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## **A CONSULTATION PLAN**

for a

### **PILOT PROJECT on the VOLUNTARY SECTOR**

as part of the

### **CANADA SMALL BUSINESS FINANCING ACT (CSBFA)**

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Prepared for:

Entrepreneurship and Small Business Office  
Industry Canada

September, 1999

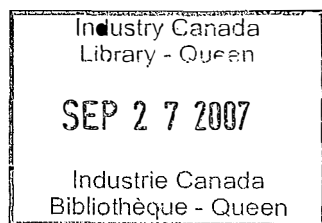
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## **EXECUTIVE SUMMARY**

This detailed consultation report outlines strategies, ideas and options for a voluntary sector pilot project integral to the Canada Small Business Financing Act (CSBFA). Except for four sets of focus groups conducted last year, the current proposed consultations on voluntary sector financing have never before taken place. As there is very little research and even less data available on the non-profit/ voluntary sector (both terms are used interchangeably), consultations on this topic will result in ground-breaking research. This will, in turn, increase Canada's already strong competitive advantage worldwide regarding asset-based financing instruments and enhance the country's financial reputation.

The last few years have seen a blurring of distinction in the Canadian economy between the public, private and voluntary sectors. Additional pressures on voluntary organizations and the increasing interdependence between all three tiers have resulted in a changing face for voluntary organizations. They have become, by necessity, more business oriented and involved with an increasing number of partnerships, alliances and collaborations to deliver programs and to share costs, personnel, and space. New buzzwords such as social entrepreneurship and community economic development have cropped up to help translate the reality.

Governments have begun to recognize the need for a new strategic relationship with the voluntary sector particularly since many community organizations are important mechanisms for delivering community-based public policy programs. Businesses meanwhile are intent on the status quo so that lost profits do not become an issue in markets/areas where both operate, albeit for voluntary groups, on a non-profit basis.

It is anticipated that the pilot project for the diverse and multi-faceted voluntary sector will require three consultative phases. The recommended approach incorporates very broad, extensive consultations during the first phase followed by an increasingly smaller and narrower consultative scope for the second and third rounds. Nine consultative options are offered - and recommended - for the first phase, the goal of which is to determine whether there is demonstrable need for an asset-based loan. Very little overlap exists between participants and organizations in all nine options.

Focus groups have been recommended to better identify charity and aboriginal issues and to explore niches that are relevant and integral to the policy framework of the CSBFA such as urban and rural; regional and national as well as French and English issues. Focus groups with past, present and future users of the CSBFA have not been recommended as an option since they are considered to be outside the target audience.

The report also suggests identifying aboriginal associations as well as aboriginal charities

and CED organizations to ascertain whether the total size of the sector would be statistically relevant and whether the cost/benefit of undergoing such consultations is necessary to the process. The report also recommends that research be carried out to identify whether many voluntary sector organizations utilize alternative financing partners and that until final research results are obtained, alternative financing institutions be consulted.

The final decision on which consultative option or series of options to implement will, of course, depend on the definition used of the voluntary sector, the cost and time available. Eleven variables have been identified and must be addressed before the start of consultations. These factors are balanced by the knowledge that increasing the options of input/consultation delivery can ultimately cut costs, increase efficiency and response time, speed up the process of consultations and produce a stronger, more comprehensive sample size.

## **INTRODUCTION**

The Canada Small Business Financing Act (CSBFA) came into effect on December 10, 1998 as the successor to the then 37-year old Small Business Loans Act (SBLA) program. The CSBFA incorporates several administrative improvements over the old Act, but in general, maintains the integrity and core of this long-standing loan guarantee program designed to establish, expand, improve and modernize small and medium-sized enterprises. Canada's success at easing access to capital for small businesses by leveling the playing field puts this country at a competitive advantage worldwide.<sup>1</sup>

The CSBFA (Bill C-53) contains a clause to study the feasibility of adding two new components to the program. Among other powers, Section 13, subsections 1-5 allows the Minister to make recommendations "respecting the establishment and operation of one or more pilot projects for testing whether to guarantee loans made to borrowers in the voluntary sector or capital leases...."

This paper lays out the foundation on which to implement a consultative process for the voluntary sector pilot project only. It will include details on targeting voluntary sector and private sector stakeholders but will exclude, except for the most broad reference, discussing internal government consultative and approval processes required for any policy.

In the five year comprehensive review leading up to the program changes inherent in the new CSBF Act, consultations were carried out across Canada with lenders as well as with potential, current and previous loan guarantee recipients. Stakeholders discussed SBLA applicability to the voluntary sector as one of many topics. In general, financial institutions expressed reservation about opening up the SBLA to this new sector while the voluntary sector focus groups were divided in their response. The mixed results of these consultations are briefly reviewed in the Preliminary Findings section of this study. Relevant sections of the 1998 final report by the focus group moderator is appended to this document to allow for a more comprehensive understanding of prior voluntary sector consultations.

### Structure

It is anticipated that the ongoing voluntary sector pilot project will require three separate sets of stakeholders consultations. Stakeholders should include financial institutions, lenders, private, public and aboriginal organizations as well as many representatives from the non-profit sector such as charities and associations.

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<sup>1</sup> Competitive advantage occurs in ease of access, low administration costs and low rates of default. Allan L. Riding, *On the Care and Nurture of Loan Guarantee Programs*, Carleton University, 1996, p.43.

The first, preliminary round of consultations will be scheduled with the voluntary sector for Fall/Winter, 1999. Discussion points will encompass general issues of substance focusing on needs assessment, borrowing habits and use of debt financing. Content options, such as personal guarantees, loan size limits and other potential program parameters may also be tested.

The second and third set of consultations will take more rounded program design proposals and later, regulations, to the full array of stakeholders including lenders and representatives of the voluntary sector. The second round consultations are slated to take place in Spring 2000 while the third set on regulations are expected to occur in the Spring/Summer 2000.

## **ZOOM IN ON THE VOLUNTARY SECTOR**

### A Starting Point

As we attempt to define the parameters of the consultative process, the importance given to the voluntary sector is diminished by the lack of a clear, inclusive definition. The following are a few guidelines.

The **non-profit sector** is the most inclusive term and it includes 175,000 voluntary associations, charities, churches, trade and professional associations and advocacy organizations. Non-profits enjoy special tax exemptions and do not pay income taxes (except on their investment income) but may not offer tax exemptions or risk losing their Revenue Canada non-profit designation.

The **charitable sector** is a subset of non-profits and 77,958<sup>2</sup> are currently registered under the Income Tax Act to meet criteria which exempts them from income taxes and allows them to provide receipts for donations that can be claimed as tax credits. Charities must apply and be granted their designation by Revenue Canada. Their status, can equally, be revoked as well.

The **voluntary sector** is a term which will be used interchangeably with non-profit sector, and often encompasses incorporated and non-incorporated organizations engaged in community work. A more detailed definition, which has been recommended to be used as a basis for the pilot project consultations, is found in the next section.

With over 175,000 non-profit/voluntary organizations<sup>3</sup> in Canada representing everything from figure skating clubs and food banks to hospitals and foundations, it is certain that the diversity of this sector is both its strength and its challenge. The volunteer organizations all differ in size, funding, modes of operation (volunteer labour vs. paid staff) as well as in accountability (more likely to be a function of their administrative structure than their legal status). But it is their diversity and approach that keeps the sector relevant and flexible.

The sheer breadth and variety of the voluntary sector is contained in the following Statistics Canada breakdown of voluntary organizations:

1. education and youth development organizations such as Scouts or Boys and Girls Clubs;

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<sup>2</sup> Revenue Canada statistics as of June 30, 1999.

<sup>3</sup> Canada's largest and most comprehensive directory of associations is a hefty tome of over 1000 pages of very small type (see Annex A).



2. faith organizations;
3. service organizations such as the Rotary or Lions Clubs;
4. grass roots, community and advocacy groups such as People First Ontario;
5. immigrant and settlement services organizations;
6. sport and recreation clubs such as local hockey or softball leagues;
7. animal welfare groups such as the Human Society;
8. arts and culture organizations such as local museums or art galleries;
9. health organizations such as community health clinics or visiting nurses;
10. international aid organizations such as Oxfam Canada;
11. social service organizations such as Meals on Wheels or the Canadian Hearing Society;
12. law and justice organizations such as the Elizabeth Fry Society;
13. society and public benefit organizations such as the United Way; and
14. educational/skills organizations such as job skills training agencies or universities.

The following chart uses 1994 information provided by the Canadian Centre for Philanthropy to break down the charity sector according to numbers and percentage.

TYPE OF CHARITY <sup>4</sup>	NUMBER	% OF CHARITIES
Arts and Culture	3187	4.5
Community Benefit (eg: humane societies, John Howard Society, Meals on Wheels)	5238	7.3
Education (organizations supporting schools and education)	4158	5.8
Health (eg: organizations supporting medical research, public health)	3180	4.5
Hospitals	978	1.4
Libraries and Museums	1615	2.3
Places of Worship (eg: churches, synagogues, mosques etc.)	25,458	35.6
Private Foundations (organizations disbursing private funds)	3356	4.7

<sup>4</sup> Canadian Centre for Philanthropy Research Bulletin, *A Provincial Portrait of Canada's Charities*, Volume 4, Numbers 2 & 3, Spring/Summer 1997. p.2.

Public Foundations (eg: United Way/Centraide, hospital foundations)	3466	4.9
Recreation	2753	3.9
Religion (eg: convents, monasteries, missionary organizations)	3978	5.6
Social Services (child, youth, family and disabled welfare and services, international assistance, relief etc.)	10,317	14.4
Teaching Institutions (universities and colleges)	2642	3.7
Other (eg: service clubs, employee charitable trusts)	1087	1.5
<b>TOTAL</b>	<b>71,413</b>	<b>100.0</b>

Facts and Figures <sup>5</sup>

(SECTION IS WITH CENTRE OF PHILANTHROPY FOR CONFIRMATION)

**Size:**

- 20,000 more charities existed in the 1980s and three times as many as in the 1960s.
- 36 percent of registered charities are places of worship or other religious organizations.
- 5 percent are hospitals or teaching institutions.

**Income / Funding:**

- Charities received an estimated \$10.1 billion dollars in donations from individuals, corporations and other organizations in 1994; earned \$23.5 billion through their own activities; and received \$54.5 billion from government (most of this government funding – 67% or \$36.7 billion – was directed to Hospitals and Teaching Institutions.)

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<sup>5</sup> NB: Revenue Canada provides data on registered charities and also supervises non-profit organizations Produced with information from the Canadian Centre for Philanthropy, the Kahanoff Foundation's Non-Profit Sector Research Initiative, Volunteer Canada, Canadian Heritage, Health Canada, Human Resources Development Canada, and Statistics Canada, *Caring Canadians, Involved Canadians: Highlights from the 1997 National Survey of Giving, Volunteering and Participating*. Ottawa: Statistics Canada, 1998.

- In 1997, 88 percent (or about 21 million) Canadians over 15 years of age made donations to charitable and non-profit organizations which received direct financial support totaling some \$4.51 billion.
- With \$90 billion in annual revenues and \$109 billion in assets, the charitable sector is comparable in size to the entire economy of British Columbia. However, almost 60% of revenues in the sector are in teaching institutions and hospitals. Taken as a whole, the sector accounts for 1/8 of Canada's Gross Domestic Product.
- Almost half (47%) of charities have annual revenues of less than \$50,000. The distribution of charities according to the size of their annual revenues in 1994 is provided below:

27%	\$50,000 to \$249,999
17%	\$250,000 to \$999,999
6%	\$1,000,000 to \$4,999,999
3%	greater than \$5,000,000 (42% of these are Teaching Institutions and Hospitals)
- 76 percent of the executives of charities are paid less than \$50,000 per year (1993 data).

**Employment:**

- The sector employs 1.3 million Canadians, roughly 9 percent of the country's labour force and pays over \$40 billion annually in salaries and benefits.
- 38% of charities are run entirely by volunteers and do not have any full time staff. An additional 21% have only one full time staff person.
- Registered charities, other than hospitals and teaching institutions, generated over 570,000 full-time jobs or more than the labour force of Manitoba.
- 35 percent of these jobs are in hospitals and 21 percent in teaching institutions.

**Volunteers:**

- Approximately 11.8 million Canadians, or about 49.5% of the population 15 and over, reported that they were members of, or participants in, at least one community organization (such as a community association, service club or union).

- About 7.5 million Canadians (31.4% of the population) volunteered 1.11 billion hours of their time in 1997. This is equivalent to 578,000 full-time jobs, or another Manitoba work force.
- This is an increase of 40 percent in the absolute number of volunteers since 1987 (compared to a 20 percent increase in the population).
- Although the percentage of citizens who volunteer and the total hours volunteered has increased, the average number of hours contributed per volunteer has decreased from 191 hours per year in 1987 to 149 hours in 1997.

## **ENVIRONMENT**

### General Trends

Often cited as the third tier or pillar of our society after the public and private sectors, the voluntary /non-profit sector has been fundamentally changing over the past several years. A slow societal shift focused away from the country's fiscal and economic concerns has eased into what has been called "social entrepreneurship". This is the state of growing recognition that economic prosperity cannot be sustained without attention to wider issues of human development, social cohesion and community well-being. Buzzwords to further describe this trend include "civic investing", the development of "social capital" and "asset-based" funding.

The term community economic development (CED) is another trendy idiom that defines a holistic developmental approach to revitalize and renew a community by strategically mobilizing resources to increase community self-reliance through local control and local ownership of resources. This would in effect help to reduce poverty and stem community decline.<sup>6</sup>

There are some who have translated this trend and who now describe the community sector as being a third pillar comprised of voluntary organizations and community-owned enterprises.<sup>7</sup>

### Voluntary Sector

Changes in this sector have been quite significant. Constituency demands as well as an increasingly competitive fund-raising environment have driven many voluntary organizations to rethink their core functions and approaches and become more strongly involved in business-like activities. Organizations are now moving beyond casino nights and gala dinners towards strategically designed and sustained efforts to generate income from the sale of goods and/or services.<sup>8</sup> This strategy of encouraging profit-making ventures has been actively promoted by governments and other funders (eg: grant foundations) in their efforts to stimulate community-based entrepreneurship.

In fact, the 1998 Voluntary Sector Roundtable Report (commonly referred to as the

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<sup>6</sup> *A Challenging Context: The Motivation for Community Economic Development*, a Policy Document. The Canadian CED Network, unpublished, 1999.

<sup>7</sup> Ms. Flo Frank, representing The Digby Network (now Canadian CED Network), *Standing Committee on Industry Hearings Meeting No. 64*. Ottawa, Ontario (Tuesday, October 27, 1998 at 16:35 p.m.)

<sup>8</sup> Brenda Zimmerman and Raymond Dart, *Charities Doing Commercial Ventures: Societal and Organizational Implications*. Toronto and Ottawa: The Trillium Foundation and Canadian Policy Research Networks, April, 1998.

Broadbent Report) finally stated what has been considered long overdue. The Report recommended that in order for a charity to keep its Revenue Canada charitable status, and in the absence of clear legislation about its related and unrelated business activities:

"the *Income Tax Act* and other legislation should be amended to permit registered voluntary organizations to undertake business activities that are neither related to their missions nor conducted primarily with voluntary labour, but require them to pay income tax on the profits from unrelated business. If an unrelated business is divested into a separate, taxable entity, this entity should be able to deduct from its income, subject to the usual limits, its donations to its owning charity."<sup>9</sup>

#### Business

Whereas traditionally, business and the voluntary sector were at opposite ends of the spectrum both practically and philosophically, demarcation lines between the two are blurring. Many voluntary organizations have been delivering goods and services as part of their charitable mission (as well as related businesses) for years which, more recently, private firms have begun to offer on a commercial, for-profit basis. Take for example, the *Salvation Army* goodwill services and *Value Village*, the private sector equivalent.

Some tax-paying private businesses are said to be concerned about what they perceive as unfair competition from the commercial activities of tax-exempt organizations. This viewpoint, was not however, corroborated by the results of last year's focus group sessions with both for-profit (Annex B) and voluntary sector stakeholders. (Annex C).

It is possible that businesses, who contribute but one percent of their profits to the third tier, will eventually have to change their perceptions about the voluntary sector and see them, not as an object of charity, but as a key partner in building a strong economy. This attitude would almost certainly hold true for the more traditional companies such as financial institutions.

#### Government

Government too is recognizing the importance and the breadth of the voluntary and/or community network. A recent survey documented more than 250 alliances and relationships with the voluntary sector with 32 federal departments and agencies. The

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<sup>9</sup> Chapter 8 - Regulation of Financial Accountability. *The Panel on Accountability and Governance*, Government of Canada, 1998. The Voluntary Sector Roundtable is an unincorporated group of national organizations and coalitions formed in 1995 for a maximum three year period to strengthen the voice of Canada's charitable, voluntary sector. Its primary goals are to enhance the relationship between the charitable sector and the federal government and to encourage a supportive legislative and regulatory framework for organizations in the community. The Panel on Accountability and Governance was launched in October 1997 with former federal party leader Ed Broadbent as chair along with Arthur Kroeger, a former senior public servant and university chancellor.

Federal government's commitment to strengthen its ties with the third tier can be found in the Liberal Party's "Red Book" - *Securing our Future Together* - and in the Prime Minister's speech at the August 1998 meeting of the International Association for Volunteer Effort.

"Working together we can accomplish so much more than working apart"; "The days in Canada when the voluntary sector is overlooked and underrated are over for good"; "Our desire [is] to build a new and lasting partnership....A real alliance."

Further interface between the government and the third tier is promulgated by the 1998 Broadbent Report which recommended that "both federal and provincial governments should begin to renew their relationships with the sector by entering into discussions with the sector that may lead to negotiation of a compact of good practice or creation of other means for enhancing ongoing dialogue, understanding and genuine partnership."<sup>10</sup>

A similar conclusion was reached by the province of Ontario a full year earlier. The 1995 Throne speech re-affirmed the importance of voluntary action in Ontario and gave rise to the Advisory Board on the Voluntary Sector. Their 1997 report was the result of consultations across the province involving participants affiliated with or working with over 700 organizations. (Annex D)

The federal government's PCO Taskforce on the Voluntary Sector is currently in the midst of discussions with volunteer sector leaders on three areas of interest: relationships, capacity and regulations. The meetings, which began in April 1999, are exploring broad policy options to launch a new working relationship. Certainly, the Regulatory Table findings will be important to the future of the volunteer pilot project consultations as it is researching the "why", "how" and "who" questions of financial support which the federal government provides to the sector. Final results, which were expected by the end of the summer, have not yet been published. Broad-based consultations are expected to follow.

A relatively new Industry Canada initiative is also recommending that the Department seek collaborative agreements with the private sector, foundations and other federal and provincial government departments. VolNet -or the Voluntary Sector Network Support Program - is a three year, \$15 million initiative to connect 10,000 voluntary organizations by March 31, 2001 and "expand the technological capacity of the voluntary sector." The VolNet National Advisory Committee (VNAC) was created in June 1998, a report delivered in January 1999 and in late August of this year, a list of 24 delivery agencies across Canada was announced, with up to six more expected by December 1999.

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<sup>10</sup> Summary of Proposals, *The Panel on Accountability and Governance*, Government of Canada, 1998. p. 11.

It is interesting to note that, once again, the Ontario government had "scooped" the federal government. It announced, in December 1997, the launch of six pilot projects and an investment of up to \$7.5 million over five years to help volunteer organizations, in partnership with the private sector, develop community-based information technology networks to share information and resources, learn about best practices and recruit volunteers. ([Volunteer@ction.online](mailto:Volunteer@ction.online) - formerly the Community Linkages Program)

From the above examples for the private, public and voluntary sectors, it is clear that a growing awareness of the non-profit sector has resulted in an interdependence of all three tiers and an increased reliance on partnerships, alliances and collaboration. No tier can remain immune to the ramifications. By knowing the external environment and some of the facts and figures of the sector, we can now build on this information to create a definition of the voluntary sector that will be applicable for the pilot project consultations.



## ***VOLUNTARY SECTOR DEFINITION***

The whole scope and structure of stakeholder consultations is underpinned by the definition of the voluntary sector used. The narrower the definition, the more likely the consultations process will be narrower in sphere and in audience. In determining a suitable definition of the voluntary sector to apply to these consultations, it is useful to understand some of the characteristics inherent to all voluntary organizations. Dr. Susan Phillips from the School of Public Administration at Carleton University documented the primary roles of voluntary organizations in Canada which include:

- service delivery to the community;
- contributing to the public policy dialogue through training, educational initiatives and advocacy; and
- citizen engagement in the development of their communities.<sup>11</sup>

These broad goals can be further broken down into specific voluntary sector characteristics such as:

- benefitting from the voluntary participation of members;
- being governed by volunteers and having a separate decision-making process;
- producing benefits that are valued outside the membership of the organization;
- being non-profit in orientation and therefore not distributing profits; and
- existing independently from government although some might be quite dependent upon it for funding and service partnerships.

One definition of the voluntary sector was proposed by the National Advisory Committee for the Voluntary Sector Network Support Program (VolNet), an Industry Canada initiative. Members felt that inclusiveness and flexibility were key requirements for the program and thus defined the sector as any organization that is incorporated as a not-for-profit corporation under the appropriate provincial or federal legislation, or that is registered with Revenue Canada as a charity or an amateur athletic association.<sup>12</sup>

It went further in defining its model by requiring that a voluntary organization have annual

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<sup>11</sup> Susan D. Phillips, *Redefining Government Relationships with the Voluntary Sector: On Great Expectations and Sense and Sensibility*. Ottawa: School of Public Administration, Carleton University, November, 1995.

<sup>12</sup> *Building the Technological Capacity of the Voluntary Sector: The Voluntary Sector Network Support Program (VolNet) National Advisory Committee Report*, Industry Canada. p. 8.

revenues of less than \$500,000, be served with a voluntary board of directors and offer services or programs that serve the public interest. The organization must also demonstrate that it operates democratically, or in other participatory ways, and represents its membership or constituency.

The 28-member VolNet Committee also defined what didn't constitute a voluntary organization including:

- individuals;
- profit-oriented organizations;
- industry and trade associations (including professional associations);
- political parties and organizations involved exclusively in partisan political activity;
- municipalities, universities, hospitals and schools;
- organizations already served by similar government programs;
- places of worship (as opposed to religious charities); and
- labour unions.

VolNet's definition of the voluntary sector is a good starting point that could be adapted for these consultations. Where the definition is lacking, for our purpose, is that it does not adequately reflect the growing strength of community economic development (CED) systems. CED strategies are multi-functional and employ a core organization format that is non-profit, independent and non-governmental. As such, they rely on a wide range of financial and government partners to strengthen community ownership and create community equity for investment in venture and property development. CED groups also secure access to credit for business, commercial and low-income housing development. In short, CEDs bridge the gap between the traditional definition of a voluntary organization and a traditional lender. Any definition of voluntary sector for this pilot project must recognize this expansion to the VolNet model.

Furthermore, in order for this pilot project to be incorporated into the CSBFA, it is assumed that any voluntary sector definition used must be compatible with or in harmony with current CSBFA business requirements. However, there seems to be several areas of incongruity.

CSBFA regulations require that a potential program user be a non-farm, profit-oriented business with annual sales of less than \$5 million. Application for a loan of up to \$250,000 can be made to any authorized private sector financial institution.

1. As the voluntary sector is composed of non-profit organizations, **sales figures** are not an appropriate measurement. On the other hand, as previously mentioned, **revenue information** on the Canadian voluntary sector is sketchy at best. To the

best of my knowledge, no data exists on revenues for non-profit associations. Meanwhile the latest Statistics Canada figures estimate that two-thirds of charities have annual revenues of less than \$100,000. Charities, however, constitute only 44 percent of all known Canadian associations.

2. Present CSBFA requirements are primarily designed to cover one-on-one financial transactions between a business owner and a financial institution. An argument can be made that the current **program design** does not take into account that voluntary associations engage in an increased number of alliances, partnerships and collaboration and are, as such, more flexible than a for-profit business. This is particularly the case for community economic development organizations. In a partnership/alliance scenario with several stakeholders, the question of **loan accountability** arises. The CSBFA's current format would require one signature. Which organization, amongst many project partners, should, would or could be willing to sign for the loan?
3. **Loan accountability** is problematic for all voluntary associations on personal liability issues as well since a Chairperson and Board of Directors are almost always volunteers and responsibility is almost always shared.
4. The question of **access** to a CSBFA loan might also differ between private sector and voluntary sector organizations. Typical **CSBFA authorized financial institutions** for the private sector include banks, credit unions, trust companies and caisses-populaires. It can be argued that some voluntary associations, being more community based, are more open to and in fact, utilize alternative financial institutions which better reflect their grass-root values. These institutions share an ethic of socioeconomic equity within and between communities by, ideally, providing nondiscriminatory access to accounts and loans as well as reinvesting in local projects promoting equity. Examples of these type of institutions would include community banks<sup>13</sup>, community credit unions<sup>14</sup> and loan associations<sup>15</sup>.

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<sup>13</sup> Community banks might be described as banks with restraints on runaway capitalism. Most would have in place non-discriminatory service charges and access conditions, substantially reinvest in the communities they serve, be largely member-owned and emphasize service to many, particularly to communities and low-income residents.

<sup>14</sup> A community credit union would espouse all the values inherent in a credit union including non-discrimination, local community reinvestment and commitment to serve low-income people. Where it differs is that a community credit union would allow all members of the public to become voting members.

<sup>15</sup> Loan associations are provincially incorporated and use their own resources as collateral for loans from major financial institutions or by raising funds from foundations, government or religious organizations. Money the association receives is then loaned to applicants, with the association - not the members - assuming the risk of loss.

**Recommendation:**

Solutions to the above points are beyond the scope of this paper but as a definite starting point, the following definition is proposed as a foundation for further discussion and deliberations. Using the VolNet definition as a base, a voluntary association should:

- be incorporated as a not-for-profit corporation under the appropriate provincial or federal legislation, or be registered with Revenue Canada as a charity or an amateur athletic association;
- have annual revenues of less than \$500,000;
- only be eligible for a maximum loan rate of \$25,000 which reflects the equivalent five percent difference calculated in the CSBFA ratio of \$5M in sales and the \$250,000 maximum loan size;
- have a voluntary board of directors;
- demonstrate that it operates democratically or in other participatory ways;
- represent its membership or constituency;
- offer services or programs that serve the public interest; and
- could be a profit-oriented organization, subsidiary or off-shoot of a voluntary non-profit organization.

A voluntary organization would exclude the following:

- individuals;
- labour unions;
- industry and trade associations (including professional associations);
- political parties and organizations involved exclusively in partisan political activity;
- municipalities, universities, hospitals and schools; and
- places of worship (as opposed to religious charities).

However, a clause should be included to allow for a method or system by which a CSBFA loan is granted to a voluntary sector organization engaged in partnerships and alliances with community-based organizations and municipalities along with industry and trade associations.

With this draft definition of the voluntary sector, it is now possible to focus on the consultation parameters and details.

## ***THE CONSULTATIVE PROCESS***

The first of three sets of consultations on the voluntary sector pilot project is planned for Fall/Winter 1999. The extent and the complexity of the issues inherent in the project would most assuredly involve national stakeholders consultations with financial institutions, lenders, private, public and aboriginal organizations as well as many representatives from the non-profit sector such as charities and associations.

The second set of consultations are slated to take place in Spring 2000 and will involve presenting program design proposals to a large cross-section of stakeholders including lenders and representatives of the voluntary sector. Third round consultations will be to obtain feedback on draft program regulations and are expected to occur in the Spring/Summer 2000.

Detailed options for all three sets of consultations follow, however, there are a number of variables to the consultative process which reflect the breadth and complexity of the non-profit sector. These variables involve questions of methodology, format, logistics and cost and must be addressed prior to the start of consultations.

### Variables in the Consultation Process

1. The choice of the consultation process option is predicated on the preferred definition of the voluntary sector.
2. The cost factor of using a facilitator over several sets of consultations as well as the travel cost to attend focus groups, round tables and one-on-one meetings.
3. The necessity of having to meet legislative deadlines in order to remain on schedule for a potential new bill in the Spring of 2001.
4. Possible difficulty in obtaining stakeholder availability in a short consultative time-frame.
5. How will stakeholder input be obtained? Options include a written statement, an email note, a personal meeting, a focus group, a round table and a conference call.

**Recommendation:** Flexibility in consultation method should be encouraged due to the scope and regional diversity of stakeholders to be consulted.

6. Should the consultations include only national organizations, or should provincial/regional groups also be consulted?

**Recommendation:** Consultations should include all three types of organizations: national, provincial and regional.

7. Should consultations include aboriginal groups? Should aboriginal volunteer organizations be identified under a separate consultative process as was preferred during last year's comprehensive review on the SBLA program?

**Recommendation:** Identify how many organizations are aboriginally-based then decide whether the numbers warrant a separate process.

8. Should the consultation process isolate urban and rural organizations?

**Recommendation:** As many volunteer organizations are community as well as nationally based, it is preferable to be able to identify and differentiate the responses from urban volunteer and rural volunteer organizations.

9. Should the consultation process isolate organizations according to revenue level?

**Recommendation:** It is only possible to obtain revenue figures for 44% of the voluntary sector. This choice is not recommended as it will not allow full representation of the sector.

10. Should the process be limited to organizations of only a certain size?

**Recommendation:** This might not be necessary as it is possible that national organizations are bigger in size than regional or provincial groups and to isolate according to size of organization might exclude certain organizations, eg. community service groups

11. Should the process include separate consultations with English and French organizations on both a national and regional level?

**Recommendation:** There should be a representative number of consultations with French voluntary organizations which would represent regional and national interests.

## ***FIRST ROUND CONSULTATIONS - VOLUNTARY SECTOR***

### ***Fall/Winter 1999***

Important elements of the first round consultations include a needs assessment in addition to obtaining feedback on selected content issues. It is therefore recommended that only the voluntary sector be consulted during this phase, rather than opening it up to financial institutions and other stakeholders. It is expected that a consultation issue paper will be sent to selected stakeholders as a preliminary discussion document.

There are nine consultative options that are being put on the table for discussion with the understanding that choosing the best option will be determined by the definition of voluntary sector utilized.

Option 1 Consult with the National Advisory Committee members for the Voluntary Sector Network Support Program (VolNet)

With the belief that it is pointless to reinvent the wheel, one consultative option would be to contact the 28 members who were part of this Committee. Their recommendations on the internet connectivity of the voluntary sector have translated into the VolNet program, an Industry Canada initiative. Committee members represent minorities and francophones and hail from all regions of Canada. Participants have had extensive experience working in the voluntary sector. Annex E lists the members and the voluntary organizations they currently represent or have worked with in the past.

Option 2 Consult with the delivery agencies integral to the Voluntary Sector Network Support Program (VolNet)

To date, 24 delivery agencies out of a possible 30 have been chosen to represent voluntary agencies and deliver the VolNet program in both English and French across Canada. The two provinces not yet covered are Nunavut and NWT. Annex F details the names and contact information of the VolNet delivery agencies.

Option 3 Consult with the organizational members of the 1998 Voluntary Sector Roundtable (The Broadbent Report)

The 12 organizations on this Committee represent national and public interest groups. See Annex G for a member list.

Option 4 Consult with community economic development (CED) organizations

Formed just two years ago, the Canadian CED Network (formerly the Digby Network) has

quickly grown from a 15 member network in 1997 to its current size of 39 (29 voting and 10 non-voting) members (Annex H). The Canadian CED Network is considered to be the most important of all the CED organizations because its members are some of the strongest, longest serving institutions within the CED network. Membership is expected to increase to over 100 members by the year 2000.

Three different consultation methods are possible. Since a representative sample cannot be taken from the 39 (several provinces are missing, namely Newfoundland, Yukon and the NWT), a smaller sample of CED organizations can be culled according to province/language and applicability. The second way would be to contact all members, either voting, non-voting or both. The third choice is to ask the Canadian CED Network to designate interested parties with whom the government would consult. The last option is recommended and is preferred by the Canadian CED Network citing that not every CED has experience nor an opinion on the voluntary sector. Annex I lists some CEDs that do not belong to the Canadian CED Network.

Option 5 Conduct national focus group sessions with charities using a professional facilitator

The database would consist of Statistics Canada and Revenue Canada data on charities. The limitation is that this data only represents 44 percent of all Canadian voluntary organizations. The benefit of these type of focus groups is that they can easily identify niche markets and isolate various elements of variability as detailed in the previous section. By conducting focus groups on charities, we would be able to differentiate issues and opinions from aboriginal charities (if they exist) versus non-aboriginal charities; national versus regional interests, French versus English, and urban versus rural organizations.

Option 6 Conduct focus groups on aboriginal associations and community economic development organizations with a facilitator specialized in this area

It was recognized during the 1998 SBLA Comprehensive Review that to obtain maximum benefit from consultations with the aboriginal community, specialized interview/communication methods need to be applied.

Option 7 Consult broad-based policy interest groups with an interest in the voluntary sector

Examples of these organizations may be found in Annex J. Others that should also be considered are found in The Broadbent Report list Annex G and include: The Canadian Centre for Philanthropy, the Canadian Council in Social Development and the Canadian



Council for International Cooperation.

Option 8 Consult with representatives/ organizations sitting on the PCO Task Force on the Voluntary Sector (Federal Joint Table Committees)

A list is pending of the 22 members sitting on the three Committees. The Task Force final report has not yet been publicly released.

Option 9 Miscellaneous list with contact recommendations from Statistics Canada and other interested parties (not yet identified). Suggestions include Martin Connell in Toronto who is researching debt capital options for use by community organizations and Greg McLeod from the University of Cape Breton who is studying borrowing mechanisms for the small business community - tel: (902) 562-2420.

**Recommendation:** The **Best Case Scenario** to obtain the most complete understanding of the voluntary sector is to seriously consider all nine options.

The goal of the first round consultations is to assess the needs of the voluntary sector as to whether there is an actual will in the sector for an asset-based loan instrument. Except for four sets of focus groups last year, the current proposed consultations on financing options for the small business sector have never before taken place. By undertaking a comprehensive initial consultation process, the government would be conducting ground-breaking research in the non-profit sector. In fact, by committing to an in-depth consultative process at the front-end of the process, the government could in fact, be saving money in the long run by not having to design and implement a new program should results show that a loan instrument is not needed or wanted in the non-profit sector.

By activating both sets of focus groups, strong results will be forthcoming from both the charity and aboriginal components. Niches that are relevant and integral to the policy framework of the CSBFA would also be explored, such as urban and rural; regional and national as well as French and English.

**Recommendation:** Research should begin immediately to identify aboriginal associations, charities and CED organizations to ascertain whether the total size of the sector would be statistically relevant and whether the cost/benefit of undergoing such consultations will provide value to the process.

It is worth noting that there is very little overlap between participants and organizations in the nine options except for a few broad-based policy interest groups in Options 3 & 7.

(Annexes G & J). But with more than 175,000 non-profit groups across Canada, this fact is not so surprising.

There are, naturally, many variations on the theme. Another alternative would be to implement the focus groups including a separate aboriginal process (Options 5 & 6), interview CEDs (Option 4), as well as interview the broad-based policy organizations inherent in The Broadbent Report (Option 3) and the other macro organizations (Option 7). Should these suggestions still seem too far-reaching and cost prohibitive, the possibility exists that, once researched, the number of aboriginal charity or aboriginal CEDs are found to be so statistically irrelevant so as to not warrant special consideration.

The final decision on consultation options will, of course, depend on the definition used for the voluntary sector in addition to the cost and time available. These factors are balanced by the fact that increasing the options of input/consultation delivery can ultimately cut costs, increase efficiency and response time, speed up the process of consultations and produce a stronger, more comprehensive sample size,

## **SECOND ROUND CONSULTATIONS - NON-PROFIT SECTOR & Spring 2000 FINANCIAL INSTITUTIONS**

Assuming that first round consultation results identify a need for a loans instrument in the non-profit sector, more complete program design options will be developed by Industry Canada in preparation for second round consultations during Spring 2000. Second round consultations will involve a broad spectrum of stakeholders including financial institutions, relevant government central agencies and departments as well as the non-profit sector - including charities, associations and CEDs.

### Voluntary Sector

The broad based consultations recommended in the first round of consultations will not be as necessary as program design options become more detailed and information required becomes more specific.

**Recommendation:** Consult with a narrower spectrum of the voluntary sector by conducting two focus groups including a separate aboriginal process (Options 5 & 6), interviewing CEDs (Option 4) and if so inclined, consulting with the delivery agencies integral to the Voluntary Sector Network Support Program (VolNet) (Option 2) and the PCO Voluntary Sector Taskforce (Option 8).

This option ensures that detailed policy information integral to the CSBFA on the variables of urban, aboriginal and language responses can still be obtained.

### Financial Institutions

Authorized lenders for private sector CSBFA users include caisse populaires, credit unions, banks and trust companies. Annex K lists the lenders consulted in the 1998 SBLA Comprehensive Review.

However, there may be many voluntary organizations, through their diversity and community focus, who eschew the use of these "traditional" financial institutions. While this aspect was not researched, it is very likely that many grass-roots organizations use alternative financing institutions such as cooperatives, loan associations, community banks and community credit unions. If this was found to be true, it would then precipitate and encourage a more flexible definition of financial institutions for any potential voluntary sector pilot project.

**Recommendation:** Initiate research to identify whether many voluntary sector organizations utilize alternative financing partners

**Recommendation:** Until final research results are obtained, consult alternative financing institutions during the second round of talks

**Recommendation:** Consult with a list of financial stakeholders as identified in Annex L modified from a full contact list used in the 1998 SBLA Comprehensive Review consultations.

Other

Government consultations with central agencies and other departments will be taking place simultaneously. It should also be noted that focus groups with past, present and future CSBFA users have not been recommended for the voluntary sector pilot project. It was felt that this option was not cost effective since:

- a) Past, current and future users of the existing CSBFA program are not the major target group for this pilot project.
- b) Two sets of focus groups on the voluntary sector have already been conducted in 1998 with representatives from for-profit organizations. A report of their comments and concerns may be found in Annex C. Further detail on the 1998 consultations is in the Preliminary Findings Section, which follows.

***THIRD ROUND CONSULTATIONS - FINANCIAL INSTITUTIONS***  
***Spring / Summer 2000***

Again, on the assumption that second round consultations determine that demand exists for a voluntary sector pilot project, Industry Canada officials will work towards finalizing program design details and developing the necessary regulations as required by law. Third round consultations on the regulations only is scheduled to take place in the Spring/Summer 2000 with the same financial institutions consulted in the second round of talks. (Annex L)

## ***PRELIMINARY FINDINGS***

Two of the elements of the 1998 Comprehensive Review on the SBLA involved focus groups with past, present and future SBLA users, and roundtable discussions with financial institutions, lenders and selected interest groups (see Annex K for a list of all stakeholders consulted). The four focus group consultations relevant to the voluntary sector took place across Canada and concentrated on two groups of representatives from for-profit businesses and two groups with members from the voluntary sector.

All groups were asked whether the SBLA fixed asset financing should be extended to the voluntary sector, particularly since these organizations are an integral part of the economy and labour force. The following is a brief summary of the consultation results. Detailed reports of the for-profit focus groups and the voluntary sector focus groups can be found in Annexes B & C.

Common elements and themes reported by the private and the voluntary sector focus group participants included:

- questioning whether there was a need for SBLA financing in the sector; and
- expressing reservation about the uncertainty of volunteer organization cash flow/funding which would, in turn, make an SBLA loan too risky and lead to an inability to repay.

### Issues of Concern for the Business Focus Group Participants (Annex B)

- The personal liability of the volunteer association's managing director.
- The lack of accountability on the part of the managing director and the volunteers due in part to high turn-over.
- A higher default rate for loans to the voluntary sector might put the whole SBLA program at risk.
- The sector would not be able to meet the basic loan criteria.

### Issues of Concern for Voluntary Sector Focus Group Participants (Annex C)

The two groups were split in their opinion about opening up the SBLA program to include the voluntary sector.

Some felt that extending SBLA financing into the voluntary sector would help to increase financing options for small businesses; would make the program more efficient and help to better serve the community (but only when operational concerns were removed from the decision). Others felt that a program addition would not result in significant change to the status quo.

Concerns raised involved issues of responsibility and benefaction. Some felt that an SBLA

loan would impact negatively on project ownership and loan repayment as well as squash creativity and reduce volunteer commitment to fund-raising activities. If an SBLA loan is approved, donors might feel that the organization might not need their donor dollars.

Financial Institutions & Lenders (Annex M)

Ninety-two percent of stakeholders did not want the SBLA to be applied to the voluntary sector for the following reasons:

- that it was outside the spirit of the program;
- that voluntary organizations have a social role, not necessarily an economic one; and
- it would require a government guarantee of 75% - 100%, an equity increase to at least 20%, changes to the loan ceiling and would require a unique credit analysis and security.

Seven stakeholders including four (4) banks disagreed with the concept but, if pushed, recommended that a separate program be necessary along with a 100% government guarantee. Only one bank was amenable to the idea but recommended a 75% financing maximum on the asset value.

Several stakeholders commented that before action is taken, the exact financing needs and cost implications of this sector must be determined as well as the source of funds identified.

## **CONCLUSION**

The 175,000 organizations that make up the Canadian non-profit/voluntary sector all have the common characteristics of being diversified and multifaceted with differences in funding and accountability in addition to having divergent approaches, purposes, and an array of services. Non-profit sector groups celebrate and appreciate their uniqueness but when attempting to adequately define the sector, this major strength also becomes the sector's primary weakness. The problem is compounded by a scarcity of statistical research and data.

Two definitions of the voluntary sector were brought forth in this paper as a basis for discussion. It was hypothesized that any change in a definition of the voluntary sector would most likely change the type and scope of consultations to be carried out.

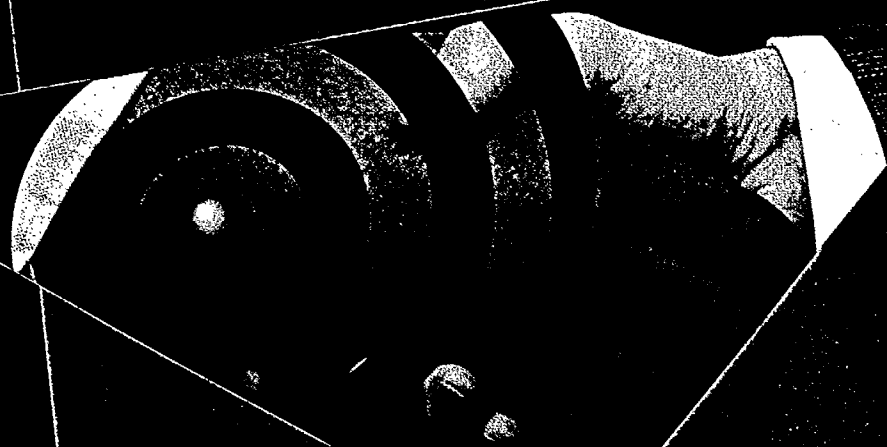
The voluntary sector is currently caught up in the environmental societal trend emphasizing community economic development networks involving partnerships, alliances and cooperation between many stakeholders. Their core functions and approaches have shifted to business-like activities due to constituency demands as well as an increasingly competitive fund-raising environment. The business and government sectors are similarly adapting their approaches to building stronger relationships with the third tier.

The changing voluntary environment leads to a requirement to better understand the sector's financing needs. The report recommends implementing all nine options presented as part of an extensive and comprehensive set of first round stakeholder consultations. An attempt must be made to capture even the smallest organizations as they might be the ones most needy of a CSBF loan.

Second and third round consultations are more narrowly focused to better reflect the detailed program design elements to be reviewed. None of the consultations include focus groups for past, present and future CSBFA holders since some focus groups on this sub-section were conducted last year and this user group does not fit the project's target market.

It has yet to be proven, but it might be difficult to balance the diverse needs of the voluntary community with the current, rigid structure of the CSBFA program. It appears that the voluntary sector works in a fluid, flexible way and as such, will most probably pose many exceptions to the existing program rules. The eleven variables listed, including those related to program design, will need to be addressed and overcome.

ANNEX A



# Associations Canada

The Directory  
of Associations  
in Canada

Le Répertoire  
des Associations  
au Canada

1999 / 2000  
VOLUME 20



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# INTRODUCTION

This edition of *Associations Canada (The Directory of Associations in Canada)* is the twentieth annual edition of directory information dedicated to associations and the not-for-profit sector and the first to fully incorporate two distinct directories: Copp Clark Professional's *Associations Canada*, and Micromedia's *Directory of Associations in Canada*. Over the past year, Micromedia's acquisition of Copp Clark Professional's *Associations Canada* was completed and a systematic comparison of data collected by the two companies was accomplished by the editorial and systems team. Duplicate entries were identified and purged; standards in terms of content and style were compared, reviewed and implemented. This project was accomplished through the past twelve months, and undertaken in tandem with our annual updating schedule of faxing, mailing, telephoning, and generally maintaining contact with the associations community.

The result was an increase in numbers of associations listed, and in the information on individual associations. This edition's Canadian associations require over 1,000 pages (an increase of 134 pages over last year's edition), and all indexes have grown exponentially. All good news for Micromedia and the directory's users until the time came to go to press and we realized we were up against the physical limitations of producing and attempting to bind a book that was now over 1,700 pages long.

Changes were discussed, rejected or implemented. A slightly lighter paper stock was chosen to accommodate the growth in number of pages. A change in the layout of the ever-expanding Website/Email index was necessary to allow for a 50 percent increase in URLs and Email addresses. Newsletters, journals, bulletins and directories published by associations are included in the same detail as in previous editions of *Associations Canada*, but are no longer found in a separate index.

Logistical problems aside, you hold in your hands the most complete directory of associations information ever published. Thanks are owed to the thousands of association representatives who completed our requests for new and updated information, and to the editors, systems, marketing and sales teams who put that information together. Thanks also to the directory's users, who provide valuable feedback on how they use the book and on suggestions for improvement to the listings or ideas on new information to include. Your comments, updates and corrections are always appreciated.

Finally, Ward McBurney, editor for five editions of *Associations Canada*, left this year to pursue other publishing interests--good luck and thanks for the memories, Ward. I am pleased to introduce Beata Kulesza, who worked closely with Ward on the directory for the same five editions, as the new editor of *Associations Canada*. It's all yours, Beata.

Ann Marie Aldighieri  
Editor-in-Chief

Cette édition d'*Associations Canada (le répertoire des associations au Canada)* est la vingtième édition d'un répertoire dédié aux associations qui ne soient pas du secteur des associations à but non-lucratif. C'est aussi le premier à être composé de deux répertoires distincts: *Associations Canada*, de Copp Clark Professional et *Directory of Associations in Canada* de Micromedia. Durant l'année qui vient de s'écouler, l'acquisition de *Associations Canada* par Micromedia fut finalisée et une comparaison systématique des données appartenant aux deux entreprises à été achevée par l'équipe de rédaction et de systèmes. Les entrées en double furent identifiées et épurées, le protocole des termes et du style du contenu fut normalisé pour toutes les données. Ce projet fut exécuté au cours des douze derniers mois, tout en maintenant notre routine annuelle de mise à jour, de communications par télécopieur et par la poste et tout autre contact avec la communauté des associations.

Il en résulte un accroissement du nombre des inscriptions ainsi que des renseignements se rapportant aux associations mêmes. Cette édition des associations canadiennes avait maintenant plus de 1 000 pages (134 pages de plus que le répertoire de l'an dernier). Tous les index avaient aussi augmenté en proportion. Toutes ces nouvelles étaient bonnes pour Micromedia et pour les utilisateurs du répertoire jusqu'au moment d'aller sous presse; c'est à ce moment que nous avons réalisé les limites physiques réelles que présentaient la production et la reliure d'un volume qui avait maintenant plus de 1 700 pages.

Des changements furent discutés, rejetés ou implantés. Un papier légèrement moins épais fut choisi pour compenser l'augmentation du nombre de pages. Un changement à la pagination de la rubrique toujours croissante des sites web fut nécessaire pour accommoder l'accroissement de 50% des renseignements reliés aux services sur l'internet. Les renseignements pertinents aux publications (journaux, bulletins, répertoires, etc.) publiées par les associations contiennent les mêmes détails qu'aux éditions précédentes d'*Associations Canada*, mais ne sont plus consignés dans un index séparé.

Les problèmes logistiques ayant été réglés, vous avez en main le répertoire le plus complet de renseignements sur les associations qui n'ait jamais été publié. Nos remerciements vont aux milliers de représentants d'associations qui ont répondu à nos demandes de renseignements et de mises à jour, ainsi qu'aux équipes de rédaction, d'édition, de systèmes, de marketing et de ventes qui ont rendu cette information cohérente. Merci aussi aux utilisateurs de ce répertoire qui partagent avec nous leur façon d'utiliser ce volume, qui nous suggèrent des améliorations et de nouveaux sujets à y rajouter. Vos commentaires, mises à jours et suggestions sont toujours appréciés.

En toute fin, Ward McBurney qui fut l'éditeur de cinq éditions d'*Associations Canada* nous a quitté cette année pour poursuivre d'autres intérêts dans le même domaine -- bonne chance Ward et merci pour les bons souvenirs que nous gardons. Il me fait plaisir de vous présenter Beata Kulesza, la nouvelle rédactrice de *Associations Canada*, qui a travaillé de près avec Ward aux mêmes cinq éditions du répertoire.

Ann Marie Aldighieri  
Rédactrice en chef

# Mailing List Services

Micromedia maintains substantial databases of contacts in many Canadian institutions. Our editors compile and update listings on a regular basis for the publications listed here. Lists can be compiled from many different criteria to closely target your needs.

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- Media, including journalists, magazines and newsletters
- Lawyers with active environmental practices

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- Professional Associations
- Environmental Associations
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- Sports Associations
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- Political Associations

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### Availability

Lists are available on diskette, magnetic tape, and cheshire or pressure sensitive labels.

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**TEL: (416) 362-5211**

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## VOLUNTARY SECTOR ISSUE PAPER

In two of the for-profit group sessions, participants were handed the following Voluntary Sector issue paper to read in-group, after which they were then asked to respond to two basic questions:

- 1) Whether or not the SBLA program should be adjusted to include the Voluntary Sector
- 2) To what extent do they perceive competition between small business and not-for-profit organizations in their respective sectors?

### Description of Issue

Should the SBLA be extended to fixed assets financing for the Voluntary sector recognizing that these organizations are an integral part of the economy and labour force?

### *Possible Options*

1. *Do not adjust the SBLA program to include the Voluntary sector*
2. *Adjust the SBLA program to include the Voluntary sector but only as a pilot project*

### OVERVIEW

Most businesses recommended that the SBLA program not be adjusted for the Voluntary sector.

#### *Do not Adjust SBLA Program*

Reasons given in support of this position were:

- Loans to the voluntary even on fixed assets were considered to be more risky:
  - "Where are they getting the money to pay the loan?"*
  - "They can't take it out of the money they are collectin; they are basically raising money to give it away."*
- Some expressed the opinion that this sector would be unable to meet the basic loan criteria for lenders (the ability to repay the loan). Therefore since the fundamental criteria would need to be different, this sector should not be "mixed with straight forward business interests."
- Some raised questions about how personal guarantees for SBLA loans would work with this sector -- who is personally on the line for the money or does it mean that the government will guarantee the full amount? If so, this also pointed to a separate program.

- Some felt inclusion of this group would be impractical and unrealistic:

*"It would require changes in the statutes of voluntary organizations. However, no director of a voluntary organization would want to take on the liability."*

*"The people will change and the person who did this loan will no longer be involved in the organization."*

And basically, the perception is that there is no accountability in a voluntary organization -- volunteers come and go including directors. As well:

*"People who volunteer and work for these organizations are wonderful at heart and social-minded. They are however, not businesspeople and that can result in problems."*

- Because of the higher risk of default expected from these organizations, some felt inclusion of these organizations would put the whole SBLA program into jeopardy.

### **COMPETITION BETWEEN THE VOLUNTARY SECTOR AND SMALL BUSINESS**

It was not obvious to most people that the voluntary sector and small business competed in anyway. Even in areas where they overlapped (e.g., a kennel and breeder vs. the SPCA), people felt there was no real competition between the two -- they were serving different target groups and meeting different needs.

## THE VOLUNTARY SECTOR

### INTRODUCTION

In the two Voluntary sector group discussions that were conducted, there were two major information objectives:

- 1) To gain some insight into the financing needs of these organizations
- 2) To get their reaction and feedback as to whether or not the SBLA program should be adjusted to include the organizations in their sector

### THE FINANCING NEEDS OF THE VOLUNTARY SECTOR

Most not-for-profit organizations depend on government grants to fund their operations and on donations or fundraising activities for their programs. The latter can range from bake sales and car washes to generating funds by providing educational materials, to selling advertising space in their publications, to organizing a telethon. A few non-profits are self-funded -- i.e., they are totally dependent on association membership fees.

Voluntary sector organizations see themselves as having many of the same problems as small business in meeting overheads (e.g., payroll and rent) and operating expenses (e.g., telephones, computers) but rather worse off in their ability to forecast revenue, either in the short or long-term:

- Government grants are provided on a yearly basis, based on a schedule provided by the organization to the government. There is some uncertainty as to the renewal of the grant in the first place, and secondly about the amount that will be granted.

Also the experience is that it is often easier for organizations to access funding for a special project than for the financing of on-going operations.

- Some organizations do not qualify for government funding. Thus, they are totally dependent on their ability to raise funds, public donations, or membership fees.
- Although a number of the organizations do have a line of credit at a financial institution, almost all them indicated that financial institutions were uninterested in dealing with their sector on day-to-day banking requirements let alone taking a risk on loans.

*"Banks look very carefully at organizations in the not-for-profit or charitable sector. Very often we are organizations with very little in the way of the kinds of assets that make banks comfortable. It can be very difficult, and very often, even organizations that have real substance, depend on directors or founding organizers of the organization taking personal risks."*

- There was some recognition of the potential downside for financial institutions in dealing with loan default with voluntary organizations, particularly those organizations that are seen to do "good works" to benefit society (e.g., those dealing with the disadvantaged). As one

individual put it, if the bank forecloses on a small business that's one thing. Seizing the fixed assets of a charitable organization, can have significant ramifications:

*"You can imagine the BCTV News showing a bailiff seizing the assets of the XX Foundation because they defaulted on a \$10,000 loan."*

## **THE VOLUNTARY SECTOR ISSUE PAPER**

### **Description of Issue**

Should the SBLA be extended to fixed assets financing for the Voluntary sector recognizing that these organizations are an integral part of the economy and labour force?

### **Possible Options**

1. *Do not adjust the SBLA program to include the Voluntary sector*
2. *Adjust the SBLA program to include the Voluntary sector but only as a pilot project*

## **OVERVIEW**

Voluntary sector organizations were split on whether or not the program should be adjusted to include them.

### **Do not Adjust the SBLA Program**

The rationales for not including their types of organizations in the SBLA program are:

- Most were concerned about their ability to repay the loan given the uncertainties of cash flow -- i.e., some organizations depend on one source of financing that could disappear in any given year and the loan remain unpaid.
- Some subscribe to the philosophy that *"If we don't have the money, we don't spend it"* rather than being on the hook for a loan.
- A few operate quite satisfactorily without loans, and would not expose themselves to this type of risk.
- Some feel that if they were allowed to borrow, the message communicated would be that they need less support from their regular donors and these sources of financing may vanish. As well, there were two other concerns noted:
  - Could result in less creativity and less commitment to fundraising activities on the part of organizations

- May impact negatively on ownership of responsibility for projects and importantly on loan repayment in self-funded organizations
- A few argued that “yes”, the ability to borrow for fixed assets should be extended to the Voluntary sector, and with some of the features of the current SBLA program. Specifically, they feel that they would also be entitled to government backing but under a separate program.

They argued that given their *raison d'être*, namely “to do good works”, they should not be paying the same rates as the for-profit sector. By definition, they were not in the business of generating “profits.” They were providing much needed services to the community, for the benefit of all. Therefore, since whatever money they were able to save on bank charges went back into the community and not into their own pockets (as in the case of the for-profit businesses), they wanted lower rates in recognition of their contribution.

They also did not accept the premise that SBLA program costs would increase if they were included. It was felt that there would be a lower default rate by this sector and in fact, they would be the ones subsidizing for-profit sector bankruptcies. And on that basis, they also argued that they should be paying lower rates.

### **Adjust the SBLA Program**

In the initial discussion about the financing needs of the Voluntary sector, a number of people who voted for inclusion of the Voluntary sector in the SBLA program, made the following types of comments:

*“I have trouble thinking of a reason why a non-profit would need to borrow money on the scale of a small business loan.”*

This perspective, coupled with the opinions expressed about the uncertainty of funding and ability to repay loans was shared by most organizations around the table. Nonetheless, a number of people argued that, on balance, loans to their types of organizations were potentially no more risky than loans to some small businesses. Many of the organizations had been around for 20 or more years, and expected to be around for many more years to come. The same could not be said for start-up businesses currently funded under the SBLA. They also pointed out that many not-for-profit organizations are incorporated -- therefore, there would be no problem in providing security on the same basis as small businesses.

Other reasons given for supporting the inclusion of the Voluntary sector are:

- Provides the organization with more financing options

*“Instead of paying 16%-24% interest on a leasing contract for a photocopier, I could lock it up for 5 years at prime +3%. I can save the difference between the two and use it towards the community. It means a lot to us.”*
- A few organizations questioned why the Voluntary sector had been left out of the SBLA program in the first place. Given that these organizations have put the personal assets of



directors on the table for many years, inclusion in the SBLA would not represent a major change in the operating style of the organizations.

- A few felt that if they could borrow money under the SBLA:
  - Their organizations would be able to function more efficiently (e.g., purchase a stamp machine for a major donation drive rather than have volunteers manually affix stamps on envelopes) and,
  - By removing some day-to-day operational concerns, create an environment in which the organization can focus more on serving the needs of the community. For example:
    - ⇒ Establish themselves in a more permanent fashion (*"Move out of a shoebox into an office"*)
    - ⇒ Accelerate the implementation of programs
    - ⇒ Increase the scope of their activities

### SHARING PROGRAM COSTS

People were asked to respond to the following question:

Making loans to the voluntary sector may be higher risk resulting in higher program costs to SBLA users in order to achieve program cost-recovery. Should the higher program costs be shared among all SBLA users or just among the voluntary sector?

There was a great deal of discussion about the underlying assumptions built in to the question. Quite a few either did not accept the premise that the Voluntary sector's inclusion in the program would drive up the costs or that they represented a higher risk than small businesses. These views had a number of implications:

- It was one of the main reasons that a few people changed their original position on whether or not the program should be adjusted. They initially said "yes" to being included in the SBLA program and then opted out for a separate program with similar features (government backing) but lower fees.
- Resulted in most, but not all organizations opting for Option #2 -- i.e., all SBLA borrowers should pay for the increase in program costs. In other words, based on their beliefs and assumptions of no greater risk or default for the program on their part, neither they nor other SBLA borrowers would end up paying any higher costs.

Other reasons for supporting that all SBLA borrowers should pay more were:

- The perspective that the Voluntary sector provides valuable services to society yet does not generate a profit as small businesses do. Therefore, any added cost to the program should be borne by all.
- Businesses in different sectors are already subsidizing one another under the current SBLA program -- i.e., some sectors of the economy maybe suffering more than others but they are

not paying differential rates. Therefore, even if it was the case that the Voluntary sector inclusion resulted in increased program costs, it would be unfair to isolate this sector and treat it differently from the others.

Those who felt the Voluntary sector should pay higher program costs offered the following types of reasons:

- Some felt that it was unfair for the for-profit businesses to subsidize the non-profit or charitable organizations.
- A few believed that they were no different from small businesses and thus the non-profit and profit sectors should be treated equally:

*"I think there are a lot of organizations that are small and/or having cash difficulties. There are thousands of businesses out there in the same boat. They don't have the cash and they have to access moneys. It is no different for them they may be in just as bad shape. Just to say we are social organizations and we have a social conscience doesn't mean that we should be given an easier hand at anything."*

### **IMPACT ON SMALL BUSINESS**

The Voluntary sector sees itself as providing very different services than the private sector and having different motivations. Consequently, very few of the voluntary sector organizations see themselves in competition with the for-profit sector or could even think of situations when they might compete with it. So the Voluntary sector organizations (with the exception of one individual) did not see how including them in the SBLA program would put them in an advantageous position relative to the for-profit sector.

## APPENDIX 2

### List of Consultation Participants' Affiliated Voluntary Organizations

The following list was compiled from survey responses that were submitted by participants at all three phases of consultation. Participants were asked to list voluntary organizations with which they were affiliated and felt comfortable representing (in either a formal or informal capacity) in the consultation process. The numbers placed beside some organizations represents the number of people who identified that organization i.e., if three participants were involved with the same organization, it was counted three times. Where several organizations of the same type were identified, they have been grouped together, e.g., associations for community living, United Ways, volunteer centres, etc.

-A-

A Cappella 'Preventive Care for Girls'  
Abbeyfield Society of Ottawa  
ABC Canada  
About Face International  
Act 11 Studio  
Ad Hoc Coalition Against the Head Tax  
Advisory Committee for the Don Valley Brickworks  
Agora Foundation  
Aids Committees (4)  
Algonquin College  
All Nation Church  
Alpha Ontario  
Alternative Computer Training for the Disabled  
Alzheimer Society (3)  
Amici Musical Trio  
Ancaster Non-Profit Housing Inc.  
Ancient Mystic Order of Samaritans (2)  
Anglican Church of Canada  
Anti-Racism Coalition of Peel  
Antique & Classic Book Society  
Ark Aid Street Mission (2)  
Art Gallery of Hamilton Foundation  
Art Gallery of Ontario  
Arts Advisory Commission  
Asian Community Centre  
Assemblee Des Centres Culturels de L'Ontario  
Associated Youth Services  
Association Canadienne - Française de l'Ontario (ACFO)  
Association for Community Living (13)  
Association Francophone D'appui  
Association for Community Information Centres in Ontario  
Association of Children's Care (USA)  
Associations Des Benevoles De Prescott  
Atenlos Native Family Violence Services  
Atikokan Municipal Council  
Atikokan Parks & Recreation Board

-B-

Bach Elgar Choral Society  
Barbara Schlifer Commemorative Clinic  
Bay Area Artists Collective  
Baycrest Centre for Geriatric Care  
Belmont House Home for the Aged  
Bereaved Families of Ontario  
Bernadette McCann House for Women Inc.  
Bethany Centre  
Better Beginnings Better Future, Sudbury  
Bialik Hebrew Day School (2)  
Big Brothers (4)  
Big Sisters (4)  
Black Inmates & Friends Assembly  
Board of Education Advisory Committee  
Brampton Neighbourhood Resource  
Centre (2)  
Breakfast for Learning Canadian Living Foundation  
Breakfast Clubs (3)  
Brighter Futures Via Centre  
Brighton Area Focus Group/Parents of Special Needs  
Brock University  
Brockville Psychiatric Hospital  
Bruce House  
Bruce Trail Association  
Bureau de Santé de l'est de l'Ontario  
Business & Professional Women's Club

-C-

Caledon Institute of Social Policy  
Caledon Ski Club  
Campbellford & District Mental Health Program Advisory Committee  
Campbellford & District Palliative Care  
Campbellford District High School  
Campbellford Memorial Hospital  
Auxiliary (2)  
Campbellford/Seymour Carnegie Library  
Campbellford/Seymour Heritage Society  
Canada's Coalition for Public Information (2)  
Canadian Association of Directors of Volunteer Resources  
Canadian Cancer Society (8)  
Canadian Centre for Philanthropy (3)  
Canadian Council of Reform Judaism  
Canadian Friends of Peace Now  
Canadian Friendship Association for Latin America (2)  
Canadian Hadassah - Wizo  
Canadian Health & Education Foundation  
Canadian Hearing Society(2)  
Canadian Jewish Congress (2)  
Canadian Library Association  
Canadian National Institute for the Blind (4)  
Canadian Naval Association

Canadian Oral History Association  
Canadian Palliative Care Association (2)  
Canadian Paraplegic Association of  
Ontario (2)  
Canadian Peace Alliance  
Canadian Policy Research Networks Inc.  
Canadian Polish Congress, Sudbury  
Canadian Red Cross Society (5)  
Canadian Royal Heritage Trust  
Caregivers for Parents  
Carewell Campbellford Nursing Home  
Carleton Foot Patrol  
Carleton University  
Carleton Volunteer Centre  
Celebrating Community Involvement Committee  
Celebrity Classics  
Centennial College  
Centre Agapé/partir d'un Bon Pas (2)  
Centre Charles Emile Claude  
Centre Communautaire de Santé Mentale de Prescott-Russell  
Centre Culturel Les Trois P'tits Points  
Centre de Ressources Familiales de l'estrie (2)  
Centre de Services Familial de Prescott-Russell  
Centre des Pionniers  
Centre de Santé Communautaire de l'estrie  
Centre Forestier Mckennan  
Centre for Studies of Children at Risk  
Centrepointe Theatre  
Cercle des Fermieres de St. Eugene Inc.  
Chambers of Commerce (4)  
Chedoke-McMaster Hospital  
Chedoke-McMaster Hospital Foundation  
Chevaliers de Colombe, Paroisse St. Jacques  
Cheyenne Community Housing Co-op Inc.  
Cheyenne Community Tenants Board  
Child Care Council Stormont, Dundas & Glengarry  
Child Care Planning Committee  
Child Poverty Action Group Ottawa-Carleton  
Children's Aid Societies (3)  
Children's Coordination Committee  
Chinese Canadian National Council  
Citizen Advocacy (2)  
City of Cornwall Social Services (Daycare)  
Clover Valley Farmers Market  
Club A.N.A.F. Cornwall  
Club Sportif de Ste-Anne Centre d'Action  
Coalition for Persons with Disabilities (Peel/Halton)  
Coalition for Social Justice  
Coalition of Agencies Serving South Asians  
Cobourg Accessibility Committee  
Coffee House Community

Columbus Centre  
Comité des Citoyens de la Cité Collégiales  
Comité Organisateur Journée Nationale de l'enfant  
Committee of Planning & Co-ordinating Organizations of Metro  
Community Volunteer Program for Families Going Thru Separation  
Community Alliance for Social Issues  
Community Arts Development Advisory Committee  
Community Arts Ontario  
Community Care Services (3)  
Community Committee on Workfare  
Community Day Care Centre  
Community Development Network (2)  
Community Foundations (8)  
Community Health Centres (2)  
Community Information Centres (3)  
Community Literacy of Ontario  
Community Nursing Home  
Community Partnerships Program  
Community Sports Leagues (4)  
Community Stewardship Association  
Community Youth Sport Service  
Connecting Seniors of Canada  
Conseil de Vie Française (3)  
Conseil Paroissial Green Valley, Ste. Mario  
Conservation Council of Ontario  
Cooktown Rate Payers Association  
Coppercliffe Figure Skating Club  
Cornwall Square Mall Walkers  
Corporate Volunteer Program  
Council for London Service  
Council of Aging (2)  
Council of Women, Ottawa-Carleton  
Country Heritage Experience Inc.  
Court Challenges Program (National - Winnipeg-based)  
Credit Union Central of Ontario  
Credit Union Charitable Foundation  
Crips & Quacks - Drs. & Persons with Disabilities Working Together  
Crisis Intervention Committee  
Crisis Response Committee

-D-

DARTS  
Desh Pardesh  
Developing Countries Farm Radio Network  
Developmental Services Centre  
Disabled Women's Network Ontario  
Dispute/Resolution Centre Ottawa-Carleton  
Distress Centres (4)  
District Health Councils (5)  
Don Mills Foundation  
Ducks Unlimited

## -E-

East London United Church Outreach  
Cluster (2)  
East York Community Development Council  
East York Good Neighbours Council  
Edith Turner Foundation  
Elder Abuse Committee  
Elizabeth Fry Society (2)  
ELKS  
Employment & Outreach Program  
Employment Advisory Board  
Entraide Budfetaire (2)  
Eraie Checkeris School Council  
Erinoak Serving Young People with Physical Disabilities

## -F-

Family & Children's Services (2)  
Family Advisory Committee, Hospital for Sick Children  
Family Resource Centre  
Family Services (5)  
Family Violence Networks (2)  
Fédération Nationale des Femmes Canadienne-Française hors Québec  
Federated Health  
Festival of the Sound, Parry Sound  
First Night  
Five Counties Children's Centre  
Flinders Place  
Focus-on-Future Advisory Committee - Ottawa Board of Education  
Fontbonne Society of Peterborough  
Food Banks (5)  
Fort Frances Canadian Bass Championship  
Fort Frances Citizen Recognition Committee  
Fort Frances Fire Department  
Fort Frances Heritage Depot  
Fort Frances Inter-agency Group  
Fort Frances Special Olympics  
Fort Frances Waterfront Development Committee  
Fraternité Alexandria Inc  
Friends of Ferris Provincial Park  
Friends of the Catholic University  
Frontier College

## -G-

Gardiner Museum of Ceramic Art  
Gavson Nursing Home  
Georgina Baseball Association  
Girl Guides & Jeannettes  
Glen Cairn Community Resource Centre  
Good Shepherd Centre  
Good Shepherd Non-Profit Homes

Goodwill Industries (3)  
Graduate Student Association  
Grassroots Economic Opportunity Development & Evaluation  
Greater Hamilton Tattoo Committee  
Green Shields Canada  
Grey Bruce Labour Arts Committee  
Grosvenor Lodge  
Groupe Inter-agence Glengarry  
Growing Up Healthy Downtown

-H-

Halton Hills Public Library  
Hamilton & Region Arts Council (2)  
Hamilton Arts Advisory Commission  
Hamilton Philharmonic Orchestra  
Healthy Schools - Healthy Kids  
Heart & Stroke Foundation (3)  
Helping Hands Volunteers of the Davis Centre  
Helpmate Volunteer Bureau  
Heritage London Foundation  
Herzog Memorial Foundation  
Hillel Lodge Homes for the Aged  
Hillfield Strathallan College  
Historic Boundary Waterway  
Horizon Co-op  
Hospice Association of Ontario (2)  
Hospice of London  
Housing Authority Rainy River District  
Housing Development Resource Centre  
Housing Help Centre  
Human Resources Professionals Assoc. of Ont.  
Humanae House  
Humber College

-I-

In-Kind Canada  
Idlewyld Manor  
Independent Order of Daughters of the Empire  
Independent Order of Odd Fellows  
Independent Order of Foresters Child Abuse Prevention Fund  
India-Canada Association Canada  
Inner City Home  
International Festival of Theatre of the Oppressed  
International Huntington Association  
Inter Cultural Neighbourhood Social Services  
Inter-faith Social Assistance Reform Coalition  
Inter-agency Coalition for the Disabled  
International Association of Homes & Services for the Aging  
International Association of Outplacement Professionals  
International Reading Association  
Into All the World



Ismaili Council of Canada  
Italian Canadian Benevolence

-J-

J'aime Apprendre Inc.  
Jamaican Canadian Assoc.  
Janta Club of Hamilton  
Jessie's Centre for Teens  
Jewish Federation of Greater Toronto  
Joblink (2)  
Junior League of Hamilton/Burlington

-K-

Kawartha World Issues Centre  
Kidney Foundation (2)  
Kids Help Phone  
Kids on the Block  
King Bay Chaplaincy  
King Township Historical Society  
Kiwanis Club (3)

-L-

La Fraternete  
La Magie des Lettres  
Labour Community Services (2)  
Labour Councils (6)  
Labourers' Local Union  
Labourers' Training Centre  
Landowner Resource Centre  
Large Health  
Laurentian University Faculty Association of Retirees  
Laurentian University (2)  
Legal Education & Action Foundation (LEAF)  
Legal Education Resource Network  
Lester B. Pearson College of the Pacific  
Literary Groups  
Local Churches (16)  
Local Public Schools (5)  
Logement la Nativité  
London Association for Disabled Adults  
London Barrier-Free Technology Centre  
London City Council  
London Community Housing Advisory Committee  
London Cross Cultural Learner Centre (3)  
London Intercommunity Health Centre  
London Labour Market Planning Council  
London Language Training Advisory Council  
London Regional Art & Historical Museum  
London Weavers and Spinners  
Look Good - Feel Better  
Long-term Care Regional Advisory Committee (2)

## -M-

Madame Vanier Children's Services  
Marvelle Koffler Breast Centre Advisory Board, Mount Sinai Hospital  
Max Bell Foundation  
McMaster University  
Meals on Wheels/Popte Rouluate (6)  
Media Coalition of Toronto  
Merrymount Children's Centre  
Metro Toronto Chinese & Southeast Asian Legal Clinic  
Metro Toronto Coalition for Neighbourhood Centres  
Metro Toronto Palliative Care Council  
Metro Toronto Zoological Society  
Meycourt Club of London  
Middlesex London Public Health Unit  
Minor Sports Associations (3)  
Mission Air Transportation Network  
Mississauga Arts Council  
Mississauga Hospital (2)  
Moose Lodge  
Mount Sinai Hospital (2)  
Movement for Canadian Literacy  
Multiple Sclerosis Society (2)  
Multi-Racial Network for Environmental Justice  
Multicultural Association - Inner City Home  
Multicultural Board  
Multicultural Inter-agency Group of Peel  
Multifaith Council on Spiritual & Religious Care (2)  
Muskoka Heritage Foundation

## -N-

National Coalition Building Institute  
National Crime Prevention Council  
National Hospice Association (USA)  
Neighbour Link, London  
Nepean Community Resource Centre  
Niagara Children's Chorus  
Nickel Belt Indian Club  
North East Ontario Visible Minority Network  
Northern Ontario Regional Cooperative Housing Association  
Northumberland Planning & Allocation Committee  
Northwestern Health Unit  
Northwestern Home Care Program  
Northwestern Ontario Crimestoppers

## -O-

Oasis Co-op  
OLDC Housing  
ONET Networking  
Ontario Arts Council  
Ontario Association of Agricultural Societies

Ontario Association of Social Workers  
Ontario Association of Volunteer Administration (13)  
Ontario Association of Youth Employment Centres  
Ontario Cancer Institute, Princess Margaret Hospital  
Ontario Coalition of Agencies Serving Immigrants (3)  
Ontario Community Support Association  
Ontario Federation of Labour  
Ontario Heritage Foundation  
Ontario Literacy Coalition  
Ontario March of Dimes  
Ontario Mental Health Foundation  
Ontario Network of Employment Skills Training Project  
Ontario Prevention Clearinghouse  
Ontario Public Interest Research Group  
Ontario Social Safety Network (2)  
Ontario Training and Adjustment Board (OTAB) (2)  
Operation Springboard  
Opportunity Planning, Ottawa-Carleton  
Ordre des Filles d'Isabelle  
Ottawa West Community Support Services  
Ottawa-Carleton Economic Development Corporation  
Ottawa-Carleton Humane Society  
Ottawa-Carleton Immigration Services  
Ottawa-Carleton Learning Foundation  
Ottawa-Carleton Regional Police Service  
Oxfam Canada

-P-

Palliative Care, Campbellford & District  
Parent/Child Drop-in Centre  
Parkinson Foundation of Canada  
Parks & Recreation (3)  
Partir D'un Bon Pas (2)  
Partners Organization  
Peel Adult Learning Network  
Peel Board of Education  
Peel Child Care Committee  
Peel Children's Centre  
Peel Committee Against Woman Abuse (2)  
Peel Committee on Sexual Assault  
Peel Health Department (2)  
Peel Literacy Guild  
Peel Memorial Hospital  
Peel Multicultural Council (2)  
Peel Volunteer Administrators Network  
Peel/Halton/Dufferin Educators & Trainers Reference Group  
People First Self Advocacy Group, Peterborough  
Performing Arts Group  
Peterborough & District Head Injury Association  
Peterborough Civic Hospital  
Peterborough Family Enrichment Centre

Peterborough Housing Authority  
Pickering College  
Placement Coordination Services of Ottawa  
Policy Advisory Council  
Polish Combatants' Association  
Polish Library in Sudbury (2)  
Polish Seniors in Sudbury  
Positive Action for Conductive Education  
Professional Associations (5)  
Professional Institute of Public Service of Canada

-Q-

Queensway Carleton Hospital

-R-

Race Relations Committee, Sudbury  
Rainy Lake Multicultural Association  
Rainy Lake Ojibway Educational  
Authority (2)  
Rainy River Curling Club  
Rainy River Hospital Auxiliary (2)  
Rainy River Recreation Board  
Rainycrest Home for the Aged  
Re-evaluation Co-counselling  
Reading Plus  
Regional Advisory Committee for Food & Shelter  
Regional Multi-Faith Group on Spiritual & Religious Care  
Regional Neo-Natal Follow-up Program  
Retraite Action  
Riverside Health Care (3)  
Royal Alexandra Hospital  
Rockton Agricultural Society  
Ronald McDonald Houses  
Rotary Clubs (11)  
Royal Botanical Gardens Auxiliary  
Royal Canadian Legion (5)  
Royal Ontario Museum  
Royal Ontario Museum Foundation  
Ryerson University

-S-

Salvation Army  
Scouts Canada (2)  
Senior Care  
Seniors Councils (4)  
Senior Volunteers Program  
Seniors Apartment Corporation  
Seniors Edition  
Seniors Employment Bureau  
Serve Canada Youth Service Organization (2)  
Service d'aide aux Survivants d'agression Sexuelle

Services Communautaires de Prescott-Russell  
Settlement Committee for the Town of Cobourg  
Settlement Renewal Project, Federal Government  
Shaar Hashomayim Synagogue  
Sheatre Education Alternative  
Sheridan College (2)  
Sir Edmund Hillary Foundation  
Skead Red Community Club  
Skills for Change (2)  
Social Planning Councils (7)  
Special Education Advisory Committee  
Spitfire Wheelchair Basketball Association  
St. Christopher House  
St. Elizabeth Health Services  
St. Elizabeth's Hospital  
St. John's Rehabilitation Hospital  
St. Joseph's Health Centre  
St. Joseph's Hospitality Soup Kitchen  
St. Joseph's Women's Centre  
St. Lawrence Condominium Ratepayers Association  
St. Matthew's House  
Street Kids International  
Stroke Recovery of Ontario  
Student Council  
Sudbury Finnish Rest Home Society  
Sudbury Immigrant Integration Group  
Sudbury Interfaith Dialogue  
Sudbury Multicultural/Folk Arts  
Association (3)  
Sudbury North East Lion's Club  
Sudbury Pastoral Counselling Centre  
Sudbury Prarthana Samaj  
Sudbury Professional Workshop Committee  
Sudbury Race Relations Committee  
Sudbury Regional Heart Health Coalition  
Sudbury Regional Palliative Care Association  
Sudbury Women's Centre (2)  
Supervised Access Advisory Committee (2)  
Survivors Support Ministry

-T-

Tapestry House Care for Caregivers  
Temple Israel of London  
Terry Fox Run  
The American College of Health Care  
The Arthritis Society (6)  
The Canada Council for the Arts  
The Canadian College of Health Service  
The Canadian Women's Foundation  
The Council for Canadian Unity - Ontario Round Table  
The Donwood Institute

The Family Education Centre  
The J.W. McConnell Family Foundation  
The Learning Partnership  
The Ontario Historical Society  
The Philip Aziz Centre  
The Sandy Hill Community Health Centre  
The Toronto Hospital Foundation (2)  
The Trillium Foundation  
Theatre London  
Thorncliffe Neighbourhood Office  
Toronto Association of Neighbourhood Services  
Toronto Dance Theatre  
Toronto East General Hospital Foundation  
Toronto Free-Net  
Toronto Jewish Federation (2)  
Toronto Walks for AIDS  
Toronto Women's Health Network  
Town Councils (2)  
Township of Tiny Community Policing Committee  
Trent University

-U-

Unicef Canada  
United Achievers  
United Church of Canada  
United Generations Ontario (2)  
United Way/Centraide (24)  
University of Toronto (3)  
University Women's Club  
Urban Alliance on Race Relations

-V-

Vaadair Hillel Lodge Implementation Centre  
Variety Club (3)  
Vedic Cultural Society of Sudbury  
Victim Services of Peel  
Victoria Order of Nurses (4)  
Victoria Recreational Trails Committee  
Victoria/Haliburton Environmental Farm Plan  
Victoria/Haliburton Federation of Agriculture  
Villa Colombo Home for the Aged  
Visible Minority Network  
Visual Arts Groups  
Vita Community Living Services  
Voices of Positive Women  
Voluntary Sector Roundtable (2)  
Volunteer Canada  
Volunteer Centres (18)  
Volunteer Ontario (3)  
Volunteer Transportation Program

-W-

Web Network  
Wellington/Dufferin/Guelph Health Unit  
Wellspring  
Women's Community House  
Women's Institute  
Work ABC's  
Workable Inc.  
Workers Heritage Committee of Ottawa-Carleton

-Y-

Y.M.C.A. - Y.W.C.A. (7)  
York Region Abuse Program  
York University (2)  
Youth Services (Correctional)



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## APPENDIX B: VOLNET NATIONAL ADVISORY COMMITTEE MEMBERS

### Chair

**KRSTIC, Lil**

*Place of employment:*  
Telephone Pioneers

*Voluntary organizations:*  
Junior Achievement; Kindergartener's  
Count

### Members

**BEKKEMA, Denise**

*Place of employment:*  
Storefront for Voluntary Agencies

*Voluntary organizations:*  
City of Yellowknife Heritage Committee;  
Northwest Territories Society for the  
Prevention of Cruelty to Animals (NWT  
SPCA); Festival of the Midnight Sun Society

**BERTRAND, Denis**

*Place of employment:*  
Fédération des communautés francophones  
et acadienne (FCFA) du Canada

*Voluntary organizations:*  
Théâtre La Catapulte; Conseil  
d'administration du Centre de théâtre  
francophone d'Ottawa

**BRENT, Diana**

*Place of employment:*  
Calgary Catholic School District

*Voluntary organizations:*  
Council of Canadians with Disabilities;  
Integrated Network of Disability  
Information and Education; Adapted  
Technology Committee, University of  
Calgary, Resource Person; Independent  
Living Resource Centre of Calgary;  
The Alberta Committee of Citizens  
with Disabilities

**CARROLL, Jim**

*Place of employment:*  
J.A. Carroll Consulting

*Voluntary organizations:*  
YMCA Canada; Media Awareness  
Network

**CHALLINOR II, John**

*Place of employment:*  
Compaq Canada Inc.

*Voluntary organizations:*  
Communications sub-committee –  
Imagine; Communications sub-committee –  
Information Technology Association of  
Canada (ITAC)

**CHAN, Steven**

*Place of employment:*  
Independent Design Engineer

*Voluntary organizations:*  
Society for the Promotion of  
Environmental Conservation (SPEC);  
International Development Education  
Resource Association (IDERA); Vancouver  
CommunityNet; EcoCity Network of  
Vancouver



**DIRKS, Gerald**

*Place of employment:*

Brock University

*Voluntary organizations:*

Canadian National Institute for the Blind; Human Rights Committee, World Blind Union; Task Force on Braille Literacy, Canadian Braille Authority; Departmental Long Range Planning Committee, University of Brock

**FERGUSON, Doug**

*Place of employment:*

Lifesaving Society

*Voluntary organizations:*

Canadian Parks & Recreation Association (CP/RA), Parks & Recreation Ontario (PRO)

**FIETZ, Margaret**

*Place of employment:*

Family Service Canada

*Voluntary organizations:*

Psychogeriatric Community Services Clinic; University of Ottawa Psychological Services

**HARE, Marvin**

*Place of employment:*

National Association of Friendship Centres

**HELLQUIST, Wayne**

*Place of employment:*

United Way of Regina

*Voluntary organizations:*

Saskatchewan Youth Olympic Academy; North Central Community Safety Centre; North East Community Centre; Canadian Olympic Association; Pan American Games Society, Manitoba Multi Sport Training Centre

**HELWIG, Sherri**

*Place of employment:*

CultureNet; S.L. Helwig & Associates; Periodical Writers Association of Canada

*Voluntary organizations:*

CultureNet; Ontario Association of Art Galleries; The Power Plant Contemporary Art Gallery; Museum Computer Network; Canadian Conference of the Arts; Interactive Multimedia Arts & Technologies Association; Cultural Human Resources Council; ArtsWire

**HOOVER, June**

*Place of employment:*

New Brunswick Easter Seal March of Dimes

*Voluntary organizations:*

New Brunswick Ministers of Health's Advisory Committee on Rehabilitation Services

**JOHNSTON, Donald**

*Place of employment:*

Community Foundations of Canada

**JONES, Trudy**

*Place of employment:*

Gander Women's Center

*Voluntary organizations:*

Gander Women's Center, Board for Epilepsy in Newfoundland and Labrador; Self Help Support Group, National Anti-Poverty Organization (NAPO); Literacy Council

**KING, Donald**

*Place of employment:*

Seniors' Education Centre, University Extension, University of Regina

*Voluntary organizations:*

Canadian Council for the Advancement of Education; Council for Saskatchewan Fundraising Executives

**LABOBE, Charlotte**

*Place of employment:*

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*Voluntary organizations:*

Mi'kmaq Family Resource Center

**LIZÉE, Jacques**

*Place of employment:*

Fédération des unions des familles

*Voluntary organizations:*

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**MORGAN, Dudley**

*Place of employment:*

Yukon College

*Voluntary organizations:*

Canadian Mental Health Association; National Aboriginal Broadcasters Television Northern Canada (TVNC); Challenge Vocational Alternatives

**MORTIMER, Peter**

*Place of employment:*

Metro Halifax United Way

*Voluntary organizations:*

Chebucto Community Net; Information Providers Committee

**NDEJURU, Rosalie**

*Place of employment:*

Centre de documentation sur l'Éducation des adultes et la condition féminine (CDEACF)

*Voluntary organizations:*

Frontier College; Institut canadien d'éducation des adultes; Communauté rwandaise de Montréal

**O'GRADY, Daniel**

*Place of employment:*

Canadian Airlines International

*Voluntary organizations:*

National Conference Board of Canada; Corporate Community Investment Council; Economic Development Council; Canadian Council for Business in the Community; Calgary Corporate Workplace Volunteer Council; Association of Volunteer Administrators (AVA)

**PENNER, Janice**

*Place of employment:*

Penner & Associates Advisory Services

*Voluntary organizations:*

YWCA of Canada; Prairie Theatre Exchange; City of Winnipeg Centreplan Committee; Forks North Portage Partnership; University of Manitoba Pension Plans Boards; Tourism Winnipeg; 1998 Grey Cup Committee

**ROBERTS, Kirk**

*Place of employment:*

Open Text Corporation

*Voluntary organizations:*

Change Canada Charitable Foundation; Internet Society

**SUTTON, Josephine**

*Place of employment:*

Women'Space

*Voluntary organizations:*

VIOLET; Women's Justice Network

**SY, San San**

*Place of employment:*

ACJNet University of Alberta

*Voluntary organizations:*

Edmonton Community Adult Learning Council; Edmonton FreeNet

**TREMBLAY, Hélène**

*Place of employment:*

Commission scolaire Jacques-Cartier

*Voluntary organizations:*

Fédération canadienne pour l'alphabétisation en français

Français



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# VOLNET

## Voluntary Sector Network Support Program

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SOURCE: VolNet

—For immediate release (26-Aug-99)—

### VolNet Delivery Agencies

Listed below are the names and locations of delivery agencies, established thus far in various provinces across Canada. More delivery agencies, up to 30, will join the list on an ongoing basis throughout the life of the program.

VolNet will establish a least one delivery agency per province and territory. Volunteer organizations interested in the VolNet service package may contact a delivery agency from the list below.

#### YUKON:

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Yukon College  
P.O. Box 2799, 500 College Drive  
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Fax: (867) 668-8858  
E-mail: [info@yukoncollege.yk.ca](mailto:info@yukoncollege.yk.ca)  
Website: <http://www.yukoncollege.yk.ca/>

#### BRITISH COLUMBIA:

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British Columbia Museums Association (BCMA)  
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Victoria (BC) V8W 1V7  
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Fax: (250) 387-1251  
E-mail: [VolNet@MuseumsAssn.bc.ca](mailto:VolNet@MuseumsAssn.bc.ca)  
Website: <http://www.islandnet.com/~bcma>

**Greater Vancouver Region**

VolNet Project Coordinator  
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Website: <http://www.vcn.bc.ca/volnet>

VolNet Project Coordinator  
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**ALBERTA:****Edmonton Region**

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Fax: (780) 488-1495  
E-mail: [volnet@compusmart.ab.ca](mailto:volnet@compusmart.ab.ca)  
Website: [www.thesupportnetwork.com/volnet](http://www.thesupportnetwork.com/volnet)

**SASKATCHEWAN:****Regina Region**

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Website: <http://www.theLCN.on.ca>

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Fax: (905) 736-6018  
Web site: [www.communitylife.net](http://www.communitylife.net)

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Website: <http://www.web.net/volnet>

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Website: <http://www.ncf.ca/volunteercentre/>

### **QUEBEC:**

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**NEWFOUNDLAND:**

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**Francophones outside Québec**

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Website: <http://w3.franco.ca/fjcf/>

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**For more information...**

Related site: <http://www.volnet.org>



ANNEX G

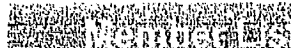
**Voluntary Sector Roundtable**

**Members of the Voluntary Sector Roundtable**

- ❖ The Canadian Centre for Philanthropy (416) 597-2293
- ❖ Canadian Confernce of the Arts (613) 238-3561
- ❖ Canadian Council for International Co-operation (613) 241-7007
- ❖ Canadian Council on Social Development (613) 236-8977
- ❖ Canadian Environmental Network (613) 728-9810
- ❖ Canadian Parks/Recreation Association (613) 748-5651
- ❖ Community Foundations of Canada (613) 236-2664-
- ❖ Representative for the Faith Communities (416) 362-0269
- ❖ National Voluntary Health Agencies (416) 445-8204
- ❖ National Voluntary Organizations (613) 238-1591
- ❖ United Way of Canada - Centraide Canada (613) 236-7041
- ❖ Volunteer Canada (613) 241-4371

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ANNEX H

# The Canadian CED Network

## Canadian CED NETWORK MEMBERS/FRIENDS

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Ottawa, ON K1N 7Z2

(613) 236-7763 fx (613) 236-3582

[pgillespie@ceso-saco.com](mailto:pgillespie@ceso-saco.com)

**Marianne Roy**

3542 Montee Powerscourt

Athelstan, QC J0S 1A0

Tel #: (450) 264-9090

Fax #: (450) 264-9229

E-mail: [mmroy@drocler.qc.ca](mailto:mmroy@drocler.qc.ca)

**Larry Gordon**

Metro Credit Union

230 Brown's Line

Toronto, ON M8W 3T4

Tel #: (416) 252-5625 Ext. 3009

Fax #: (416) 251-3705

E-mail: [lgordon@metroco.com](mailto:lgordon@metroco.com)

**Greg Tolliday/ Pippa Rowcliffe**

Centre for Community Leadership Ltd.

#1107-207 West Hastings Street

Vancouver, BC V6B 1H7

Tel #: (604) 685-1741

Fax #: (604) 685-1742

E-mail: [gregt@intergate.bc.ca](mailto:gregt@intergate.bc.ca)

[/p/hr@portal.ca](mailto:p/hr@portal.ca)

ANNEX I

## Community Economic Development Contacts

Organization	Contact	Phone	Fax	email	Address	Comments
Montreal Community Loan Association	Milder Villegas	514-844-9882	514-844-7650	<a href="mailto:acem@accent.net">acem@accent.net</a>	15 Mont-Royal Suite 112 Montreal, PQ H2T 2R9	
The Trillium Foundation	Kimberley Garrett	800-263-2887	416-961-9599		21 Bedford Road  Toronto, Ontario  M5R 2J9	
Caledon Institute of Social Policy	Sherri Torjman	613-729-3340	613-729-3896	<a href="mailto:torjman@cyberplus.ca">torjman@cyberplus.ca</a>	1600 Scott St.  Suite 620 Ottawa, ON  K1Y 4N7	
VanCity Community Foundation	David Driscoll	604-877-7553	604-877-7682		P.O. Box 2120  Station Terminal Vancouver, BC  V6B 5R8	
Laurier Institute	Barbara Rice	884-0710 x6034	884-8853	<a href="mailto:laurinst@mach1.wlu.ca">laurinst@mach1.wlu.ca</a>	202 Regina St. N.  Waterloo, ON  N2L 3C5	

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[Community Economic Development Contacts](#)



## POLICY INTEREST GROUPS

### **Caledon Institute for Social Policy**

1600 Scott St., #620  
Ottawa, Ontario K1Y 4N7  
Tel: (613) 729-3340  
Fax: (613) 729-3896  
Email: [caledon@cyberplus.ca](mailto:caledon@cyberplus.ca)

Caledon is a social policy research, analysis and discussion group operating since 1992.

### **Canadian Centre for Policy Alternatives**

251 Laurier W., #804  
Ottawa, Ontario K1P 5J6  
Tel: (613) 563-1341  
Fax: (613) 233-1458  
Email: [ccpa@policyalternatives.ca](mailto:ccpa@policyalternatives.ca)

### **Canadian Community Reinvestment Coalition (CCRC)**

PO Box 1040, Station B  
Ottawa, Ontario K1P 5R1  
Tel: (613) 789-5753  
Fax: (613) 241-4758  
Email: [cancrc@web.net](mailto:cancrc@web.net)

The CCRC is concerned about equalizing access to bank loans and other basic financial services and lobbies for local community reinvestment by banks.

### **Consumers' Association of Canada**

222 Osborne St. S. #21  
Winnipeg, Manitoba R3L 1Z3  
Tel: (204) 452-2572

### **Democracy Watch**

PO Box 1040, Station B  
Ottawa, Ontario K1P 5R1  
Tel: (613) 241-5179  
Fax: (613) 241-4758  
Email: [dwatch@web.net](mailto:dwatch@web.net)

STAKEHOLDER CONSULTATIONS			
	Stakeholders Consulted	1 <sup>st</sup> Consultation (Written)	2 <sup>nd</sup> Consultation (Roundtable)
1	Alberta Treasury Branch (ATB)	☐	
2	Alliance of Manufacturers and Exporters Canada (AMEC)		☐
3	Bank of Montreal (BOM)	☐	☐
4	Boreal Assurances Inc. (Boreal)		
5	Canada Trust (CT)		
6	Canadian Advanced Technology Association (CATA)		Telephone
7	Canadian Bankers Association (CBA)	Individual bank responses	Individual bank responses
8	Canadian Chamber of Commerce (CCC)		
9	Canadian Federation of Independent Business (CFIB)	☐	☐
10	Canadian Financing and Leasing Association (CFLA)	☐	☐
11	Canadian Imperial Bank of Commerce (CIBC)	☐	☐
12	Canadian Restaurant and Foodservices Association (CRFA)		☐
13	Canadian Taxpayers' Association (CTA)		
14	Credit Union Central of Canada (CUCC)	☐	☐
15	Department of Finance	☐	
16	Federation des caisses populaires de l'Ontario (FCPO)		Caisses from Quebec represented them
17	GE Capital Inc. (GE)		☐
18	Hongkong Bank of Canada (Hongkong)	☐	☐
19	Information Technology Association of Canada (ITAC)		☐
20	La Confederation des caisses populaires et d'economie Desjardins du Quebec (Caisses)	☐	☐
21	National Bank of Canada (National)	☐	☐
22	Newcourt Credit Group (Newcourt)		part of ☐ CFLA meeting
23	Retail Council of Canada (RCC)		
24	Royal Bank of Canada (Royal)	☐	☐
25	Scotiabank (Scotia)	☐	☐
26	Toronto-Dominion Bank (TD)	☐	☐
27	Treasury Board Secretariat	☐	
	<b>TOTAL</b>	<b>14</b>	<b>16</b>

## LENDER ROUNDTABLE SUGGESTIONS

2<sup>nd</sup> ROUND CONSULTATIONS

## VOLUNTARY SECTOR PILOT PROJECT - 1999/2000

Alberta Treasury Branch	<p>Vern Lebsack Credit Manager, Small Business Alberta Treasury Branch 9925 -109 Street Edmonton, Alberta, T5J 2N6</p> <p>cc: Ray Wells, Assistant General Manager, Commercial Credit</p>	<p>Tel: (403) 493-7242 Fax: (403) 493-7262</p> <p>Tel: (403) 493-7247</p>
Bank of Montreal	<p>Barry Teague Product Manager, Commercial Loans, Mid-Market Bank of Montreal 15th Floor, Bank of Montreal Tower 55 Bloor St. West Toronto, Ontario M4W 3N5</p>	<p>Tel: (416) 927-5998 Fax: (416) 927-3006</p>
Boreal Assurances Inc.	<p>Claude Laforge Directeur, perception et crédit 16 étage, 1100 Boul. René- Levesque Montréal, Québec H3B 4P4</p>	<p>Tel: (514) 392-6224 Fax: (514) 392-6233</p>
Canada Trust	<p>Mark Levitan Manager, Business Banking Canada Trust BCE Place, 161 Bay Street, 34th Floor Toronto, Ontario M5J 2T2</p>	<p>Tel: (416) 361-5359 Fax: (416) 361-8197</p>
Canadian Bankers Association	<p>Mr. Alan Young Vice-President, Policy</p> <p>Canadian Bankers Association Box 348, Commerce Court West, 30th Floor Toronto, Ontario M5L 1G2</p> <p>cc: Caroline Hubberstey, Advisor, Consumer &amp; Commercial Affairs</p>	<p>Tel: (416) 362-6093 x 311 Fax: (416) 362-7705</p> <p>Tel: (416) 362-6093 x 216 Fax: (416) 362-8288</p>
Canadian Chamber of Commerce	<p>Timothy Reid, President Canadian Chamber of Commerce 350 Sparks Street, Suite 501 Ottawa, Ontario K1R 7S8</p> <p>cc: Sharon Glover, Senior Vice President, Corporate Affairs &amp; Membership</p>	<p>Tel: (613) 238-4000 Fax: (613) 238-7643</p> <p>Maryse Lousier = Ass't</p>

<p>Canadian Federation of Independent Business (CFIB)</p>	<p>Catherine Swift  President &amp; CEO  Canadian Federation of Independent Business  4141 Yonge Street  Willowdale, Ontario  M3P 2A6</p> <p>cc: Garth Whyte, VP, National Affairs and Research  No cc to: Brien Gray, Sr. VP, Provincial Affairs &amp; Policy</p>	<p>Tel: (416) 222-8022  Fax: (416) 222-4337</p> <p>Secretary = Jan</p>
<p>Canadian Imperial Bank of Commerce</p>	<p>R.K. Shaughnessy  Senior Vice-President  Canadian Imperial Bank of Commerce  Commerce Court CCW4  Toronto, Ontario  M5L 1A2</p>	<p>Tel: (416) 980-5580  Fax: (416) 980-3944</p>
<p>Canadian Taxpayers' Federation</p>	<p>Walter Robinson  130 Albert  Ottawa, Ontario  K1P 5G4</p>	<p>Tel: (613) 234-6554  Fax: (613) 234-7748</p>
<p>Credit Union Central of Canada</p>	<p>Ms. Susan Murray  Director, Government Affairs  Credit Union Central of Canada  275 Bank Street, Suite 400  Ottawa, Ontario  K2P 2L6</p> <p>cc:  Bill Knight  CEO  Credit Union Central of Canada  415 Yonge Street, Suite 601  Toronto, Ontario  M5B 2E7</p>	<p>Tel: (613) 238-6747  ext. 238  Fax: (613) 238-7283</p> <p>Tel: (416) 232-1262  Fax: (416) 232-9196</p>
<p>Federation des caisses populaires de l'Ontario</p>	<p>Pierre Chartier  Federation des caisses populaires de l'Ontario  214, chemin Montreal  Vanier (Ontario)  K1L 8L8</p>	<p>Tel: (613) 746-3276  Fax: (613) 746-7988</p>

<p>Hongkong Bank of Canada</p>	<p>Mr. Marshall Curtis  Assistant Vice President  Risk Management and Credit  Services  Hongkong Bank of Canada  885 West Georgia Street  Vancouver, B.C.  V6C 3E9  cc: William McLaney  Vice President, Credit  Hongkong Bank of Canada  4<sup>th</sup> Floor, 70 York St.  Toronto, Ontario  M5J 1S9</p>	<p>Tel: (604)  Fax: (604) 641-3016</p> <p>Tel: (416) 868-8137  Fax: (416) 868-3816</p>
<p>La Confederation des caisses  populaires et d'economie  Desjardins du Quebec</p>	<p>Jean-Francois Smith  Conseiller, Direction Stratégies  Financieres  La Confederation des caisses  populaires et d'economie  Desjardins du Quebec  100, avenue des Commandeurs  Lévis (Quebec)  G6V 7N5</p>	<p>Tel: (418) 835-8444  poste 8334  Fax: (418) 833-5873</p>
<p>National Bank of Canada</p>	<p>M. Jean-Pierre Guindon  Manager, Corporate Credit Services  National Bank of Canada  National Bank Tower  600, rue de la Gauchetière Ouest  9<sup>th</sup> Floor  Montreal, Quebec  H3B 4L2</p>	<p>Tel: (514) 394-5000  ext. 5675  Fax: (514) 394-4375</p>
<p>Royal Bank of Canada</p>	<p>Mr. Robert Heisz  Vice-President  Royal Bank of Canada  P.O. Box 7500, Station 'A'  Toronto, Ontario  M5W 1P9</p> <p>cc: Dave Smith  Manager, Small Business Loans  Royal Bank of Canada  Royal Trust Tower  9<sup>th</sup> floor - 77 King St. W.  Toronto, Ontario  M5W 1P9</p>	<p>Tel: (416) 955-2570  Fax: (416) 955-2504</p> <p>Tel: (416) 955-2534  Fax: (416) 955-2504</p>
<p>Scotiabank</p>	<p>Mr. Dieter Jentsch  Senior Vice-President  Scotiabank  Canadian Commercial Banking  Executive Offices, Scotia Plaza  44 King Street West  Toronto, Ontario  M5H 1H1</p> <p>cc: Gareth Powell  Senior Manager, Scotia Business  Products</p>	<p>Tel: (416) 866-3737  Fax: (416) 866-6491</p> <p>Tel: (416) 933-1301  Fax: (416) 866-4839</p>

The Toronto-Dominion Bank	Mr. John Leckie Senior Vice President The Toronto-Dominion Bank MainStreet Banking 55 King St. W. & Bay St. P.O. Box 1, Toronto-Dominion Centre Toronto, Ontario M5K 1A2	Tel: (416) 983-2614 Fax: (416) 982-4593
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**LENDER ROUNDTABLES  
2<sup>nd</sup> ROUND CONSULTATION LIST  
SBLA REVIEW - 1998**

CBA MEMBERS

Canadian Bankers Association  
Bank of Montreal  
Canadian Imperial Bank of Commerce  
Hongkong Bank of Canada  
Royal Bank of Canada  
Scotiabank  
The Toronto-Dominion Bank  
National Bank (Montreal)  
Laurentian Bank (Toronto?)  
Canadian Western Bank (Edmonton)

OTHER LENDERS

Alberta Treasury Branch  
Boreal Assurances Inc.  
Canada Trust  
Credit Union Association of Canada and the Credit Union Central  
Federation des caisses populaires de l'Ontario  
GE Capital Canada Inc.  
La Confederation des caisses populaires et d'economie Desjardins du Quebec (make sure  
they invite specific caisses to come)  
Newcourt Credit Group

INTEREST GROUPS

Alliance of Manufacturers & Exporters Canada  
Canadian Chamber of Commerce (CCC)  
Canadian Advanced Technology Association (CATA)  
Canadian Federation of Independent Business (CFIB)  
Canadian Financing and Leasing Association  
Canadian Restaurant and Foodservices Association  
Canadian Taxpayers' Federation  
Information Technology Association of Canada (ITAC)  
Retail Merchants' Association

