”

Since 1988, Greg, a CUSO cooperant from Toronto, has been a Tutor/Study Organizer with the Cooperative Education Centre on rural Pemba Island in Tanzania, Africa. Although the usual CUSO contract is two years, Greg has chosen to extend his contract twice.

Greg and his Tanzanian co-workers base their training on problems that villagers identify. “Members (of cooperatives) frequently complain because they feel they are kept in the dark and they don’t understand the financial picture of the cooperative,” Greg explained. “We might ask them how many meetings they have been having, how they’re conducted and if someone is keeping minutes. Sometimes we ask them to conduct a meeting with a mock agenda we’ve prepared. All the members participate and make suggestions on how the meeting should go. Afterwards we discuss what happened and might review procedures the group should follow.”

A visit to a village might

also include talking over the villagers’ ideas for forming a new cooperative, or gathering details for their loan application. Greg and his co-workers also check with people who have already had training. “We see if they are applying what

they’ve learned—for example if they have been keeping their books.”

Through Greg, the Tanzanian cooperatives connected with the Coady Institute, an offshoot of St.

**Greg says that the most successful cooperatives he sees are the ones where the government is least involved.**

Francis Xavier University in Nova Scotia. The Coady Institute combines lessons learned from community initiatives in Nova Scotia with the research and experience of grassroots development workers around the world. The Coady Institute trainers gave a workshop in Tanzania on rural credit unions last year, and will return with another workshop this year.

**“It would be great to create that kind of counter-culture here.”**

“The results are positive,” says Greg. “Promoting rural credit unions through a workshop is a consciousness-raiser in itself. It gave a sense of seriousness to the work. I think the Tanzanians got a wider sense of the cooperative movement as a world movement.”

The workshop had concrete results as well. Not long after the first workshop, “we met this old man in our office,” says Greg. “It turned out he represented four or five hundred fishermen who wanted to set up a credit union. They had already organized themselves, set up committees and opened their bank accounts, completely by themselves. They had plans to open a primary school and set up health services with the money they would save.”

Another cooperative took the initiative to help a new group get started in a neighbouring community. Greg and his co-workers only learned about the new cooperative after it was up and running.

Greg says that the most successful cooperatives he sees are the ones where the government is least involved. He now

has a different attitude to government sponsorship of cooperatives than he did when he left Canada. “I still have my socialist convictions and desire to work with primary producers,” he says, “but (now) I’m very sceptical of state-sponsored projects. I would like to see a bigger role given to civil society, so that working people can have greater control over their lives.”

The role of cooperatives in Tanzanian society could teach Canadians something, he suggests. “It would be great to create that kind of counterculture here, with strong inter-cooperative linkages, to challenge the usual way of doing things. When I see a coop movement that’s independent of state and party, it’s a real shining light.”

**“When I see a coop movement that’s independent of state and party, it’s a real shining light.”**



Chairman of the Tasini Co-op Society in Tanzania, (left) consults with engineer (centre) and CUSO cooperant Greg Cameron about a planned irrigation network.

# Social economy employs one Canadian in seven

► continued from page 11

The needs of people who have a difficult time in the formal economy have to be met. Government is pulling back on its services and attempting to privatize as much as possible. The non-profits are one way to pick up the slack caused by government pull-backs.

## CE: Where does community economic development (CED) fit in?

CED is very much part of the social economy, representing an attempt of communities to create services and employment they need, often on a non-profit basis.

There's a growing underclass in the large cities having trouble earning a liv-

ing in the formal economy. Many are becoming involved in CED. Though the classic examples of CED are in the Cape Bretons, I don't see any reason why CED has to be limited to communities like that.

In big cities, people organize less around common geography and more around common interest. That is really the predominant type of community -- a community of interest. The country consists of networks of communities of interests.

For that reason CED projects take on a different character than in rural areas. But I see CED growing along with the rest of the social economy.

The problem I find in the whole CED concept is

the notion of community. What is it? Who do these organizations represent? In theory they represent the community. But in practice what you find is there is a handful of activists, always well-intentioned and dedicated, who label themselves as "the community." The membership base of the organizations isn't clearly defined.

## CE: What is the future of Canada's social economy?

The organizations that make up the social economy will increase. The employment of people in these organizations will grow.

The economic import of these organizations will continue to expand. Will this

be the basis of some social transformation? I doubt it. But these organizations represent an important part of our society. Society would fall apart without them. Their economic import is significant, and growing. Hopefully my book will contribute to the awareness of this.

I feel that the most useful contribution of my book is to provide a useful description of the vast and wondrous array of organizations, and to point out their common features and significance to Canada.

Canada's Social Economy, by Jack Quarter. Toronto: James Lorimer and Company, 1992, \$16.95

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# Good business plan key to success

By David Alexander

**A**nyone can start a business. The hurdles are in laying the proper foundations for running a business. The steps discussed here apply to any venture, including community-based ventures.

Think of the business plan as your plan of action or road map to use in making your idea a reality. In the early stages of nurturing your venture along, the essential needs will be your personal skills such as commitment and drive, and your not-so-personal skills such as tenacity and stubbornness as you strive to accomplish your vision.

For yourself, what you are doing may be clear. But others, especially those who may support you financially, will need to see a business plan. Generating a business plan is hard work, frustrating and rewarding, but essential if you are seeking funding from the public or private sector. It is also useful in shattering any illusions you have about making your idea work and steering you back on course as the day-to-day grind may let you drift away from your work.

**Ground floor: your idea.** Write it down in 25 words or less. Is it clear? Are you providing a product and/or service? What is the advantage that makes it different and new?

**Step one: make a list** of everything you will need in running your business, down to the last nut and bolt. Don't go overboard, but realize that your list, with its costs, will be offset by what you are loaned and what you earn. You'll also have to consider the management structure of your com-

pany. Are you going to be the sole owner, a partner, or form a co-operative? Furthermore, determine the costs and needs of incorporation fees, licences, and yes—it's true—what you will pay yourself.

**Step two: research your marketplace.** You are doing the selling, so who is doing the buying? Are they companies, individuals or groups? Are you starting a business that has competition? If so, list the competition. Any information you can find out will be invaluable in operating your venture. If yours is a service business, what are the going rates? If you are planning to sell a product, what are the profit margins and costs of materials? What volumes or targets must you meet to break even and sustain you?

You should come away from your research with the costs of developing your business and a general idea of what you are going to have to charge to be competitive.

**Step three: money.** You may find that the highest hurdle to starting your venture is accessing start-up money. In most countries, business people face a similar barrier. Community loan funds or lending circles have been successfully developed and we can bring these techniques into our community.

Financing small businesses can be creative, but the rule of thumb is "be prepared" -- with a business plan. Entrepreneurs have to be all thumbs, as there are so many rules and tips you have to follow.

I find that the hardest thing an entrepreneur has to do when preparing a business plan

is to be realistic with the financial data on a spreadsheet. Although you don't have to produce final numbers at the start, try to come up with reasonable month-to-month ballpark figures of your projected income and expenses for the first year. As you learn more about the dynamics of your venture, the numbers can be massaged. Learning a computer program like Lotus 1-2-3 will be an invaluable skill in preparing financial goals and your skill set in general.

**Step four: write up the plan.** Many preparation guides and self-help books at libraries and bookstores go

into further detail. Various schools and agencies can tell you about courses on starting a business and information about possible support for your venture through a volunteer advisor or "mentor." Ensure that your business plan is neat and easy to read.

Next time, I will comment on ethics and community involvement in your venture as it applies to the business plan, as well as what to do when you get to an interview for funding.

*\* David Alexander is an advisor and practitioner in environmentally-sound entrepreneurship development.*

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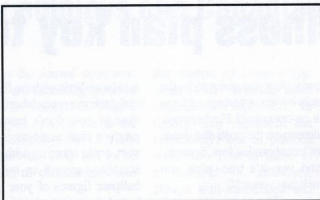
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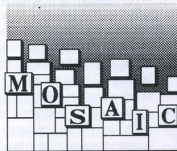
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