
Barriers to Participation in the Unleashing Local Capital Project

Research report

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Understanding Local Capital

Barriers to Participation Research Report

The research project

This research is part of an Action Research Program entitled “Understanding Local Capital – Phase 2,” and is being conducted concurrently with the implementation of the Unleashing Local Capital Project (ULC). The objective is to better understand how communities raise local capital, as well as mobilize other resources (social and human capital) to invest in local business development. The main focus is on local investment committees, investment co-operatives and Community Investment Funds (CIFs). A CIF is a “pool of capital formed through the sale of shares (or units), to persons within a defined community created to operate or invest in a local business.”¹

This research piece, “Barriers to Participation,” sought to better understand the barriers that communities face when initially considering the development of a CIF. The research participant list came from the Alberta Community and Co-operative Association (ACCA) where it originated from the participant lists gathered at a series of webinars and conference calls hosted by the organization. The purpose of these events was to raise awareness of the Unleashing Local Capital project, and to invite applications from interested communities across Alberta. Thus each research participant had shown a preliminary interest in the ULC program.

The original contact list contained the names of 30 webinar and/or conference call participants. An additional six names of other community members who participated in the webinars were added by interviewees from the initial list. Of these 36 names, eleven were removed from the list for various reasons: two people represented communities that had applied and were chosen as ULC pilot community participants, another three individuals participated on behalf of ULC partner organizations, etc.. The final contact list contained 25 names, and a total of 10 interviews were completed.

The interview protocol was developed in partnership with ULC steering team members from ACCA and Athabasca University (AU), along with an AU researcher. It built on existing literature and knowledge about CIF development within communities, particularly work done by the BC-Alberta Research Alliance (BALTA) about the Nova Scotia experiences (Soots et al. 2007, and Soots et al. 2007). It was also designed to provide input to better address co-operative development strategies outlined in the ACCA White Paper: Accelerating Co-operative Development in Alberta (ACCA, 2011). The instrument was designed to be relatively short and provide direct feedback for the development and improvement of the ULC project (Appendix A).

¹ At the time this research piece was initially conducted, the ULC project was using the phrase “Community Investment Fund or CIF” to describe what we were developing and researching. As the project team has progressed and received feedback from the Alberta Securities Commission, we have chosen to use the phrase “Opportunity Development Co-ops, or ODC” to describe what we are working with, and will no longer be using the phrase “Community Investment Fund or CIF.”

Open ended questions were the primary tool used to provide participants with the opportunity to outline the first responses that came to mind and expand upon these. There were three questions to which additional rating opportunities were provided to determine the relevance of particular variables drawn from literature reviews (questions 3, 4, and 6). The interviews were not recorded for later transcription, thus the responses recorded come from the note taking of the interviewer. In many cases the responses were read back to the participant to ensure that they reflected the message that the interviewee was communicating. As a result, the responses recorded below and in the appendices are not, in most cases, verbatim.

Who participated?

A total of 10 interviews were completed from the final list of 25 people for a 40% response rate. The respondents represented 9 different communities ranging from the High Level in the north, west to Grande Prairie, south to Calgary, and east to the Hanna District. Participants came from communities both large (Calgary, population 1.1 million) and small (Hanna, population 3000) with a range in between.

What have we learned?

The following discussion will highlight what we were told in the participant interviews². A full list of participant responses to each question is provided in Appendices B through I. In the next section we will reflect on what we learned from these responses and what this learning means for program enhancement within ULC.

Question 3: Why did they participate in the webinars about ULC?

3. What interested you in the ULC program? Why did you initially participate in the webinar or call?								
		NO EFFECT on your decision						GREAT EFFECT on your decision
		1	2	3	4	5	6	7
a.	Diversify local economy	1	1			2	1	5
b.	Opportunity for grant money		3		2	2	1	2
c.	Information				1	5	1	3
d.	Other (please describe)	2			1		2	5

Table 1: Question 3 ratings

The primary reasons that people participated in the webinars were to gain information, and to use this information to diversify the local economy:

² For the three questions in which participants were asked to rate responses drawn from our literature review, a table summarizing the ratings will be provided first followed by a discussion of the ratings and important information provided in the open-ended responses.

“Anytime there is a possibility for gaining financial benefit for businesses we take interest. I also really like the community aspect- the fact that the capital actually comes from the community.

It peaked my interest. Sometimes we just gather information. If we can’t make use of it, we will pass it on to others. We are always looking for information to pass on to clients for their ideas.”

Agnes

Participants also communicated a strong interest in the co-operative model, and chose to participate in the webinars to gain further information and direction about how to initiate them:

“I think it was the concept of co-operative or starting up the co-ops. People consider them but don’t do anything because they are not clear on how to get them started.”

Holly

Others participated seeking innovative ways in which to engage community members and local organizations in the development of their own communities:

“Engage the Chamber – the town would like to see more businesses attracted to the Town. We agree with the perspective of the program that it needs to be led by businesses and entrepreneurs, not local government, to be sustainable.”

Karen

“The co-op is something refreshing and new. We have never heard about it before, and a really unique way to address the issues that small towns will have going forward. It’s a way to engage the town people.”

Lance

Question 4: What were the barriers to participation?

4. What were your barriers to participation? The reason(s) that you did not apply for the program?								
		NO EFFECT on your decision						GREAT EFFECT on your decision
		1	2	3	4	5	6	7
a.	Complicated process/application	1	1	2	3	2	1	
b.	No investment project in mind	3	3	3				1
c.	Too busy	3		2	1	1	1	2
d.	Currently no leader/leadership team	1		1		1	4	3
e.	Cost of program (initial investment)	1	3	1	1	2	1	1
f.	Lack of resources in community	2	2	2	2		1	1
g.	Not interested	6	2	1		1		
h.	Other (please describe)	5				1		4

Table 2: Question 4 ratings

The ratings demonstrate that a lack of interest in the ULC project was certainly not a barrier to participation with 9/10 participants giving it a rating of 1, 2, or 3 indicating that this factor had little or no effect on their decision not to apply. The ratings also demonstrated that many of the communities had an “investment project in mind” with another 9/10 rating it 3 or less. Rather, the greatest deterrent to participation identified on this scale, and outlined in conversation was the lack of a leader or leadership team, or the difficulty for the leaders to form a team:

“Lack of human resources – not the individual leaders, but the leadership team that was required.”

Rene

“We brought together some potential group members, but they didn’t make it ... they are trying to work together, but business is also competitive.”

Karen

While the timeline was identified as a large barrier by a number of participants (4 described this with the “other” option), the barrier was not directly related to the ULC program. Rather, it was a barrier in terms of where the community was in preparedness to initiate a project like a CIF:

“The one project had a great idea, but did not have the community around him. There was no time to develop the support around the idea. “

Elaine

“Without a core group of people committed to the project you will not get very far. We were half way through the feasibility. Now I have this and we are close to completing the business plan - I now have more meat to take to people when I am talking about this program. It would be easier now.”

Norman

“Timelines were tight. It seemed to me that we would have had to have something already in the shoot. We haven’t rubbed shoulders with that kind of idea before. It’s a new idea, and then it was hurry up and get it done. It does come back to the timeline. And the community not yet being informed or educated about it.”

Agnes

A “lack of resources” was perceived as a barrier to a greater and lesser extent in different communities. Though a number of participants did explain that resources were “available”, they also noted that these were not easily accessed:

“It isn’t lack of funds, but the lack of willingness to invest the funds in the local community. It’s one thing to make a \$100 donation to the local team, it is quite another to invest \$150,000 into a game changing investment in your community.”

Norman

“The resources are there-shaking them loose is another story.”

Karen

Question 5: Is the concept of a CIF as expected? Appealing?

A majority of people (7) indicated that the concept of a Community Investment Fund (CIF) as discussed in the webinar was what they had expected, but another three stated that they did not know what to expect:

“It wasn’t what I was expecting. I didn’t know what to expect. It peaks my interest to learn about this though. It is definitely interesting and appealing.”

Agnes

Their comments also seemed to indicate that the webinars were very effective in their messaging as these same three participants later indicated that the concept is now appealing!

Question 6: Would you invest? What factors would affect your decision?

6. Would you invest in a Community Investment Fund / Coop? What factors would affect your decision?								
		NO EFFECT on your decision					GREAT EFFECT on your decision	
		1	2	3	4	5	6	7
a.	Ease of having investment in CIF recognized as RRSP	1			1	1	2	5
b.	Easy to transfer existing RRSPs into CIF		1	1	2		1	5
c.	Support of community development					3	4	3
d.	Impact/solidarity investment	1			1	2	1	5
e.	Rate of return I may get	1		1	4	1	2	1
f.	Local job creation				2	3	3	2
g.	Social and environmental impacts	1			2	2	1	4
h.	Peer pressure	4	4	1		1		
i.	Other (please specify)	8						2

Table 3: Question 6 ratings

This question was a little more personal and asked the participant directly if he/she would invest in a CIF or LCIC, and what factors would affect the decision. The interview responses indicated a strong personal interest in this type of community investment opportunity as all 10 respondents stated “Yes, I would.” The ratings also indicated a strong commitment to their community “Support of community development” received a rating of 5 or higher from all participants indicating that this factor would have a great effect on their decision to invest. The second factor that stood out as unanimously important was “local job creation” with respondents giving this factor a rating of four or greater.

Considering the CIF within the RRSP planning of the individuals was very important as well with 5/10 respondents giving a rating of “7” to both the “ease of having investment in CIF recognized as RRSP” and “easy to transfer existing RRSPs.”

Another factor worth noting is the “peer pressure.” Although most participants did not rate it as an important factor in their decision making (9/10 rated it a 3 or less), the following comment highlights the potential negative impacts of small town talk:

People look for an excuse not to invest. Coffee shop talk on the negative side can be extremely hazardous.”

Norman

An important factor that could affect individual decisions to invest that was not listed in our rating scale, dealt with the specific investment, the cooperative structure, and the strength and trust in the planning and management team:

“Yes I would. The factor that would affect my decision the most – the exit plan – what happens 20 years down the road, can I walk away? All the information is about getting in, but you need to explain about getting out. How do you get out of a co-op once the business is running?”

Lance

“The factors, just that there was a strong plan, strong leadership, and that it was outcomes driven. Leadership is key – knowing and trusting the source of what it is I am investing in.”

Holly

It is also important not to overlook the basic constraints of life in choosing to invest:

“My spouse, convincing my spouse.” Jodie

“If I had the money, yes.” Rene

Question 7: What do you think investors need to know?

When asked “What do you think investors need to know about Community Investment Co-ops/Funds?” the responses were broad. A number of participants focused on the mechanics of investing and making wise investment choices such as leadership, business plans, and risk assessments:

“Investment funds may invest in a series of projects. You need faith in the board; that they would make good decisions.”

Norman

“The management team and structure, the business plan, a third party risk assessment of the investment. How you get money out. Timeframes. What is the rate of return? Is it guaranteed?”

Carmen

“I think the investors need to know who the other partners are; what they have committed to; the ultimate goals; what the outcomes are; rate of return. They need to know what is in it for them. What will this

do for my community? For me? They need to know how their money will be spent.”

Holly

This interest in investing was complemented by the desire to participate in community development. A number of responses touched on the importance of investing locally, and the resulting economic resiliency. They also outlined the need for a broader understanding of the implications of the current practice of investing globally:

“I think presenting the concept as a ‘Community’ Investment Fund is important. It is going to keep jobs at home, potential to build community.”

Elaine

“They need to know everything. I think primarily, it’s almost like re-educating people about what RRSPs do. We don’t give a lot of thought about what those dollars actually do – where the dollars that you invest go. We need to juxtapose the foreign investments – offer a similar rate of return in your own back yard. A lot of people naturally do community development – if they can employ people and have them re-invest locally they will. This investment is tactile – something you can go and touch; an ‘ethical choice.’”

Jodie

“They need to know the value of local economic development and the economic resiliency that goes along with it. They need to understand the degree of vulnerability or dependence on the global economy that exists, and what that means/implications.”

Rene

Finally, respondents suggested that investors need to know/understand the “dream” - that their investments are building a dream and a community, not just a RRSP portfolio:

“I think you have to see a new vision of the community - Getting out of the past and into the future. Get our head around the notion that we don’t live in 1962 anymore ... They need to get involved in something bigger than they have in the past. I look forward to creating something that is not out there. Why don’t we just take our town back. One of the good things is that so many small communities have bottomed out - I think this program is something where individuals can actually say if you have a better idea lets work together and try it.”

Lance

“I have a friend who was a participant in building the Unity SK grain ethanol plant. – his comment to me on opening day was ‘After all of this effort, it comes down to whether the community members are willing to invest in their community. If they don’t believe that their community can become something that it is not, you don’t have a hope.’ It is easy to build new projects if you allow a foreign company to come in and take all the profits, but you if want the profit, jobs, and wealth creation to stay, people have to be able to see the potential for success. The future belongs to those who can see it. If they can only see empty buildings, and a continued population reduction, you will not have success. They have to be able to see the positive- to help the community see the future. When I drive down Hwy 36, I can see that ethanol plant sitting right there – if you could get 200 people in the community to see that, there is nothing you can’t do. That’s what generates the investment.”

Norman

Question 8: Are you still interested?

Interviewees responded unanimously with a “yes” to the question “Is a Community Investment Fund (CIF) still of interest to you?” When this question was followed up with “How do you think these funds could be most useful in your community?” the responses demonstrated the diversity of the communities. Some respondents outlined broad benefits of the ULC project such as facilitation, team building and mentorship:

“I think if the CIF proponents had the ability to come to a community who had a project starting, if they could come and facilitate – meet with people in smaller groups, have organizational small meetings, put up the blue prints – help people to see that vision. Encourage people in the local community to see that vision. Ask some of the leading questions. Its not as much about the money as it is about the process of helping people to see that potential future.”

Norman

“There is a real opportunity for mentoring early stage businesses to get started – getting capital and mentoring that they may not be able to access in other ways. Lots of entrepreneurs who do not have the ability to get far – they are chasing the grant, not building the business plan. They need some money, but also the mentorship/ support of the people in the community.”

Elaine

Other respondents outlined specific projects such as food co-ops and downtown revitalization:

“Yes, to establish some kind of local economic driver around food, fuel or energy, and local finance or finance/financing alternatives.”

Rene

“Yes it is. I have been thinking about some of that. What I see is there are some possibilities for value added food co-ops: food processing co-ops and marketing co-ops. Go after the low hanging fruit within that particular industry.”

Holly

“My idea is to turn Didsbury into a corporation, so the co-op would own the downtown core and turn it into a nostalgic theme town. Get people out of the house and visiting a nostalgic theme town built around all of our senses – bake shop, meat shop. “

Lance

“The biggest thing for us would be the revitalization of Main Street. Bringing in new businesses and revitalizing the old businesses - the buildings need some work.”

Laura

One respondent specifically noted that the CIF would

“allow for the scale up of social enterprises beyond where they are, to allow social enterprises to be scaled up to be big enough that they could be sustainable. A perfect example is the “car to go” in Calgary- it is a private company now. They had enough up front dollars to buy enough cars to put on the street so that people would use them. The not-for-profit did not have enough cars. You had to book one weeks ahead, and it is hard to get it.”

Carmen

Question 9: Will a “Community Toolkit” be valuable in your community?

This question explored the salience of the ULC plan to develop “Community Toolkits” for implementation by community groups throughout the province, and to gather recommendations to make these most useful. Overall, the interviewees agreed that a “community toolkit” would be valuable. Their feedback and recommendations focused on two main areas: delivery and content.

The online delivery format received general support. Participants acknowledged the challenges of implementing training programs in our large province, as well as the challenge of gathering groups of people together at one time. The online option provided the flexibility required to overcome these barriers:

Yes, webinars are great, our region is so huge, there is no other way to provide training in an area this large.

Agnes

“Yes, that would be useable. The biggest thing is to get people together - even trying to get people together for board meetings is hard. A format where not everyone would have to attend live - They could do it on their own time. They don’t have to watch it on the same day and time. They wouldn’t be able to give feedback, but could get the information. A series of modules allows you to get a little information at once rather than overload with everything.”

Laura

This general support was qualified with reminders of the limited time commitments people are able to provide, and the overarching importance of mentorship and face to face communication with champions from other communities:

“I would think that format is really valuable. That’s part of the reason we weren’t in a hurry to apply. We knew that a toolkit would be coming and we could learn from best practices from the first organizations. The toolkits are great, but opportunities for groups to get together at one or two points to share their experiences and learn the best practices are also required. Brainstorming can be challenging on webinars.”

Holly

“To expect more than an hour of everyone’s time is too much. Having a pretty good point of reference with someone to follow-up with – develop a personal/organizational relationship with relevancy.”

Jodie

The time commitment required from participants will be closely linked to the content of the toolkit and the perspectives on this factor varied. One respondent outlined the importance of keeping the content simple:

“I think the biggest thing that you need to consider is that this will be business people who don’t have hours and hours to wade through information. They are just people who will want to make a decision in a couple hours. It can’t be complicated. I think it would be helpful. Fairly simple - that these are the points that you would have to hit. Training manual – don’t make it complicated. Other people who have gone through it can tell you what NOT to do. What NOT to do is just as helpful as what TO do. Have a DO and DO NOT List. A mentorship program would be effective.”

Lance

While another respondent suggested that providing more global context was necessary for better decision making:

“I think that would be good. It should include permaculture design – the broad sweep in terms of applicability for the concept. Certainly it could include the details of establishing local currency systems as local economic development opportunities. It should include some Basic 101 on the current financial system that would speak both in terms of its benefits and detriments. It needs to be stated in no uncertain terms that there are costs. People should understand where we are now so that they can gauge what they want to create. Where we came from, and how we used to finance community - from the perspective that we did not get to this level of involvement or opulence overnight. We have been living off the cream for the last while. We have stopped being community builders, and have stopped focusing on serving community interests. Instead we focus on the institutions. Discuss how we got to this point of prosperity. It took human sweat and elbow grease. That will always be essential. “What was the history? How did we build this level of community in Canada?” It was people coming together. From that effort came the establishments – since then, that time of building, the focus has changed and is now on the legal establishment, not on the people who created them.”

Rene

Finally, one respondent gave a strong reminder of the importance of recognizing the individual nature of each community/project, and that some communities will not be best served by a toolkit, but instead, will need extra nurturing from the “craftsman:”

“I recognize what this process is trying to do - Trying to make this available to more people. The carpenter’s tools are of no use to someone without the skills. Unless you have the champion there will be

no success. The program needs to drill real deep on 1 or 2 projects each year and create success. The program will be 14 feet wide, but only 2 feet deep if it is accessible to all, but lacking the support. Trying to paint all communities with the same brush will obtain less than optimal results. Apprentice the organization/community. Have champions that go into the community and support the people, the local champion who will be the focus of negative comments and less than enthusiastic supporters. Without that, those individuals will get tired out too soon. The larger the project the challenges are exponential. Raising \$50 million in my community will not be easy. Having the material available is not a bad idea, but without the champion it won't be effective. There is no substitute for the craftsman. That is not easy, this is a huge province. You've got to have people. "

Norman

Question 10: Will you participate in the future? How can we make it accessible?

This question asked participants directly if they would consider participating in the future, and how ULC can make the program more accessible. The respondents here supported their responses to question 8 with a unanimous "Absolutely" or "Yes, of course we want to participate!" In terms of making the program most accessible, the themes of timelines and face to face development were reiterated:

Yes, of course we would want to participate. More lead time would be good, then we could go fishing for projects, and then have the webinar and invite potential people.

Agnes

Yes, if you had that series of webinars to introduce it - with a far off intake date. We would have more success pulling people together.

Karen

I think we need to have a face to face. Be able to do it as a workshop or seminar to take advantage of the same people in the community being at something like this. There is an advantage of getting people talking outside, having a cigarette. You are talking about small rural Alberta community development – get the butts in the seats. I am not going to know everyone or have the freedom to have a conversation with other participants on a webinar. "

Jodie

Question 13: Anything further you would like to add?

People have visions/dreams for their communities and are searching for mechanisms with which they can achieve these dreams. The respondents to this research indicated that the CIF or LCIC may be the tool for which they were searching:

“We have let our community slide. We have bought into the bubble that somebody out there is looking after our communities. The pendulum has gone too far, and that notion that someone will look after this is naive. We have gotten so far away from the people who will lead us through. Those people are just, just frustrated - they are business people, they have heard it and tried it and nothing happens. ...

People look at our communities like a big shopping list, and they check off the facilities that draw them to the community.

... Make the downtown a co-op, I can buy into my town. Not only am I moving to town, I can also buy into it and own a part of it. At Christmas time they can give their kids a certificate, a piece of their town, to own 1% of 1 building downtown.

It’s frustrating when you see everyone jump into their car Saturday morning to flee from their town ... A community either has a vision or it doesn’t. The lack of vision means that you are prepared to take anything that falls into their lap. Too many communities are wrecked because they take a Walmart or Tim Hortons. One of them comes in, and 18 others leave. You don’t build a community around a Walmart. To the administrators it is taxes, it doesn’t matter if it will affect the whole direction the community wants to go. Creating a co-op is much bigger than a one up – more than a meat shop or a seniors’ home. My vision has to be of the community not just a project that happens to be in the community.

Gives communities a way of re-thinking their community without them being on their own. Now that somebody with 6 different organizations behind them supports the concept, it gives credibility. Co-ops are coming back - Something that was grass-rooted and that worked 50-60 years ago then went dormant. It is like a stone house that was covered up with drywall 30 years ago, and now they are pulling it off again.”

Lance

Another important message shared here was the importance of the ULC team maintaining communication with these communities:

“I would encourage Dan and Paul to keep in contact with those who participated in the initial information sessions to inform them about the 3 communities, their progress and other ideas.”

Norman

This sentiment was confirmed in our final question asking people if they wanted to receive project updates via e-mail. All respondents wanted to maintain the communication and be prepared for next time!

What does this information mean to ULC?

This research project, Barriers to Participation, sought to identify and explore some of the barriers that communities face when considering the development of a Community Investment Fund (CIF) or Local Community Investment Co-op (LCIC). As part of the Unleashing Local Capital project (ULC), the Alberta Community and Co-operative Association (ACCA) hosted a series of webinars and conference calls to provide information about the project and to call for applications from interested communities. The participant list for this research came from these events. The ACCA provided the contact list of participants who had attended these information events, but had chosen NOT to submit an application. Thus, each participant had shown preliminary interest in the CIFs, but did not apply to become a pilot community. A total of 10 interviews were conducted from a participant list of 25 individuals.

The preceding section provided a summary of the responses to the interview questions. Overall each participant supported the idea of developing a CIF within their community. Thus, the barrier to participation was not a lack of interest. Further, the financial support provided by the ULC project, though appreciated, was not the driving force for participation, either. Instead, we learned that these community people are interested in seeking methods to engage their community members in active participation within their communities. Their barriers related to the point of readiness each community occupied on the path to undertake an endeavor such as this one. Thus, what we heard was not, “we are not interested,” rather, “we simply weren’t ready.” An important consideration as this project moves forward. How can we support communities in their preparation?

The research also provided important direction to the development of the Community Toolkit:

- Consider the exit plan, how does an investor get out of a co-op,
- Ensure that the Toolkit implementation balances the needs of busy community leaders with the requirement of providing adequate information, both practical and global, to facilitate good decision making,
- Consider the valuable role of mentorship and champions in the implementation (offer varying levels of course implementation and facilitation dependent on the needs of individual communities?)

The research also provided two areas for further observation and consideration within our ULC project implementation, and the parallel research program with other participant groups:

- The tension between the existence of individual community leaders, and the formation of a leadership team with these individuals – collaboration / cooperation,
- The inertia and challenges brought about by local resistance to change. While the strength of the social capital and bonds between the community members are often cited as requirements for CIF success within a community, can these same factors have the opposite effect if the group trying to implement change is working against another socially embedded force?

Next Steps

The ULC project provides a unique opportunity for action research. The research team will continue to explore our hypothesis that local institutions can be effective in not only meeting financing gaps, but in mobilizing a variety of other resources (social and human capital), to create a more efficient mix of capital to increase productivity. Further, CIFs will improve social cohesion and strengthen local communities and economies. While this initial piece of research explored the Barriers to participation with communities who chose not to participate, we will now expand our lens to consider this hypothesis from other participant groups:

- Those communities who applied, but were not chosen,
- Members of the three pilot communities that are currently developing a CIF, and
- The intermediaries or facilitators who are driving this project administratively, and facilitating in the communities.

As we learn more from these various perspectives, the information will be fed into program enhancement to ensure that CIFs and LCICs can become tools accessible to many Alberta communities.

Sources

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Appendix A: Unleashing Local Capital: Barriers Questionnaire

Unleashing Local Capital

Barriers to Participation Questionnaire

Several months ago, you attended our webinar or the conference call on “Unleashing Local Capital” (ULC) but chose not to submit an application to become a pilot community. In the interest of improving our program and making this opportunity accessible to all interested communities, I would like to ask you some follow-up questions.

1. On behalf of what community were you participating?
2. Did you participate on a webinar or conference call?
3. What interested you in the ULC program? Why did you initially participate in the webinar or call? Please rate the following on a scale from 1-7 where “1” indicates that the factor has no effect on your decision and “7” indicates the factor has a great effect on your decision.
 - a. Diversify local economy —
 - b. Opportunity for grant money —
 - c. Information —
 - d. Other (Please describe) —

In your own words, please describe your reasons:

4. What were your barriers to participation? The reason(s) that you did not apply for the program? Please rate the following on a scale from 1-7 where “1” indicates that the factor has no effect on your decision and “7” indicates the factor has a great effect on your decision.
 - a. Complicated process/application —
 - b. No investment project in mind —
 - c. Too busy —
 - d. Currently no leader/leadership team —
 - e. Cost of program (initial investment) —
 - f. Lack of resources in community —
 - g. Not interested —
 - h. Other (please describe) —

In your own words, please describe your reasons:

5. Is the concept of a CIF “Community Investment Fund” as discussed in the webinar what you were expecting? What was appealing or not?

6. Would you invest in a Community Investment Fund / Coop? What factors would affect your decision? Please rate the following on a scale from 1-7 where “1” indicates that the factor has no effect on your decision and “7” indicates the factor has a great effect on your decision.
 - a. Ease of having investment in CIF recognized as RRSP —
 - b. Easy to transfer existing RRSPs into the CIF —
 - c. Support of community development —
 - d. Impact/Solidarity investment —
 - e. Rate of return I may get —
 - f. Local job creation —
 - g. Social and environmental impacts —
 - h. Peer pressure —
 - i. Other (Please specify) —

7. What do you think investors need to know about Community Investment Coops/Funds?

8. Is a Community Investment Fund (CIF) still of interest to you? How do you think these funds could be most useful in your community?

9. Our plan is to develop a “Community toolkit” which will be a set of resources for communities to use in their development of a local CIF. The toolkit will include online course modules with webinars or video conferences. How would this format be useable/valuable for your community? What are your recommendations so we can make these of greatest value to you?

10. If this program/competition is offered again in the future would you consider participating? How can we make it most accessible to your community?

11. Are there other people in your community that attended the webinar with whom we should follow-up? Please provide their contact information.

12. Are there other key leaders we should contact to share this idea? Please provide their contact information.

13. Is there anything further you would like to add? Additional comments?

14. We'd be thrilled to add your name and email address to receive newsletters from ACCA so you can be informed of the progress of the pilot communities and inform you of upcoming courses or events. Is that OK with you? Please confirm your name and email address:

Name _____

Best Email _____

Thanks for your participation in the initial webinar or conference call and for helping us with this follow-up survey.

Appendix B: Question 3

3. What interested you in the ULC program? Why did you initially participate in the webinar or call? Please rate the following on a scale from 1-7 where “1” indicates that the factor has no effect on your decision and “7” indicates the factor has a great effect on your decision.

- a. **Diversify local economy** —
- b. **Opportunity for grant money** —
- c. **Information** —
- d. **Other (Please describe)** —

In your own words, please describe your reasons:

Ratings

3. What interested you in the ULC program? Why did you initially participate in the webinar or call?								
		NO EFFECT on your decision						GREAT EFFECT on your decision
		1	2	3	4	5	6	7
a.	Diversify local economy	1	1			2	1	5
b.	Opportunity for grant money		3		2	2	1	2
c.	Information				1	5	1	3
d.	Other (please describe)	2			1		2	5

Open-ended responses

I was invited and really wanted to see what was going on. I deal with clients looking for capital – that is a need. I was looking for innovative ideas.

I think it was the concept of Cooperative or starting up the coops. People consider them but don't do anything because they are not clear on how to get them started.

Came to me through the Community Futures office - Kelly Martin Harris?? – gave the example of Sangudo meat processing facilities. Talked in length about the project. She and I had talked about the Boyle Seed Coop as a potential project business. Would this apply? Would it be something that would work? Thought this program may be something we should pursue for more info.

Actually our intern hooked us up to it. Part of it was trying to find opportunities for the Chamber of Commerce – they want to find ways to become engaged. Intern led on it, with the support of the Mayor. So she had the Town host people's attendance and had a couple meetings for potential application. Town tried to be supportive. It was clear in the objectives of the program that we needed members of the Chamber and members of the business community to take the lead. They did not come up with a project to put together in the time frame. Part of the problem was that it is the coop model. People had apprehension about the layers of complexity this would add to a business model –

uncomfortable with the unknown. And I think there a little hesitation –this is a big leap, how much as are we in for.

Engage the Chamber – the town would like to see more businesses attracted to the Town. We agree with the perspective of the program that it needs to be led by businesses and entrepreneurs, not local government, to be sustainable.

The grant money attracted people to meeting, but did not determine their participation or not.

Well this would be a longer response – all encompassing. I have been working on a project for a couple years here. On an agricultural grains value added park here in Hanna. I live in the “special area” (a form of a municipal government) area, quite densely populated prior to the 1930s, but the community and its municipal government collapsed. Lost 2/3 of population and much of the homesteaded land was deserted. Land listed on the tax role was given to the municipal government which then collapsed. Provincial designations formed the special - about 6 million acres. No elected Reeve or Mayor. To this day we are administered within the department of Municipal Affairs and an appointed civil servant represents us.

We are a sparsely populated part of the province. Rely heavily on agriculture for wealth creation. Farms and ranches are getting bigger and thus, our population continues to decline. All other municipalities in the province are growing; we are dying. I am working on a grain ethanol plant. We need to build on our competitive edge and we can raise grains. One of the issues of an ethanol plant is the money. I participated to try and find ways and means of financing a grain ethanol plant at Hanna (\$50 million). One of the challenges with raising dollars that large, is that people just think it can't be done. Not many communities have gotten together to raise \$50 million. Lots of “We could never do that” thinking. A matter of the true entrepreneur explores every conceivable lead. The advertising suggested “A way to raise money in your local community.” The advertising of the program was important to me - telling me about the opportunity to participate. I am the guy who will go to the meeting first and then try to find how it can apply to my project in particular.

My previous work with Re-think Red Deer used co-ops. This was an opportunity for Growing Food Security to learn and apply as well. My current initiative with Food Security is analogous to other projects in Sangudo and Battle River. It is similar to what we are trying to set up with local food security project in Lacombe. When we did our assessment and thought about it, we were a bit premature on our local food project.

Anytime there is a possibility for gaining financial benefit for businesses we take interest. I also really like the community aspect- the fact that the capital actually comes from the community.

It peaked my interest. Sometimes we just gather information. If we can't make use of it, we will pass it on to others. We are always looking for information to pass on to clients for their ideas.

Position as Community Service Program Coordinator – bringing in anything I can (mostly I focus on recreation). Main Street is pretty bare. How can we get new businesses. I went to ACE Communities to learn about different webinars and this was one of them. Small communities need to offer jobs.

I belong to a group called THRIVE a CED group in Calgary. We look to promote CED and the focus was on low income situations. Move to be more inclusive to get more people involved in Calgary's economics. How can we increase investment in activities that are happening in Calgary - for profit or NFP that will include more Calgarians in that prosperity.

We look at opportunities for redirecting the opportunity for Albertans to invest in the local instead of

foreign economies. Opportunities for people to invest local.

Basically I learned about the program 4 days before. My interest in it is that I'm fairly heavily involved in property and I have had a "building" business here for 34 years. I see Didsbury really struggling to find its way in the new economy. We are stuck in the past. I was looking to see if there were opportunities for Didsbury to change direction of where we are going.

Initially the mayor mentioned it to myself and my wife. We are fairly vocal when it comes to trying to keep Didsbury moving forward. We are often butting heads with the town. They don't have many ideas about where we are going. We are not unique in that there doesn't seem to be any clear direction from Councils. There is not a process anymore where people are involved with their towns. There is a disconnect between town council, administration, and the people.

The Co-op is something refreshing and new. We have never heard about before, and a really unique way to address the issues that small towns will have going forward. It's a way to engage the town people. I see the town council and administration as the issues, not the solution to our problem. Their vision is not going to cause Didsbury to grow. I am an architect and every day I design something new, and they are stuck in the past. They are in a social swimming pool that they are all swimming around and have no new ideas. I think that this program really fits for small communities.

Appendix C: Question 4

4. What were your barriers to participation? The reason(s) that you did not apply for the program? Please rate the following on a scale from 1-7 where “1” indicates that the factor has no effect on your decision and “7” indicates the factor has a great effect on your decision.

- a. Complicated process/application —
- b. No investment project in mind —
- c. Too busy —
- d. Currently no leader/leadership team —
- e. Cost of program (initial investment) —
- f. Lack of resources in community —
- g. Not interested —
- h. Other (please describe) —

In your own words, please describe your reasons:

Ratings

4. What were your barriers to participation? The reason(s) that you did not apply for the program?								
		NO EFFECT on your decision						GREAT EFFECT on your decision
		1	2	3	4	5	6	7
a.	Complicated process/application	1	1	2	3	2	1	
b.	No investment project in mind	3	3	3				1
c.	Too busy	3		2	1	1	1	2
d.	Currently no leader/leadership team	1		1		1	4	3
e.	Cost of program (initial investment)	1	3	1	1	2	1	1
f.	Lack of resources in community	2	2	2	2		1	1
g.	Not interested	6	2	1		1		
h.	Other (please describe)	5				1		4

Open-ended responses

Very short lead time for her client. It did have a big effect. Package of information was huge to develop in only two weeks.

Clients didn't even have the skill set to achieve it.

Resources – more getting their head around the idea. The one project had a great idea, but did not have the community around him. There was no time to develop the support around the idea. Other one, they didn't have the group either. They need the capital for the building. They need to get around the concept of finding a group of individuals that find it/support it as a social need. They weren't the ones who would be the influencers, they didn't have the skills/abilities to get other involved. Groups didn't attend the video conference.

We were even missing the skills to write a grant application. They need to do community building. To get the group of influencers (movers and shakers) and stakeholders to build this and to say that this is a new way we could do this. Group with the need is too busy and lacks experiences to take on that project.

It was bad timing in terms of my own organizational capacity with staff. We were just very, very busy at that time. If it was any other time we would have been able to rally people.

Complicated – It wasn't a great concern to me, but I could see where it would overwhelm. Not something someone would get involved in without some background expertise. Its not something I could give to a Chamber or volunteer group.

Other - Concerns about collaboration between community partners/investors – people resources.

Very tight timeline. I had the feeling that, despite the elements asked for, you would have accepted a less spiffy application. But the application was seen as a barrier to participation for the people around the table. We brought together some potential group members, but they didn't make it. It wasn't the coop model only, the Chamber has challenges. They are trying to work together, but business is also competitive. Video – it was difficult to see that happen. There were a couple ideas on the table that did not get fleshed out. Initial cost for the application was not a barrier, but the question of what does that hook me in for later. The resources are there – shaking them loose is another story.

In order for this project – in order to apply there had to be 2 people willing to raise funds, but I could not find another person to sign on. Without a core group of people committed to the project you will not get very far. We were half way through the feasibility. Now I have this and close to completing the business plan - I now have more meat to take to people when I am talking about this program. It would be easier now to find the second applicant.

It isn't lack of funds, but the lack of willingness to invest the funds in the local community. It's one thing to make a \$100 donation to the local team, it is quite another to invest \$150,000 into a game changing investment in your community. It is strange how a complete stranger can walk into your house with a mutual fund investment and walk out the door with \$25,000. He has a nice brochure and something that sounds good. But to have a community project that 4 people in the community the person knows are spearheading is more difficult. Somewhere someone's grandpa had kicked someone else's dog – a lot of history. It happens over and over again in local communities. That unwillingness to participate with your neighbours in the communal good is a huge barrier to investment in rural Alberta. It is very difficult to get that local support.

One of the main reasons that I had looked at this ULC project was hoping to get tips on how to circumvent that natural psychological resistance that exists in the local communities. If we can somehow find a pillar to put in the water, there is no shortage funds in rural Alberta. It is just getting the darn guys to part with it.

Lack of human resources – not the individual leaders, but the leadership team that was required. It was needed to meet project requirements. We didn't have those people in place yet.

Timelines were tight. It seemed to me that we would have had to have something already in the shoot. We haven't rubbed shoulders with that kind of idea before. It's a new idea, and then it was hurry up and get it done. It does come back to the timeline. And the community not yet being informed or educated about it ... It was a really new idea. To educate the community so they will be willing to invest

would take time. There is a lot of groundwork that needs to be done. We would have to do a really fast sell job, letting the public know about it. The resources are here, it would just take time to get them together. Teach the people it is the right thing to do.

Timeframe – all projects must go to the CAO then onto the Council of Forestburg. Deadline was too fast to determine who could put up money to do the program. I only work Part-time. Town Council meets monthly depending on season. Approval from Council takes a month - then to take it to the community. No specific project in mind. Most businesses on main street are for sale. How can we get someone to take over the building - can Council buy the building and get someone to lease a building on main street to run a business. We are a distance from any major centre and this could benefit the entire village. I am only 6 months into my position so being involved and informed down the road would mean that this could be something that we could get into in the future. Something needs to be done, or we will end up like so many of the other towns that are dying. Getting people to where we are going to offer opportunities - this lets them shop locally. People in our area are part of the Battle River NGC.

We were not rural. We weren't qualified.

Time - we had 5 days and we wouldn't be able to pull together our core group in that time. We just heard about it too late. One of the issues that us outside of council have is that these types of programs, you never hear about them. We only hear if someone on Council happens to mention it to somebody. We don't spend our days trying to find programs. I was just not aware of the program in time.

Appendix D: Question 5

5. Is the concept of a CIF “Community Investment Fund” as discussed in the webinar what you were expecting? What was appealing or not?

No I don't think so, I don't know what I was expecting. Yes it is appealing.

Yes and yes – I just thought the concept of being able to keep the money within the community and working within the community was valuable. The idea is similar to the CF – all the community's money being rolled over within the community. Our initial federal investment has been ?? *please fill in here*

Yes I would say it was. In the sense of a concept, I think overall it would be appealing. In a very small rural environment, we have to be very cautious of the investment and investors. There may be concerns about the price point limiting the participants who are able to get involved. I wasn't convinced that I had the tools, as an economic development officer, to educate the investors on the program.

I didn't know what to expect, but it was appealing. I would invest.

Yes, I think it was what I expected. One of the things I went into the process was to learn. I heard that they were talking mostly about saving existing infrastructure. The info that was sent electronically - they were talking about succession planning, or taking over the elevators in town. You have existing infrastructure that you want to save and make a better business. Something that has been creating value already. What I am suggesting is NEW. I want to create new jobs, new infrastructure and new opportunities. Most of the people on the conference call were talking about keeping the local restaurant.

Yes it was -to both

It wasn't what I was expecting. I didn't know what to expect. It peaks my interest to learn about this though. It is definitely interesting and appealing.

I had kind of known about the concept. It seemed really appealing. It is the route that things really need to go. We need to look at things like this. I don't have the authority on my own. The Village of Forestburg is great at getting together to get facilities- rec facilities for the kids. They don't view main street the same way. I guess businesses are viewed differently than the not for profits or rec facilities.

Yes. The mechanisms are a barrier. The project was going to help organizations work through the offering piece of how they become legal to have a share structure. That's important. We could probably find the investor – either a donor or foundation versus an investor where the risk is diversified and more people are able to put \$5000 into a project instead of \$500000 to be viable. Finding a structure that allows middle income to invest locally rather than the rich only.

Yes it is very appealing. It can be so many different things and that appeals to me. It does not pigeon hole you into doing a particular kind of project.

Appendix E: Question 6

6. Would you invest in a Community Investment Fund / Coop? What factors would affect your decision? Please rate the following on a scale from 1-7 where “1” indicates that the factor has no effect on your decision and “7” indicates the factor has a great effect on your decision.

- | | | |
|--|---|---|
| a. Ease of having investment in CIF recognized as RRSP | | — |
| b. Easy to transfer existing RRSPs into the CIF | — | |
| c. Support of community development | | — |
| d. Impact/Solidarity investment | | — |
| e. Rate of return I may get | — | |
| f. Local job creation | — | |
| g. Social and environmental impacts | — | |
| h. Peer pressure | — | |
| i. Other (Please specify) | | — |

Ratings

6. Would you invest in a Community Investment Fund / Coop? What factors would affect your decision?		NO EFFECT on your decision						GREAT EFFECT on your decision
		1	2	3	4	5	6	7
a.	Ease of having investment in CIF recognized as RRSP	1			1	1	2	5
b.	Easy to transfer existing RRSPs into CIF		1	1	2		1	5
c.	Support of community development					3	4	3
d.	Impact/solidarity investment	1			1	2	1	5
e.	Rate of return I may get	1		1	4	1	2	1
f.	Local job creation				2	3	3	2
g.	Social and environmental impacts	1			2	2	1	4
h.	Peer pressure	4	4	1		1		
i.	Other (please specify)	8						2

Open-ended responses

Yes. I have, I do and I would.

Peer pressure – particularly true on the negative side. People look for an excuse not to invest. Coffee shop talk on the negative side can be extremely hazardous.

I think a government guarantee of some sort. Guarantee of capital back, or part of it is protected. Somehow, it needs to preserve some of the capital, or give a tax credit or something.

Yes I would – The factors, just that there was a strong plan, strong leadership, and that it was outcomes

driven. Leadership is key – knowing and trusting the source of what it is I am investing in.

My spouse - convincing my spouse.

Yes, I sure would, to a limit. I wouldn't want to invest my entire retirement fund. The RRSP is appealing. It would be fun to be part of it. The other projects, they didn't get off the ground unless they were fairly sure of success.

If I had the money, yes.

Yes I would invest. To help the community would be the biggest thing.

Yes I would. The info on who's running it and what is the business plan. What are my options for getting in and out. How is the risk assessment done on the investment. People need to understand the risk when they are going in.

Yes I would. The factor that would affect my decision the most – the exit plan – what happens 20 years down the road, can I walk away? All the information is about getting in, but you need to explain about getting out. How do you get out of a coop once the business is running?

Appendix F: Question 7

7. What do you think investors need to know about Community Investment Coops/Funds?

I think presenting the concept as a “Community” Investment Fund is important. It is going to keep jobs at home, potential to build community. Daycare tried to get Town forefathers supporting it, but by backwards means. What will happen if we are not here? Community building/support is important.

They would have to be assured that there was return on investment, fund was for the community, to support community activities.

The capital purpose is also important, whether or not it is helping businesses that would not have other ways to access to capital. It will take a bit for people to understand what that CIF will be - A CU term deposit or a share in a business.

I think the investors need to know who the other partners are; what they have committed to the ultimate goals; what the outcomes are; rate of return. They need to know what is in it for them. What will this do for my community? For me? They need to know how their money will be spent.

They need to know everything. I think primarily, its almost like re-educating people about what RRSPs do. We don't give a lot of thought about what those dollars actually do – where the dollars that you invest go. We need to juxtapose the foreign investments – offer a similar rate of return in your own back yard. A lot of people naturally do community development – if they can employ people and have them re-invest locally they will. This investment is tactile – something you can go and touch; an “ethical choice.”

Especially in a rural environment, the municipality has an obligation to invest locally. The challenge is as a municipal body how can we do that? Can my group RRSP fund go into a local investment? Or the ALPACS - can the group plan brokers make it easier to invest back locally or even into the mill? Can this be turned into a POS (point of sale) thing where people can choose where their RRSP for local group plans go. Develop a brokerage - Not all the eggs in one basket.

They would need to see it framed in more familiar territory. Lose the term or “Coop” or frame it like a coop grocery store that rural Albertans are comfortable with. Show more parallels. And it may be helpful to show how in the model, that you don't end up handing your money over to 1 or 2 individuals, try to find that governing model where you make a manageable amount of time for coop members, but maintain a comfortable level of control.

Investment funds may invest in a series of projects. You need faith in the board, that they would make good decisions. They would have to trust that community group.

I have a friend who was a participant in building the Unity SK grain ethanol plant. – his comment to me on opening day was “After all of this effort, it comes down to whether the community members are willing to invest in their community. If they don't believe that their community can become something that it is not, you don't have a hope.” It is easy to build new projects if you allow a foreign company to come in and take all the profits, but you if want the profit, jobs, and wealth creation to stay, people have to be able to see the potential for success. The future belongs to those who can see it. If they can only see empty buildings, and a continued population reduction, you will not have success. They have to be able to see the positive- to help the community see the future. When I drive down Hwy 36, I can see that ethanol plant sitting right there – if you could get 200 people in the community to see that, there is nothing you can't do. That's what generates the investment.

They need to know the value of local economic development and the economic resiliency that goes along with it. They need to understand the degree of vulnerability or dependence on the global economy that exists, and what that means/implications.

Safety of investment. They need to know the people who are minding the project, that they just won't walk away and take my money. They also need to know the nature of the project. It would attract a lot of investors. An oil and gas thing or farming thing might not attract as many as a really interesting project.

I guess that the biggest thing is that they are not going to completely lose everything. With the market dropping and the recession - that they are at least well, that they will get their money back. They need to know how everything works. What rights do they have to their money once they provide it to the coop.

For us personally we were contacted when they were starting the Battle River Coop. I thought it was a great idea., but my husband is a farmer and trucking was too expensive to get it to the railway. I am too far – it wasn't feasible for where we live.

With Main Street, it wouldn't be just local people in Forestburg it could include those coming to Forestburg.

The management team and structure, the business plan, a third party risk assessment of the investment. How you get money out. Timeframes. What is the rate of return is it guaranteed?

The exit plan. I think you have to see a new vision of the community - Getting out of the past and into the future. Get our head around the notion that we don't live in 1962 anymore. I sat on the Chamber and the issues in a little town, the small issues they will spend 1.5 hours discussing. They need to get involved in something bigger than they have in the past. I look forward to creating something that is not out there. Why don't we just take our town back. One of the good things is that so many small communities have bottomed out - I think this program is something where individuals can actually say if you have a better idea lets work together and try it.

They need to know the value of local economic development and the economic resiliency that goes along with it. They need to understand the degree of vulnerability or dependence on the global economy that exists, and what that means/implications.

Appendix G: Question 8

8. Is a Community Investment Fund (CIF) still of interest to you? How do you think these funds could be most useful in your community?

I am still interested and I think if the CIF proponents had the ability to come to a community who had a project starting, if they could come and facilitate – meet with people in smaller groups have organizational small meetings put up the blue prints – help people to see that vision. Encourage people in the local community to see that vision. Ask some of the leading questions. Its not about the money as it is about the process of helping people to see that potential future.

Well I think I would like to talk about it for the overall industry. There is a real opportunity for mentoring early stage businesses to get started – getting capital and mentoring that they may not be able to access in other ways. Lots of entrepreneurs who do not have the ability to get far – they are chasing the grant, not building the business plan. They need some money, but also the mentorship/ support of the people in the community.

Yes it is. I have been thinking about some of that. What I see is there are some possibilities for value added food coops - food processing coops and marketing coops. Go after the low hanging fruit within that particular industry.

Yes, Brokering would be helpful - What are the investment opportunities? Can I use these dollars to set up a POS?

I have been avoiding getting buried in the Ec Dev portfolio. I am an engineer and I am here to manage projects for infrastructure. But, we have all the same responsibilities of the City of Calgary, but not all the people to get jobs done. I want to see it go forward, but our community doesn't have the Ec Dev resource to plug into it. I am not in a position to lead that enterprise.

Yes, to establish some kind of local economic driver around food, fuel or energy, and local finance or finance/financing alternatives.

Yes it is of interest. But we don't have a project – or an easily identifiable one. Do we create it or look for someone who has something on the go? Our capacity here at the office is not to create, but to assist businesses. Someone could come along with something for which the coop could be a perfect fit.

The biggest thing for us would be the revitalization of main street. Bringing in new businesses and revitalizing the old businesses - the buildings need some work. The biggest thing we have is Home Hardware, a couple banks and restaurants. Nothing to draw people into town.

Yes. In my community they would allow for the scale up of social enterprises beyond where they are, to allow social enterprises to be scaled up to be big enough that they could be sustainable. A perfect example is the "car to go"- now it is a private company now. They had enough up front dollars to buy enough cars to put on the street so that people would use them. The NFP did not have enough cars. You had to book one and it is hard to get it.

My idea is to turn Didsbury into a corporation, so the coop would own the downtown core and turn it into a nostalgic theme town. Get people out of the house and visiting a nostalgic theme town built

around all of our senses – bake shop, meat shop. The core would be owned by the coop. We are 35 miles from 2 million people –we are stuck trying to sell our products to 5000 people in town instead of to these 2 million only 30 minutes away. It’s a big vision.

I don’t think it is a one off. Its not somebody’s pet project. What I have done is a complete vision, not a project, but a big plan. A project will not save us. Our town just built a new industrial subdivision and no one is interested in moving into it. From a designers point of view that doesn’t make any sense to use that approach to build your town. It has to encompass everything from housing to seniors to marketing to understanding where you are in the provinces. You have to have a vision and a realistic marketing plan.

Yes, to establish some kind of local economic driver around food, fuel or energy, and local finance or finance/financing alternatives.

Appendix H: Question 9

9. Our plan is to develop a “Community toolkit” which will be a set of resources for communities to use in their development of a local CIF. The toolkit will include online course modules with webinars or video conferences. How would this format be useable/valuable for your community? What are your recommendations so we can make these of greatest value to you?

I think there is an issue and that is time. What is in it for the client to do a webinar. There needs to be some basic work done – in Rotary, Chamber to develop the interest. They need to do the toolkit to develop the skills. Getting the horse to the water – getting them to the course will be the challenge. Getting the influencers to get involved.

I would think that format is really valuable. That’s part of the reason we weren’t in a hurry to apply. We knew that a toolkit would be coming and we could learn from best practices from the first organizations. The toolkits are great, but opportunities for groups to get together at one or two points to share their experiences and learn the best practices are also required. Brainstorming can be challenging on webinars.

Yes this would be useful – it would have to be packaged in phases. An introduction, then an advanced more detailed program. Have

- someone who has gone through the process,
- some testimonial
- step by step how to make it happen. Here is everything you need.

To expect more than an hour of everyone’s time is too much. Having a pretty good point of reference with someone to follow-up with – develop a personal/organizational relationship with relevancy.

They would love to host those – we would log in, make our council chamber available. We would supply somebody to be the monitor from our end. Yes, we would do it over lunch and bribe them to participate with lunch. We get a better showing. That way we are not demanding time away from their businesses. Town staff will have to work through their lunch. How you do your meetings has a big impact on how your volunteers commit and who you attract.

With all due respect – no. I recognize what this process is trying to do - Trying to make this available to more people. The carpenter’s tools are of no use to someone without the skills. Unless you have the champion there will be no success. The program needs to drill real deep on 1 or 2 projects each year and create success. The program will be 14 feet wide, but only 2 feet deep if it is accessible to all, but lacking the support. Trying to paint all communities with the same brush will obtain less than optimal results. Apprentice the organization/community. Have champions that go into the community and support the people, the local champion who will be the focus of negative comments and less than enthusiastic supporters. Without that, those individuals will get tired out too soon. The larger the project the challenges are exponential. Raising \$50 million in my community will not be easy. Having the material available is not a bad idea, but without the champion it won’t be effective. There is no substitute for the craftsman. That is not easy, this is a huge province. You’ve got to have people. You might be able to do that somewhat – something towards that end with technology –video conferencing in particular. There is no substitute for body language and looking at people’s faces. I get far more out of a video conference than a regular conference call. If the info was available online, then perhaps there is room for that mentoring online as well.

Yikes, It certainly can be facilitated through this office. It would be one more way that people can learn more about us and the development of this project. Yes, webinars are great, our region is so huge, there is no other way to provide training in an area this large.

Ya that would be useable. The biggest thing is to get people together - even trying to get people together for board meetings is hard. A format where not everyone would have to attend live. They could do it on their own time. They don't have to watch it on the same day and time. They wouldn't be able to give feedback, but could get the information. A series of modules allows you to get a little information at once rather than overload with everything.

I think the online stuff is good. It needs to have the ability for people to share their knowledge. Including the mechanisms for investment is important: getting past the cost of entry, the technical stuff, legal resources are important. Teaching people too –there's a bit of social marketing around that, educating the public about what that means. It is hard to get traction without a broad awareness of what coop and CIF structures mean for potential investors.

I think the biggest thing that you need to consider is that this will be business people who don't have hours and hours to wade through information. They are just people who will want to make a decision in a couple hours. It can't be complicated. I think it would be helpful. Fairly simple that these are the points that you would have to hit. Training manual – don't make it complicated. Other people who have gone through it can tell you what NOT to do. What NOT to do is just as helpful as what TO do. Have a DO and DO NOT List. A mentorship program would be effective. Dan was really good. The forms weren't complicated. We don't know what to do next; what is the next step? Times were simpler in the past when you could get 40 farmers together to build an elevator. – now its legal issues and liabilities. Only 8 people from Didsbury showed up for the Town's visionary session. They wanted to know what they should talk about at their big meeting in Banff. What the Town should look like? People are getting beaten down and tired of watching their councilors go to these big meetings and getting nothing back. We have to take our Towns back and somehow create a model of how you create a vision for your town. One of the points Council tries to sell here in Didsbury is that we have a twinning with a town in Japan. Every second year we send people to Japan to talk about bringing their business here. That is not a good vision. I just don't get that we are 30 miles from the hottest economy in the world and we are searching in Japan. Hopefully the coop is grass-rooted enough to get people together. The fact that the Town can't apply - that its genius – don't let them screw it up.

I am going to the conference in Red Deer and am excited to hear what it going on!

I think that would be good. It should include permaculture design – the broad sweep in terms of applicability for the concept. Certainly it could include the details of establishing local currency systems as local economic development opportunities. It should include some Basic 101 on the current financial system that would speak both in terms of its benefits and detriments. It needs to be stated in no uncertain terms that there are costs. People should understand where we are now so that they can gauge what they want to create. Where we came from, and how we used to finance community - from the perspective that we did not get to this level of involvement or opulence overnight. We have been living off the cream for the last while. We have stopped being community builders, and have stopped focusing on serving community interests. Instead we focus on the institutions. Discuss how we got to this point of prosperity. It took human sweat and elbow grease. That will always be essential. "What was the history? How did we build this level of community in Canada?" It was people coming together. From that effort came the establishments – since then, that time of building, the focus has changed and is now on the legal establishment, not on the people who created them.

Appendix I: Question 10

10. If this program/competition is offered again in the future would you consider participating? How can we make it most accessible to your community?

Use a webinar series. Begin with getting that team of influencers together to support the idea. How do you influence and get those people together who will do this program. Also some one on one work beforehand - Step back a bit and begin at the beginning.

Absolutely. I don't think our challenges were related to the program. Our organization was just going through a transition. They weren't sure how they could mobilize what was needed.

I think we need to have a face to face. Be able to do it as a workshop or seminar to take advantage of the same people in the community being at something like this. There is an advantage of getting people talking outside, having a cigarette. You are talking about small rural Alberta Community Development – get the butts in the seats. I am not going to know everyone or have the freedom to have a conversation with other participants on a webinar. Give the AED or Ec Dev departments an opportunity to say “we brought this to the community.”

Yes, if you had that series of webinars to introduce it - with a far off intake date. We would have more success pulling people together. May 4 is the limit of getting into the summer deadline. Start bringing the info to communities now with an application deadline between March and May.

Absolutely. Maybe we will be ready for it this time.

Yes, of course we would want to participate. More lead time would be good, then we could go fishing for projects, and then have the webinar and invite potential people. Our problem is that we don't have an EDO or a CEO right now in Peace River. Gathering strength here is a problem. We feel like the town should be taking the lead, not our office. Our office covers such a large area. We can't be playing favourites. We go to Valleyview, the MD of Greenview, up to Manning. Whereas the town people would be focused on themselves. Getting it out to the municipalities and the towns as well.

Yes, and the biggest thing is the timeline to be able to have funding in place to be able to do the project we want to do.

Let in the urbanites; We are people too.

Absolutely, yes. I just didn't hear about it until the last minute. I am a businessman and trying to save Didsbury is not my top list, but I am passionate. No one is coming together yet. We are at the point where we better do something to run to the top, not hit the bottom.

Get students at the University to look at the projects – its more than just a coop, it's a model that other communities can look at – the 1960 model of municipalities that we are working with doesn't work anymore.

I was talking to a guy from a town where they are losing their high school. Its no big deal because only 1500-1600 people live there. At some point though, your province starts to look pretty desolate when there is nothing to see on the countryside. There were some pretty optimistic people 150 years ago that came with a horse and wagon and stopped to build a home and a community. We put labels on ourselves instead of just saying there are some visionary people who have a vision, but may not be able

to push the project through. I don't know if I have the energy to push us there. I do have a family business though, and my family is here. My daughter works here, and 6 grandkids. I do want them to want to move to Didsbury, not run away from here. Most kids, they want to leave where they grew up, then come back in 15-20 year. I want to make Didsbury the best place to grow up in Alberta. The ones that leave have something on the ball. In small communities if you can keep your brightest here, you're good. Make it a place others want to come in, but there is no more room. If you are sitting on the goldmine, they are not looking elsewhere.

Yes we intend to. I think you did a good job the first time.

Appendix J: Question 13

13. Is there anything further you would like to add? Additional comments?

I think we are good. It is a great idea. I just think it will take a little bit to create the concept. Public knowledge needs to increase that this is a way to solve an issue with a community group that wants to address a need.

The project sounds like it is something that we would like to get involved in. The toolkit would be a fabulous way to get us to think the way we need to be thinking to make this happen.

Yes, explore other leveraging opportunities for the idea, through WD or other programs. How can banking programs facilitate the process. Making this more of a POS application. Get the people who brokered the investment involved. Tell that part more clearly. You can't expect that people will read the entire document. If you don't make it drop dead easy – people won't do it. Need to be aware of the people you are selling it to.

I would encourage Dan and Paul to keep in contact with those who had participated in the initial info sessions, to inform them about the 3 communities, their progress and other ideas.

I think it's a great idea and I will definitely take note so that we can be more prepared and ready in the future.

It's a great idea.

We have let our community slide. We have bought into the bubble that somebody out there is looking after our communities. The pendulum has gone too far, and that notion that someone will look after this is naive. We have gotten so far away from the people who will lead us through. Those people are just, just frustrated - they are business people, they have heard it and tried it and nothing happens. The elected politicians say this is what we were elected to do.

People look at our communities like a big shopping list, and they check off the facilities that draw them to the community. Councils let communities slide - We had 114 businesses at one time and now we have less than 27. The buildings are still here, but now they are used mainly by real estate offices or town staff. It is frustrating that they are not trying to create community, just taxes. When we moved here the Town had 7 people on staff now there are 68. It is the biggest business in town.

I would rather us run to the bottom and say that we have the leanest. We are in the middle I would like to be the best. Get our taxes down so that we have reasonable taxes with good sidewalks and a vibrant downtown. Make the downtown a coop, I can buy into my town. Not only am I moving to town, I can also buy into it and own a part of it. At Christmas time they can give their kids a certificate, a piece of their town, to own 1% of 1 building downtown.

It's frustrating when you see everyone jump into their car Saturday morning to flee from their town. I want to make Didsbury the place that Calgary flees to for the day. I look at a community in simple terms. A community either has a vision or it doesn't. The lack of vision means that you are prepared to take anything that falls into their lap. Too many communities are wrecked because they take a Walmart or Tim Hortons. One of them comes in, and 18 others leave. You don't build a community around a Walmart. To the administrators it is taxes, it doesn't matter if it will affect the whole direction the community wants to go. Creating a co-op is much bigger than a one up – more than a meat shop or a seniors' home. My vision has to be of the community not just a project that happens to be in the

community.

Give communities a way of re-thinking their community without them being on their own. Now that somebody with 6 different organizations behind them supports the concept, it gives credibility. Co-ops are coming back. Something that was grass-rooted and that worked. 50-60 years ago then went dormant. It is like a stone house that was covered up with drywall 30 years ago, and now they are pulling it off again.
