Spring 1996 Volume 6. Number 1

Promoting Community Economic Development

Harambee strengthens people of colour

ince it was founded in 1985, Harambee Centres Canada has been providing members of Canada's black community with family support services, education and counselling through a network of volunteer-based centres across the country.

Harambee—a Swahili word for "let's all pull together"— underscores the organization's mission to provide community-based initiatives aimed at self-sufficiency and personal and community development.

When delegates to Harambee's national convention in 1992 approved plans for the organization's Ottawa centre to become involved with Ontario's community economic development (CED) program, there was good reason to believe the project would succeed.

Harambee's Ottawa centre had an impressive track record. Its success with stay-in-school programs, Environmental Corps and summer employment programs on behalf of jobsOntario Youth had earned it the reputation of being one of the region's best summer employment agencies.

Research findings from some of Harambee's counselling programs supported the idea of a



Harambee Centres: Meeting the needs of all members of the black community.

CED pilot project. These studies indicated that economic problems were the root cause of many social ills affecting the community. They also showed that members of Canada's black community lacked the entrepreneurial skills often found within other communities. The absence of these skills made it difficult to motivate young people and give them a sense of pride.

Harambee Ottawa agreed to work with CED leaders and share its experience with other See Pulling together, page 2

Special feature: Ethnocultural CED in Ontario

his issue is a publishing partnership made possible with financial assistance from the previous government's Ontario Anti-Racism Secretariat. Several ethno-cul-

BY BARB MATTHEWS

tural communities used this opportunity to feature their efforts in using a community economic development (CED) approach to community empowerment.

By sharing their stories, the participating communities encourage other communities to undertake their own successful projects. It also informs others of the hard work being done often by volunteers to organize these activities. They deserve well-earned credit for their efforts. Each of the com-

munities showcased are making an impact on the life conditions of their members and others

Harambee Centres Ottawa has created hundreds of jobs over the years. Their latest venture, Island Bakery, is an exciting effort operated by employees, but guided by community volunteers.

Despite challenging language barriers, the London Cambodian Women's Committee has developed and delivered projects locally and overseas. Read about their work in conducting a feasibility study in collaboration with another CED organization, Life-Spin.

28 Lennox Avenue in Toronto has become a home for

See Celebrating, page 2

N S I D

Thank you Mike Harris!

page 10

Self-employment booms

page 6

Pulling together pays off for Harambee

from page

Harambee Centres across Canada. The project got underway in 1993. Harambee volunteers were trained about the program. Community members were invited to focus group meetings, seminars and brainstorming sessions. Meanwhile, plans were put in place to allow for the creation of sponsored businesses.

Three principle areas were targeted: providing advice to members of the local business community; developing community-owned businesses; and providing job placement and training services.

A decision was made for Harambee to focus on four initiatives: a community bakery; a plan to teach local community members how to sew clothing and market their products through the Harambee Centre; a community-based newspaper; and a computer skills training program. Counselling and support services to new business initiatives within the community would also continue.

In 1993, the Centre con-

ducted two computer training programs. Participants were instructed in word processing, preparing spreadsheets and desktop publishing. Two program graduates were later employed by Harambee.

Meanwhile, Harambee continued to build on its job placement record, earning kudos from the Ottawa Board of Trade and the City's mayor as the region's number one summer job placement agency and one of the top five agencies in the province.

Between 1992 and 1995, the local office placed nearly a thousand young people in summer jobs. More than 50 young people found permanent full-time and part-time employment within the financial, high-tech and retail sectors. A spin-off benefit came as students were influenced to stay in school to continue their education. But they came to Harambee as early as February for help in finding employment for the following summer.

Island Bakery, the largest single CED initiative in Ottawa, opened in late 1995 and operates in the same building as Harambee. It is Ottawa's only bakery specializing in popular Caribbean breads and pastries. In addition to baked goods, Island Bakery provides a take-out service for specialty foods and drinks, and a catering service for parties and special occasions.

Using Ottawa's CED experience in developing the Island Bakery as a model, Harambee Centres Toronto opened Duka la Harambee, a thriving specialty shop providing culturally sensitive arts, crafts and educational materials. A similar shop is planned for Edmonton.

The Drum, a monthly newspaper published by Harambee, continues to be an important source of news about developments in Ottawa's growing black community. The newspaper is run by a group of dedicated volunteers and is financed through advertising revenues.

Leaders in the organization are determined to use the community economic development model for other communitybased projects. They face the challenge of trying to communicate with and service a diverse, geographically dispersed community. Other challenges are posed for community leaders as they deal with government regulations and officials who need cultural sensitivity training.

George Wright, an Ottawabased researcher who evaluated Harambee's CED operations, put it this way "This struggle against very high odds represents a clear example of the transition period in which a marginalized community begins the painful, but necessary weaning from dependency on government funding towards economic and participatory self-sufficiency." The Harambee spirit lives on strengthneed by the CED experience.

For more information, please contact Florence Redman, Harambee Centres, 29 Bayswater Ave., Ottava ON K1Y 2E5, tel. (613) 729-6654, fax (613) 729-0253.

Celebrating the diversity of CED

from page 1

several businesses. Before moving to the Afrocentric Business Centre, these vendors were often limited to selling their goods at community events.

The Kensington Market Business Association is working to revive a historic Toronto area, in partnership with other organizations

In Alexandra Park, tenants are using co-operative principles to begin to take control of their public housing project in downtown Toronto. They have voted for a co-op conversion and are exploring ways of creating economic opportunities.

The Learning Enrichment Foundation in the City of York has developed an innovative marketing and job search program. It helps its members find work while developing productive and beneficial relationships with the private sector.

Following the excellent example of the Good Food Box program found in the Niagara region and other Ontario communities, the AfriCan Food Basket offers its customers a variety of foods used in traditional ethnic cooking. Again, an initiative designed to meet the needs of a community results in job creation.

A provincial organization, the Caribbean and African Chamber of Commerce uses example to advocate and lobby for the needs of its community. The Chamber campaigns for change using networking events, group purchasing power, group health benefit packages and workshops. The organization is developing programs to spark the interest of young entrepreneurs.

We are aware of many other initiatives in ethno-cultural communities around Ontario. Mexican Mennonites are working on agricultural activities in the Aylmer and Leamington communities with the help of Mennonite Central Committee.

The Peel Multicultural Council has provided a leadership role in implementing trade fairs to display and sell the products of business people from diverse international communities.

Due to limited space in the newsletter, not all the examples of ethno-cultural CED could be included. To find out about the many other projects across Ontario, please contact Barb Matthews or Nadja Davidson, Coordinator, Ontario CED Alliance, 130 Spadina Avenue, Suite 402, Toronto, ON M5V 2L4, tel: (416) 703-2097; fax: (416) 703-20552; Email:oceda@web.apc.org.

Barb Matthews is a Torontobased community developer specializing in CED. She provides services such as project design, research and marketing materials for organizations.

Community working for tenant co-op



Tenants and community supporters, including Toronto Mayor Barbara Hall, celebrate success in the co-op conversion referendum.

hat can tenants do if they are dissatisfied with the quality of service pro vided by their public housing landlord and feel unsafe, angry and isolated in

BY RAGINI SHARMA

their own homes? They can hide at home and let drug dealers take over and turn their community into a ghetto—or they can organize to reclaim their community.

Through a five-year battle to rid their community of drugs and crime, the tenants of Toronto's Alexandra Park public housing project discovered their collective strength. Strength to not only speak about their needs for a safe, secure home, but also about their ability to take care of themselves. They even dared to dream of taking control of the housing project by converting into a co-op housing corporation run by tenants.

Over the past two years, Alexandra Park is inching closer to its dream!

"It is a dream," says Sonny Atkinson, president, Alexandra Park Residents' Association, "that I have had since 1991 when I began to talk about tenant self-management. Soon after that someone linked me to Mark Goldblatt." Mark was an expert in co-op housing who, along with a resource group, had developed a "pub-

lic housing to co-op conversion" project proposal and was looking for a pilot community.

With Mark as advisor, Sonny took the show on the road, winning strong support from his tenant board and the NDP Government, and cautious support from the Metro Toronto Housing Authority and Ontario Housing Corporation, who designated Alexandra Park as a pilot conversion project. MTHA asked for proof of broad community support.

The association undertook a "co-op education plan." Nick Saul, the project's outreach coordinator, raised a storm of support through his intensive political campaign-style outreach. Working with a core of 12-14 tenants, Nick and his committee got to know every household. Information meetings were organized in Spanish, Portuguese, Chinese, Vietnamese, Arabic and English to answer tenants' questions. A newsletter in the major languages was distributed to every household.

In April 1995, a referendum was held on the question, "Do you support Alexandra Park becoming a housing co-op?". Of the 435 votes cast, 72 % favoured the conversion.

Exhilarated by the community's vote of confidence, the association moved to get

See Co-op, page 5

BUILDING A CO-OPERATIVE COMMUNITY

Alexandra Park's dream of converting from a government-

BY ANGIE GALLOP

funded housing project into a tenant-owned housing co-operative includes CED.

A 1995 jobsOntario Community Action grant helped finance a skills inventory of the residents' skills. Over the past five months, Inacio De Natividade, community economic development worker, knocked on every door in the 410-unit complex. Participation by 210 residents revealed that 33 residents know carpentry, 16 know plumbing, 48 are skilled in art and 60 in sewing.

After the database is complete, De Natividade feels the community members will see the potential of a co-operative management model built on the strengths of each tenant. Database results could help tenants identify community based business opportunities and help local employers in hiring workers. By searching the database using key words for employment skills, information on community members will be available.

The skills inventory will also help tenants buy and trade among themselves. De Natividade plans to introduce the community to Toronto's Local Employment and Trading System, a barter system.

February workshops informed tenants of the co-operative philosophy. Several sessions were used to brainstorm ways of putting them to work in Alexandra Park and among tenants. De Natividade noted, "I am hoping people will start seeing the business opportunities that a co-operative will make available."

Initiatives being considered include a co-operative day care and food store serving local tenants. A group of 12 tenants with similar interests is already working on their business goals through classes at the Community Business Centre. Through Calmeadow Metro-Fund, loans of up to \$500 per person are available to get their businesses of the ground.

De Natividade stresses, "The global economy is taking the life out of communities, we should have our own economy. Communities have to learn to organize themselves to create a quality of life."

Progressive initiatives like this one are crucial for the survival of communities like Alexandra Park.

Angie Gallop is a journalism student at Carleton University. She is currently a CED volunteer at Alexandra Park.

Kensington Market: crisis or consensus?

hether Toronto's Ken sington Market will re main a vibrant and di verse open air market as we approach the twenty first century is in serious question.

BY BOB WILSON

After close to 100 years of commerce, this historic neighbourhood has been battered by an array of external forces that have left merchants and residents feeling desperate about their future. Retrieving the prosperous and buoyant ambiance that the area has enjoyed in the past requires an organized approach to community development.

The Kensington Market Business Association (KMBA) and other local associations are struggling to promote and manage a recovery that embodies the collective vision(s) of those concerned.

The most urgent example of the need for this approach has been the decision by George Brown College to vacate the Kensington Campus buildings. That occurred in 1994 and has since kept the community busy in our efforts to influence a redevelopment of the site that is compatible with the Market.

The Kensington Market Working Group was formed around this issue and has learnt the hard way how difficult it is to manage such a long and complicated issue. Even after having a participatory strategic planning process and months of negotiations, we're still not sure we'll be pleased with the outcome. March 1 was the closing day for offers to purchase the site, but to date there is no response.

Out of this experience has come an acceptance of how crucial it is to only create the stages in which participation is required and not the form or content that individuals



Kensington Market: Adding vitality to the heart of Toronto.

choose to employ. Allowing people to select how they participate ensures a higher overall level of involvement which is necessary if change is to octu. This "Preparation of the Field" is the real job of community development activists. Democracy, if it is to have any lasting value, must be acted out by the people who are directly affected by change.

For its own involvement, the KMBA has identified the following key stages:

Preparation of community development auidelines

These can be considered as the 'terms of reference' that the community has laid down for any future development in the area. In 1993 merchants and residents were asked to express their fears and hopes for the neighbourhood in the context of what they think needs to be preserved or enhanced.

Comprehensive survey of the stakeholder's opinions

As the Market is a mixed commercial/residential neighbourhood this task is twofold. The KMBA has undertaken a commercial research project with the aid of a grant from the City of Toronto's planning and development department. Merchants are being invited to either complete a comprehensive survey and/or take part in a series of workshops.

Formulation of a "Plan of Action"

Once we have accurately determined which issues are a priority to our members and area residents, these findings must be cross referenced with the community development guidelines to draft a realistic plan for the area's renewal.

Having been included, stakeholders will be somewhat obliged to support the various initiatives in this document. For clarity we choose a format that separates what must be achieved internally, from those issues which require us to lobby government for results.

Implementation of the community's plan

Having reached consensus on what needs to be done, community members must then decide how they would like to contribute to the successful completion of the plan. As far as the merchants are con-

cerned, the KMBA is stressing that there are two main models of participation that will get results, either direct and active involvement in committees or financial contributions by way of designating the area as a Business Improvement Area.

Communication within Kensington Market can be very difficult due to the substantial
ethnic diversity of our community. Time and again we have
failed to adequately lobby for
our rights because consensus
and participation were lacking.
Although we have had some
success fending off developers,
film companies, government
planners, drug dealers and
other social criminals, those
are isolated victories.

The real challenge is to enact a long-term program of renewal for the Market which encompasses everybody's input. Whatever the final outcome of this community development process, all parties involved will gain a sense of community and self-empowerment.

Bob Wilson is a community developer for Kensington Market.

Cambodian women face challenges together

housands of miles from Canada, people in Cambodian villages think about Canadians fondly. Now they are enjoying clean water, thanks to support from the

BY CHANTHY LONG

London Cambodian Women's Committee. Having a track record that stretches so far is a testament to what this group has achieved.

The committee was formed in 1991 to support local community development projects. Strong and positive changes have taken place in the group during the past five years, and today the London Cambodian Women's Committee has many projects and activities to its credit.

The group's first project was the London Cambodian Women's Integration Project, launched in 1992 through the sponsorship of the London Cross Cultural Learner Centre..

By enabling these women to come together and share ideas, concerns, experiences and expertise with one another, this project enables women to work together to overcome the challenges they face as immigrants to a new country. It provides an opportunity to gain self-esteem, awareness and understanding, as well as necessary language skills. The outcome for the women has been a better integration and adaptation process.

The Krakor District Development Committee in Pursat, Cambodia, sent the committee a potable water project proposal in 1993. After lengthy consultations, the women decided that this project was an opportunity to help other peo-

ple who are less fortunate, while allowing members of their group to use their skills, knowledge and experience.

Funding came from the Cambodia Canada Development Program, based in Montreal. To date, the committee has sponsored four overseas projects, building over 70 wells and providing clean water for more than ten villages in the province of Pursat.

More recently, the committee decided to participate in community economic development training, sponsored by Life*Spin of London. Language ability, however, proved to be a major barrier in allowing the group to participate fully in this training. The committee decided to send one or two representatives to participate in the training, who would report back to the group.

From this experience, the

London Cambodian Women's Committee gained a better understanding of CED. It has decided to do a feasibility study for a Cambodian restaurant business in London. What is unique about this study is that the group, in spite of the language barrier, decided to carry out this research themselves, with support from Life*Spin.

The group realized that this is a time-consuming process, with many obstacles to overcome. Their response to those predicting trouble has been: "Even if this plan of ours does not come through as we have hoped, we have absolutely nothing to lose...instead we will gain some knowledge from it."

Chanthy Long is project coordinator for the London Cambodian Women's Integration Project.

Co-op efforts continue

From page 3

approval from Housing Minister Richard Allen. However, a provincial election was called, and things were put on hold.

During this time, the association's JobsOntario "Community Empowerment Project" grant was approved. The original request had been to use the funds for the conversion, but since it had already received a provincial grant, the project was altered into a community economic development project.

Last October the association received a letter from Housing Minister Al Leach, approving the conversion in principle and asking for a conversion business plan. Leach refused to fund the conversion and asked the association to raise the funds.

Mark Goldblatt is working with a consortium of professionals, including Enerplan, lawyer Bruce Lewis and the Co-op Housing Federation of Ontario, on developing this plan for the association's approval and subsequent submission to the Minister in April 1996. Several foundations are being approached for funding.

If approved the Alexandra Park co-op housing project will be the first of its kind in Canada. One proposal is that it be called the Atkinson Housing Co-op, in honour of Sonny Atkinson, the driving force behind this project. It's hoped that the co-op will offer jobs and resources to several CED enterprises in the future. But first, the community wants the conversion dream to come true.

Ragini Sharma is director of the Alexandra Park Community Centre and has worked with the Alexandra Park Residents' Association on this project for three years. Here's a primer on the best kept secrets in North America, the people and communities who are making good and creating the new economy, not the new world order ...

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Wave of self-employment rides high

hile the ranks of the selfemployed keep growing, outdated attitudes and policies are preventing others from launching businesses, says Peter Nares.

BY MURRAY MACADAM

Nares should know. As executive director of the Toronto-based group Self Employment Development Initiatives (SEDI) since its formation in 1986, he has been actively involved in programs which help people launch their own businesses.

"Self-employment is the fastest growing sector of the labour market in the country," says Nares. Self-employed people now make up nearly 15 percent of Canada's workforce, a figure slated to double before long. Only a handful of programs helped prepare people



Self-employment training from Centennial College's Centre for Entrepreneurship enabled graphic designer Alain Demers to realize his dream of going into business.

for self-employment in 1987; now hundreds of such programs exist across the country.

Working with federal and provincial government partners and others, SEDI manages the delivery of self-employment training, and does research and advocacy work on businesses which operate from their homes, says Nares, as one example. In other cases, welfare workers have told people on social assistance who have launched businesses that any wages which they pay other people will be deducted from their welfare cheques. "That mindset, which does not understand business realities is most frustrating," says Nares. SEDI staffperson Carol Cavenne is working with community groups on proposals to eliminate these obstacles to self-employment.

Despite these problems, the wave of self-employment expansion continues riding high. The federal government's new Employment Insurance Act, to come into effect in July, should

Policies keep people trapped on welfare

policies promoting selfemployment and small enterprise development. SEDI's overall goal is to create an enabling environment so that people can move toward economic independence, especially social assistance and unemployment insurance recipients.

> Unfortunately, current attitudes and policies often block low-income people from breaking out of the welfare trap from which they want to escape. "What's most frustrating is seeing the difficulty some communities, especially institutions, have in changing their mindset to encourage independence and entrepreneurship," says Nares. "The way that welfare recipients are treated by the system tends to keep them right where they are."

People living in public housing are not allowed to start encourage that trend by expanding eligibility to the Self Employment Assistance program. This will allow people who have exhausted their UI claim within the past three years to apply.

Meanwhile Self Employment Development Initiatives continues to adapt to the new opportunities. One is through a pilot project for youth, who by and large don't think of starting their own businesses when launching their careers. Another new initiative involves working with organizations who want to become more entrepreneurial, in the new world of reduced government funding.

SEDI is also exploring development of new ways by which the banks could provide capital to fledgling entrepreneurs, which would remove a major obstacle to business development faced by so many people.

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More than food fills this box

ometimes great things come in small packages. Even a small box of food can be truly great.

A small spark of community spirit among Toronto's Afri-

BY AYIKA TAFARI can-Canadian community is

growing into a powerful movement to fill a basic need: food.

The AfriCan FoodBasket is a community economic development business initiative to address poverty and hunger in the African-Canadian community. It's a food distribution and nutrition service through which local African-Canadian residents can buy locallygrown as well as culturally specific imported fruit, vegetables and bulk foods, such as cassava and eddoes. We work with FoodShare's Field to Table program, which runs a similar food delivery service.

Once a month, a boxful of this produce and bulk food is



Many volunteer hands make light work in packing the AfriCan Food Basket.

delivered to each of our customers. So far 46 volunteer packers have not only helped pack the boxes, but also promoted the business through word of mouth.

Community support for this initiative has been tremendous. Our first delivery last

October consisted of 30 large baskets. Our orders have since grown to 130. Our sharepartners are made up of students, families, seniors and single people

Education about health and nutrition, so that low-income families can maintain healthy dietary habits, is provided by our nutritionist through seminars and workshops. A monthly newsletter is added to the basket, with information about the foodbasket as well as nutrition tips from a dietician.

African-Canadian community members see the need to address the issue of "food security" in our community. Government budget cuts have created an even more urgent awareness of the need for community food security. At community meetings and focus groups we have asked for input from the community for the services they wish to see the AfriCan FoodBasket provide.

We encourage individuals, churches, community groups, and agencies to get involved as co-ordinators and host sites for delivery points.

To participate, call the office at (416) 363-8407.

Ayika Tafari works for the AfriCan Food Basket program.

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This address opens doors

or many years Sandra Young saw Black vendors at special events selling items not available in other Toronto stores. These items ranged from African or

BY PATRICK HUNTER

Afrocentric-designed clothing to black dolls to artifacts from Africa.

Sandra felt it was unfortunate these goods were only available at community events. She envisioned a permanent location in which many Black vendors would display their goods every day of the week.

The building on 28 Lennox Street was a significant centre for the Black community. It had been the home of Contrast newspaper, once the area's leading Black newspaper. For several years, the building had not been occupied. In the Fall of 1994, Sandra leased the entire building and began refurbishing its interior.

"I placed advertisements in community newspapers. handed out fliers, and made telephone calls to the vendors whose cards I had picked up at events. I invited them down to see it (28 Lennox) and discuss the concept" recalls Sandra. "The selling points were strong-historical building in the community, central location and low overhead." It turned out that not many were ready for that "permanent" a move. Nevertheless, the doors of 28 Lennox-Afrocentric Business Centre opened in December 1994 with four "stores" and one office.

One of the stores that did accept Sandra's invitation was Identity Toys. Suzanne Senior-Mitchell had been operating her business which specializing in black dolls and Afrocentric toys from her home and through a mail-order catalogue. She was ready for this change. "It takes a lot out



A building with a difference: 28 Lennox Street, Toronto.

of you travelling from place to place, packing and unpacking items, setting up and taking down" says Suzanne.

For Suzanne, 28 Lennox offered an opportunity to have a store without the high costs of leasing a space on her own. There was also the potential of stretching the publicity budget through mutual promotions.

For Jambalayah International, the story is in the same vein. Start Jacobs and a partner began selling hats of her own design in 1991 at Caribana. She later expanded into uniquely designed fashions operating mainly out of her home. They were attracting a lot of attention. "I had placed a number of my outfits with some stores and they sold very well. Unfortunately, the agreement made with some of the stores didn't hold up and lost money" recalls Starr. "I was in the process of looking for alternatives when someone mentioned 28 Lennox."

The main advantage that Starr has now is a location where people can come to see her designs.

Sandra is encouraged by everything that has happened over

the few years. One store has left 28 Lennox but two replaced it. Origin Designs supplies urban wear and Another Bent Creation offers original-design casual wear. Earlier this year, the Nubian Disciples Comedy Team rented space.

Sandra's own store, Ashanti Room specializes in home furnishings. She has expanded her inventory from fabrics, cards and dinnerware to pottery, basketry and lampshades.

For all of us involved in the family of businesses at 28 Lennox, there have been growing pains. Everyone had a regular full-time job, so keeping the stores operating all week was a definite challenge.

"The well-used phrase 'cautiously optimistic' fits' says Sandra. "We have survived the first year. The most rewarding part right now is that people are delighted with the concept. They like what they see when they visit. The evidence is out there that the word about 28 Lennox is getting around. It is very encouraging."

Patrick Hunter is a business owner at 28 Lennox.

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"Together we are stronger"

eople of colour need to take a serious look at where they stand on the economic totem pole," says Norma Brown Larro.

BY NADIA DAVIDSON

"We own relatively few businesses. These tend to be small and marginally profitable. We create relatively few jobs. We are next to last among ethno-cultural groups in the rate of self-employment activities. We generally earn less than our counterparts who are less or equally qualified as we are. We must change all of the above and begin to control the instruments of power."

Those strong beliefs in the importance of economic development and economic control to the future of the black community led Norma Brown Larro to the Caribbean and African Chamber of Commerce. A three-year veteran of the Chamber's volunteer committee, Norma remains committed to the position that Caribbean and African peoples must shape their own economic future.

The Caribbean and African Chamber of Commerce of Ontario (CACCO) was formed in 1990 to represent the concerns of the Caribbean and African business community in Metro Toronto, and throughout the province. The black community needed to communicate their economic interests to government and to the larger business community. CACCO became their "voice".

Today, the Chamber has almost 350 members and associates, representing an impressive range of business activities. "Small business owners, tradespeople, architects, authors...we are a very diverse group," says Norma. Entrepreneurs of Caribbean or African ancestry, as well as those businesses serving the Caribbean and African community, are encouraged to join.

The ability of CACCO to attract and maintain members is due largely to the quality of membership services offered. Services include networking opportunities, business advising, trade shows, publications, lobbying power, group purchasing power and seminars.

Access to a group insurance plan has been an excellent selling point for the Chamber, says Norma. CACCO is one of over Trade across Canada participating in the Chambers of Commerce Group Insurance Plan. Through it, CACCO members and their employees can enjoy a benefit package comparable to that offered by

much larger businesses.

The Chamber hosts frequent and affordable educational seminars. These "Monthly Mingles" provide members with a chance to network and strategize. Attendance at these workshops has been rising steadily; the most recent seminar, on marketing and the Internet, was so popular that CACCO has planned a repeat performance in the fall.

Norma acknowledges the growing popularity of Chamber-sponsored events, and credits the board of directors for their success in increasing member participation. Recruiting new members from the Caribbean and African community is difficult, but will be a priority for the Chamber in coming months.

Norma admits that the challenge of "bringing people out" has much to do with the "doit-myself" attitude that prevails within the Caribbean and African business community. "They have a sort of "do-ityourself" approach...they will not seek out information," says Norma. Her work in the field of personal bankruptcy has taught her that such an outlook, more often than not, leads to disaster. In her words, "Pay now, or pay later."

For Norma Brown Larro, the most serious challenge facing CACCO is how best to foster the entrepreneurial spirit in Caribbean and African youth. The Chamber supports the development of youthtargeted entrepreneurial programs, including government-sponsored "Youth and Venture Programs," The best way to encourage young people to get involved, however, is to provide them with a strong, vibrant local economy-the goal of CACCO. "This (the Caribbean and African Chamber of Commerce)," says Norma "is a legacy I want to leave for my kids."

Nadja Davidson is co-ordinator of the Ontario CED Alliance

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Thank you Mike Harris!

have a weird disease, left over from decades of abusing a drug called dialectics. It makes me see silver linings in dark clouds. It's so disorienting, I even think the Harris

BY WAYNE ROBERTS

Tories will be good—one dose is enough, mind you—for the CED movement.

If CED is just about being soft and cuddly on the margins, then the Harris cuts spell doom

But if CED is about building an alternative—more than that, a competing economy then the cuts might be the kick in the pants we need to get the lead out.

To gauge the impact of the Harris cuts, which have more in common with Suppositoryism than true conservatism, on CED, we have to think more about what we mean by CED than how mean Harris is.

For me, the promise of CED is that it can link up new technologies and business strategies, build on new social networks, to create a full employment and green alternative to corporate globalism and state capitalism

It will find its first successes in niche markets overlooked or neglected by huge multinationals—recycling projects, social housing, alternative food distribution systems for the poor and nutrition-minded, for instance. But ultimately, it challenges the entire system, values and structures of the new multinational world order.

Welfare reform is key to the success of this new economy. We have to get global corporations off the dole. That will have the effect of a boot out, not up.

As long as energy, chemicals and transportation receive lavish tax-funded subsidies—how else do you explain that a spray-painted orange from California sells for less than it costs to mail a letter from one end of Toronto to another?— local self-reliant economies labour under impossible disadvantages.

The seemingly humane and even-handed approach of liberal and social democratic governments of the past was to offer countervailing subsidies to some CED projects, much Toss in state-of-the-art greenhouses, and we could move up from there.

That's community economic development.

The same kind of jobcreation prospects hold for energy, where CED stands to make its next great leap forward.

Ontario Hydro's cheap electricity—if you can call a \$36be talking about a labour shortage, with about million jobs in the offing.

We need to look at the estimates for 200,000 jobs and for one million jobs differently. The 200,000 jobs in modest retrofits—filling cracks in windows, doors, basic insulation and the like—are just waiting to happen, since they are profitable now.

Let's shift from demonstration protests to demonstration projects

like pill junkies pop a downer after an upper.

In the process, many CED projects became partners with the state, lost their stature as part of a third force independent of big business and big government.

Harris or no Harris, a movement tied up in these kinds of cross-subsidy knots could never be more than marginal and dependent—the antithesis of what CED is supposed to be about.

The CED movement neither needs nor benefits from government subsidies. All it needs is a level playing field where global corporations lose their subsidies.

An average California farm receives \$500,000 a year in irrigation subsidies so wet crops can be grown on a desert, then Ontario taxpayers top that up with subsidies to roads for bringing in foreign produce.

Once these foreign fruit and vegetable cartels lose their handouts, we'll find a way for local farmers to thrive.

If Ontarians ate the same percentage of home-grown food today as in 1971, an additional 50,000 people would be working in the growing and processing industries.

billion debt cheap—is the number one killer of jobs in the energy conservation sector, which is almost by definition, a CED natural.

Anything that breaks up Ontario Hydro's government-enforced monopoly and control over government subsidies and tax breaks is good for the local economy and environment.

If electricity were unsubsidized, a gigantic retrofit industry would spring up almost overnight. Even now, with all the handouts for cheap electricity and water, it pays homeowners to install water-efficient faucets, showerheads and toilets. The \$250 cost is paid off in less than a year. If this were adopted across the province, we could create 10,000 jobs for free.

Modest energy efficiency retrofits are also possible. Almost all residences in Ontario could install about \$2,000 worth of simple improvements that would pay for themselves inside of five years. That translates into 200,000 jobs, virtually for free.

If electricity rose to its true price and taxes were paid on it, just as they are for energyefficiency products, we could We in the CED movement have to take some responsibility for the fact that it's not happening, perhaps because we've been too much into opposition, too little into proposition.

We preach community entrepreneurialism, and have as good a record at practicing it as the chartered banks.

The million-job estimate takes some politicking to get rid of subsidies that prevent rational and feasible conservation from paying off for individuals and communities. Government policy has to change, change that we can work toward.

By both shifting from demonstration projects, and building political understanding of how we're shooting ourselves in the foot by subsidizing global corporations, we can help the CED movement stand on its own feet.

And in a perverse way, we may have the Harris Tories to thank for it. Thank you Mike. Here's your hat and your dinted tuna. I'm in a hurry.

Wayne Roberts is a Toronto journalist and co-author of Get A Life.

An innovative approach to finding jobs

ob searching brings people, the private sector, and a community organization together in the City of York. Since 1978, the Learning

BY REBECCA DUPONT

Enrichment Foundation has provided community-based services in one of Metro Toronto's most disadvantaged areas. The non-profit' organization offers employment supports and services to help people ease into the labour force.

To meet the child care needs of young families, often a major barrier to employment, the organization runs 13 child care centres. Its overall mandate is to provide economic and social benefits by using a community development approach.

A new marketing concept was tested two years ago. Local employers are contacted using an innovative community-based approach to job search. A year later, Action Centre for Employment (ACE), was established.

ACE works to empower its participants and to develop relationships with local employers. For participants, the approach uncovers the hidden job market. Former ACE



Student placement Fatimata Barrie, left, with LEF worker Clohe Williams

participant Patricia O'Toole says, "The self-marketing program teaches you to smile before you speak on the telephone, believe in yourself, maintain a positive attitude, and learn ways of searching for a job. I am now working."

For employers, this approach offers an opportunity to develop a relationship with a local organization and a source of skilled workers. By establishing contact, a future job opportunity may end up being advertised at the Foundation.

Here's how the program works. When job seekers feel ready, they join the ACE program. Program participants and employment counsellors work together to contact local employers. The one-to-one marketing strategy is the foun-

dation of ACE's success. Rather than just finding a job for a worker, ACE builds a working relationship with the area's private sector employers.

A one-week self-marketing workshop helps participants concentrate on four areas:

- Learning the importance of target marketing and developing a network of contacts.
 The individual conducts research and lists 100 employer leads in the area of their interests and skills.
- Shifting perceptions. Developing a positive attitude in light of economic shifts is a crucial part of the training. We investigate labour trends and emphasize that jobs still exist but their form is changing.
- Redefining success and failure. We celebrate rejection. Job search is primarily a numbers game, so ACE clients learn to smile when they hear "sorry, we are not hiring now," because they know they are one step closer to success.
- Understanding the importance of communication skill development. We provide training and tools for effective presentation.

Former participant Effie Andicopoulos, now the self-marketing training coordinator, explains "The program encourages individuals to take charge of their lives and reenter the workforce. I was a participant in the self-marketing program and now am involved in the day-to-day operations."

The next step is a move to the phone room. ACE participants spend three to four hours every day contacting employers on their target market list. A script is used to create a consistent approach. Employers are told about the Learning Enrichment Foundation and ACE, its free iob search and

matching service for people.

After the initial phone call, an information package is mailed to employers. Every three to four months, an employment counsellor does a follow-up call to update information and ask if they are hiring. Employers begin to understand the Foundation's role in helping people find work and eventually call us when they have a job yacanov.

"Having worked in the private sector for 25 years, I was amazed at the success rate the program is enjoying," says Peter Rapsey, customer service consultant. "The strategy is working. Employer contacts are being made and jobs found. "Adds Clohe Williams, a former participant who now works for the Foundation: "It is really rewarding to see people leave ACE with a job."

Other services complement the program, including client and employer databases, personal development workshops, coaches and motivators, self-help work areas, employer recruitment, and direct marketing by staff to access the employer market.

"ACE has helped give hope and confidence to our clients, leading them to employment and a better future," says Ilene Taylor, an employment counsellor. Over 4,000 employers are listed in the database and at least 1,000 employers are donors, advisors and sponsors of the Learning Enrichment Foundation community. Each relationship helps us further our goals of community, economic and social development.

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Rebecca Dupont is the marketing director of the Learning Enrichment Foundation. For more information please contact her at 116 Industry St., City of York, ON M6M 4L8, tel. (416) 769-0830 ext. 281.

Enterprise centre forced to close

he Community Enterprise Centre of Ottawa-Carleton is no more.

A combination of circumstances, including lack of government support, cash-flow

BY MURRAY MACADAM

shortfalls and problems with the Centre's WoodCore furniture business, led the centre's board to declare voluntary bankruptcy in January.

Following two years of organizing, the Community Enterprise Centre (CEC) was set up in 1990 as a different kind of business development centre, focussing on community-owned businesses with social assistance and UIC recipients as target groups. However, it quickly became apparent that getting people together to work to launch businesses was a

longer-term proposition. So the Centre got into self-employment training and later became a broker of self-employment training services under the jobsOntario program.

However, it continued with the community business goal, and launched WoodCore early in 1994 as a business employing social assistance recipients. When WoodCore won a \$3.1million contract from the regional government to supply furniture for social assistance recipients, 18 people were hired to work at WoodCore.

The regional government contract depended in part on provincial funding. Some training and startup costs were met with jobsOntario Community Action funds, but the Community Enterprise Centre also had to provide startup capital.

As the end of the regional government furniture contract approached, it became clear that Ontario's new Conservative Government would cut back on funding. While WoodCore had worked hard to attract other clients and was doing about \$25,000 worth of other business each month, it wasn't nearly enough to make up for the loss of the large government contract, especially given higher than anticipated startup costs.

The CEC's banker, a local credit union, was unwilling to extend WoodCore's loan and chose to seize the CEC's bank account. That forced immediate closure of the CEC, which had no other sources of cash. WoodCore also closed.

To make matters worse, the Centre had advanced startup funding to the new "There was no basis on which we could financially continue," says Broadhead. Making matters worse was the fear by the Centre's board members that they would be held personally liable for unpaid debts.

Despite the demise of the Community Enterprise Centre, Broadhead still believes that the path taken by the centre was the right one, and that a financial accounting would find that tax support for the Centre was cheaper than paying welfare or UI benefits to the people who found work.

Other achievements by the Centre included successful work in delivering self-employment training in both official languages. Broadhead points to the tremendous amount of learning, by both Enterprise Centre staff and board members, as another highlight.

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Community businesses need supportive environment

Community Loan Fund of Ottawa-Carleton, based on an understanding the CLF had with the provincial government that this interim loan would be repaid.

The Fund's board and the CEC were stunned to learn that this provincial commitment would not be met. "Suddenly we were hit on that side," says Dal Broadhead, chair of the CEC board of directors.

Amidst these urgent problems, the Enterprise Centre's board saw grim prospects for the future. The Harris Government announced an end to funding for jobsOntario Training, thus ending a major element of the Centre's activity and income

Nor did it appear likely that a deficit-squeezed federal government would fill the gap. "The biggest shame is that the capacity developed had to be dismantled," he says.

The key problem, says Broadhead, was that the Centre was not given enough time to become sustainable. "If government can't provide a supportive environment—not necessarily tons of cash—then not for-profit businesses can't hang on hoping that the kinds of problems we encountered will work themselves out."

That supportive environment could include allowing adequate time for communitybased enterprises to get started, evaluating projects taking into account such factors as saved welfare expenditures, and creating a safer environment for board members of notfor-profit organizations so that their personal liability is lessened.

Niagara gifts hit niche market

elping people to help them selves has taken on a new twist for Niagara Peninsula Homes.

The result is a unique product, the Niagara Presents gift basket which strengthens Niagara's food producers as well as providing work. The baskets are packed with made-in-Niagara products such as ice-wine jelly, wildflower honey, garlic jelly, maple products and other delicacies with an extended shelf-life.

To help launch the line of locally made goodies, a Niagara Presents gift basket was given to U.S. political leader Jesse Jackson at an Ontario Federation of Labour conference in Toronto. The gift baskets are also featured in the Queen's Park Boutique. More than 300 baskets have been sold.

The gift baskets are being produced through NPH Community Resources, a community-based non-profit resource group set by Niagara Peninsula Homes. "We believe that people have the ability to work to gether and to provide housing and services for themselves if given the tools, resources and support to do so," says program coordinator Janis Stewart.

"Our vision of grassroots community economic development is to build on the energy



U.S. civil rights leader Jesse Jackson receives a Niagara Presents gift basket at the Ontario Federation of Labour conference.

and enthusiasm of one project to create another," adds Stewart. The gift basket business is a spin-off from the Good Food Box program which NPH began about 18 months, through which fresh Niagara produce and other produce is delivered monthly to local cus-

tomers. Funding from the Trillium Foundation enabled NPH to provide further business training and new business starts.

Niagara Presents is another branch of this tree of energy. In an effort to diversify further, Stewart is also marketing appliqué sweatshirts, which complement a complete line of aprons, tablecloths, napkins, placemats and tote bags.

All profits from sales of these items are used to support the Good Food Box program and to provide employment and training.

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Will Community Loan Funds survive?

hither Community Loan Frunds?
Launched amidst great fanfare by the former NDP Government in 1994, this new financing mechanism was seen as a way to provide the capital needed by would-be entrepreneurs unable to get loans from other sources. The

loans, obtained through investments by local supporters, are

guaranteed by the province.
While Loan Funds in 15
Ontario communities have
been approved in principle,
only four have actually gotten
off the ground: Sudbury, Waterloo-Wellington, Orillia and
Toronto. And loans have only
been made to people in Orillia
and Toronto. Meanwhile the
future of the program is in
doubt, since it's under review
by the Harris Government.

After raising \$120,000 for



Shirt designer Wayne Vick launched his business with a Community Loan Fund loan.

loans from the Metro Credit Union and Bread and Roses Credit Union, the Community Loan Fund of Metro Toronto has made 12 loans enabling people such as Judy Szanto to launch businesses. Szanto started a clothing store. Borrowers pay prime plus one percent, as well as a one-time payment of 6% of their loan.

After being promised an answer on the program's future by the end of January, no re-

ply had been given as we go to press in March. "It's very frustrating," says Sheldon Gray, administrator of the Toronto Fund, adding that the minister responsible, Al Leach, said in a December meeting that he considered the program to be a good one.

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A CLF loan enabled Aileen Ng to open her clothing store, Studio 163.

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School's in for business

on't talk to John Behal about failure.

"twant to have my business going before the program is completed", says John Behal, with new-found pride. It's the pride that comes with success.

This Toronto-area teenager had had difficulty with regular school subjects. Yet an innovative youth enterprise has bolstered his self-confidence and provided hands-on support in helping him move toward his dream of launching a business.

Behal was a co-owner of a cooperative variety store at Archbishop Romero Secondary School, named "Da Spot", operated for several weeks this year. Snacks sold at the store yielded a profit of about \$400. Planning, purchasing, marketing, accounting were done by students, who voted in a gen-

eral manager and an assistant manager.

This York Youth Enterprise Project was developed after Dr. Dale Shuttleworth approached the Metropolitan Separate School Board to establish a partnership between Archbishop Romero Secondary School and York Community Services. The aim was to train vouth to start small businesses and to bolster academic achievement for disadvantaged youth who are not interested in mainstream educational opportunities. The ultimate goal is to create a Youth Learning Centre in the City of York, in Metropolitan Toronto.

Behal was struggling with the idea that he might not graduate. Reading, writing and math are not his strengths. Helping to run the store increased his self-confidence and



Left to right are Michael Stefancic, Hope DaSilva and Ericalynn Andrade, three co-owners of the Da Spot school store.

made him realize the importance of having a solid foundation in math and literacy.

While John was helping to run the store, he was also busy writing a business plan for a soft-drink vending machine business. That led to a Youth Ventures program. This initiative ran into many barriers, one being constant negative comments by people outside the program, who told the students that no bank would ever lend them money. Meanwhile, John Behal is looking for other locations for his vending business.

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Candle makers see light ahead

The Ontario Worker Co-on Federation and the Canadian Worker Co-op Federation are holding a three-day conference on Ingredients for Success in Worker Co-ops, from Friday, May 31 to Sunday, June 2. 1996. Cost is \$75. Besides workshops, tours of existing co-operatives will be offered. A report will be made on the May tour of co-operatives in Italy For more information contact Peter Cameron, OWCF. 83 Grove St., Guelph, Ont. N1E 2W6: phone and fax (519) 766-0082; Email: owcfcame@web.apc.org

Toronto Community Ventures is on the move. For more than two years this network of individual entrepreneurs and community businesses based in Toronto's Riverdale area has been planning toward opening a second Enterprise Centre. The City has approved TCV's use of an empty 20,000 square foot office-warehouse complex across the street from the current TCV business centre on Eastern Avenue, where 15 businesses now share space and resources.

Toronto Community Ventures hopes to open this new centre in May. Debbie Mack and Michale Raske, new TCV staff, are helping to develop the new centre. They bring strong backgrounds in community development and non-profit management to this ambitious project.

The Centre will enable member businesses to join together to serve their individual business needs as well as meet community goals of job creation, environmental sustainability and local economic control. The new centre will enable 15 to 20 businesses to work together, including manufacturers, designers and environmental technology

businesses. Space is still available. Interested businesses are invited to contact Wendy McGuire at (416) 955-0855.

Scadding Court Community Centre has come up with an more money, we'd like to do more CED work," adds Scadding Court executive director Terry Hope.

Pulling yourself up by the bootstraps is no pious platitude jobseekers saying they desperately need work.

Christopher's Hive, which makes beeswax candles, grew out of a CED pilot project called the Economic Catalyst Initiative, launched by St.



Still in business are translators Dorothy Chiu, left, Ming Chiu and Bao Kun Lin.

imaginative way to beat those budget-cut blues. Located in a strongly ethnic area of downtown Toronto, the centre had been offering translation and information services to local Chinese-speaking people, helping them to apply for social assistance and meet other translation needs. When the provincial grant which funded this program was cut, it looked as if its three part-time contract staff would be out of a job.

But they are still at work. having launched the City Information and Translation Agency, with support from Scadding Court. The community centre is incubating the new business, offering lowcost rental space and support by staff member Leon Lau.

The business got underway in February and already has been busy, although revenues are small at this point. "We expect that business will go up," says Lau. "As we lose for Terry Rempel and his colleagues at the Christopher's Hive Candle Company. Long hours and seven-day work weeks have been common as they advance toward making this new community business sustainable.

Launched last year, the business scored a breakthrough when it won a \$100,000-contract to supply candles to The Body Shop retail chain, A busy fall to fulfil that contract provided part-time work for 20 low-income people. Since then, the business has expanded its product line and hopes to confirm \$125,000 in Body Shop sales for 1996, and to develop other markets.

"We're growing, but we need to grow even more," says Rempel. If those new customers are confirmed, along with The Body Shop contract, the business will be able to able to hire more people. It already gets calls from hopeful Christopher House, a Toronto social service agency. The initiative looked at ways to launch businesses providing work for people facing various barriers to employment. Funding came from Jobs Ontario Community Action and the Levi-Strauss Foundation.

St. Christopher House provides ongoing staff support. training assistance and bridge loans. In return, Christopher's Hive pays a 5 percent royalty on its sales to the agency, along with a 10 percent royalty to The Body Shop.

Word about the new enterprise has already spread widely, leading to a steady stream of visitors to Christopher's Hive warehouse operation in central Toronto. Visitors often don't realize how tough it is to launch a business of this type, says Rempel. "They says it's wonderful. We are cash-hungry and a little burned out."

Commentary

Linking social investors for CED

ith dramatic structural changes taking place in the economy and in government, we need to be creative in finding new approaches to generating funding

BY DAVID WALSH

for community economic development (CED).

Two factors that are key to the success of a new CED business are the ability of the business to attract social investment capital, and the ability to generate community support for their products or services. Usually these two factors are mutually supportive.

Part of the problem around new ideas involves the debaie about the definition of a "CED business." People from government, business and the nonprofit community sector each have their own perspective. A challenge in creating new models is being open to new ways of looking at partnerships between people from these different sectors.

I believe that CED should include private businesses that are willing to contribute a significant amount of their profits and/or equity to support non-profit business initiatives e.e., generally 25% or more of their equity and/or profits.

One approach to encouraging social investment is to encourage potential social investors to invest together as partners. I recently attended a meeting in Atlanta of the "Investors Circle", a network of investors who create partnerships of people to invest together in promising companies with a social benefit.

These partnerships tend to include both people with wealth and investment experience. This partnership approach to investing is impressive because it gives people with little investment experience the confidence to

invest in a new venture or technical innovation.

Another way to attract social capital is to encourage business models with community benefits. One example is for a business to have a financial structure that includes a commitment to share its equity/or profits with the community in some way. This type of business model often generates community interest which enhances husiness success.

An example is the Big Carrot worker co-op food store in Toronto, which is part owner of the Carrot Common mall and has agreed to share two-thirds of its profits from the mall with initiatives to support organic farming and/or worker co-op models. The Big Carrot has thrived during the recession while many other independent food retailers have failed.

The two approaches described above could be developed into a model for increasing social investment to support small new enterprises. Many small entrepreneurs have good business ideas, but have difficulty finding the working capital to move ahead. For example, one entrepreneur has an ecologically beneficial product and has received orders from retailers for it, but is importing the product and needs funds to buy stock for inventory so she can meet these orders.

One idea we have discussed is to interest about 10 people to guarantee a bank loan for \$10,000 each. In return, the entrepreneur would agree to contribute 25% of any profits her company makes to women's projects or other community initiatives. If we were to follow a similar formula with several small business owners, we might allocate part of the profits to a reserve fund for insuring against possible losses.

An advisory board could be established to evaluate potential business proposals and recommend them to guarantors. Our of such a process, a network of investors might grow. They could help small business people in other areas, such as identifying sales opportunities, arranging joint ventures, etc.

With this model, there would not be any monetary benefit to the guarantors, rather the goal would be to support new entrepreneurs, introduce them to the concept of social investment and generate funds for community projects. Only business people who can assume the risks involved would participate.

Other variations of this model might include a partnership to involve profit-oriented investors who would assume part of the risk. In one Toronto example, a bank has agreed to assume 25% of the risk of loans to new ventures provided that the guarantors assume the first 75% of any losses. Government loan programs, such as the Small Business Loan Assistance Program, have also been created to share part of the risk in new ventures.

As examples of such new businesses take shape through investor partnerships, they can be like pieces of a new road moving our communities toward a vision of greater sharing and in turn attracting increased community support.

David Walsh is a Toronto businessman actively involved in supporting community economic development.

Entrepreneurs must attend this conference!

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"Business is not just a reasonable agent for change, but is the only mechanism powerful enough to reverse global environment and social degradation."

Paul Hawken

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Local initiatives receive awards

hree individuals and businesses which have made a difference for thousands of people were honoured at Ontario's second annual Community Economic Develop-

BY MURRAY MACADAM

ment Awards. They were presented at a conference, called "The Bottom Line—Building the Local Economy", which drew 120 people to London, Ontario, from Nov. 22–24.

George Ingram received an award as president of the board of directors for the Community Opportunities Development Association (CODA) in Cambridge. CODA assists nearly 6,000 people annually through employment, self-employment, community development and other programs.

It had an especially impressive year in 1995: it helped more than 300 individuals start businesses, opened an Entrepreneur Club and Business Action Centres, launched the As You Like It Cafe in the Kitchener Library, and helped more than 1,000 people find work.

The second award winner, David Hall, has been widely acclaimed for his work to transform Toronto's Dufferin Mall from a troubled spot due



Dufferin Mall manager David Hall outlines the mall's recipe for success to visitors attending a "Community Development Meets Business Success" workshop held in Toronto Feb. 12–13. The conference attracted 70 people from social service agencies, the business community and other sectors.

to crime and local gangs, to new life thanks to initiatives with local teens and partnerships with local businesses, schools, governments and community groups. Hall, manager of the mall, has received various awards for his achievements and community service. City planners and social workers from as far as Australia visit the Dufferin Mall to learn from its success.

Mary Taylor and Laurie Hall accepted the third award as board members of the Consumer/Survivor Business Council, which benefits people who have been or still are receiving treatment for mental health problems. Most self-described "psychiatric survivors" live on the margins of society, 85 % of them unemployed.

The Business Council enables them to help themselves through businesses located across the province, such as Quick Bite Catering in Brantford and ABEL Enterprises in Simcoe, which employ more than 400 people. The Control of the Con

sumer Survivor Business Council provides development support, including marketing assistance.

COMMUNITY ECONOMICS

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T H E E P A A A A A A A A A A A C H

Thumbs up for money guide

ncreasingly the media bombard Canadians with images of a changing social fabric. The message varies from "sun and roses" to "doom and gloom." CBC's 1995

BY GARY DAVIDSON

Massey Lecture series by John Ralston Saul discussed our unconscious civilization as a battle between a corporatist and humanist approach to life.

If the battle lines are drawn, it seems Canadians have walked away from the battle-field in droves leaving only the talking heads on news shows to do battle and pass judgment on the sorry state of affairs.

Canadians have turned in a different direction. They are searching for, and finding, both their communities and their individual and unique ways of helping.

To achieve this they are

THE CANADIAN ETHICAL MONEY GUIDE, by Eugene Ellmen. Toronto: James Lorimer, 1996, \$19.95.

searching for "guides." No generalizations, but specific paths to realize their values of community in action. Eugene Ellmen's latest book on socially responsible or ethical investment provides just such a guide. People want their investments, small and large, to do more than just make money.

They are searching for ways to make their community contribution. Citizens know they speak as consumers in numerous ways and being socially responsible is empowering. More and more guides are speaking to this need and changing communities in their small wakes.

The Canadian Ethical Money Guide fosters this direction. As a guide, it gets two thumbs up. It is short. It communicates a powerful message directly. Mostly, it answers the question: What can I do, now? These three elements—short, powerful and urgent—are its hallmark and the rule for future guides.

A short tour of the book reveals a comprehensive discussion of the instruments of investment—savings accounts, guaranteed investments for the cautious among us. Then into RRSPs, mutual funds and stock markets for those looking for longer-term impact. Finally, a nifty section on alternative investment.

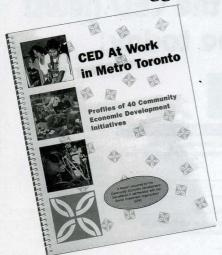
Ellmen's book can be read as a whole or chunked, based on your interest. Each chapter, which deals with a separate form of investment, explains the approach, describes its usefulness as a social tool and lays out options for your money.

One element that I appreciated was that it helps investors large and small. This ability to reach out and touch everyone is one of the book's great strengths.

The Canadian Ethical Money Guide brings together people's desire to make a difference in their community with their individual decisions. Interest in community, whether local or international, finds a practical guide in Ellmen's book. Let's hope that Eugene is busy on the next offering. As a guide for change, this is the heart of the new consciousness that everybody speaks of, but few energize.

Gary Davidson is a founder of the Community Development Group in Goderich, Ont.

Stories of struggle and hope



CED AT WORK IN METRO TORONTO: PROFILES OF 40 COMMUNITY ECONOMIC DEVELOPMENT INITIATIVES. Toronto: Community Economic Development Secretariat/Social Investment Organization, 1995.

hat is community economic development?," asks this tidy little report

at the outset.

It provides a fairly typical

BY MURRAY MACADAM

answer, but the real answer unfolds in the tales which follow: community-wide economic planning in the City of York, involving more than 200 people; the 761 Community Action Centre where a range of new ventures are underway involving people who've been trapped in long-term poverty; the South Asian Women's Sewing Centre in North York; the Black Business Resource

Centre...and many more examples showing an amazing spectrum of grassroots activity.

These short, snappy summaries of community enterprises provide an excellent primer to community economic development.

Some examples go beyond the boundaries of what most people would consider CED to be. But overall this is a valuable resource, in an inviting, very readable format. These stories come to life even more due to attractive photos.

Available for \$5 from the Social Investment Organization, 366 Adelaide Street East Suite 447, Toronto, Ont. M5A 3X9.

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