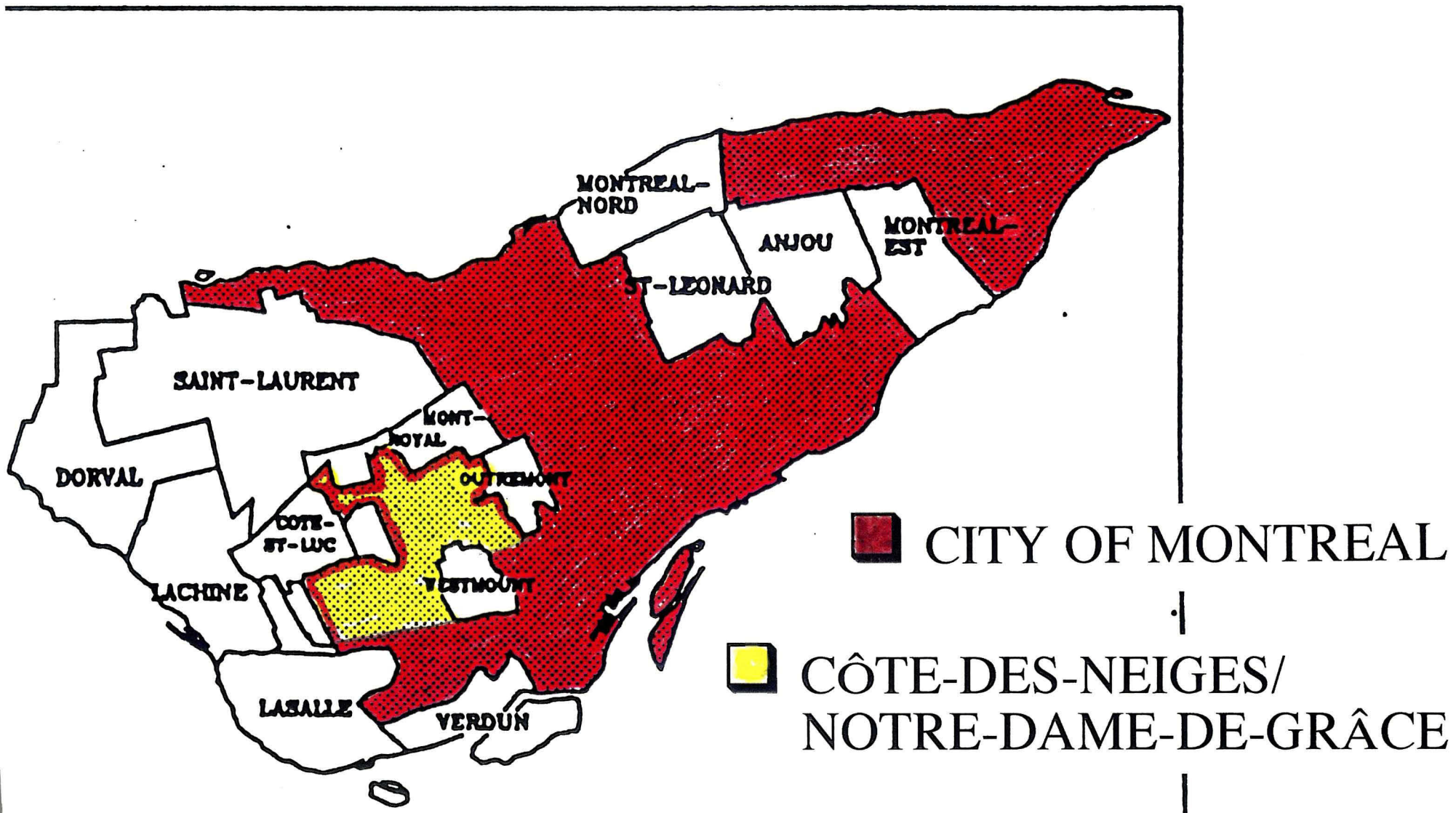


APPENDICES

**1- Map of Côte-des-Neiges/
Notre-Dame-de-Grâce**

MONTREAL'S ISLAND



2- Social Economy Fund Investment Policy

THE FONDS DE L'ÉCONOMIE SOCIALE:
ALLOCATION POLICY FOR THE CDN/NDG DISTRICT

Objectives of the Fonds de l'Économie Sociale

The purpose underlying the Fonds de l'Économie Sociale is to develop the Côte-des-Neiges/Notre-Dame-de-Grâce community sector by encouraging the emergence, maintenance and growth of socially-oriented enterprises (enterprises of the social economy). In accordance with CDEC's mission, this fund will be used to promote partnerships with the various players in the district.

Eligible organizations:

Socially-oriented enterprises are defined as those undertakings or organizations that are the result of community entrepreneurship and that satisfy the following criteria:

- Ultimate goal of providing service to members or to the community
- Independent management
- Democratic decision-making process
- Primacy of persons and work over capital in the distribution of earnings
- Participation
- Individual and collective assumption of responsibilities

Accordingly, the following organizations are eligible to apply for assistance from the Fonds de l'Économie Sociale:

- Any non-profit organization that satisfies the above-mentioned criteria and whose activities are in the Côte-des-Neiges/Notre-Dame-de-Grâce districts in Montréal;
- Cooperatives whose activities are in the Côte-des-Neiges/Notre-Dame-de-Grâce districts in Montréal.

Selection of projects:

Projects with one or more of the following characteristics are eligible:

- The pursuit of a social goal, i.e, a project with positive consequences for the community, for example:
 - maintenance and/or the creation of jobs for low income or unemployed persons
 - development of new skills
 - retention of the population in the district
 - development of local expertise
 - prevention of isolation
 - social cohesion
 - improvement of the urban environment
 - improved accessibility to certain products or services
- Response to the social needs of the community as determined by that community
- Development of partnerships and solidarity within the community.

Sectors contemplated:

A socially-oriented enterprise may operate in any sector of economic activity that meets population and community needs. However, the following have been identified as priority sectors for the district for the 1998-2001 period:

- Household help → 50 jobs
- Housing → 30 jobs
- Food services industry → 5 jobs
- Culture → 15 jobs
- Recreation and tourism → 5 jobs
- Transport → 8 jobs
- Day care services → 8 jobs
- Recycling and recovery → 13 jobs
- Urban environment → 5 jobs

Viability criteria:

Socially-oriented enterprises that produce goods and services are financially viable and provide stable employment. They have various sources of financing and generate independent earnings, commercial and non-commercial. In addition to income from subsidies from various government departments and the Fonds de l'Économie Sociale, socially-oriented undertakings should have diversified earnings and must demonstrate their ability to generate such earnings through the following means:

- Sale of goods and services at reduced prices
- Sale of goods and services at market prices
- Donations (in cash or in the form of volunteer services, supplies or premises)
- Annual member fees
- Fund-raising activities

Those targeted by the Fonds de l'Économie Sociale

Any person interested in participating in the development of a socially-oriented undertaking; however, low-income persons and women who wish to start a project in a traditionally male-dominated sector will be given priority.

Subsidy allocation procedure:

The allocated maximum amount may vary depending on the scope of the project. Generally, it is \$9,000 per job created up to a maximum of \$75,000. However, the financial assistance from all sources combined (from the Québec and federal governments and the CLD) may not exceed 80% of eligible expenditures.

If a loan is required, financial assistance will be conditional upon the obtaining of a loan. The loans available to CDEC are FACILE and FLI in amounts ranging from \$1,000 to \$65,000.

The subsidy will be granted for one year but may be renewed for a second year if the enterprise is developing as planned.

A memorandum of agreement will be signed between the CDN/NDG CDEC and the socially-oriented enterprise before the issuance of the subsidy cheque; furthermore the enterprise must submit an audited financial statement at year-end detailing the use made of the financial assistance received. Auditors' fees should be included in the application for a subsidy.

Project submission dates:

Projects may be submitted on a continuous basis throughout the year, depending on availability of funds.

Eligible expenditures:

- Capital expenditures such as land, buildings, equipment, machinery, rolling stock, incorporation fees and any other expenditure of a similar nature, excluding goodwill;
- Acquisition of technology, software or programming packages, patents and any other expenditure of a similar nature, excluding research and development activities;
- Working capital requirements related strictly to operations of the enterprise, calculated for the first year of operations;
- Development-related expenditures for the enterprise's project such as professional fees, experts' fees and other expenditures incurred for consultancy or specialist services required to conduct studies.

Restrictions:

Project-related expenditures incurred before the date the formal application for financial assistance was received are not eligible

Financial assistance may not be used for the organization's operations, to service its debt, to repay loans coming due, or to finance past projects.

Selection process:

- 1- The projects will undergo an initial internal analysis in order to verify the admissibility of the application on the basis of the above-mentioned criteria.
- 2- The project, if considered worthwhile, will then be brought before a selection committee that will decide whether or not to accept the project, and if so, the conditions that are to be imposed.

**3- Analysis chart for the Selection
Committee**

GRILLE D'ÉVALUATION DES PROJETS PRÉSENTÉS À LA CDEC CDN/NDG À L'APPUI
D'UNE DEMANDE AU FONDS D'ÉCONOMIE SOCIALE

SOMMAIRE DU PROJET:

Date: _____

Nom du projet: _____

Présenté à la CDEC CDN/NDG le ____ / ____ / ____

Nom des promoteurs: _____

Adresse du siège social: _____

Tél.: _____

Date de la réunion du comité de pré-sélection qui a pris la décision: _____

Date de la réunion du comité de sélection à laquelle le projet a été accepté: _____

1- FONDS DEMANDÉ:

Montant demandé par les promoteurs: _____

Coût global du projet: _____

Financement autre (provenance et montant): _____

Montant recommandé par le comité: _____

Conditions: _____

2- UTILISATION DES FONDS:

Développement du projet (étude de marché, etc): _____

Dépenses en immobilisations (équipement, mobilier): _____

Acquisition de technologies: _____

Fonds de roulement pour la 1ère année d'opération: _____

3- CONDITIONS PRÉALABLES À L'ATTRIBUTION DE LA SUBVENTION:

4- DESCRIPTION SOMMAIRE DU PROJET (et domaine d'activité)

5- PRÉSENTATION DES PROMOTEURS:

Formation: -----

-

Expérience de
travail: _____

Autres expériences du promoteur reliées au projet _____

Formation: -----

Expérience de travail: _____

Autres expériences du promoteur reliées au projet _____

Formation: -----

Expérience de travail: _____

Autres expériences du promoteur reliées au projet _____

Formation: -----

Expérience de travail: _____

Autres expériences du promoteur reliées au projet _____

1- ÉVALUATION DU PROJET AU NIVEAU DES VALEURS DE L'ORGANISME:

Est-ce que l'organisme partage les valeurs d'une entreprise d'économie sociale? (Évaluez votre degré de satisfaction)

	Excellent	Bon	Moyen	Faible	Non	N/A
Est-ce que l'organisme possède un fonctionnement démocratique?						
Est-ce que l'organisme possède des membres qui sont issus de la communauté (usagerEs ou travailleurs(euses))?						
Comment l'organisme entend-il répartir ses surplus éventuels?						
Est-ce que l'organisme a un objectif de prise en charge et de responsabilisation individuelle et collective?						

2- ÉVALUATION DU PROJET AU NIVEAU SOCIAL (évaluez votre degré de satisfaction)

	Excellent	Bon	Moyen	Faible	Non	N/A
Est-ce que le projet créera de l'emploi dans l'arrondissement CDN/NDG?						
Est-ce que les emplois sont de qualité? (Salaire au moins égal au marché, conditions de travail, possibilité d'avancement, formation continue?)						
Est-ce que le produit/service offert sera PLUS ACCESSIBLE pour les résidents à faibles revenus?						
Le projet aura-t-il d'autres IMPACTS SOCIAUX intéressants pour l'arrondissement?						
L'organisme a-t-il des partenaires dans la communauté?						

3- ÉVALUATION DU PROJET AU NIVEAU DE LA VIABILITÉ ÉCONOMIQUE (évaluez votre degré de satisfaction)

	Excellent	Bon	Moyen	Faible	Non	N/A
Y a-t-il un besoin bien identifié pour le produit/service?						
Si oui, y a-t-il des acheteurs pour ce produit/service?						
Les sources de revenus sont-elles DIVERSIFIÉES et y a-t-il une bonne analyse de risques?						
Les ENTREPRENEURS connaissent-ils leur marché?						
La CROISSANCE DE L'ENTREPRISE OU ORGANISME au cours des dernières années est (si organisme ou entreprise existant(e))						
La SITUATION FINANCIÈRE (prévisions de ventes, bilan, etc.) actuelle ou prévue est						

4- ÉVALUATION DE LA CAPACITÉ DE GESTION DES PROMOTEURS: (évaluez votre degré de satisfaction)

	Excellent	Bon	Moyen	Faible	Non	N/A
Les PROMOTEURS sont-ils de bons vendeurs de leur produit/service						
La CAPACITÉ DES PROMOTEURS DANS LA GESTION GÉNÉRALE du projet est						
La CAPACITÉ DES PROMOTEURS DANS LA PRODUCTION du produit/service est						
La CAPACITÉ DES PROMOTEURS DANS LA GESTION DES RESSOURCES HUMAINES du projet est						
La CAPACITÉ DES PROMOTEURS DANS LA GESTION DES RESSOURCES MATÉRIELLES du projet est						
Les RESSOURCES INTERNES ET EXTERNES qui assureront le suivi du projet sont (ex: respect de l'environnement, partenariat pour util. d'équip., etc...)						

5- ÉVALUATION GÉNÉRALE DU PROJET

	Excellent	Bon	Moyen	Faible	Non	N/A
Le projet présente des GARANTIES DE SUCCÈS qui sont						
La CONFIANCE GÉNÉRALE face au projet est						
Le projet s'inscrit dans les priorités de la CDEC CDN/NDG (PLACEE, mission de la CDEC, secteurs priorités pour le F.E.S., SOIT:						

6- ÉVALUATION DES BESOINS AU NIVEAU DE SOUTIEN:

Si la subvention est accordée, dans quel domaine les promoteurs auraient-ils besoin de soutien?
(Par exemple: gestion du projet, marketing, comptabilité, structure organisationnelle)

SYNTHÈSE DE L'ANALYSE DU PROJET:

A) Aspect social:

B) Aspect financier

Forces de l'organisme et opportunité d'affaires:

Faiblesses de l'organisme et menaces externes

C) Impression générale et recommandations:

4- Pre-project Form



Corporation de Développement Économique Communautaire Côte-des-Neiges / Notre-Dame-de-Grâce
4950, chemin Queen Mary, Suite 101, Montréal (Québec) H3W 1X3 Tél.: (514) 342-4842 Fax: (514) 342-4712
E-mail: cdec-cdn-ndg@libertel.montreal.qc.ca

FORMULAIRE DE PRÉ-PROJET

À L'APPUI D'UNE DEMANDE AU FONDS D'ÉCONOMIE SOCIALE (F.E.S.)

RENSEIGNEMENTS GÉNÉRAUX

Nom de l'organisme promoteur: _____

Siège social (ou adresse d'un membre ou d'une personne responsable)

Tél. : _____

Type d'organisme: Coopérative _____ OSBL: _____

Membres de l'organisme promoteur: (joindre les curriculum vitae)

Nom: _____

Adresse: _____

Nom: _____

Adresse: _____

Nom: _____

Adresse: _____

Nom: _____

Adresse: _____

LE PROJET

1- Présentation du projet:

Faites un bref résumé de votre projet (secteur d'activité, besoin identifié et marché ciblé)

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There is no text or other markings on the paper.

2- Quels sont les impacts sociaux et économiques prévus pour l'arrondissement Côte-des-Neiges/Notre-Dame-de-Grâce?

3- Est-ce que vous avez une bonne connaissance du domaine visé par votre projet?

4- Quels types d'emplois comptez-vous créer? Si vous êtes une coopérative de travail, avez-vous déjà des membres?

5- Est-ce que vous connaissez des organismes (coopératives, OSBL, entreprises privées) de CDN/NDG qui oeuvrent déjà dans le même secteur que vous? En quoi votre projet se distingue-t-il de ce qui existe déjà?

6- Quelles sont les étapes que vous avez déjà franchies dans votre projet? Quel est l'échéancier que vous vous êtes fixé?

7- Quel est l'ordre de grandeur du montant que vous comptez demander au Fonds d'Économie Sociale?

0-10 000 \$	_____	10 000 \$ - 25 000 \$
25 000 \$ - 50 000 \$	_____	50 000 \$ - 75 000 \$

8- Quelle utilisation comptez-vous en faire? Indiquez le pourcentage.

Développement du projet (étude de marché, etc):_____

Dépenses en immobilisations (équipement, mobilier): _____

Acquisition de technologies:_____

Fonds de roulement pour la 1ère année d'opération:_____

9- Comptez-vous demander également un prêt? Si oui, de combien approximativement? À quoi vous servira-t-il?

10- Y a-t-il d'autres renseignements que vous jugez pertinent de fournir à cette étape-ci et qui pourraient éclairer le comité?

Signature d'un représentant de l'organisme:

Nom du représentant (lettres moulées)

Date de la demande:

DOCUMENTS À L'APPUI DE LA DEMANDE:

	Organisme existant	Nouvel organisme
ÉTAPE DE PRÉ-PROJET:		
Lettres patentes de l'organisme	**	Si disponible
Règlements généraux	**	Si disponible
Liste des membres du conseil d'administration et liste des membres en règle	**	Si disponible
Liste des postes permanents et temporaires	**	
États financiers de l'année précédente	**	
DEMANDE FINALE:		
Plan d'affaires complet (avec annexes)	**	**
Lettres d'ententes et confirmation de partenariats	**	**

5- Social Economy Fund Pamphlet

**The Social Economy Fund
Le Fonds d'Économie Sociale (F.E.S.)**

Within the context of its CLD mandate, the Côte-des-Neiges/Notre-Dame-de-Grâce CDEC disburses a fund to support social economy-type projects in its district. The FES possesses a budget of \$307,946 for the 1998-1999 year.

F.E.S. Objective

The Social Economy Fund aims to develop the community and co-operative sectors of Côte-des-Neiges/Notre-Dame-de-Grâce by encouraging the emergence, maintenance, and growth of social economy businesses. In conformity with the mission of the CDEC, this Fund will serve to promote the partnership with the different local forces.

**What is the Role
of CDEC CDN/NDG?**

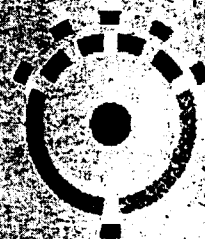
The CDEC CDN/NDG Economic Development Agent:

- aids the project promoter in the development of the pre-project;
- acts as a resource to facilitate partnership with other local resources;
- guides the project promoter towards external partners for the development of the business plan;
- represents the project promoter to the pre-selection & selection committees.

Informations :
Cécile Bonin
Economic développement Agent
342-4842
4950, Queen Mary Rd, Office # 101
Montreal, (QUÉBEC)
H3W 1X3
Email : lacdec@cam.org



Corporation de Développement
Économique Communautaire
Côte-des-Neiges
Notre-Dame-de-Grâce



DARE TO

the social economy

What is a Social Economy-Type Project?

The definition of a social economy project is an activity or enterprise arising from the collective entrepreneurial potential and meeting the following criteria:

- Primary goal of service to members or the community
- Autonomous management
- Democratic decision-making process
- The primacy of persons and work over capital in the redistribution of profits
- Participation
- Empowerment and individual & collective accountability

"The social economy :
it's the economy in the service of
people and community"

Jeanne Doré
IFDEC President
(Institut de Formation en
développement économique
communautaire)

Eligibility Criteria

Projects are eligible that meet the preceding definition and that:

- serve a social end, that is provide positive contribution to the community (quality jobs, the fight against exclusion, maintain the local population in the area, etc.).
- establish partnership and solidarity within the community

The type of financial aid offered is a subsidy. It serves as a starting capital to submitted projects & may complement other available sources of revenue (subsidies or loans). The maximum available to each organism is \$75,000; in addition, a minimum of 20% of the revenues should come from sources other than government for the first year.

Allowable expenses are:

Costs related to the development of the project, rent, technology acquisitions, and cashflow needs for the first year of operation.

Costs are not covered that relate to:

- the basic operating costs of the enterprise;
- goodwill;
- research & development.

Also not covered are any expenses accrued prior to the date of deposition of the project to CDEC CDN/NDG.

Who Can Apply for FES

Any nonprofit or incorporated cooperative organization that meets social economy criteria and who carries out activities in the Côte-des-Neiges/Notre-Dame-de-Grâce district is eligible. The CDEC CDN/NDG has identified & prioritized the following sectors: domestic work, transportation, housing, daycare services, food services, recycling & recuperation, culture, recreational tourism, and urban environment.

Project Selection

The Selection Committee for social economy-type projects is mainly composed of CDEC CDN/NDG members. The committee meets regularly and acts to preselect and select projects :

- **Pre-selection** : The social content of the project and its potential viability are judged at this stage. If the project is approved at that stage, CDEC allocates resources to help the organization develop a business plan.
- **Selection** : Once the business plan is complete, the project is submitted for final consideration.
- **Application Process** : Organizations may submit a proposal to CDEC CDN/NDG at any time; pre-project application forms are available at CDEC offices.

6- Guide for potential entrepreneurs

TO BE OR NOT TO BE A SOCIAL ECONOMY BUSINESS

1) INTRODUCTION:

Problem statement

Brief presentation of the Guide

2) HOW COULD WE BE SURE THAT THE NEED IDENTIFIED REALLY EXISTS?

a) What is a need?

- Synthesis of different authors's definitions
- Distinction between a need and the solution proposed to address that need

b) How did we identify that need?

- Description of the "targeted people": who are they?
- Distinction between the intuition of a need and the knowledge of a community

c) How could we be sure that the need identified really exists and that the product/services that we want to offer will satisfy that need?

- Various research methods: quantitative and qualitative and main utility
- Various types of datas: primary and secondary datas and main utility

3) DO WE REALLY BELIEVE THAT A SOCIAL ECONOMY BUSINESS CAN CONTRIBUTE TO SATISFY THOSE NEEDS?

- Distinction between a for-profit business, a social economy business and a community organization

4) REASONS WHY WE SHOULD START-UP A SOCIAL ECONOMY BUSINESS?

- The good and the bad reasons

TO BE OR NOT TO BE A SOCIAL ECONOMY BUSINESS

GUIDE TO BE USED BY GROUPS INTERESTED IN STARTING-UP A SOCIAL ECONOMY BUSINESS

INTRODUCTION:

Problem Statement

In the past, the CDEC CDN/NDG which is the CDC I work for in Montreal, have supported low/medium income people, mostly very talented persons with a lot of skills, to start-up their business. The CDEC have constantly worked on finding solutions to what was identified as the causes of almost all of those entrepreneur's failure to start-up their businesses: lack of capital, of contacts, of self-confidence, of entrepreneurial or technical skills or non-feasible target market.

On the other hand, many needs have been identified in the sector of Côte-des-Neiges/Notre-Dame-de-Grâce by the CDEC: security, education, affordable housing, food, transportation, environment, etc. Those needs were not considered as business opportunities by the for-profit sector because of their insufficient profit expectations and sometimes because they were too complex and would have required partnership with community organizations. Cutbacks in the public expenses have aggravated the situation in the recent years with the consequence that more and more needs were left with no solution. But how to reconcile the satisfaction of those needs with the feasibility necessary to offer decent jobs to unemployed people? What are the needs that should continue to be satisfied by governmental programs and those who could be satisfied by a Social Economy business? That guide is an attempt to help the new social entrepreneurs to answer to that question.

2) HOW COULD WE BE SURE THAT THE NEED IDENTIFIED REALLY EXISTS?

a) What is a need?

Synthesis of different authors's definitions

A need may look as an obvious concept but tons of books have been written on the subject by theorists of social science. Many of you probably know the pyramid of Maslow by which the author classifies the needs in different levels: from the more basic needs (known as the physiological needs) to what he considers to be the highest level of human needs: the need of self realization. Other authors classify the needs more under a "cultural" point of view. But most of the authors agree on certain characteristics of the needs: they might be fundamental, situational or cultural but in any case, they are:

- never an abstraction; expressed or not, it is felt by a person, a group or a community;
- necessary: a need is imposed to us by our nature and/or our culture;
- "plastic"; needs are moulded by social or cultural conditions and change, according to the time, the place, the social environment;
- "dynamic"; some needs may be in opposition with others or could reinforce other's needs (for exemple, needs of the workers may be in contradiction with the needs of affordable products/services);
- a gap between the actual situation and a potential situation; the greater the gap, the greater the need.

Distinction between a need and the solution proposed to address that need

We should be aware that there is an important distinction to make between a need and the solution to that need; in other terms, there may be many ways to satisfy the same need. For example, children don't need playgrounds. Playgrounds is one solution out of others to satisfy the need that all children have: to play.

b) How did we identify that need?

Description of the "targeted people": who are they?

Instead of searching an hypothetical market for a product/service, the needs assessment's purpose is to find the better way to serve the community. Consequently, it starts with what the entrepreneurs already know, their community.

Of course, there must be a first analysis of the entrepreneur's resources, skills and knowledge of the "needs of the targeted members of the community". If the social entrepreneurs group is formed with young parents having studied in education, they will know better the needs of other young parents in term of education and they will choose to assess parent's needs in term of educating children outside of normal public education system. They may also have contacts with schools or parent's association; that will facilitate the research they will have to do.

Distinction between the intuition of a need and the knowledge of a community

New entrepreneurs should not rely only on their intuition to evaluate the needs of a targeted community. Even if this intuition could be right it could also be completely "out of the track". In addition, it is no longer considered a valid way to identify neither a need nor a market. Even if any project starts with an idea (which is

often a personal intuition), that idea has to be validated by a solid research.

c) How could we be sure that the need identified really exists and that the product/services that we want to offer will satisfy that need?

Various research methods: quantitative and qualitative

NOTE: That part of the guide won't explain in detail how to make a research. It will be just a presentation of the different tools and their main utility.

Even if the quantitative methods (ex: telephone or in person surveys) are the best known research methods, they are not always the better way to identify the needs in a community. Qualitative research may be used in priority as a preliminary research and to analyze a situation in a deeper way. Focus or group interviews with a group of persons representative of the targeted group (young mothers, elderly, etc), in-deep interviews person to person or observation methods may give more interesting informations on the needs than a survey.

Various types of datas: primary and secondary datas

The primary datas are the datas that the entrepreneur will get by doing surveys or interviews. These datas will be complementary and more precise than most of the secondary datas that exist. The secondary datas are generally all kind of information that already exists on a subject. They may be internal to the organization if it is not a new one: financial datas, contacts, datas on the utilization of services, etc. Most of the secondary datas are external to the organization: statistics, studies, sectorial analysis, prices, trends of a sector, etc. Those datas come from Public Statistics Offices, Board of Trade, newspaper, universities, distributors, libraries, etc.

3) DO WE REALLY BELIEVE THAT A SOCIAL ECONOMY BUSINESS CAN CONTRIBUTE TO SATISFY THOSE NEEDS?

Now that we have identified and validated a need and the solution to that need, what is the better way to satisfy that need?

Distinction between a for-profit business, a social economy business and a community organization

As defined by the U.S. Finance Department, an enterprise is "any activity which is regularly carried on for the production of income from the sale of goods or the performance of services". The for-profit company and the social economy business correspond to that definition of an enterprise, but in a different manner. A community organization usually don't sell any product/service.

For-profit business

The for-profit business goal is to generate the bigger profits for the people who have invested in the company. That profit will be made by producing a product/service at the lowest cost and by selling it at the highest price. That high profit margin will be possible only by keeping the production costs very low (variable costs as labor and fixed costs), specially in the very competitive sectors where price is a big factor of sale. Even if some for-profit company owners are creative and "love their employees", the main incentive for someone who starts a for-profit business will never be to create good well-paid jobs and the use part of their profits to improve the working conditions for their workers.

For-profit companies don't need to assess the needs of a community. First, they don't really care about the community, they care only about selling their product/service to people who can afford to pay the price. So they will target a territory that will be as big as possible: a complete city or a state if they have sufficient financial

resources to back such a research and the marketing expenses that goes with it. And they will choose to target a "niche" that will be a good business opportunity.

Social Economy business:

The officially accepted definition of social economy is the "initiatives characterized by: a) a primary goal of service to members or the community rather than of accumulating profit; b) autonomous management (independent of public programmes); c) democratic decision-making processes; d) the primacy of persons and work over capital in the redistribution of profits; and e) operations based on principles of participation, empowerment, and individual and collective accountability"¹.

Social Economy is not a new thing; it started more than a century ago, in reaction to the excesses of the businesses who did not care at all about the human and social impacts of their decisions. Of course, things have changed since that period but structural problems affect hardly most of the industrialized countries: unavailability of many products/services in certain suburbs or poor sectors of cities, chronic unemployment, marginalization of a greater and greater part of the active population (dropouts, single parent families, old people).

Even if social economy is not the panacea to all the social problems, it is an answer to the distortions of the economic system; social economy businesses share the same values as community economic development: solidarity, social justice, empowerment. Their aim is to give a place to human beings in the economy and, therefore, their goals are very different from those of most of for profit businesses.

¹ NINACS Bill, A Practitioner's Perspective on the Social Economy in Quebec, january 1998, p. 5

Dozens of books, magazine articles and reports have been written on social economy, some of those by Bill Ninacs. I won't try to resume all the discussions around social economy.

The fact is that the goals of a social economy business are very different than those of a for-profit business. But it is still a business. So how do you make feasible something that is not, at least at the first sight? How could you make business by answering to the needs of people who were neglected by the private sector because of their "non-potentiality" in terms of profit?

The main asset of a social economy business is the support of the community. If the need really exists and if it has been validated by many persons in the community and if the people who have those needs are ready and able to pay a certain amount to satisfy that need, the new social economy venture will be supported in many different ways and by many stakeholders. The city, the CDEC through the Social Economy Fund, the government, the community organizations, the universities, colleges or schools will give material, technical or financial help to encourage and help to finance the new initiative. The "success key factor" to start a social economy business is the capacity to raise the collective support (financial and human) of the community or external to the community. Some ventures may be more difficult to start because the need won't be recognized as a need (in other words, it won't be recognized as a necessity). For instance, the need for all children to go on vacation outside of the city, the need for children to use a computer regularly and not only in school, the need for mothers who study to have part-time daycare centres, etc may not be recognized as basic needs and won't necessarily be supported by all the communities. If that need is not recognized and therefore if there is no support to the project or if there is no "market" at all (if people are really not able to pay for the product/service) it will be impossible to satisfy that need through a social economy business.

The community organizations:

Those organizations are not businesses but they also work to serve a community. They are fully subsidized (mostly with public funds) and they generally offer free services to low-income people. Those organizations may be the alternative to answer to a need when there is no market at all.