# Advancing...

# Community Economic Development for Calgary







Affordable Housing



Opportunities for Low Income Calgarians



Vibrant Neighbourhoods



Sustainable City

# Open the door to the possibilities...

# Acknowledgments

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> You too have a key role to play...

#### Booklet comments and advice

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# Purpose of this booklet

Many organizations, individuals, and businesses are practicing Community Economic Development (CED) and don't even know it. Others are in a position to be involved and will gain awareness of opportunities. The purpose of this booklet is to educate more people about CED and encourage more creative CED initiatives in our community.

Included are examples of CED initiatives: organizational profiles, definitions and terminology, and individuals success stories. If you have only a short time to review the booklet, go to page 18 to learn what you can do!

Communic Development By openi booklet, u the do Communic and booklet, you are opening the door to possibilities of **Community Economic Development**, and its advantages for all. Calgary is home to many innovative Community **Economic Development (CED) initiatives.** Building on current successes, there is a great foundation for CED to advance.

# What is Community Economic Development (CED)?

#### Locally motivated

the community has significant input in the planning and implementation of initiatives

#### Action

focusing on practical solutions and win/win collaborative initiatives

#### Economic opportunities

benefiting individuals and business by increasing job skills, creating Living Wage jobs, and by increasing purchasing power, savings, and investments

#### Community

a geographic or interest based group of citizens and organizations

#### Sustainable

 minimizing the impact on the earth and having long term funding or cash flow

#### Inclusive

 opportunities accessible to everyone in the community

CED is locally motivated action to create economic opportunities in the community on a sustainable and inclusive basis

xe solution You have a role in making CED happen. Communities, individuals, funders, businesses and government are needed. There is a role

part

for everyone.

What is a measure of how CED can benefit Calgary?

C The combined investment in the areas of 'incomes and employment' and 'housing and supports strategies' is being leveraged at a ratio of approximately 1:6; for every \$1 (spent) we are saving society more than \$6.

- Measuring Up, United Way of Calgary and Area, accessed at www.calgaryunitedway.org, April 2008

# How can CED benefit Calgary?

CED means individuals are fulfilling their potential: building up personal strengths (motivation, self-esteem); adding to human capital (training, job readiness); addressing basic needs (income); and expanding their social networks (peer supports).



With threats of climate change, pollution, and limited resources, CED encourages and promotes economic activity and entrepreneurs that provide goods and services that decrease our ecological footprint on the earth. Healthy water, air, and food lead to healthy communities. CED is about creating jobs and starting businesses, working with the community, focusing on the marginalized, while combining social goals with business outcomes.

CED results in engaged, active, resilient

communities: places where people want to

live and businesses wish to locate; vibrant

communities with a strong local economy;

a healthy quality of life and a high level of

social capital (interactions). Each of these

# Different types of social enterprises

an example of a CED initiative...

CED opens doors for developing and sustaining our community. In the current climate of non-profit organizations struggling to sustain their capacity for quality services, CED provides opportunities to strengthen nonprofit organizations in Calgary.

The following shows examples of where some social enterprises are on a continuum with respect to their focus on job skills training for marginalized people and their focus on profits to be re-invested into community programs.

#### Examples

#### Social enterprise focus

#### Skills-training

Profit

EthniCity Catering: provides employment skills training and English language training on the job

WINS: provides job and life skills training while also generating a profit to re-invest

ReStore: re-invests profits into Habitat for Humanity Programs

Habitat Habitat Social Enterprise A social enterprise is an organization or venture that advances its social mission  $\cap$ through entrepreneurial, earned income strategies.

- Source: www.se-alliance.org

The Edmonton Social Enterprise Fund

The Social Enterprise Fund (SEF) is a collaborative initiative between the City of Edmonton and Edmonton Community Foundation. The SEF brings together various sources of capital to provide interim financing, patient capital, investments and mortgages for social enterprises in the community. These enterprises provide employment for marginalized workers, revenue for local charities and support for the development of affordable housing.

The Fund will be capitalized with \$10.5 million raised from grants, donations and investments - including \$1.8 million, already committed by the City of Edmonton. Managed and administered by the Edmonton Community Foundation, with investment and intellectual partnership from the City of Edmonton and other political and economic leaders in the community, the Fund will grow to meet an estimated demand of more than \$63 million over the next three years from organizations operating, expanding or developing social enterprises and housing projects in Edmonton and area.



**C** Take off your profit-maximising glasses and put on your social-business glasses and the world will look so different... Social business can help people climb out of the poverty trap.

– Muhammad Yunus, Winner of the 2006 Nobel Peace Prize



# CED organizational profile: Momentum

Momentum is an award-winning, Calgary-based, Community Economic Development organization with a 17-year history working with people living on low incomes to develop their productive futures by increasing their economic opportunities.

- In 2007, it was named by the Tides Canada Foundation as one of the Top 10 Charities in Canada.
- More than 900 individuals and families have participated in Momentum Individual Development Account or matched savings programs. Their savings have been matched by over \$1,200,000 from the organization. Fifty-four people have been able to purchase homes with their matched savings.
- Momentum's money management training assists over 1000 people a year to take control of their personal finances. Its work in the area of financial literacy has been recognized by the Peter F. Drucker Award for Canadian Non-profit Innovation.
- Over 500 immigrants and Aboriginal persons have trained for careers in the trades, many of them tripling their earnings in less than five years.

When I started the program, I was a woman with no job, low self-esteem. Today, thanks to Momentum, I am a business owner. I can't thank you enough for what this program has done for me and my son. 99

Participant

Momentum's social return on investment includes:

- Momentum training programs build skills of participants who are underemployed/unemployed resulting in increased earnings. These higher earnings result in increased taxes paid to the government. A study of their Trades Training program showed that in less than six years the Alberta government earned in extra tax revenue more than twice what it invested in the program.
- Evaluation studies show that many people enter Momentum programs receiving income support and other government benefits for low income individuals. As these individuals develop sustainable livelihoods, they exit the benefit programs resulting in cost savings to the government.

Visit: www.momentum.org

# Solutions through CED: highlights of CED-type projects in Calgary

#### Good jobs

Trades training at Momentum

Nidal Abuhaija and his wife arrived in Canada from Jordan in 1998. Despite being an engineer, Nidal could not obtain employment in his field.

In 2002, Nidal entered the Pipefitting Training Program at Momentum. A pre-apprenticeship program was developed to help immigrant and Aboriginal people upgrade their English, science, math, and employability skills. It was found that Immigrants and Aboriginals were not reaching their potential in traditional trades programs.

This program gives participants much needed work experience. After 21 weeks of training, Nidal was already making \$19/hr. With a continuing increase in income, Nidal was able to purchase a home within a year of graduating from the Pipefitting Training Program. Nidal now says, "if someone offered to let me work anywhere in the world, I would never move from here." Moeffith Social Return on Investment: SROI – the non-financial outcomes created by a social enterprise, measured in terms of the non-profit's mission, e.g. people served or jobs created, average salaries paid, amount of transfer payments eliminated, etc.

> – Source: www.se-alliance.org/resources\_lexicon.cfm Knowledge Centre Lexicon, Accessed April 2008

**CED** is a best fit for Calgary, given this city's entrepreneurial attitude and

this city's entrepreneurial attitude and that many Calgarians believe that everyone should have an opportunity to make their contribution to society. **9** 

- Lisa Caton, Operations Manager, Momentum











# Solutions through CED: highlights



Affordable housing has been determined as the greatest need to make Calgary a truly great city.

> "Children who are living in unaffordable and inadequate housing conditions typically achieve less in school due to poor nutrition, stressful home environments, poor health, and a range of emotional problems."

> > Source: Calgary Community Land Trust, Impact Document, www.cclt.ca/learn\_more.htm, Sourced April 2008

A diversity of housing options is beneficial to everyone!

Photos (from top to bottom).

- Norfolk has a mixed model: half subsidized units and half market price rental units.
- 2) Habitat for Humanity Housing is affordable because of the resident providing 500 hours of sweat equity with the help of volunteers and donated materials and land. This land was provided from the Calgary Community Land Trust through a private family donation.
- Sarcee Meadows Housing Co-operative \* Members, through an elected board of directors, manage and run the housing co-operative.
- 4) Albert House is a supported, shared home for eight tenants. Horizon Housing Society provides a safe home to over 450 tenants including 231 with a mental illness.

# Opportunities for low income Calgarians



Opportunities are created for low-income Calgarians through training and work experience programs through organizations such as Momentum, EthniCity Catering and Women in Need Society. United Way plays a leadership role in Calgary to advance CED and opportunities for low-income Calgarians.

#### Micro-lending

Micro-lending helps provide capital for improving income opportunities. There is a growing number of micro-loan funds. Currently, there are micro-loans available in Calgary to start or expand small businesses, and for immigrants to pursue accreditation and employment in their field of study.

Calgary is a leader in Canada for micro-lending. Momentum has made 1500 micro-loans, investing over \$2M. Its micro business loans have a 90% repayment rate.

#### Co-operatives \*

Calgary is home to many co-operatives and credit unions. Co-ops in Calgary include Mountain Equipment Co-op, Calgary Co-op, First Calgary Savings, childcare, CATCO car-sharing, and housing co-operatives. \* A co-operative is owned and run jointly by its members, with profits or benefits shared among them.



– Source: Oxford English Dictionary

# of CED-type projects in Calgary

# Vibrant neighbourhoods

An environmentally, sustainable food source in the heart of the city

Community gardens are a great way to grow food, save money, reduce emissions, and meet people in your community. There are fifteen community gardens in Calgary.

The Garden Path Society of Inglewood is a non-profit organic community garden with 103 plots for rent, and is expanding to a co-operative u-pick.

The Garden Path group has also founded Cornucopia – a dozen garden plots whose produce is donated locally. The plots are sponsored by local businesses and individuals, then maintained by volunteers.

> For more information on community gardens, see: www.calhort.org/ gardening/community.aspx

# Sustainable city



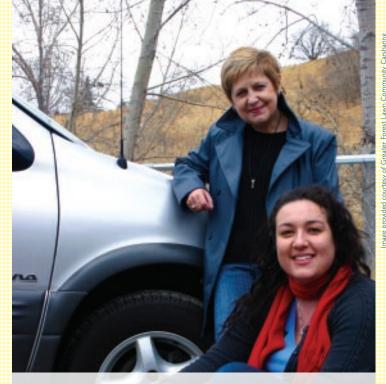
Carsharing - sustainable and affordable transportation

Carsharing is an affordable transportation option and allows members the flexibility of driving a car. Carsharing is an opportunity for members to share a resource, but also facilitates community interaction. Environmentally, carsharing members drive less and require less parking. A deposit is paid to join (which can be paid in installments) and then users only pay for the time they actually use the vehicle.

There are two carsharing organizations in Calgary: Greater Forest Lawn Community Carsharing (GFL) and the Calgary Alternative Transportation Co-op (CATCO).

Sustainable Transportation Society

An example of a CED organization focusing on sustainable transportation and modifying behaviours is the Sustainable Transportation Society (formerly called Sustainable Alberta Association). The Society operates the year-round Saddle-Up Trip Reduction program that supports workplace leaders in creating an environment that provides incentives and removes barriers to encourage sustainable commuter behaviour among its employees. It also organizes the well known week-long Calgary Commuter Challenge, as well as sustainable transportation workshops in other municipalities around the province.



Carsharing can help us reduce our impact on the environment. It's a simple matter of math: if 10 people share one vehicle, it takes nine cars off the road.

 Source: Greater Forest Lawn Community Carsharing, About Carsharing, www.gflcarsharing.org/about-carsharing.htm, Sourced July 2008

GFL Carsharing staff Corrine Younie and Dana Annab with the new carsharing mini-van. Photo by Kirti Bhadresa. See: www.gflcarsharing.org



feed him for a day. Teach a man to fish and you feed him for a lifetime. **9 9** 

-Author unknown

# Social enterprise profile: EthniCity Catering

In 2007, EthniCity Catering employed 42 women and four men, provided 5,300 hours of paid employment and training, and generated \$180,000 of sales revenue, an increase of 57 percent compared to the previous year.

EthniCity Catering is a non-profit social enterprise of the Centre for Newcomers, providing Canadian employment experience and training to immigrant women in transition. At the same time, they connect clients with the culinary delights of authentic multi-ethnic food these women bring from their home countries.

The women employed by EthniCity Catering are new to Canada. They face a number of challenges finding work, including limited English skills, lack of Canadian work experience, an unfamiliar culture, isolation and culture shock. EthniCity employees work part time while they learn about the Canadian work environment, build their skills and search for permanent employment. While shopping, chopping and cooking, the employees practice communication and teamwork skills appropriate to the Canadian workplace. They learn what Canadian employers expect. Employees also participate in training related to work in a commercial kitchen, and finding and keeping employment in Canada.

To place an order call: 403 537-8809 or visit www.ethnicitycatering.ca

# CED success story: "Cooking up something good" at EthniCity Catering

Mariam came to Canada from Lebanon three years ago. Though Mariam felt safe here in Canada, leaving her children behind in Lebanon left Mariam emotionally exhausted. Being in this state and not knowing a word of English she had virtually no chance of finding a job. Thankfully, she was introduced to the Centre for Newcomers where she learned about EthniCity Catering.

At EthniCity Catering, Mariam was able to use her excellent cooking skills and gain her first Canadian work experience. In addition to being paid, Mariam also learned English on the job. Most important though was EthniCity Catering's accepting and warm atmosphere. Coworkers provided family style emotional support at a time when she needed it most.

At EthniCity

Catering, Mariam

was able to use her

excellent cooking skills

and gain her first

Canadian work experience. This experience gave Mariam what she needed to find stable employment over the last couple of years allowing her to purchase her own house. With this, and having two of her daughters immigrate to Canada, Mariam's spirits are soaring.

12

# CED organizational profile: Vibrant Communities Calgary

Vibrant Communities Calgary (VCC) is a convening organization that brings together individuals concerned about poverty and its effects, and is committed to developing and implementing longterm strategies to address the root causes of poverty in our community. Partners include Calgarians living on low incomes and representatives from government, business, labour, faith communities, non-profit organizations, health and education.

Two campaigns that VCC has been working on are Living Wage and Fair Fares. Living Wage is the amount of income an individual or family requires to meet their basic needs, to maintain a safe, decent standard of living in their communities and to save for future needs and goals.

#### Fair Fares

Fair Fares community committee, an action team of Vibrant Communities Calgary, successfully advocated for a bus pass for low income Calgarians that costs half the amount of a regular bus pass. The Low Income Transit Pass is administered by Calgary Transit and is used by over 10,000 Calgarians.

According to a recent Calgary Transit and Vibrant Communities Calgary Low Income Transit Pass Outcomes Survey, 94% of passholders surveyed reported that their life is better when they have the Low Income Transit Pass. When further probed about specific benefits, respondents indicated that they were able to keep a job because, that they were taking more training or educational classes, that they found employment (or better employment), and that they volunteered more when they had the pass. Visit: www.vibrantcalgary.com/fairfares Where business and

In a city like Calgary, where business and economy is changing every day, paying a living wage is just one way we are able to support our employees.
 In doing so, every person who works at First Calgary Savings is given the means to provide for themselves and their families. Happy, healthy employees lead to vibrant workplaces and strong communities.
 For us, a living wage isn't a luxury; it's a necessity.

▲ The most successful organizations pay a living wage, not for recompense in the afterlife but for the economic returns. The only way we can build Calgary into a renaissance city is to ensure no one is left behind. We are wealthy and vibrant. This should be easy.

- Heather Douglas, President & CEO, Calgary Chamber of Commerce

# Vibrant Communities believes that:

people who work full time should not live in poverty

hard work should be rewarded with adequate pay and benefits

- employers educated about the link between low wages, poverty and issues that impact their business or organization, will begin to see themselves as part of the solution
- paying a Living Wage is one important way to reduce poverty in our community
- providing health benefits and other progressive worplace practices (e.g. pensions, flexible hours, childcare, etc.) are important ways to reduce poverty in our community
  - now is the time for Living Wage in Calgary!

What is WINS? Women in Need Society is an example of a social enterprise that uses profits from its Thrift Stores to support its Family Resource Centres.

I was able to get needed objects, without going into debt.

– Participant in the Free Goods Referral Program

# Social enterprise profile: Women in Need Society (WINS)

#### What is WINS? Founded in 1992,

WINS believes

in a vision where

women have the

skills and confidence

to achieve self-sufficiency.

WINS mission is helping women

to help themselves through innovative

and effective programs and services.

WINS operates four social enterprise

affordable, quality clothing and household

goods. Through the thrift stores, people

with limited incomes have an affordable

place to buy clothing, household goods

and furniture. At the same time, women gain employment skills through on-the-

job training. Net revenues from the thrift

programs in the community such as the

Free Goods Referral program and WINS

Women in Need Society is an example of a social enterprise that uses profits from

its Thrift Stores to partially support its

stores go towards supporting WINS

Family Resource Centres.

programs in the community.

more information.

See: www.womeninneed.net for

Thrift Stores in Calgary that sell

resources, knowledge,

#### CED success stories: finding a place in the Canadian medical field

"Coming to Canada is one of the most challenging and important decisions my husband and I have made in our 13 years of married life.

I had worked for 12 years in a government hospital as a family doctor, so it was more difficult for me to get into what I regularly do. WINS came into the picture and now I can help support my family financially with my regular job (at WINS). My manager has even scheduled flexible hours for me to be able to have library time for my studies in preparation for the Canadian Medical exams, which I intend to challenge.

Eventually, I will have to move on and find my place in the medical field. For the rest of my life, I will be grateful to this company for accepting me and giving me the opportunity to work with them to gain the experience I needed, in an atmosphere full of friendship, laughter, care and respect."

- WINS Thrift Store Employee

# 6 6 I am more aware of the community resources available to me. 9 9

- Participant in the Family Resource Centre

**6 C** The Women in Need Society is the first Social Enterprise I've seen in Canada that has a training focus and makes a profit that supports the Society. **9** 

# The triple bottom line





# **6 6** I am starting to see some light at the end of the tunnel. **9 9**

- Participants in the Free Goods Referral Program

"At WINS, we work with women and their families who are living in low-income situations. It may be a woman fleeing from domestic violence, a single mom trying to provide for her children, or a new immigrant family who is trying to start a new life in Canada. Respecting their unique situations, WINS works with these women so that they can gain the resources and skills they need to care and provide for their families."

> – Carmen Sparrow, Executive Director, WINS

#### What has been the ECONOMIC impact?

Through WINS Family Resource Centres and Employment program, women living in low-income situations have been able to learn skills that increase their ability to earn an income, allowing these women to become more economically self-sufficient.

Over time, these women leave WINS and become part of the mainstream labour force that is so needed in Calgary today.

#### What has been the SOCIAL impact?

Through the Free Goods Referral Program, women in need gain access to basic needs items such as clothing, household goods and furniture. This helps women and their families to stabilize their housing situation.

Through WINS Family Resource Centres which are located in lowincome housing areas, women and their families gain access to community resources and learn basic life and family skills. WINS works with women in these local communities to connect them to each other, creating a stronger sense of community.

#### What has been the ENVIRONMENTAL impact?

WINS is helping to create awareness in the Calgary community about recycling options for gently used clothing, household items, and furniture while providing an alternative to Calgarians in the purchase and disposal of these everyday items.

By supporting WINS, Calgarians are not only helping women to help themselves, but are also helping to protect our environment through recycling and reducing landfill.

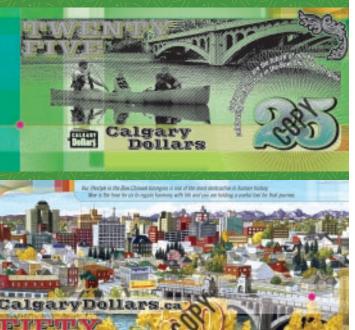


I have grown and learned how to be a stronger person and better mother.

Participant of the Family Resource Centre







#### \* Calgary Dollars

Calgary is home to one of the most vibrant local currencies in North America. Calgary Dollars have to be spent within Calgary, which supports the local economy. It helps build relationships and puts a face behind those who make our goods and deliver our services. Hosted by the Arusha Centre, Calgary Dollars put people back into the economy. See: www.calgarydollars.ca

# CED success story: Spoon Fed Soup

#### Spoon Fed Soup delivers

After working for many years as a chef in the demanding low paying food industry, Carmie needed a change. She noticed that soup seemed to always sell well and there seemed to be few businesses who made and delivered soup. So Carmie got ten friends to test out her soups. Not only did they love the soups, they told all their friends how delicious they were.

Though it was a challenge, Carmie became self employed and found a commercial kitchen to make her soups in. In the four years that Spoon Fed Soup has been in existence, Carmie has made over 60 different types of soups. Each week, Spoon Fed Soup makes three types of gourmet soups, at least one of which is vegetarian. Her favourite is the curried red lentil.

All the soups are made from scratch with natural ingredients. Ninety percent of the produce and meats are organic. Carmie personally eats organic food as she feels the taste is better, so creating organic soups was natural. Many of her customers want to know where the ingredients come from. Carmie cooks seasonally and buys most of her ingredients from local farmers.

Spoon Fed Soup delivers the soups directly to customers on Saturdays, Sundays and Mondays. This way only three trips are made, instead of a hundreds of vehicles coming individually to Spoon Fed Soup. Also in line with Carmie's values of reducing her eco-footprint, Spoon Fed Soups currently delivers within the inner city. To accommodate those who live in the suburbs, Carmie delivers to people who work in offices downtown.

# Carmie recycles and composts... (and)

...accepts 100% Calgary Dollars...

The jars are picked up when the next batch of soups are delivered so they can be reused. Carmie recycles and composts as much as possible and also uses environmentally

safe cleaning products. Spoon Fed Soup accepts 100% Calgary Dollars,\* which Carmie can spend in her neighbourhood at the Sunnyside Market grocery store.

Word of mouth and articles in the Calgary Herald and the MacLean's magazine have helped build demand for Spoon Fed Soup. Recently, Spoon Fed Soup has expanded to a 1,200 square foot kitchen to supply the demand. With this, Spoon Fed Soup has doubled its sales to an average of 600 litres of soup each week. As a result, Carmie hired one full time and one part time worker. Despite Calgary's tight labour market, Carmie believes that she will be able to retain employees because of the unique community and environmental aspects of her business.

Spoon Fed Soup is part of a new wave of businesses that are locally based, supports and is supported by the community, is environmentally driven, and is commercially successful.

# CED organizational profile: Sustainable Calgary

Since 1996, Sustainable Calgary has approached its work through an economic, social and ecological lens and the notion that sustainable development depends upon human behavioural, structural and institutional change. Sustainable Calgary's work is based on principles of ecological integrity, social-economic equity, and participatory local governance.

Though the idea of sustainability is growing in popularity in business, governments and education spheres, it is necessary for citizens to work together towards making lasting changes that will move Calgary towards a sustainable future. Through education and involvement in community actions and initiatives they aspire to increase Calgarians' sustainability literacy.

#### Sustainable Calgary:

 creates opportunities to learn about sustainability principles, policies and practices.

- promotes dialogue among diverse groups of citizens about critical issues and policy debates. Sustainable Calgary has pioneered broad and large-scale citizen participation in their projects. More than three thousand Calgarians have participated in workshops, research and policy design that advances the sustainability of our city.
- tracks Calgary's long-term sustainability, quality of life and well being through a set of social, ecological and economic indicators and informs Calgarians of the city's progress and the critical challenges through regular State of Our City reports.
- contributes to city planning and policy-making through the Citizens' Agenda – twelve citizen-derived policies and actions to make Calgary a more healthy, caring and vibrant city.
- believes that to be effective we need to promote participatory learning processes, be proactive for the inclusion of vulnerable and marginalized groups and individuals in the planning of our city and collaborate with like-minded organizations.

Sustainable Calgary has published three State of Our City reports and a Citizens' Agenda. A fourth State of Our City report will be released in 2008 representing ten years of indicator reporting. Sustainable Calgary believes that the way we choose to build our city can either increase or reduce the quality of life of those among us who experience marginalization for reasons of age, income or disability. Sustainable Calgary promotes, encourages, and supports community level actions and initiatives that move Calgary towards a sustainable future.

How can in Calgary?

**CED** is a hidden treasure in our community. It bridges economic development with community development. It promotes cross-sector knowledge transfer and skill development in terms of business management and social development.

– Jason Luan, City of Calgary

# How do we move CED forward in Calgary right now?

you help CED have the greatest impact

Funders: government and other increase stable funding for

- on-going operational expenses for current CED initiatives
- provide grants to explore the viability of new CED initiatives
- fund capacity building grants to help new and current CED initiatives be successful
- provide seed money to create new CED initiatives

#### Individuals

- give this booklet to your coworkers and friends
- volunteer for a CED initiative
- create your own CED initiative
- become a social enterprise entrepreneur

#### Communities

- encourage development of affordable housing, sustainable transit, community gardens, local artisan and food markets.
- host speakers from the CED Network relevant to planning in your community
- bring in leaders to facilitate from CED organizations at your community meetings

#### Business

- pay a Living Wage
- examine social enterprise or training opportunities that would help prepare employees for your industry
- become business mentors for social enterprises, individual, social and environmental entrepreneurs
- give back to the community and get involved in CED initiatives

# Image provided courtesy of Calgary Economic Developmer

# What is the Calgary CED network mission?

Calgary CED network's mission is to champion Community Economic Development in Calgary by facilitating connections, promoting best practices and innovation, and encouraging collaboration. The Calgary CED Network was created in 2006 and has a steering committee of 12 CED leaders.

Calgary is part of the provincial and national CED Networks. The Canadian CED Network has over 750 members from every province and territory across Canada. Their members include community-based and economic-development organizations, municipalities, universities, social enterprises, foundations, co-operatives and credit unions.

■ improved lives of marginalized residents

- better social, economical, and environmental conditions
- increased capacity of community to create their own future
  - increased opportunity for community and citizen engagement

Credits: This book was made possible by the Calgary CED Network and funding from the United Way of Calgary and Area.



Editorial and creative: desnoyers-schuler inc. marketing and communications for health, wellness and sustainable living www.growyourmarket.ca



#### Call 403 204-2668, contact: info@calgarycednetwork.org or visit: www.calgarycednetwork.org today!

