

# Economy of Communion

a new culture

Editor's insert from Città Nuova n. 23/24 - 2013

## *EoC Report* 2012-2013

38

New Businesses From EoC Schools



The Project that  
Generates Business



Microfinance,  
A Winning Bet



EoC Strategies  
for the Future

**Economy of Communion  
a new culture**

Newsroom insertion  
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Economy of Communion

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## A WORD OF THANKS



«God is always at work» was the beautiful slogan launched by Chiara Lubich at the foundation of the Lionello Bonfanti Business Park. God is always at work, multiplying the few loaves and fish we are willing to share. This report is our way of saying to all the EoC entrepreneurs and their employees «Thank you».

**Luigino Bruni**  
and the International Commission

The *New City* magazine containing the editorial insert, "Economy of Communion - a new culture" may be sent to anyone upon request to this email address: [info@edc-online.org](mailto:info@edc-online.org). Anyone who wishes to make a contribution to its publication or to the EoC project may send his/her donation, specifying the specific destination and contribution to:

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24 months from the end of two decades of the EoC Project, we present an initial record of new achievements reached and prospects opened by the EoC

# Love the Other Company *as Your Own*

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FERRUCCI



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Since celebrating the twentieth anniversary of the EoC project in 2011, we have set forth several clear objectives: growth among and between EoC enterprises; alleviation of poverty of every neighbor in need; collaboration with those who work for a more humane economy; and a deepened dialogue with contemporary culture.

Where do we stand at present? The Italian AIPEC Association (Italian Entrepreneurs for an Economy of Communion) was launched with 140 members; a School of Civil Economy was founded at the Lionello Business Park; interviews with our entrepreneurs in newspapers and on TV have increased and every week a national newspaper runs an editorial on the EoC's unique proposal, which is transmitted over the internet in six languages; in the US, the Company Cube has been made available as a mobile app, which suggests an aspect of the EoC's values to live each day.

One study on the EoC's efforts to alleviate poverty shows a decrease in the number of needy. The study also highlighted, however, the lack of information required to validate the level of commitment to

the project of participating EoC companies as well as the true destination of the profits shared. These are strengths and weaknesses that require a more careful strategy which we have worked to identify during the year, following Pope Francis' invitation to favor those who are marginalized on the fringes of society. We have tried ourselves to understand how to best serve the poor, the enterprises and the society today, carefully listening to those who work within our companies, at their office desks and from their university chairs, and those who serve on voluntary committees and EoC associations.

After several meetings conducted in different continents and deep reflection at the conclusion of a meeting held in Por-

tugal, a new strategy has emerged that fully takes into account the need to address our shortcomings in serving the needy and EoC enterprises which – until now – have been left to fight their daily battles on their own. Indeed, it should not be forgotten that when Chiara Lubich had entrusted her economic vision to entrepreneurs, to “those among us who had more expertise, those who were endowed with talents,” she called for “a commitment to grow together.” It is a future, therefore, of entrepreneurs who are no longer alone, but are united in solidarity “to love the company of the other as their own”; who are linked in a network to better develop the practice of sharing, and are keen

to favor job creation over profit-sharing.

These are committed entrepreneurs who are supported by commissions and associations, and by the use of common resources to enhance their abilities to train or design and assist the growth of new companies in their own countries and beyond. Early signs indicating the effectiveness of this strategy include the launching of Project Erasmus for entrepreneurs within business parks, and the creation of web software for a global collection of data on the number of businesses affiliated with the EoC, on skills shared by entrepreneurs and consultants, on the needs of those in poverty, and on ways profits are shared.



Uncover talent; provide a consistent basis for courage; put in all the innovation capacity possible; EoC startups mitigate the crisis

# Schools that *Uncover Business Savvy*

IRENE  
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Samantha states: "Everything began in July 2010. I attended the first Summer School of Civil Economy in Ostuni. And so, launching out from our studies, we began to think of what was needed on the local level." There have been more than a few obstacles to overcome, such as the red tape that would have held back many – except the "partners four and friends evermore" – from the "challenging" work that needed to be done to transform a semi-abandoned building into a pint-size playland.

The non-profit Sunbeam Nursery cooperative held its grand opening on October 25, 2013. "It was the fulfillment of all our hopes and dreams," explains Samantha, "which after so much effort, selfless sacrifice and determination were finally becoming a reality."

This promising story was presented at Italy's annual EoC Convention titled, "The Economy of Communion at a Time of Crisis: Planning and Starting Again From Experiences and Ideas." The convention was held at Lionello Business Park during the 2013 LoppianoLab. The need for new projects of this kind is certainly not lacking. Many young people, in particular those coming from the South, look for a need and opportunity to build their own future while addressing the poverty around them. This is the motivation behind the work of Luigi Calabria Cariati, proprietor of Tlcom, a computer, telecommunications and related services consulting company.

"It was the experience of my father that opened me to the idea of a company that not only sought profit for itself but also worked to create job opportunities for the community. Later, I learned that a school of Civil Economy and Economy of Communion would be held here in our area."

Giuseppe and other young health professionals who attended the 2012 course in Taranto share a similar world-view. As Giuseppe explains, "Adopting this logic was a fun-

damental step for the realization of our own idea of a clinic. Cibus: Health & Culture is a clinic that places the patient at the center of a group of specialized care. These young entrepreneurs also seek support and encouragement from EoC entrepreneurs who have gone before them. As they share with first generation EoC entrepreneurs, they find motivation, experience and a capacity to bounce back.

Upon launching the EoC on May 29, 1991 in Brazil, Chiara Lubich declared that the act of "setting up companies" should be entrusted to "people with competence and talent, so that they are managed well and have profits to place in communion. This is the novelty." 22 years since that initial prophetic vision, a new spring has begun for the EoC in which our pioneering EoC entrepreneurs support new emerging entrepreneurs who can address the problem of today's poverty.

## EoC Start-Up Business

Do you have a business idea and want to start up an EoC business? Write to: [rebetafalla@gmail.com](mailto:rebetafalla@gmail.com)



Two young economists have assessed the validity of the current system of allocating contributions in various areas of the globe

# The Challenge of Fraternal Help

LUCA CRIVELLI

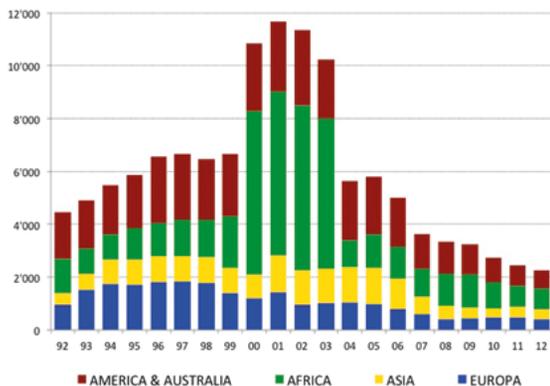


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In August 2013 “A Technical Report on Social Assistance in EoC” prepared by J. Debbane and C. Viano, two young economists (the former, a Syrian, and the latter, an Italian) on the functioning of the EoC system of aid to indigents, was handed over to the international commission of the Economy of Communion.

The report was financed by an AIEC scholarship at the Sophia University. The objectives of the research were as follows:

- 1) Identify the presence of any gaps in the data collection device and in the presentation of the same.
- 2) Analyze the information available to come up with a picture of the activities carried out between 1992 and 2012.
- 3) Make recommendations to improve the current system.



The study proved to be very useful both for its analysis and impact on future developments. The researchers have stressed that the information collected today does not allow you to fully understand the reasons that have influenced the evolution of requests for assistance. As shown in the graph above, assistance for 4,400 people in 1992 (i.e., 5 percent of our communities) had reached 11,000 in 2001 (an increase driven primarily by war situations in Africa (as well as other factors) before falling to the current 2,200.

Unfortunately, the type of information gathered does not allow us at the moment to assess whether the interventions implemented (in the field of assistance in education, health, and housing) have healed the various forms of poverty while generating reciprocity and communion.

Another interesting finding is the strong heterogeneity among practices in various areas: in some situations, 95 percent of the aid requested was temporary in nature, while in others, more than half of the beneficiaries received aid that was permanent. Also, the amounts distributed per capita in some of the larger regions showed significant differences (ranging from 9 to 30 percent of the salary in use), despite these being countries characterized by macroeconomic situations that are basically comparable.

Finally, the study highlighted the usefulness of establishing an observatory on poverty, making it possible to know and ensure better accounting of the action taken in support of the poor, while stimulating reflection and comparison among areas of intervention, to identify on the basis of objective criteria, the right recipients and implement interventions that are more effective. All this is addressed without compromising the culture of proximity (the real strength of the network of local communities upon which the system of aid distribution rests) and without unnecessarily weighing down the bureaucracy. Chiara Lubich has in fact encouraged us to understand in depth the needs of our most deprived (“But who are these brothers of ours? I know them, and I’ve seen some of them in pictures: smiling, dignified, proud to be sons and daughters of God and sons and daughters of the Focolare. They are not lacking in everything, but in some things.”); and Chiara has taught us that poverty is not only a condition of the individual, but also and above all, the sum total of broken relationships which can be cured only through a relationship of brotherhood in reciprocity. Francis of Assisi, by kissing the leper, confirms that it is never a “relationship of immunity” but one of openness to the possibility of “contagion.”

## 2014 World Census

At press time, only a dozen countries (of the 50 where EoC is present) covering about one-third of EoC businesses worldwide, had submitted updated data of companies participating in the EoC project to the International Commission. In order not to disclose information that does not give a true picture, we decided to dispense this year with the regular publication of the statistics of EoC companies, and come out by early 2014 with a new online census. In 2014 we will therefore be able to present full and updated information on EoC enterprises.

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The EoC set in motion throughout the world a circuit of communion where the central axis are the companies and their entrepreneurs; the 980,000 euros they shared in 2013 represent an increase of 27 percent over the previous year, contributed in particular by the significant profits of companies from Argentina, Belgium, Italy, Ireland, Poland, Portugal, Slovenia, Slovakia, South Eastern Europe and Germany; also worth mentioning are the new contributions from companies in South Korea, Côte D'Ivoire, Democratic Republic of Congo and Uruguay. This is an increase that substantially compensates for the decrease in the extraordinary contributions of individuals. During the year, 2,250 families from five continents were assisted through direct contributions in the areas of feeding, housing, schooling and health care. In addition, development projects were started or continued

2,250 families and more than 1,500 people involved in productive activities were supported with the use of corporate resources and private contributions in the final 2012-2013.

# More than 27 Percent of Profits Shared

BUSINESS PROFITS								
Country	Revenue	Expenses for Indigents					Expenditures for a Culture of Giving	
		Productive activities	Schooling	Income from Integration	Health Care	Housing	Formation	Offices & Press
ALBANIA	0	0	3	838	2	543	0	0
ANGOLA	0	500	579	559	465	1,086	0	0
ARGENTINA	117,555	0	4,281	10,354	10,000	6,370	0	0
AUSTRALIA	0	0	0	0	0	0	0	0
AUSTRIA	8,205	0	0	0	0	0	0	0
BELGIUM	314,00	0	0	0	0	0	0	0
BRAZIL	49,505	34,978	25,877	37,749	39,095	2,441	10,000	0
CAMEROON	0	0	727	2,139	1,477	72	0	0
CANADA	0	0	0	0	0	0	0	0
CHILE - BOLIBOL	2,876	25,000	5,443	0	5,733	724	0	0
COLOMBIA	0	0	4,561	4,960	1,422	1,154	0	6,000
KOREA	46,886	0	1,991	1,676	0	0	0	0
IVORY COAST	3,054	0	824	426	931	163	0	15,000
EGYPT	0	0	815	815	465	507	3,500	0
EL SALVADOR	0	0	1,559	9	5,237	1,234	4,500	0
PHILIPPINES	37,749	0	10,951	9,625	4,532	2,107	31,600	5,000
FRANCE	50,366	0	0	0	0	0	0	0
GERMANY	41,300	0	0	0	0	0	0	0
JAPAN	550	0	0	0	0	0	0	0
JORDAN	0	0	232	652	400	471	0	0
GREAT BRITAIN	590	0	0	0	0	0	0	0
HAITI	0	0	0	0	2,258	0	0	0
INDIA	0	0	1,346	582	739	314	0	0
IRELAND	2,900	0	0	0	0	0	0	0
ITALY	116,750	0	72	140	0	3,678	0	0
KENYA	0	0	507	2,947	1,909	1,104	0	0
LEBANON	0	0	608	1,590	1,590	1,062	0	0
BALTIC STATES	0	0	308	745	163	507	0	0
MADAGASCAR	0	0	362	372	0	72	0	0
MEXICO	0	0	2,444	1,420	954	0	7,000	0
NIGERIA	0	800	0	326	233	181	0	0
HOLAND	2,465	0	0	0	0	0	0	0
PAKISTAN	1,219	0	0	0	0	0	0	5,000
POLAND	3,666	0	1,448	2,327	1,629	3,077	0	0
PORTUGAL	1,500	0	0	0	0	0	0	0
CHECK REPUBLIC	0	0	452	493	354	1,028	0	4,806
DEM. REP. CONGO	22	0	1,846	3,002	7,913	2,317	18,075	0
RUSSIA	0	0	1,412	2,467	1,443	760	10,800	0
SLOVAKIA	420	0	751	2,482	226	0	0	0
SLOVENIA	650	0	0	0	0	0	0	3,000
SPAIN	15,502	0	0	0	0	0	0	0
SOUTH AFRICA	0	0	163	140	372	163	0	0
SOUTHEAST ASIA	0	0	843	2,338	431	383	0	0
SOUTH EAST. EUROPE	10,785	0	21,004	29,099	11,715	13,166	7,200	9,500
SWITZERLAND	101,787	0	0	0	0	0	0	0
HOLY LAND	0	0	398	140	2,421	362	0	0
THAILAND	1,026	0	2,896	0	326	217	0	0
TURKEY	0	0	315	365	0	188	0	0
HUNGARY	4,560	0	0	0	0	0	0	0
URUGUAY	1,525	11,381	1,340	186	5,727	0	0	5,000
USA	36,796	0	0	0	0	0	0	0
VENEZUELA	0	0	3,715	4,511	1,990	619	0	0
Balance Pre. Yrs.	31,027	0	0	0	0	0	0	0
Centre Focolare Mov.	6,200	0	0	0	0	0	0	0
Sophia Un. Inst.	0	0	0	0	0	0	200,000	0
<b>TOTAL</b>	<b>1,011,436</b>	<b>72,659</b>	<b>102,687</b>	<b>134,001</b>	<b>114,012</b>	<b>46,074</b>	<b>292,675</b>	<b>53,306</b>
Administrative Costs	0	21,833	14,967	0	0	0	0	21,833
Website & News	0	0	0	0	0	0	0	39,000
<b>TOTAL</b>	<b>1,011,436</b>	<b>94,481</b>	<b>117,654</b>	<b>134,001</b>	<b>114,012</b>	<b>46,074</b>	<b>292,675</b>	<b>114,139</b>

To be Assigned 98,390



PERSONAL CONTRIBUTIONS				
Revenue	Expenses for Indigents			
	Schooling	Income from Integration	Health Care	Housing
0	2,433	782	1,738	507
0	541	521	435	1,014
10,758	3,996	9,655	9,335	5,946
6,547	0	0	0	0
12,213	0	0	0	0
13,670	0	0	0	0
28,652	24,155	35,237	36,493	2,278
0	678	1,997	1,378	68
63	0	0	0	0
1,651	5,080	0	5,351	676
3,733	4,258	4,630	1,327	1,077
27,206	1,859	1,564	0	0
190	769	398	869	152
570	760	760	435	473
4,239	1,455	7,968	4,888	1,152
3,784	10,222	8,984	4,230	1,967
18,996	0	0	0	0
24,077	0	0	0	0
7,453	0	0	0	0
800	216	608	374	439
5,000	0	0	0	0
0	0	0	2,107	0
0	1,257	543	690	293
1,150	0	0	0	0
132,038	68	130	0	3,434
781	473	2,750	1,781	1,031
3,184	568	1,484	1,484	991
200	287	695	152	473
0	338	348	0	68
4,903	2,281	1,325	891	0
50	0	304	217	169
3,060	0	0	0	0
0	0	0	0	0
3,033	1,352	2,173	1,521	2,873
7,483	0	0	0	0
4,125	422	461	330	960
0	1,724	2,803	7,387	2,163
0	1,318	2,303	1,347	710
4,244	710	2,317	211	0
3,860	0	0	0	0
9,143	0	0	0	0
0	152	130	348	152
12,432	787	2,183	401	358
2,800	19,606	27,162	10,936	12,290
29,793	0	0	0	0
925	372	130	2,259	338
2,147	2,704	0	304	203
1,050	294	341	0	176
772	0	0	0	0
2,350	1,250	174	5	0
25,393	0	0	0	0
1,900	3,467	4,210	1,858	578
0	0	0	0	0
20,555	0	0	0	0
0	0	0	0	0
<b>446,972</b>	<b>95,852</b>	<b>125,082</b>	<b>106,423</b>	<b>43,007</b>
0	0	0	0	0
0	0	0	0	0
<b>446,972</b>	<b>95,852</b>	<b>125,082</b>	<b>106,423</b>	<b>43,007</b>
76,608				



through productive activities that have directly benefited more or less 1,535 people in Bolivia, the Philippines and Brazil. Equally significant was the support given by EoC companies to the spreading of its key value – the culture of giving – through print, websites in various languages and social media, to the funding of congresses and “summer schools” for youth training and to support the activities of Sophia Institute. The data reported correspond to the period from October 2012 (revenue) to September 2013 (expenses).



# The Redemption of the Least *through Respect for Nature*

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Today's Brazil presents itself on the international scene with a growing awareness of its political, economic and cultural clout. However, it still suffers from many social wounds inflicted by the huge inequalities in the way the country's immense wealth is distributed. It was from this land, and more precisely from a community - which took its name from a former slave who had rebelled like the Spartacus of old - that an initiative was begun: one that marks a quantum leap for the EoC. This is an experience born "from the ground up," with hardy roots deeply planted in the community and characterized by tenacity and resoluteness.

We are located in the municipality of Branquinha, Alagoas. Here, scientific research undertaken in 1998 identified a community in the territory of Zumbi dos Palmares with the highest levels of poverty in the whole of Brazil. In 2011 a pilot project was begun in this former latifundium<sup>1</sup>, to create an endogenous<sup>2</sup> process of job and income creation especially for young people.

The initiative leveraged on the formation of the human person as a being made for unity and brotherhood, fortifying the collective efforts to transform reality for the benefit of all; thus was born the project "Promoting Local Development in the Zumbi Dos Palmares Community from The Perspective of Communion."

It organized the "Instituto por un Mundo Unido" (Institute for a United World or IMU), in Maceió through the initiative of local members of the Focolare Movement working in close cooperation with the Action for a United World Association (AMU) and the Economy of Communion.

Twenty people from the Branquinha community, most of whom were women and direct participants and beneficiaries of the project's activities, recently formed "l'Associação Aproagro." All were highly motivated to put in place the EoC values in the local production, and spread them in the neighboring communities. Years ago, when IMU volunteers presented the EoC in the territory of Zumbi dos Palmares, these poor but dignified peasants, were immediately and fully convinced. A few families made the decision to commit themselves to this way of working to ensure that the quality of their products reflected this same

commitment.

This effort brought about their decision to adhere to the values of "agro ecology" (non-use of toxic substances, soil conservation, social involvement of the farmer and his family). It was a way of working that was supported by the Federal Ministry of Agriculture and the University dell' Alagoas (UFAL – Federal University of Alagoas), where EoC coordinator Luigino Bruni had been a guest speaker, and where a group of students from various academic disciplines were carrying out interdisciplinary research work with the community Branquinha.

After a year of study with the AMU in search of the most appropriate type of operation, three areas were identified: agriculture, confectionery production using the fruits of the land that was cultivated, and hand-crafts using local wood fiber. In the meantime, a professional training course for prospective workers in these activities was being developed, with AMU conducting a program of formation on the Economy of





Communion. This was run for all the members of the community with the widest possible participation of all families in the area, getting them involved one by one through questionnaires and meetings.

Simultaneously with this effort, the construction of a small building was begun to house the production activities as an “incubator”, equipping it with machinery, using it as a place for training as well as production. It then proceeded to the operational phase, providing training and consulting to begin production activity with the intention, should the experiment prove positive, of raising production on a bigger scale, and creating a true “manufacturing hub” in the community that is managed and inspired by the spirit of the Economy of Communion .

Today, the building houses the three production activities that are planned, and both technical training programs and guidance are in place. The ability of AMU members to form relationships with the leaders of Branquinha, with government experts and with UFAL

has made it possible to achieve an activity that is integrated, shared and participative. Every week, the producers of Zumbi dos Palmares sell their products at UFAL. Recently, they joined a trade fair and won a prize.

Soon, the NGO “Casa digital do campo”, which is committed to the fight against the digital divide in Brazil, will take action to equip rural areas with internet connections. This is important element for broadening the training capacity of producers and creating contacts with a community of potential followers and customers.

The “roots” planted during more than ten years of work and commitment in getting in touch with and forming the community beyond the inevitable difficulties are now the best guarantee for the future. The values of the EoC are now the heritage of this community, so much so that when receiving visitors from outside, words like “EoC” or “fraternity” are shown to be the foundations of the relationships among them.

In looking to the future, a strategic plan has been prepared for the development of the three small companies, based on their access to the market in the city of Maceio. For the sale of these products – fruits, sweets and small handicrafts – quality and the spirit of those who produce them will be the major strength. A trademark is being developed that will convey their experience of life and redemption. This experience marks a step forward in addressing the roots of marginalization and poverty.

<sup>1</sup> a granted land estate, especially of the ancient Romans

<sup>2</sup> derived or originating internally



When the risk a bank takes returns a great human value that benefits the total growth of a community

# Microfinance *A Winning Bet*

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Melanie is 23 years old. She lives in a small city of the Philippines. Every day, she travels several kilometers to work, crossing paths with dozens of women. These are “poor entrepreneurs” who, thanks to the micro loans that Melanie obtains for them, can grow their businesses and be creators of their own wealth.

Melanie is an employee of a bank, but not just any bank. She works for Bangko Kabayan which besides being a successful rural bank, is also an EoC business. Last summer, as part of my studies in international cooperation, I had the opportunity to carry out a two-month internship at Bangko Kabayan and to witness the extraordinary mission of aiding the community, a mission which this bank carries out through Melanie’s work and that of many others.

## Microcredit - an example

Since June 2012, Bangko Kabayan Branches has made available an agricultural micro-credit product that aims to extend financial services to farmers, ranchers, poultry and livestock growers, fishermen and others in the fishery industry, as well as the production of rice and other food crops such as small-scale fisheries and livestock growing.

Henry and Virgie Enriquez have been farmers for the past seven years. They grow bitter melons on 3 hectares of rented farmland located in Pinagbayanan in the village of San Juan, Batangas. They pay an annual rent of \$225.00 per hectare. Enrico Enriquez is an active member of the local association of farmers and attends seminars of the Department of Agriculture to improve his farming. His brother is also a customer of the bank’s microcredit financing and all the members of the family are into farming.

The Enriquez couple are now into their fourth loan cycle with Bangko Kabayan. Through these microfinancing loans they were able to launch two small companies within one year that complement each other. Their first loan in July 2012 was \$455.00, followed by a second loan of \$900.00 in September of the same year, and still a third loan of \$1,135.00 the following January, 2013.

Last February they opened a small retail shop at a total project cost of \$1,360.00. Daily sales of this business now run to about \$91.00. In June this year they re-





ceived of an additional loan of \$1,135.00 to purchase a second-hand pool table from which they earn an additional income of 15 cents per game. Today the daily income from this venture amounts to \$15.00. These income streams will allow the Enriquez couple to enroll their daughter Angelica in the university next year.

This new agro microcredit product has enabled Bangko Kabayan to reach a sector which represents 70 percent of the rural Philippine population – often, the sector most exploited. After several loan cycles, some customers have now been transformed from debtors to depositors.

The microfinance loans that are made to single individuals or groups (mainly women), are perhaps the most interesting instruments through which Bangko Kabayan carries out its delicate mission.

Teresa Ganzon who manages the bank together with her husband, Francis, explains to me, “Microfinance is an exact science. In fact, it is enough that when some customers begin to fail in repaying their loans on time, the bank’s operating costs begin to soar.” These loans are small-scale (normally they do not exceed 300 euros); they earn very low interest for the bank (about 2 percent per month); and are re-leased without guarantees.

To be able to offer this service, however, the bank bets a lot in terms of costs; at the same time, it must

be careful not to put at risk its customers’ savings. So far, however, the bet Bangko Kabayan has made to grant these loans has been winning.

Customers repay the loan regularly, as they develop their own mini-companies and even put aside some savings. The discipline and sense of responsibility that customers experience and cultivate in themselves are a source of great pride for them and for the bank.

Here is where cultural values meet and paint in real life colors those EoC-inspired values upon which the bank is founded: unity, integrity, excellence of service, faith in Providence and development of the community – a community that for fifty-six years has never failed to show genuine gratitude.

## 2014 Summer School

The Youth and EoC Project, which financed several summer schools at the national and international levels in 2013, will continue in 2014.

Planned for 2014 is the third edition of the EoC Summer School in France, Mexico and Kenya. In Italy the third edition of the EoC Workshop/School will be held at Loppiano.

Together in Portugal to define the EoC's development objectives.

2013-2031

## *The Goals of a Strategic Plan*

IRACEMA  
ANDRÉA AR-  
ANTES  
DA CRUZ



The October 2013 meeting at the permanent Mariapolis in Portugal, which brought together 75 heads of commissions, associations and EoC business parks from 16 countries, took place in an atmosphere of open and fruitful dialogue. Everyone had an opportunity to share thoughts and ideas that had been gathered during preparatory meetings held in their respective countries. The goal was to define the bold outlines for the development of the EoC project over the next few decades (2013 – 2031).

It was the first time that people responsible for the development structures of the EoC were coming together to take stock. These included the commissions dedicated to overseeing education in the culture of communion; dialogue with scholars and students; the needy; and EoC member companies. To these were added businesses from production centers; commissions in several countries for the development of the EoC and for cooperation with civil society and the economy in local regions.

It turned out to be a valuable sharing of experiences from very different social groups. The result of this sharing was unexpected: we realized that if we had included this sharing of skills and experiences on our network we could have multiplied memberships to the EoC project and stepped up the dialogue with society in favor of a more fraternal and sustainable economy. This was the desire of Chiara Lubich when she first launched this economic movement in 1991.

It is essential to be in the network and be available to associations and entrepreneurs from business parks who find the EoC appealing even if they are not aware of the spirituality behind it. And the network's description of the EoC should include only those elements from the regula-



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### **A Report on the EoC in North America**

The EoC Committee of North America (USA, Canada, and Dominican Republic) prepared a report on the activities it carried out during the year. "The EoC appears to be a concrete example of something we see every day. Many people are looking for a way to integrate their faith into their professions and have an authentic purpose in life."

The report lists the EoC businesses along with photos of the entrepreneurs and the publications produced during the year. The Commission also presented their members and individual roles. Elizabeth Garlow, head of the Commission, explained: "We have the impression that technology offers us many opportunities to improve the communication between EoC entrepreneurs, interested persons and the general public." This annual report certainly points in that direction.

For more information: EoCassoc@gmail.com

## Building Networks Among Business Parks Throughout the World

During the meeting in Portugal the idea of business parks and associations working together was proposed, with an appealing mode of financing: New Entrepreneurs in Europe, the Erasmus Project for Young Entrepreneurs which supports trans-boundary trade between new or aspiring entrepreneurs and entrepreneurs who are already established in other European countries and are available for “on the job” coaching.

For more information: tel. +39 055.8330400 or [info@edicspa.com](mailto:info@edicspa.com)



tions that they would be interested in knowing.

It is essential to make the business parks the EoC's point of reference in the dialogue with the other expressions of the civil economy, as is the Lionello Business Park in Italy where the School of Italian Civil Economy is now located. The problem found in the study on saving the poor from poverty (page 5) has pointed to the need to organize a specific software application for data collection via the web concerning all the aspects of the EoC project: the poor, companies and their profits that are used for very different purposes. We also need to identify entrepreneurs who would be disposed to using their skills to train and assist in the birth of new companies.

It was also suggested that future EoC commissions would be enriched by the addition of entrepreneurs, consultants, scholars, and young people with the scope of assisting people in difficulty, setting up action projects with associations for the creation of new jobs and organizing training courses in the culture of communion; and, whenever possible, to reimburse people who can devote themselves full time to this task. All of this would be carried out with the intention of keeping together the poor, the culture of giving and the enterprises, according to the original plan.

The meeting concluded at the Fatima Shrine where we placed everything in Our Lady's hands and with the announcement of an EoC World Assembly to be held in 2015, probably in Africa.

## AIPEC in Dialogue with the Territories and Institutions

AIPEC (Association of Italian Entrepreneurs for an Economy of Communion) is the most recent addition to EoC associations. It has 140 members and more than 50 “friends”. It celebrated its first year within the context of LoppianoLab. AIPEC has spread far and wide and numerous opportunities for dialogue with employers and institutions (universities, trade associations, and chambers of commerce) have developed, along with meetings in Piedmont, Trentino, Sicily, Lazio. There have been several interviews in newspapers and on Italian national television.

There was significant interest and participation in the conference on “Networks of Enterprises” at LoppianoLab: because, as AIPEC members explained, “in these years of crisis, together is better.”

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The course on economy and management, collaboration between the Economy of Communion and the Graduate Institute

# Developments in Synergy *between the EoC and Sophia*

ANTONELLA  
FERRUCCI



This year about two-thirds of the profits collected from the Economy of Communion for the training in the philosophy of the EoC were allocated to support the activities of the Sophia University Institute. It is not only a financial collaboration, but also led to the inclusion of the Economy and Management course at the Providence University in Taichung, Taiwan, and established a partnership for academic training in the EoC.

This initiative was prompted by a Congress held last April at the same university, examining the thought of Chiara Lubich and the culture of unity. Addressing the protagonists of the EoC, the words of Piero Coda, Dean of Sophia University Institute were significant: "On behalf of the entire academic community, I am extremely pleased to extend a heartfelt thank you to all those who, in various ways, spend the energies of their minds and hearts in promoting the EoC project. Without your confident, firm and persistent contribution not only in financial terms, the Chiarian dream of our Institute not only would not have taken off, but also could not have grown sturdy roots, even if it is still a fragile seedling in need of careful attention."

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## A Contribution to Egypt

"Before coming to Sophia - says 27 year old Egyptian Economy and Management student Sami Creta - I went through the experience of the 'Arab Spring' in my country. In an exploding Middle East, to speak of dialogue, fraternity or gratuity seems foolish. The true value of these words seemed to dawn on me this summer, during a conflict fought out on the streets.

'Either we live together or we will die alone' seemed the only answer.

Through study, but also thanks to the life I shared with teachers and students in Sophia, I found real answers to these questions. These are answers that I carry with me to the world: a new way of thinking about the economy, with the human person at its center, and a new market where people look into one another's eyes first before thinking of self-interests. What a dream! The time has come to make it happen. We are the bearers and leaders of this new culture. Together, let's carry it forward."

## Launching the School of Civil Economy

On September 20, 2013, the School of Civil Economy (SEC) was officially begun in Loppiano. It was inaugurated in the presence of the Italian Minister of Labor, Enrico Giovannini at its headquarters in Lionello Bonfanti EoC Business Park. Among the 15 founding members of the ACLI are Federcasce, Banca Etica, Federazione Trentina della Cooperazione, IUS and Lionello Bonfanti Business Park.

The SEC was created to train traders to do business in a "civil" way because, argues chairperson of the SEC Board Silvia Vacca: "economic sustainability can be accompanied by a kind of social sustainability."

For information on the courses available visit:  
[www.scuoladieconomiciacivile.it](http://www.scuoladieconomiciacivile.it)



Business parks set mature expectations at the conclusion of a bright and productive year

# Turning the Cultural Spotlight on Areas of Poverty

LUGINO  
BRUNI

The year has been one of the richest and most productive in the EoC's 22 years. The starting of the Italian School of Civil Economy in the Lionello Business Park, and the taking-off of AIPEC are two of the most visible results. As are the development of the EoC in Africa and the spreading of training courses for young people in several parts of the world.

We must be grateful especially to the leaders of the commissions, the associations and the business parks throughout the world and to entrepreneurs – those who for decades have lived the life of communion and shared their business profits, as well as the new entrepreneurs who are just arriving attracted by Chiara Lubich's prophetic vision.

I see three areas where the challenges of the near future will be focused. The first are the business parks. Chiara Lubich had purposely wanted them right from the earliest days of the EoC, and they constitute an essential part of the EoC's DNA. The calling of the business parks is not always very clear, a calling to be innovational laboratories of a new economy; productive inclusion of those who are excluded, and in being cultural beacons where many can go on pilgrimage as to a secular shrine.

We have just started a new phase of reflection and re-launching of the business parks in the *oikonomia*<sup>1</sup> of the EoC, but we are still just at the beginning. The number of business parks should increase both in the most advanced industrialized countries, and in the developing world.

Then, there is that great topic of the poor. The EoC was begun when Lubich turned her sights on the poor of one of the world's metropolises. The poor have always been at the center of our attention and the focus of our actions over all of these years. Today, however, poverty is a continent of a thousand faces, and we can no longer restrict our activity to those referred to in the passage from the Acts of the Apostles: "there were no poor among them" – those who make up the poor in the traditional sense, those without food, housing, medical care, schooling, and so on.

Today, in more and more countries poverty takes the form of unemployment (especially among the young), new addictions (we can think of gambling, and therefore appreciate the importance of the "Slot Mob" campaign in Italy), and the thousands of people and communities afflicted by loneliness and the bankruptcy of "spiritual capital", even when they live in the midst of plenty. The EoC must increasingly venture out into these new territories without abandoning the poverty of yesterday and the poverty that will always be with us.

Finally, the culture. The EoC was begun also, and perhaps above all, as a large cultural movement, because it offers a total humanism that goes beyond (although it embraces) the life of the enterprise and the strictly economic sphere. Those who meet the EoC must meet people capable of telling a different tale of life in common, of politics and capitalism. We need to tell our story which is endowed with a vision of divine providence and hope, pointing to a better present and a better future.

To overcome these challenges, and thus march more decisively toward the vision of EoC that Chiara portrayed in 1991, we need to address these challenges together with many comrades and fellow travelers. The charisma that drives the EoC is that of unity. And unity is achieved with and for others. When we are with and for others, the many people of good will who await an economy of communion will value our proposal. And the EoC will expand and more and more become what it is meant to be.

<sup>1</sup> *Oikonomia is the management of the household so as to increase its use value to all members of the household over the long run. If we expand the scope of household to include the larger community of the land, of shared values, resources, biomes, institutions, language, and history, then we have a good definition of 'Economy for community.'*



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# FORMY, FOR ME, FOR YOU

by Vittorio Sadini

20

WHAT'S UP FORMY?  
ARE YOU TAKING  
YOUR GRAIN  
TO THE ANTHILL AS WELL?



YES FORYOU, BUT THIS  
IS ACTUALLY  
YOUR GRAIN.



AWW, THAT'S SO NICE  
OF YOU...  
HERE, I'LL GIVE YOU  
MINE THEN



THERE YOU GO!  
DONE!



OOPS! NOW HOW  
WILL YOU TELL  
YOUR GRAIN  
FROM MINE?



SIMPLE MY FRIEND! YOU  
SHOULDN'T BOTHER WITH  
A SINGLE GRAIN, WHEN YOU  
HAVE A WHOLE HEAP OF 'EM!

