

Advancing...

Community Economic Development for Calgary



Good Jobs



Affordable Housing



Opportunities for Low Income Calgarians



Vibrant Neighbourhoods



Sustainable City

Open the door to the possibilities...

Acknowledgments

Thank you to the following individuals and organizations who made this booklet happen.

Thrive Network Steering Committee

Arusha Centre **Business Link** Canadian Worker Cooperative Foundation Calgary Economic Development Centre for Newcomers City of Calgary **Ethnicity Catering** First Calgary Savings Make It Good McMan Youth, Family and Community Services Association Momentum Prospect United Way of Calgary and Area Vibrant Communities Calgary Women In Need Society You too have a key role to play...

Booklet comments and advice

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Purpose of this booklet

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

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

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

What is Community Economic Development?

Locally motivated

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

Action

focusing on practical solutions and win/win collaborative initiatives

Economic opportunities

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

Community

a geographic or interest based group of citizens and organizations

Sustainable

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

Inclusive

 opportunities accessible to everyone in the community

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

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

part

What is a measure of how CED can benefit Calgary?

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

> Measuring Up, United Way of Calgary and Area, accessed at www.calgaryunitedway.org, August 2009

How can CED benefit Calgary?

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

and limited resources, CED encourages

and promotes economic activity and

services that decrease our ecological

entrepreneurs that provide goods and

footprint on the earth. Healthy water, air, and food lead to healthy communities.



CED is about creating jobs and starting businesses, working with and through the community, focusing on the marginalized, while combining social goals with business outcomes.

CED results in engaged, active, resilient communities: places where people want

to live and businesses wish to locate; vibrant

communities with a strong local economy;

of social capital (interactions). Each of these

a healthy quality of life and a high level

Different types of social enterprises

an example of a CED initiative...

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

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

Examples

Social enterprise focus

Skills-training

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

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

Profit

ReStore: re-invest profits into Habitat for Humanity Programs.

-invest. A social enterprise is an organization or venture that advances its social mission \cap through entrepreneurial, earned income strategies.

Source: www.se-alliance.org

The Edmonton Social Enterprise Fund

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

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



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

- Muhammad Yunus, Winner of the 2006 Nobel Peace Prize



CED organizational profile: Momentum

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

- In 2007, it was named by the Tides Canada Foundation as one of the Top 10 Charities in Canada.
- Momentum's Business Development programs reach over 400 people and support 160 small business start-ups each year.
- Approximately 1,200 individuals and families have participated in Momentum Individual Development Account, or matched savings, programs. Their savings have been matched by over \$1,300,000 from Momentum. Over 56 people have been able to purchase homes with their matched savings.
- Momentum's money management training assists over 1000 people a year in taking control of their personal finances. Its work in the area of financial literacy has been recognized by the **When** Peter F. Drucker Award for Canadian Non-profit Innovation.
- Over 550 immigrants and Aboriginal persons have trained for careers in the trades, many of them tripling their earnings in less than five years.

Momentum's social return on investment (SROI) includes:

- Through Momentum's Trades Training program, participants build their skills which results in increased earnings. These higher earnings result in increased taxes paid to the government. A study of this program showed that in less than six years the Alberta government earned in extra tax revenue more than twice what it invested in the program.
- In 2008, the Fair Gains program was measured as part of a pilot project case study on SROI. Through this study, it was determined for every \$1 invested, \$3 goes back into the community within five years.

Visit: www.momentum.org

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

Participan

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

Good jobs

Business Development at Momentum



Javier came to Canada with his family from Columbia. A person at an immigration centre told him about Momentum and Javier was soon enrolled in Momentum's Self Employment Program, a program for people who are committed to starting a small business. Since starting his business (a commercial and residential cleaning company) Javier has since hired two additional employees. One of his major contracts is to clean the offices of – you guessed it! – Momentum.

Social Return on Investment: SROI – the non-financial outcomes created by a social enterprise, measured in terms of the non-profit's mission, e.g. people served or jobs created, average salaries paid, amount of transfer payments eliminated, etc.

> – Source: www.se-alliance.org/resources_lexicon.cfm Knowledge Centre Lexicon, Accessed August, 2009



"CED is a best fit for Calgary, given this city's entrepreneurial attitude and that many Calgarians believe that everyone should have an opportunity to make their contribution to society."

– Lisa Caton, Operations Manager, Momentum













Solutions through CED: highlights of

Affordable housing

Affordable housing

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

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

 Source: Calgary Community Land Trust, Impact Document, www.cclt.ca/learn_more.htm. Sourced April 2008.

A diversity of housing options is beneficial to everyone!

Photos (from top to bottom)

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

Opportunities for low income Calgarians



Opportunities are created for

Calgarians living on low-incomes with training and work experience programs through organizations such as Momentum, Ethnicity Catering and Women in Need Society.

Micro-lending

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

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

Co-operatives *

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



Source: Oxford
English Dictionary

CED-type projects in Calgary

Vibrant neighbourhoods

An environmentally sustainable food source in the heart of the city

Community gardens are a great way to grow food, save money, reduce emissions, and meet people in your community. There are now 20 community gardens in Calgary.

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

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



For more

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



Carsharing – sustainable and affordable transportation

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

There are two carsharing organizations in Calgary: Greater Forest Lawn Community Carsharing (GFL) and Calgary Carshare.

Sustainable Transportation Society

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



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

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

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



Give a man a fish and you
feed him for a day.
Teach a man to fish and you
feed him for a lifetime.⁹⁹

– Author unknowr

Social enterprise profile: EthniCity Catering

In 2008, EthniCity Catering employed 43 women and three men, provided 7,600 hours of paid employment and training, and generated \$197,800 of sales revenue.

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

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

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

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

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

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

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

able to use her excellent cooking skills and gain her first Canadian work experience.

At EthniCity

Catering, Mariam was

CED organizational profile: Vibrant Communities Calgary

Vibrant Communities Calgary is a non-profit organization that works collaboratively with various stakeholders and partners by engaging Calgarians in advocacy for longterm strategies that address the root causes of poverty in Calgary. Vibrant Communities Calgary believes that everyone has a right to fully participate in their community and has a vital role to play in effecting positive change in the systemic factors that contribute to poverty. Partners include Calgarians living on low incomes and representatives from government, business, labour, faith communities, non-profit organizations, health and education.

Two campaigns that Vibrant Communities Calgary has been working on are Living Wage and Fair Fares.

Fair Fares

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

According to a recent Calgary Transit and Vibrant Communities Calgary Low Income Transit Pass Outcomes Survey, 94% of passholders surveyed reported that their life is better when they have the Low Income Transit Pass. When further probed about specific benefits, respondents indicated that they were able to:

- Keep a job
- Take more training or educational classes
- 1200 1200 Find employment (or better employment)
- Volunteer more

Visit: www.vibrantcalgary.com/fairfares

⁶⁶In a city like Calgary, where business and economy is changing every day, paying a living wage is just one way we are able to support our employees. In doing so, every person who works at First Calgary Savings is given the meansto provide for themselves and their families. Happy, healthy employees lead to vibrant workplaces and strong communities. For us, a living wage isn't a luxury; it's a necessity."

- Dave Gregory, President and CEO, First Calgary Savings

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

Living Wage is the income a person or family requires to meet their basic needs; to maintain a safe, acceptable standard of living in their communities and to save for future needs and goals. A number of local employers have been named Calgary Living Wage Leaders in recognition of their commitment to socially sustainable business practices. VibrantCommunities Calgary is always on the lookout for new Living Wage Leaders.

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

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

- Participant in the Free Goods Referral Program



Social enterprise profile: Women in Need Society (WINS)

What is WINS?

source source source source source source source source, knowledge, skills and confidence to achieve self-sufficiency. WINS' mission is helping women to help themselves through innovative and effective programs and services.

WINS operates four social enterprise Thrift Stores in Calgary that sell affordable, quality clothing and household goods. Through the thrift stores, people with limited incomes have an affordable place to buy clothing, household goods and furniture. At the same time, women gain employment skills through on-thejob training. Net revenues from the thrift stores go towards supporting WINS programs in the community such as the Free Goods Referral program and WINS Family Resource Centres.

Women in Need Society is an example of a social enterprise that uses profits from its Thrift Stores to partially support its programs in the community.

See: www.womeninneed.net for more information.

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

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

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

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

– WINS Thrift Store Employee

"I am more aware of the community resources available to me."

- Participant in the Family Resource Centre

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

– Mary Ferguson, Eko Nomos

The triple bottom line

...a second chance in starting over.



"I am starting to see some light at the end of the tunnel."

- Participants in the Free Goods Referral Program

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

> – Carmen Sparrow, Executive Director, WINS

What has been the ECONOMIC impact?

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

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

What has been the SOCIAL impact?

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

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

What has been the ENVIRONMENTAL impact?

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

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



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

- Participant of the Family Resource Centre





* Calgary Dollars

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

CED success stories: Spoon Fed Soup

Spoon Fed Soup delivers

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

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

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

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

Carmie recycles and composts... (and) ...accepts 100% Calgary Dollars...

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

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

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

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

CED organizational profile: Sustainable Calgary

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

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

Sustainable Calgary:

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

Sustainable Calgary has published three State of Our City reports and a Citizens' Agenda. A fourth State of Our City report will be released in late 2009 representing over ten years of indicator reporting. Sustainable Calgary believes that the way we choose to build our city can either increase or reduce the quality of life of those among us who experience marginalization for reasons of age, income or disability. Sustainable Calgary promotes, encourages, and supports community level actions and initiatives that move Calgary towards a sustainable future.

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

THI T

– Jason Luan, City of Calgary

How do we move CED forward in Calgary right now?

can you help CED have the greatest impact

How

in Calgary?

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

Individuals

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

Communities

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

Business

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

Image provided courtesy of Calgary Economic Developm

What is Thrive's mission?

Thrive's mission is to champion Community Economic Development in Calgary by facilitating connections, promoting best practices and innovation, and encouraging collaboration. The Calgary CED Network was created in 2006, and renamed Thrive in May 2009. The network is guided by a steering committee of CED leaders in Calgary and is supported by various individuals and organizations.

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

> improving lives of marginalized residents

.ED results

 better social, economical, and environmental conditions

 increased capacity of community to create their own future

 increased assets for both the community and citizens to engage with each other Credits: This book was made possible by Thrive and funding from the United Way of Calgary and Area.



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



Call: 403.204.2668 Email: info@thrivecalgary.org Or visit: www.thrivecalgary.org





