

# Linking Communities

The Ottawa Community Economic Development Network Newsletter

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## Introduction to this issue: CED and Social Investment

*Building stronger communities from the ground up*

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By and large, we have it pretty good here in Canada. We are a country of material and human resources, and we enjoy one of the highest standards of living in the world.

Despite this, there are still some serious socio-economic problems in Canada. These range from homelessness to poverty, from environmental degradation to the marginalization of disadvantaged people and minorities. These problems are not being adequately addressed by the traditional economic institutions of the government and the private, for profit sector. Building stronger, more inclusive and sustainable communities requires that these issues be dealt with. Thankfully, there are a variety of organizations that have taken the initiative to confront these problems.

This issue of the newsletter highlights several independent organizations that are making efforts to redress these social ills in a variety of ways. Some of them are well known, some of them are struggling to get public recognition. Some of them have taken a direct approach to effectuating meaningful changes in their communities, while others are concentrating their efforts on changing peoples' attitudes and actions for long term change. These organizations have different histories, are of different sizes, and have different areas of expertise. One thing that they all have in common is that they are all working hard to make the necessary investment of time and effort into building a better society for all of us.

In keeping with this issue's theme of community economic development and investing in social change, there is also a review of a great new book by David Bornstein called 'How to Change the World.' It highlights the work of a number of 'social entrepreneurs' from around the world. Their stories are very interesting, and the work these people have done is laudable.

Not everyone has what it takes to be a social entrepreneur. But anyone can take steps to improve their community and society at large. This issue also looks at ways that individual investors can help make a better future by paying close attention to where their money is being invested. This exciting movement towards 'socially responsible investment' is a response to the corporate ethos, in which nothing but profits matter. Hopefully, it is a movement which will continue to gain momentum. Several organizations involved in community and social investment are featured in this issue.

All of the organizations featured in this issue are looking for help at many levels. If you are interested, please use the contact information provided with each article. ♦

— Contributed by Nik Sydor

Peer-to-peer learning through the Ottawa CED Network is a great way to share ideas, experiences and successes.



## Community Investing

*A small commitment can make a big difference*

Whether it's laying away money for the kids' education or saving some money every month for retirement, for many of us investing is a fact of life. At the same time people are growing increasingly worried about corporate accountability and the possibility that the money they've invested could be used to finance unethical ventures.

Balancing these two concerns has resulted in an investment strategy known as 'socially responsible investment.' This means that investors are guaranteed that their money will not be used to finance projects which have serious negative environmental or social impacts. One part of the socially responsible investment industry is the concept of 'community investment.' This puts the emphasis on investing in socially beneficial micro-projects. For those interested in participating in this movement, the Social Investment Forum has recently released an electronic publication titled 'The Community Investment Guide,' which includes these six easy steps to becoming a community investor:

- 1. Read the guide,** available at [www.socialinvest.org/areas/research/communityinvest](http://www.socialinvest.org/areas/research/communityinvest)
- 2. Commit to at least a 1% investment in community.** A seemingly small commitment such as this can result in a significant pool of capital for community investment projects.
- 3. Shift your bank accounts.** You can achieve your 1% goal just by banking with a community development bank or a credit union.

**4. Explore community investing options beyond bank accounts.** Look into community development loans, micro-enterprises, venture capital funds, pooled community portfolios, and mutual funds with community investment components.

**5. Educate your financial planner & institutions.** Talk to your financial planner or money manager about community investing. Encourage your planner to include community investing as an option for clients, so more people will get involved in this movement. You can also encourage the institutions of which you are a member (such as your university or workplace) to get involved.

**6. Spread the word.** Tell your friends, family, and others about the power of community investing, and encourage their involvement. ♦

— *Contributed by Nik Sydor*

## About the Ottawa CED Network

The Ottawa CED Network is a not-for-profit initiative designed to foster community economic development within the Ottawa area. As a project of the Ottawa Social Planning Council funded by the City of Ottawa and the Trillium Foundation, the Network exists to:

- Raise awareness of CED in Ottawa at large and have CED incorporated into policy
- Gather information about sector needs to support parties managing current and future CED initiatives
- Provide networking opportunities for CED practitioners working on similar projects
- Facilitate technical assistance (accounting, administration, business and strategic planning, IT, PR, etc.) for Ottawa CED ventures

The Network seeks volunteers with professional experience, persons running or interested in running a CED program, and donors.

### Contact Information

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Subscribe to *Linking Communities!* Send an email to [cednet@spcottawa.on.ca](mailto:cednet@spcottawa.on.ca) with "subscribe CED newsletter" in the subject line. For more information about the Ottawa CED Network, Power Lunches, and other upcoming events, contact Lisa Jayne, Ottawa CED Network Coordinator: 613.236.9300 x.304, or: [cednet@spcottawa.on.ca](mailto:cednet@spcottawa.on.ca). Or, keep up-to-date with the Network's website at [www.ced-dec-ott.net](http://www.ced-dec-ott.net).

## The Ottawa Community Loan Fund

*Small loans for big ideas*



The old adage that 'it takes money to make money' is very true. Many entrepreneurs with a good idea for a business plan find it difficult to acquire loans that will see their project off the ground. This is because many larger financial institutions are hesitant to lend to small businesses money as these are, statistically speaking, fairly risky endeavours. Investigating the merits of small business plans is also a very laborious and time-consuming task, the cost of which many traditional lenders are unwilling to undertake. Securing access to start up capital is even harder for recent immigrants and youths who may not have a credit history or rating.

The Ottawa Community Loan Fund (OCLF) was established in July of 2000 as a response to the need for an institution to provide small enterprise loans to entrepreneurs who could not otherwise obtain them. OCLF recognizes the importance of small business as a driver of community economic development. Since its inception, OCLF has provided financial assistance to numerous successful small businesses, from painting companies to high-tech electronic product developers.

The OCLF is committed to community investing. This is one of the principal factors that set it apart from other lending institutions. This is why the OCLF is willing to take the time to really evaluate business proposals based on their own individual merits. It is also why it is willing to get involved in business proposals that would be refused by banks because they seem too risky. But this is precisely why the OCLF is such a success from a community development standpoint. Providing loans to small

businesses and entrepreneurs accomplishes much to help communities. One of these benefits is the generation of increased employment. Additionally, securing and repaying an OCLF loan helps individuals and small businesses develop a positive credit rating, so that in future larger lines of credit may be available to them.

The OCLF also helps new immigrants get settled and integrate themselves economically. OCLF provides loans for business ventures and also provides capital for foreign trained professionals who need Canadian accreditation in their field to work.

The OCLF plans to expand its operations. This will enable it to help more people participate autonomously in their local economies. The OCLF is looking for donors and investors to donate or invest in loan capital for the fund. For more information, please contact them at: [info@oclf.org](mailto:info@oclf.org), or view their website at: [www.oclf.org](http://www.oclf.org). ♦

— *Contributed by Nik Sydor and George Brown*

## First Canadian Conference on Social Enterprise

*An opportunity to learn and network*

The first annual Canadian Conference on Social Enterprise (CCSE) was held in Toronto from November 15th to 17th at the Marriott Eaton Centre. The three day event was an excellent opportunity for social entrepreneurs, government representatives and charitable organizations to share ideas and network.

The conference featured a variety of presentations by individuals and groups from across Canada and around the world, as well as discussions and organized tours of social enterprises in the Greater Toronto Area. Presentations and activities were tailored to leaders of both new and established social enterprises, as well as to government and funding organization representatives. The CCSE planning committee included the Canadian Women's Foundation, Canadian Community Economic Development Network, Kids Link, United Way of Canada/Centraide Canada, United Way of Greater Toronto, VanCity Credit Union, and VanCity Foundation.

For more information, visit the CCSE website: <http://www.socialenterprise.ca>.

♦  
— *Contributed by Nik Sydor*

## Innovative Economics: Green Tax Shifting and Municipalities

*New ways for communities to ensure  
environmental sustainability*

The Centre for  
Integral  
Economics is an  
environmental  
economics  
think-tank. It  
aims to support  
local actions and



initiatives that enhance environmental sustainability. The Centre has recently been attracting media attention, in part because of their work with the municipality of Winnipeg in implementing the nation's first ever municipal tax shifting program.

It has long been a mainstay of environmental economics that taxation and subsidies can be used in an effective 'carrot and stick' manner to reduce the environmental impact of economic activity. Taxing pollution provides a disincentive to pollute, and (so the reasoning goes) firms and households will reduce their polluting activities when faced with such a tax.

'Tax Shifting,' however, is a relatively innovative approach to this idea. Any normal increase in taxes amplifies what is known as the 'tax burden,' or the overall amount of tax that consumers and businesses must pay. Rather than simply imposing new taxes on polluting activities (such as buying gasoline) this method 'shifts' taxes into these target areas, from other areas such as property taxes. Thus, the overall tax burden on the community remains the same, at least theoretically. This approach to environmental regulation is likely to be more palatable to people who believe that increased taxes are detrimental to economic prosperity.

The Centre's work is bolstering municipal governments' efforts to implement meaningful environmental legislation. "Municipal governments have the potential to influence approximately 60% of Canada's total production of greenhouse gases," says one primer on municipal tax shifting released by the Centre. "Regulatory mechanisms, zoning, purchasing public education and municipal operations all provide avenues for real reductions." Action by municipal governments, therefore, will be critical if Canada is to meet its Kyoto Protocol commitments.

Actions like those by the municipality of Winnipeg are setting new benchmarks for adoption of innovative solutions by local levels of government. The work in Winnipeg demonstrates the potential for small organizations and local government to effect constructive change.

For more on projects currently under way by the Centre for Integral Economics, check out their website at:

[www.integraleconomics.org](http://www.integraleconomics.org). ♦

— *Contributed by Nik Sydor*

## Social Investment Organization Meeting

*Social Investment and fossil fuels*



The Social Investment Organization held its annual general meeting directly following the Canadian Conference on Social Enterprise. The AGM was followed by a talk on the role socially responsible investment in the energy industry.

The Social Investment Organization is an umbrella group that brings together a variety of socially-conscious enterprises and investment groups. Using environmental and social-responsibility criteria, the SIO evaluates investment funds and then rates their performance to help concerned investors make informed choices. Some of their recent work includes the preparation of a brief for the Finance and Economic Affairs Committee of the Ontario legislature. The brief urged that laws be passed to force publicly traded companies to disclose their social and environmental practices.

The adoption of such legislation would make it much easier for investors to ascertain whether or not their money was being ethically invested

Details about the annual general meeting and presentation are available at

[www.socialinvestment.ca](http://www.socialinvestment.ca) ♦

— *Contributed by Nik Sydor*

## Co-Operatives and Charity Law:

*Know the pros and cons!*

A recent study by the BC Co-Op Association (formerly known as the Canadian Co-Operative Association, BC Region) examines the legal implications for co-operatives that seek charitable status.

There are some distinct advantages to official recognition as a charity. Donations made to organizations with charitable status are tax-refundable. However, there are some obstacles to getting recognition as a charity. This is because of ambiguity in existing legislation as to what exactly defines a 'charity.' Co-operative organizations seeking charitable status may find that their cases are even more complicated. The conventional organization of a co-operative is to benefit its members, and not the general public. In many circumstances, this mandate runs counter to the legal definition of charities. If a co-operative cannot be legally considered a charity then its application for charitable status will be turned down.

However, some co-operative organizations fall well within the legal definition of charitable organizations. For example, home care co-ops (with patients, members of the community and health care workers) fall into this category.

Find out more online at:  
[www.bcca.coop/home.html](http://www.bcca.coop/home.html). ♦  
— Contributed by Nik Sydor

## Voluntary Sector Forum

*Improving cooperation between the federal government and the voluntary sector*

The Voluntary Sector Forum (VSF) is a consortium of representatives from a wide variety of



charitable and voluntary organizations. Their primary mandate is to facilitate co-operation between the voluntary sector, government, and the private sector.

The VSF also engages in research projects, and they have several publications available online which may interest many community development organizations. In particular, they have a paper on their website (published in March of 2004) which discusses ways in which voluntary organizations can improve their relationship with the Federal Government. The paper helps organizations to understand and apply the Code of Good Practice on Policy Dialogue and the Code of Good Practice on Funding.

These two codes, and the Accord between the Government of Canada and the Voluntary Sector, were developed in 2001. The codes act as guidelines to facilitate cooperation between the Federal Government and the voluntary sector in provision of socially beneficial services. Organizations thinking of incorporating as official charities may find that being familiar with these documents helps them function more effectively. The accords can be downloaded via the VSF website:

[www.voluntary-sector.ca](http://www.voluntary-sector.ca). ♦  
— Contributed by Nik Sydor

## Tips for Writing Funding Proposals

*Get that money your organization deserves!*

For most organizations working on community economic development, funding is a constant and pressing concern. Applying for grants from funding agencies or the government is a competitive process. To get the edge in the selection process, make your proposal as effective as possible. Georgette Houle, Director, Grantmaking Programs and Services, Community Foundation and Gail Zboch, National Coordinator, Community Economic Development Technical Assistance Program (CEDTAP) presented to a small group of not-for-profit organizations on November 1st. They gave excellent overviews about the funding available from their organizations and put forward some tips on writing effective proposals:

- Keep the wording of your proposal simple, concise and efficient. Clearly present your ideas.
- State clear objectives early on. Catch your readers attention and outline what makes your project unique.
- Present your budget and planned expenditures. A detailed budget demonstrates that you are serious about this project and have a workable plan to put your ideas into action (which suggests that all that is missing is the funding!)
- Do not make any assumptions about what the reader of the proposal knows about your project or organization.
- Include sufficient detail in your work plan description.
- Follow the directions for completing the application form and answer all questions. Even if a question is not applicable to your situation, write 'not applicable' because this is better than leaving the question blank.
- If applicable, it is good to demonstrate in your application that

your organization collaborates or cooperates with other organizations to realize project goals.

- Run your application by an editor before you submit it. Even if something seems clear to you, it may not be so to other people. Having someone else look at what you have written ensures its clarity.
- If you apply electronically to a variety of funding organizations, be very careful with using cut and paste techniques to fill out questionnaires. Make sure that your answers are pertinent to the questions each organization is asking!
- Also, if you apply electronically, there is always the chance that your application could be lost due to a computer glitch or other technical error. Follow up with a phone call, letter, or email to make sure that your application has indeed been received.

Following these tips can help your organization submit successful grant and funding applications. ♦

— *Contributed by Nik Sydor, Georgette Houle and Gail Zboch*

## **Book Review: How to Change the World: Social Entrepreneurs and the Power of New Ideas**

*How to Change the World: Social Entrepreneurs and the Power of New Ideas by David Bornstein*

The traditional definition of an entrepreneur is an exceptionally visionary businessperson. These are the people who know a good idea when they see one, and know how to sell it. They are usually driven, purposeful and indomitable. And, if successful, they usually end up making their fortune.

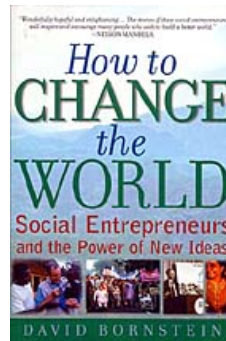
David Bornstein wants you to think of another kind of entrepreneur- the social entrepreneur. Like the conventional entrepreneur, social entrepreneurs are possessed by an idea and will stop at nothing to see its implementation. However, unlike conventional entrepreneurs who are motivated by money, power, or fame, social entrepreneurs are motivated by goals to create a better world. Bornstein's book shifts the focus of studying social change away from looking at how society shapes the individual to how individuals can act to mold society.

*How to Change the World* is not as much of a 'how to guide' (although it does have some useful information for would-be social entrepreneurs) as it is a compendium of short biographies of people who best fit the definition of 'social entrepreneur.' These people come from various walks of life and diverse points in time, and have contributed in

markedly different ways. Gandhi and Florence Nightingale both fit the characteristics of social entrepreneurs. But so does Fabio Rosa, a man whose goal was to ameliorate the condition of the Brazilian peasantry through electrification and agricultural reform, or Veronica Khosa, a South African nurse commended for her struggle against the spread of the HIV virus in that country. Even the inventor of the postage stamp warrants the title of social entrepreneur for making long distance communication accessible to all.

While their stories are all different, there are some common unifying themes. One of these, of course, is the personal dedication and determination that these individuals display. The other is the challenges they faced when powers that be failed, at least initially, to be supportive of their efforts. The ability of these individuals to effect change in the face of daunting odds is inspirational. ♦

— *Contributed by Nik Sydor*



## CED IN ACTION:

### The Good Day Workshop

*Helping disadvantaged people lead productive lives*

The good day workshop is bustling with activity these days. Steve, the shop manager, recently gave me a tour of the facilities and explained how the Good Day Workshop gives people with mental disabilities or addictions a chance to be productive refurbishing old furniture. More than that, it gives them the important knowledge that they are usefully contributing to something. "It gives them a reason to get up in the morning" says Steve. The Workshop is currently looking for a larger place to set up shop, as they are looking to expand the scope of their operations. With orders for work coming in from as far away as Washington, DC, and a long waiting list of people hoping to join the program, the demand is clearly there to support such an expansion.

The Good Day Workshop was a participant in the recent United Way 'Day of Caring' program. Several members of the Ottawa Sun staff worked side by side with regular workers at the workshop sanding, staining and generally refurbishing furniture. "It was a great way to raise our profile," says Steve "and it helped us get contacts in the media."

The Good Day Workshop welcomes any sort of assistance that the public can provide. If you want to get involved, the best way is to give them a call: 613.236.4979. ♦

— *Contributed by Nik Sydor*

## Y'S OWL MACLURE

*Decentralized decisions, focused vision*

**Y's Owl Maclure**  
co-operative centre

For almost two decades, Y's Owl Maclure has been supporting individuals with disabilities, assisting them in areas of employment and providing opportunities for positive community involvement. Unlike other agencies in the area, Y's Owl Maclure operates as a co-operative structure which means that its members have decision making ability regarding the services they receive. A decentralized, co-operative decision making structure poses its own unique challenges, however, and building consensus is a continual process.

For years, Y's Owl had a contract with Mr. Christie cookies to package their product. Unfortunately, when the Christie factory moved to Toronto, this contract was lost. Y's Owl staff have been working hard to find contracts to make up for this loss. Over the past decade, funding from the provincial government has failed to keep pace with increases in the cost of living. This has put even more pressure on Y's Owl's resources. Y's Owl is now looking for another permanent partner, especially for the winter months when there is a lack of seasonal work with the City of Ottawa doing lawn care. Donations, offers of volunteer time and financial contributions are always welcome. If you can help, or for more information on the good work that Y's Owl Maclure is doing for the community, contact them at 613.721.1500, or at [ysowl@magma.ca](mailto:ysowl@magma.ca) ♦

— *Contributed by Nik Sydor*

## Habitat for Humanity

*Crucial community investment*

For many homeowners, rising property values in and around Ottawa are a boon.



However, for many working families, rising home prices and mortgage rates are exhausting their financial resources. Their financial stress has led to a deteriorating housing crisis. In Ottawa, over 12,000 people are currently on the waiting list for affordable housing. For the working poor, home ownership often seems like an unachievable dream. Habitat for Humanity is an organization that helps people realize this dream. Working with needy families and volunteers this group is literally making a difference, one house at a time.

"We give a hand up," explains Donna Hicks of the National Capital Region Habitat for Humanity "not a hand out." In the place of a down-payment on a home (which is beyond the means of the working poor) beneficiary families are expected to contribute at least 500 hours of 'sweat equity' in the form of work on the site. This work can be anything from helping to prepare and serve lunches to the volunteer workers, to actually taking part in the physical construction of the house. Once the house is completed, the family moves in and has to begin paying off an interest-free mortgage to Habitat for Humanity. The mortgage's term is arranged on a flexible time-frame so that payments never amount to more than 25% of family income. Lower income families often pay up to half of their earnings in rent, says Donna. "If you're spending that on housing, you're not feeding your family properly. Or you're using a food bank, because you're using all of your disposable income for housing."

Habitat for Humanity carries out community investment at a fundamental level. The organization has started networking with other groups concerned

with community development. "Housing is critical to a healthy community," explains Donna, "and we have started discussions with the United Way about safe, decent, and affordable housing." The benefits of affordable housing are numerous: children who are properly housed can perform better in school, families who spend less on rent have more money available to provide adequate meals and heating, etc. Habitat for Humanity faces many challenges, especially with regards to funding. Unfortunately, they don't have the resources to accommodate everyone wishing to make use of their services, and there is a long waiting list of applicants. Donations of time, building materials, food for the builds or money are always welcome. The Habitat for Humanity holiday fundraiser, the Gingerbread House Auction is coming up (see more about that in the Events Calendar.) If you are interested in helping Habitat for Humanity, please contact them at 613.749. 9950 or at [habitat@habitatnrcr.com](mailto:habitat@habitatnrcr.com). For more info go to their website at:

[www.habitatnrcr.com/anglais](http://www.habitatnrcr.com/anglais). ♦

— *Contributed by Nik Sydor*

## Events Calendar

### Nov. 25th

**Power Lunch: A presentation on the micro-enterprises of the Carpe Diem Work Cooperative**  
An English

presentation about Carpe Diem's micro-enterprises will be given at 338 Montreal Rd., suite 201 between 1:00 pm and 2:30 pm. There is a suggested \$5 donation, and lunch will be served by le Café des Ateliers, one of Carpe Diem's micro-enterprises. RSVP to Lisa Jayne, Coordinator, Ottawa CED Network at, 613.236.9300 \*304, or at [cednet@spcottawa.on.ca](mailto:cednet@spcottawa.on.ca).



### Nov. 26th

**Workshop: PROFIT...Is Not A Dirty Word: An Introduction to Social Entrepreneurship**

This workshop explores the key entrepreneurial strategies that your organization can use to be more effective. Facilitated by Chris Castillo, CEO of Master Entrepreneur International Inc., the workshop will be held from 9:00 am to 4:00 pm at South East Ottawa Centre for a Healthy Community, 1355 Bank Street, Suite 600, Boardroom (Room 707), across from Billings Bridge Mall. The fee is \$35.00 to CED Network members (fee includes lunch.) This course normally costs \$99.00. Additional subsidies can be made available on a limited basis. Membership to the Ottawa CED Network is free.

RSVP to Lisa Jayne, Coordinator, Ottawa CED Network at, 613.236.9300 \*304, or at [cednet@spcottawa.on.ca](mailto:cednet@spcottawa.on.ca).

### Dec. 4th, 5th

**Home for the Holidays Gingerbread House Auction**

This year marks the third annual 'Home for the Holidays' gingerbread house competition, organized by the Canada Mortgage and Housing Corporation (CMHC.) Gingerbread houses are created by individuals and organizations, or are entered by a bakery sponsored by another company (most often in the home construction industry). The houses are auctioned off at the end with all proceeds being donated to Habitat for Humanity. The fee to enter a Gingerbread house is \$250. The houses can be viewed at the CHMC main lobby at 700 Montreal Road, between 10:00 am and 4:00 pm. Admission is free to see the houses and participate in the auction. Hot chocolate and candy canes will be served. For more info contact, Andrea Clark at 613.749.9950 ext. 224 (Habitat for Humanity) or André Robichaud at 613.748.5122 (CMHC.)

**International Opportunity**  
Economic Development Practitioner  
Volunteer Recruitment

The Canadian Bureau for International Education is recruiting community economic development practitioner volunteers to gain international field experience in Ukraine. Information is available on the web:

<http://www.ced.org.ua/eng/index.html>,  
or email Diana Simkhovych at [dsimkhovych@cbie.ca](mailto:dsimkhovych@cbie.ca)

## Upcoming Deadlines:

### Nov. 30th

#### Chance for Free Web Hosting

Falcon Software is once again seeking applications from charities for the Falcon Community Involvement Program (FCIP). The deadline for submissions is November 30th. FCIP selects six registered nonprofit organizations annually and provides them with a professionally designed website that would include audio imaging, web design and development, content management systems. The company also hosts and markets the website for one year at no cost to the organization. For more information or an entry form, visit the FCIP web site:  
<http://www.fcip.ca/entry.htm>.

### Early Dec.

#### Need some extra hands?

Applications for High School Co-op placements are due in early December. Students will be looking for placements for next semester (February to mid June) in the following fields: website design, office administration, graphic design, marketing, journalism, cooking and retail sales. The unpaid student works either 3 hours a day for the semester, or full-time for six weeks straight (depending on the school). For more information contact Deirdre Stuart, Databank Administrator at 613.596.8286 or go online to:  
[http://www.ocdsb.edu.on.ca/general\\_info/fact\\_sheets/coop\\_ed.htm](http://www.ocdsb.edu.on.ca/general_info/fact_sheets/coop_ed.htm).

## NEXT ISSUE

If you have a business partner that you would like to recognize, or if you would like to contribute an article, resource review, CED venture profile, or advertise a venture or event, contact Lisa Jayne: 613. 236-9300 ext.304 or [cednet@spcottawa.on.ca](mailto:cednet@spcottawa.on.ca). Submission deadline: January 14, 2005.

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