

# The Economy of **Communion**

a n e w c u l t u r e

THE ECONOMY OF COMMUNION

• A NEW CULTURE

Year XII • n.2 • May 2007 •

Four-monthly cultural

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*The photo on the cover page:*  
The Polo Lionello Bonfanti inauguration  
François Neveux

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# "A CHOICE FOR EVERYONE" STILL UP TO DATE

**Alberto Ferrucci**

On the occasion of the 25th issue of this magazine, I picked up the very first issue which was printed in October 1994 and consisted of 16 pages and a "homemade" graphic. The text can no longer be read on the computer, but the content is still very much up to date. It's synthesis is in Chiara's message of 1991:

*"Unlike a consumerist economy based on a culture of having, the economy of communion is the economy of giving.*

*This could seem difficult, arduous, heroic. But it is not so because the human being made in the image of God, who is Love, finds fulfillment precisely in loving, in giving.*

*This need is in the deepest core of one's being, believer of non-believer as he or she may be."*

*"...It is precisely this awareness, supported by our experiences, which gives us the hope of a universal spreading of the economy of communion."*

There was an article by Vera Araujo on the "Culture of Giving," with news on the upcoming businesses of the industrial parks Spartaco in Brazil and Soledaridad in Argentina, where the project was started right away, and of the Providence the people experienced who started these projects. This issue carried also the story of Ancilla; a business in the Philippines created by Tita Puangco after she left a prestigious job in a bank; two articles by Benedetto Gui, one of which was a guide for students in writing thesis and dissertations on the project; and finally, from the editor, where the project was presented as "a choice possible for everyone." I read it again with attention and with a bit of emotion. And I thought it was a good idea to print it in its entirety.

*"Three years ago in Brazil, Chiara, urged on by the Holy Spirit and by the generosity of a people, a generosity that remained intact even among the injuries caused by a system that perpetuates extreme poverty alongside vast wealth, felt the historical moment was mature-at the beginning of the third millennium-for the launching of an economy capable of overcoming the contradictions of the present and to direct people and nations toward a united world: the Economy of Communion in freedom.*

*The proposal, which was all Gospel and had already been lived under the bombs of World War II by the first Focolare community of Trent, seemed doable only in our little cities and in the Focolares by those who had decided to leave goods, professions, family, and talents for God. Now Chiara opens*

*wide this life also to those who feel called to witness our Ideal with their active presence rooted in society. A way to sanctity open to everyone, a life based not on an ideology but on the application to the entire human family of the values that are at the base of the natural family everywhere in the world.*

*That joy of sharing, of giving, and that impulse to provide for the weakest without expecting something in return is what makes people happy because it responds to the deepest needs of the human soul, as we may have experienced in our natural family.*

*We cannot miss this invitation to communion, this 'appointment with God in history.' It is an invitation to the person, an invitation that expects a free answer and tests the will to correspond to the Ideal of Unity, starting from the different human conditions of each one of us. To be able to reach a true communion of talents and also of material goods, we first need to become 'one heart and one soul' like the early Christians.*

*Human nature is not sufficient any longer to urge us to share in such vast realms. Only in that 'climate of heroism and endless generosity,' which is born from Jesus among us, can we be lead to share with anyone living this Ideal who has material needs and with those who are spending their lives sharing this culture.*

*These pages help us to go in depth, at least in some aspects of the developments of the Economy of Communion in the world, and to get to know better the needs of our brothers and sisters so that truly among us there may not be any indigents. And it will also help us to be enriched by their experiences, new roads walked for the advantage of everyone.*

*This is our first goal and the necessary condition to be able to offer the world the proof of the realization of a new economy for humanity".*

Today after 12 years we are celebrating with public institutions and in dialogue with the broader community the birth of the industrial park Lionello Bonfanti. It was built next to the little city of Loppiano, thanks to 6,500 shareholders, and there are five others in development. Some of the pioneers of the project have already completed their "holy journey": Focolarini like Ginetta Calliari and Lia Brunet, and entrepreneurs like Francois Neveux, who has left an inheritance-not only a productive business in the Spartaco industrial park - but above all a moral capital and a streak of spiritual light comparable to that of the holiest monks.

Asking our heavenly friends to continue to support us, it seems to me that the choice of this editorial proposes something to which we can still subscribe. 3



# FRANÇOIS'S PARADISE ON EARTH

**Isaline Dutru**

During his life, Francois was motivated by a single, urgent desire: to re-create paradise on earth. His first job as an engineer was working for a company where he invented a new technology to purify water. After two years with that company, which had not treated him fairly, he decided to start his own business without taking out loans from any banks. He named this company "Neveux".

His new business worked in the field of water purification, and his vision for it was to "create wealth and benefits for others". When he took on this challenge, he was not yet a believer. Fortunately he had an ally in Françoise, who became his wife. She had always dreamt of having a husband she could bring to the faith and who would help the people in the developing world. He went on to create a unique working environment in his own company. Dialogue and trust were used to resolve problems, and, as a result, neither strikes nor unions were needed. Francois showed that he appreciated his employees by paying them a salary 30% above market. In a short time Francois made a lot of money and started another new business to manufacture his patented products building plants for purifying water for France.

Everything seemed to go well for Francois and for his business until the threat of a heart attack put him face-to-face with himself and with God. From that moment, Francois energetically renewed his commitment to realizing paradise on earth: "It is up to us to build paradise. God is impatient with us! Let us climb to new heights and flatten all obstacles".

Two years later, Francois encountered the Focolare Movement for the first time and without hesitation immediately committed himself to it, certain that God was waiting for him there. His dream was fulfilled! He started a third company building small boats, windsurfing equipment, and toys for children. As employees he hired former drug addicts



Francois Neveux

and other people marginalized by society. His wife suggested a marvelous name for this very special business: "Hundredfold". It was the beginning of his "paradise on earth."

Francois became president of the Catholic Charities in the city of Agen. In this capacity, he met the most destitute people, many of whom he welcomed into the Neveux family.

He continued to be a "ball of fire," exploding with creative ideas. He was a born inventor, and he discovered solutions to numerous water purification problems. He registered more than 35 patents, a feat which a competitor of his said "has been copied but never equaled."

The Commission of European Standards recognized his talents and invited him to participate in their meetings as an expert in the definition of the European specifications for water purification. At these gatherings, he and his wife, Françoise, always tried to maintain an atmosphere of mutual love among his peers and also among their wives. As a result, the atmosphere at these meetings became very different.

On May 29, 1991, his 56th birthday, Chiara Lubich launched the great project of the Economy of Communion in Freedom (EoC). Immediately Francois saw in it the answer that he had been searching for all his life. He wrote to Chiara: "I'm deeply convinced that the EoC is the only way to make a sustainable future, a normal future, possible. We have to act quickly, without fear of making mistakes. People say that God is patient, but I rather think that it is we who

are slow and that He waits for us with impatience. I created a very simple technology that is worth gold. Chiara, consider it yours. With it we can obtain much profit. Let's move to establish a multinational corporation of love..."

Francois threw himself into this new venture. He started a new company in Brazil where he was sent by Alberto Ferrucci in June, 1995, to an EoC congress. He made an outright gift to this new company of his techniques to produce large plastic equipment such as water systems, septic tanks, and outdoor children's toys. This manufacturing company was called "Rotogine." Over the next ten years, Francois traveled 30 times to Brazil from his home in France to train workers and engineers. On each visit, he embraced the crucifix and overcame the challenges that arose within the organization and within the Brazilian market.

Last year on April 12<sup>th</sup>, just before Easter, he suffered from a strong stomach pain and he was admitted to the hospital. The diagnosis was colon cancer. Francois immediately offered his illness for the EoC and wrote: "In any case, this suffering will bring great things for the Economy of Communion. I needed to participate in it with my body, as Christ did, for the development of this project which the whole world admires but few put into practice. The fact that I suffer personally is for me a required passage."

The publishing company of Nouvelle Cite, considering Francois the first EoC entrepreneur in France, had asked him in September, 2005 to write a book on his unique professional path. Francois, realizing that he could no longer travel, turned to this task with great commitment. He looked upon this book as his last contribution to EoC and he completed it. The book's publication is targeted for September, 2007.

On August 26, 2006, Francois concluded his holy journey, having opened unthinkable horizons to the passion of being an entrepreneur.



# FOR THE INAUGURATION OF THE LIONELLO BUSINESS PARK

Chiara  
Lubich

*Dearest entrepreneurs, civil and religious authorities, and all the participants in this important moment, we have arrived at the anticipated inauguration of the Lionello Business Park. It is one of the essential expressions of the Economy of Communion, sprouted—certainly by God's inspiration—from that Ideal of Unity, of communion, and of universal brotherhood, which is the purpose for which the Focolare Movement was born.*

*My heartfelt thanks goes to those who made possible in different ways its realization and in particular to the entrepreneurs who had the courage to invest in it their best resources.*

*My wish is that businesses already present and those that will join the Lionello Business Park will be living witnesses to unity and a concrete answer to the economic problems of today's world, through the implementation of a new economy based on the sharing of goods and on love for the poor.*

*I was asked for and I gave a "motto" for the business park: "God works always".*

*And the Business Park is a reminder of the value that God gives to work, to the creative ingenuity of human beings. But these capabilities of ours will build in an effective manner and will be the source of joy only if they follow God's project.*

*Go ahead, therefore, dearest entrepreneurs, to discern what His design and His intent is. Jesus in your midst, because of your mutual love, will help you to highlight it. The fact that the business park rises near the little city of Loppiano is already part of this project of His which is an integral part of this little city called to be a model of a new society based on the Gospel.*

*May every visitor to the Lionello Business Park see realized what was said about the newborn Church: "The community of believers were of one heart and one mind... everything was held in common... nor was there anyone needy among them". (Acts 4: 32.34)*

*May Mary, the Theotokos<sup>1</sup>, bless us.*

*With my most cordial greetings,  
Chiara Lubich*

*28 ottobre 2006*

<sup>1</sup> Madre di Dio



# IS FRATERNITY POSSIBLE IN THE ECONOMIC REALM?

Vera Araujo

The word fraternity can certainly generate many different reactions in us. It can elicit a positive response when we're speaking of family or relationships, where it is perceived as synonymous with support and affection. However, mention fraternity in the public realm and it can induce reactions from perplexity to suspicion, especially in the complex worlds of economics and business. The principle of fraternity has religious-moral and lay-natural meanings. In all the great religions – with different accents and in the most varied traditions – the idea of fraternity is present as an objective of relationships among human beings, as an element edifying a healthy and peaceful coexistence.

But it is with Christianity that fraternity takes on a *universal* meaning, which goes beyond blood and friendship bonds to the very foundations of human coexistence.

In modern times its lay (social and political) meaning emerges in the triptych of the French Revolution: *liberté, égalité, fraternité*. With the passage of time, however, this third element has been sadly overlooked. Lately the concept of fraternity is enjoying a renewed esteem, because it also connotes reciprocity which, in turn, offers us a key to a true understanding of authentic equality and freedom.

Our times demand that *fraternity* be understood not only as a virtuous, ethical behavior but also as a conceptual category, a scientific paradigm which is able to strengthen our cultural discourse, to offer new possibilities for understanding and effecting change in the social order. In economics there are a few key concepts or institutions which need to be revisited from the



perspective of fraternity.

One of those economic institutions is the *market*. From its beginnings as a place for the exchange of goods and services and an arena where positive social relationships were built, the market over time became a sort of free-standing power center capable of having a determining influence on other life dimensions. The market is imposing *its criteria of judgment, its culture, its values, and its methods*, on the population, on the nations of the world and on our international institutions.

Another concept which we may need to revisit is *economic rationality*. The basis of this rationality is that the guiding principle of any economic action is self interest. History is proving just how faulty the structure which arose and grew from this rationale can be. How can a society thrive if it is based in the final analysis on a radical individualism?

The principle of fraternity can inform economic rationality with a respect for all human dimensions, not the least of which is the dignity of the human person. It can give life to a rationality based on being open to others, on trust, on justice and on honesty.

A third economic institution is *the enterprise*. While it is governed by a necessity to maximize its profits (according to a never exhausted theoretic

cal trend) more recently it has had to open itself to new social and ethical responsibilities. Because of this the enterprise needs strong principles to realize its natural vocation of producing goods and services, of trading, of creating new jobs, of innovating. However, fraternity can guide it towards realizing its most important design: to be, first and foremost, a community of people. A community which nurtures authentic and profound relationships within itself is better able to foster beneficial relationships in the world around it.

Today, the benefits of enhancing business with principles of fraternity are clearly demonstrated by the Economy of Communion.

Economy of Communion enterprises are businesses where fraternity reinforces the economic relationships, strengthens the structural dynamics and gives meaning to the internal and external relationships of the business.

An important thrust of the Economy of Communion over the past few years has been to develop business parks where fraternity is practiced among the businesses. The purpose of these Business Parks is to demonstrate the material aspects of the businesses while emphasizing that the underpinning of the project is the sense of family, love, unity, and communion that is fraternity set in motion within the economic structures.

All visitors to an Economy of Communion Business Park will learn about its businesses and the spiritual philosophy behind them. They will see people devoting serious effort and energy to fully living the demands of Gospel based love, to generate authentic fraternity!

# AN ECONOMY OF RECIPROCITY AS A SERIOUS ANSWER TO EXTREME POVERTY

Luigino  
Bruni

The history of capitalism is one of great successes (wealth, technology, economic development) but it is a history which also has been criticized for its insufficient responses to the issues of inequality and above all, poverty. Globalization has heightened both capitalism's successes and its failings. If capitalism in the next few years fails to offer a lasting and serious answer to the scandal of a billion people who will die of indigence and the other billion who will die from opulence, soon the movement for social responsibility of the enterprise (CSR), ethics in business, and the human face of capitalism will all be relegated to the trash heap of history, an extra tile in the mosaic of good intentions not realized.

The solutions proposed by capitalism so far toward ending poverty have not been sufficient and there is a need for something more and different. The drama of poverty endured by countless people will not be alleviated nor resolved as long as so many choose to do nothing about it. Poverty is a relationship and it can't be resolved without reciprocity, without communion.

For the past 15 years the Economy of Communion has worked towards its goal of eliminating poverty, giving life to businesses which share their profits and hold them in common: one third remains in the enterprise, and two thirds go towards development projects and schools of cultural education. For all those who are committed to a more just and fraternal world, the inauguration of the Lionello Bonfanti Business Park, the Economy of Communion Italian Business Park in Loppiano near Florence, with its fifteen businesses, must be welcomed with great joy and hope. Why?

First of all the Business Park is an example of a popular and fraternal economy. Without a popular and fraternal economy any talk about the poverty of others is rhetorical. The owner of the Business Park is a community (of almost 6,000 peo-

ple) who believes in, and is living, this new way to do business.

While we do not have in the Economy of Communion a great philanthropist like Bill Gates nor a humanitarian entrepreneur like Adriano Olivetti who generates a social economy, we have a community formed by workers, students, scholars, homemakers, retired people, and entrepreneurs who express their own vision of life by contributing their savings and their time for a more just economy with more solidarity. A slogan used by Chiara which appeared at the launch of the project was: "we are poor but we are many."

The Business Park reminds us that *culture, the locality and proximity* are important and fundamental dimensions especially in our era of globalization and the virtual workplace. Its concept is tied to the culture of industrial districts which not by chance have a long and happy tradition in Tuscany. Certainly they are unique and different from traditional business districts but as the Lionello Business Park underline that the business's most precious capital is the relational and civic capital created among the enterprises, between the enterprises and the surrounding region, and present in its tacit culture.

Thus, the Business Park is more than an aggregation of enterprises. The Park serves as a reminder that an economy needs real people, faces, and the passions of men and women, and that the community dimension is basic for a good economy in this time of globalization and the virtual world.

Finally, a question: will the Business Park be a happy island, far from the contradictions and problems of the "normal" economy? Do we come to the Business Park to run away from the city? Do we build a new city to escape from the old, sad cities and to *separate* ourselves from them?

First this question of "separation" has to be placed at a more radical level. The modern market economy already has caused too much isola-

tion in our society. The market and the economy are separated from the city and its people: the stock exchange, industrial compounds, and the entrepreneurs' clubs are often sequestered away from poorer areas. The poor and wealthy are separated by culture, education and housing. Thus, in today's cities, the poor and affluent hardly encounter each other. In contrast, the Economy of Community and its "separated" Business Parks create a new unity as they *bring back commerce to the heart of the new city*, thereby fostering a vital relationship with it. In this sense the Business Park presents itself as a bridge to reconnect areas which have been separated by modern times: the market and the city and its people!

The Business Park and the Economy of Community are therefore *civic* economy, and again, not surprisingly, it was born in Tuscany, homeland of civil Humanism. In Loppiano a "public good" of the civic economy has been launched, which heartens all those who long for an economy which combines justice with fraternity. It is possible to construct a strong identity (like that of the Focolare Movement) with universality. Every civic experience has roots, a name and history. But it is often these experiences, however small and particular, which situate themselves at the heart of large cultural changes.

This has been the destiny of the Charisms in the course of the centuries: from Saint Benedict to Saint Francis, from Gandhi to Yunus. Without the renewing strength and action of the Charisms our social and economic life is flattened into the routine of self interests and bureaucracies. Without Charisms society dies. Founded on gratuitousness, *charis*, they push forward the frontier of the territory of humanness, giving a soul to institutions and renewed hope to society. They are a guarantee that a world without indigence is something more serious than declarations on paper or solutions proposed at academic conferences.



News of a week which became better and better

## INAUGURATION OF THE LIONELLO BUSINESS PARK

Eva Gullo e  
Alberto  
Frassinetti

*"Through my brief and lowly efforts to help create the Lionello Business Park, I have been an instrument of God who wants to manifest to the world that He truly exists... In our humbleness we demonstrate to all, both in the present and in the future, that we want to be people different from what the world proposes but instead 'new people' as you say".*

This is what Elizabeth, one of the two hundred people who helped clean up the place, wrote. They were an array of young people, adults, doctors, and other volunteers, who, armed with brooms, rags and elbow grease, competed with one another to offer their time and effort to take part in the project of the Business Park.

"Open doors at the Lionello Business Park" was the title of the first day of the inaugural week. It was Sunday, the 22<sup>nd</sup> of October and the first and most impressive act of the inauguration was to open wide the doors to the residents of the subdivision of Burchio, where the Business Park stands, to those of the municipality of Incisa and of the whole valley of the River Arno, called Valdarno, and to all those who chose to experience the "something new".

In the large shed set up as the inaugural room there was not even standing room, while at the podium the Mayor of Incisa Val d'Arno, Fabrizio Giovannoni, greeted everyone warmly, saying, *"In the region there are many productive centers, some excellent, but here there is something more. The Business Park is a unique opportunity, not only of economic and occupational development, but also a center where new ways of economic activity combined with solidarity can be experienced. For this reason we believe*



*our city gained a new excellence in productivity!"*

After the mayor, the first fifteen businesses to become active at the Lionello Park introduced themselves, sharing some of their experiences as entrepreneurs. Finally, the concert of the youth of Valdarno placed a seal to commemorate a day of celebration under the banner of fraternity.

**Monday, the 23<sup>rd</sup> of October**  
The involvement of the Tuscan Region continued with the conference "Tuscany, Ethics and Development: the Project of the Economy of Communion" promoted by the E. di C. Spa with the collaboration of the Tuscan Region, the Province of Florence and sponsored by the City of Incisa Val D'Arno. One hundred-twenty mayors, provincial and regional officials attended along with the President of the Region of

Tuscany, other VIPs from various agencies and institutions and financial experts.

David Termini, representative of the Province of Florence, ended his presentation to the round table by saying, *"If it is true we can reach peace by fighting against poverty, this is not only a way to fight poverty but also to bring peace to the world".*

Claudio Martini, President of the Regional Government of Tuscany said among other things, *"Today's world needs a new ethical investment of solidarity. We are invited to think about the need to maintain the dynamism, the competitiveness of an industrial system together with the ethical values of solidarity and brotherhood. This invitation is very beautiful because it obligates us to say that we do not have to choose between one or the other of*





*these two things. We do not have to choose between dynamism and competition.”*

On Tuesday October 24<sup>th</sup> there was a private encounter with the Bishop of Fiesole, Mons. Giovannetti, who visited and blessed the working areas and the entrepreneurs in a climate of togetherness.

Wednesday the 25<sup>th</sup> and Thursday the 26<sup>th</sup> will go down in history as the initial two days of activity of the Lionello Business Park. Some of the enterprises at the Business Park are consulting and educational firms in various fields and they decided to offer free multidisciplinary seminars to local private and public companies.

The entrepreneurs, the business owners and the officials of public administration totaled over one hundred-seventy.

They were especially impressed by the climate in which the seminars were conducted, by the relationships among the people who were making the presentations and by the Business Park's environment, favoring dialogue, participation, openness and exchange of ideas.

In this sense the seminars opened the doors to the educational activity, which is the goal of the Business Park; that is to be available as a point of reference for technical and professional realms as well as a place for reflection and cultural elaboration on different themes relating to the world of work and of all its protagonists.

Friday October 27<sup>th</sup> was the opening day for Italy and all the world, through a conference called “Signs of Fraternity in Economics” in which many scholars, entrepreneurs, finan-

cial and cultural workers participated. All together there were twelve hundred people with the presence of fifteen foreign delegations.

The goal was to focus on the inspirational founding principles of the EoC project and all the actors who embrace them in their daily lives, from the indigents to the entrepreneurs. By comparing ideas with others from the fields of civil and nonprofit enterprises, many current experiences were examined. The day was full of exceptional presentations. Vera Araujo from the Study Center of the Focolare Movement spoke, and Adriana Cosseddu, professor of penal and commercial law at the University of Sassari, Sardinia, Italy and Luigino Bruni, professor of political economy at the Bicocca University of Milan, also gave presentations.



Conflitti relazionali tra generazioni  
• La funzione che svolge la consulenza, essendo elemento esterno, è quella di facilitare la conoscenza, approfondimento reciproco dei diversi punti di vista di cui le persone delle diverse generazioni sono portatori, partendo dal presupposto che tale diversità è una ricchezza per l'azienda se valorizzata in modo costruttivo anche quando a volte i punti di vista sembrano a volte inconciliabili.



After this, the Lionello Bonfanti Business Park was introduced, followed by the remarks of Armando Torelli, one of the founding members of the Brazilian Industrial Park. In the afternoon, Teresa Ganzon from the Philippines, director since 1990 of the Bangko Kabayan distributor of micro credit, and Letty Numar, also from the Philippines, who, thanks to the contributions of the Economy of Communion, had been able to rise from poverty.

Letty Numar's moving experiences, which were related just before the concluding round table, set a different tone. Michele Zanzucchi, a journalist, was the round table moderator and the participants were from the Italian world of social and civil affairs. Acli, Ethic Bank, The Company of the Opere, Uniccop, CGM Consortium, E.di C. Spa, each managed to highlight the talents of the others.



## ROUND TABLE

Andrea Olivero, born in 1945, the president of ACLI, 900,000 members strong, said, "In these years we have reinterpreted our commitment by looking for ways to humanize economic affairs: our present commitment, as we decided in the 50s, is to make fraternity our prime focus. To make central not words but acts and specific rules, not only for the understanding of the individual but also for political, economic and civil systems.

Mario Cavani, noted that the Banca Popolare Etica was created in 1994 from twenty-two nonprofit organizations with roots in the first books written on ethical finances. The bank was founded at the same time as the Commercio Equo e Solidale. It supports the nonprofit world and the economic activity, which gives it strength; it finances social and international cooperation, the protection of the environment and civil society. Banca Etica is also a partner of the Spanish E. di C., supporter of the Business Park, with the common goal of safeguarding the centrality of human beings in economic affairs.

Turiddu Campaini, president of UNICOOP Florence, reminded us that the co-op originated in 1891 with the first consumer co-op and today operates in the seven Tuscan provinces with one million partners and proceeds of two billion Euros yearly. Objectives are solidarity, culture and responsible consumption. "Our last horizon, Campaini added, is our solidarity toward the developing countries. In these hard years we have donated two million euros for projects of various voluntary organizations, for example, the project in Fontem with the Focolari.

Antonio Mandelli, president of the Federation of Social Enterprises of the Compagnia delle Opere, told us that it was established in 1986 because of an insight of Mons. Luigi Giussani. Now it has forty-one centers in Italy and eleven abroad - a network of accomplishments. What is the secret? "By sharing the needs of others, we open ourselves to a dynamism which stimulates us to do all that is possible and the best that is possible to respond systematically and creatively to those needs".

Claudia Fiaschi, vice-president of the Consortium CGM, explained that the association started in 1987 and today boasts three companies and eighty-three consortiums with thirteen hundred associated co-ops in the fields of social, health, educational and job-finding services for disadvantaged brothers and sisters. In its network of services, there are 35,000 workers among whom 9,000 are volunteers or disadvantaged people. Our goal is "to improve the places in which we operate. We have in common the love for human beings and we work where we are located.

In a round of final statements Turiddu Campaini emphasized a characteristic specific to the EoC which came to light during that day - the ability to put together the most diverse realities and to make them interact and inspire each other with the common goal of solidarity. Antonio Mandelli, on the other hand remarked, "As at the time of the barbarian invasions the Benedictines contributed to rebuilding society, so today, from these small beginnings, the regeneration of society can start. Disadvantaged places require all our efforts, in fact, they require our lives."



The day of the Official Inauguration was Saturday the 28th of October.

Among the participants was the Premier of Italy, the Hon. Romano Prodi, who, unexpectedly, at the end of the ceremonies, chose to visit the entire Business Park and each enterprise housed there.

In addition to the three hundred people in the large meeting hall, there were two more rooms full of others connected by video. The event was broadcast live on national TelePace and by satellite via TeleSpazio. In those two hours there was a real microcosm of people who were of one heart and one soul concerning the Lionello Business Park and the EoC.

During the interval (see pages 12/13) Professor Zamagni emphasized that the key to the success of the EoC lies in the fact that we value the human person in all its dimensions. Honorable Prodi stated: "Every society needs a beacon to light

*the way or otherwise it dries up or else everything becomes standard, routine, repetitive. Here we have a powerful beacon, an important one. This beacon gives us a light we can follow; it is something we can count on and make use of(...)* It is for this that I want to express my gratitude!

Cardinal Antonelli said, "The idea of the EoC is apparently simple but it is not at all a utopian one.... It is an 'Epiphany,' a manifestation of charity, and therefore it is an Epiphany of God Himself."

The last act of the day was the uncovering of the plaque with the motto Chiara Lubich gave the Lionello Business Park: "God works always". And in her message she adds, "and this is to remind us of the value that God places on work, to the creative ingenuity of human beings. But these abilities of ours will be able to be productive and will be a source of joy if we follow God's design".

By nine o'clock Monday morning, the 30<sup>th</sup>, the clamor of an unforgettable week had quieted down: over five thousand people had participated and one hundred three different papers wrote about the event. That morning we felt a profound and grateful joy for all that had occurred.

Today the Business Park is a reality and we are reminded of the silent population of our indigent brothers and sisters who wait for other brothers and sisters with whom to find dignity in their lives. This is the purpose of our work here at the Lionello Bonfanti Business Park, in Burchio of Incisa Val d'Arno.

Photo by Roberto Rigo and Ugo Pettenuzzo



Reflections on the inauguration of Polo Lionello on 10/28/2006.

## NEW WAYS TO ECONOMIC DEVELOPMENT

**Stefano Zamagni**

Today's event is of extraordinary significance. I'm also happy like everyone else to see the realization of more than a dream—of a prophecy.

I'll try to answer one question as follows: Is it possible to join a charismatic identity, like that of the Focolare Movement, with the ordinary practice of economic activity, in particular, related to doing business?

My positive response comes from the observation of economic facts and ideas using the historical key of interpretation. When modern business enterprise, as we call it today, was born—that is, at a time of civil humanism (1400)—the question that I asked at the beginning would not have made sense. That is because business enterprise was created to express a precise identity which civil humanists at the time had identified with the pursuit of the common good. It's interesting to note that the birth of the market economy and of the modern business enterprise started in this land. Maybe it's not by chance that the Lionello Business Park was created here because the market economy started in Tuscany: Florence, Siena, etc.

The basic idea was in response to the Franciscan doctrine that

had already spread in the 1200s and 1300s: "Alms-giving helps people to survive, but not to live; because living is producing and alms-giving doesn't help someone to produce." And so, the Franciscans and civil humanists created the market economy. And from it came business enterprise to allow everyone to produce for the common good.

With the coming of the Industrial Revolution a profound change took place. Capital and machines were placed at the center of economic activity. To develop meant to accumulate. And so, during the long season of the industrial society, we can see that there is a devaluation of the human element, of the human person. The subject of development is the capital. Therefore, what the business enterprise has to do is to transform profit into investment because investment produces further capital.

This helps us to understand why for about two and a half centuries we forgot our original spirit. And so the dichotomy between economics and ethics, from which we still feel the consequences, is a distinction that has no reason to exist. If we observe and reason according to the perspective of the civil humanist, economics and ethics were the same thing; they were one thing. But with the Industrial Revolution, they split apart. This happened because, with the Industrial Revolution, a particular type or version of the market economy imposed itself. It was a capitalistic market whose basic ingredients are the same: division of labor, development, free enterprise, competition; but the final aim changes. For the civil market it was the common good; for the capitalistic market it is the total good. [Footnote: Common good is the good of

everyone, and it becomes nothing even if only one person is excluded. The total good is the sum of the individual goods, and therefore it has a value even if someone is forgotten'.

So what's the good news today? Today we have entered the post-industrial era. Post-Taylorist, Post-Fordist ...it has many different names, but the profound sense of this transformation is still going on. And it is exactly the forceful new beginning of valuing the human person. Today the human person returns to the center of economic activity as it was back then in the 1400s when the market economy appeared for the first time in history.

If we want business to thrive again and to have success, we have to once again center everything on the person. How? With incentives? This is the answer that the economists usually give. And it is a mistake because monetary incentives make no difference. They bring positive results in the short term but not in the long term. Those who follow the most recent literature know that the incentives have perverse effects in the long run and produce effects contrary to the intentions of those proposing them.

We need, therefore, to aim at motivations. It's necessary that whoever works in the business shares with the management the ultimate goal that drives the business. This means that it is more important to act on the intrinsic motivations of the workers than on the extrinsic motivations. At this point, we can understand the meaning of the initial question. This is why the EoC business is successful and will be successful: because the EoC entrepreneurs, maybe without a theoretical awareness but with the



intuition that comes from the beginning thought of Chiara, understood that the most effective, and I would like to say also efficient, way to obtain results is to give value to humans in all their dimensions. This is why it's possible to take the identity into account and apply the charisma and start a business. This is because we have entered into a phase of a "knowledge society"; that is, a society of knowledge, because today knowledge is more and more tacit. We know that knowledge can be either codified or tacit. It is codified when it's incorporated into codes and protocols. It is tacit, on the other hand, when it stays in the minds of people. And what's the difference? I, a manager, or I, an entrepreneur, can have access to the tacit knowledge that's in the mind of someone in the business only if I have the willing participation of that person.

This is why the intrinsic motivations are so important today. Material incentives work as long as the knowledge is codified: I pay you more and you produce more. But if the person is not allowed to share in the goal of the business, that person will never give the best he or she has to offer. And the best one has to offer cannot be monitored by a surveillance camera or a supervisor precisely because the knowledge is tacit.

It is important to understand that the idea that guided the actions of the Focolarini who started the EoC is a brilliant idea; it's an idea that took even the economic scholars themselves by surprise. They are still tied too much to the reality of doing business according to the Taylorist and Fordist models. It will take some time before this paradigm is a thing of the past. And it is a fact that the new way of producing by the EoC's enterprises will be a winning formula. And it's interesting that economists and entrepreneurs who do not recognize themselves in the charisma observe and study it. Someone may say: "If an entre-

preneur, one who does not have the motivation or the charisma which gave origin to this experience, wanted to imitate the way of conducting a business like the EoC enterprises, could he carry out his work in a positive role anyway? Or, just saying it in another way, isn't there the risk for opportunism? I know these are questions that are raised at times. In my opinion we should not worry about this. We can't be like the Jacobins and demand to change people's hearts with the threat of sanctions. We know how that went.

It is even wiser to understand that the principle of contamination is more effective when it is applied to virtues than to vices. I mean to say that if a business imitates the behavior of the EoC businesses without having assimilated the mission, it is not a big deal and it can be good in fact. That is because, as attribution psychology teaches, when a person repeats a good act many times, even if the person does not believe in it at first, he or she will end up believing in it. This is why we should not worry if there are the "opportunists".

What's important is that the institutional set-up of the economy will allow the EoC businesses to promote their vocation of "prophetic minority". "Prophetic minority" is a technical term used by economists in the Game theory. A group of subjects who continue to behave in a way conforming to a specific Charism, despite the fact the others will not do that, is the prophetic minority. I'll close soon.

As you know there are two types of goods: goods of justice and goods of gratuitousness. The justice goods, for example, are those assured by the old welfare state. They assign a precise duty to some agency, usually, but not only, the state, so that the rights of citizens regarding those goods will be satisfied. On the other hand, the gratuitousness goods, like relational goods, for example, assign an obligation which comes from the special bond

tying us to that person. It is the recognition of a mutual *ligatio* (*bond-legation*) among people to create an *ob-ligatio* (*obligation*). We recognize that to defend a right we must turn to the law, while we fulfill an obligation by means of gratuitousness, that is by a mutual recognition. No law, not even constitutional law, can force us to relational quality in giving services to the person, such as health services.

And yet there is no one who can't see how goods of gratuitousness are fundamental for the need for happiness which each person carries inside. Because where there is no gratuitousness there can be no hope. Gratuitousness is in fact an ethical virtue like justice. It touches the sphere of the "above-ethics" of human actions. Its logic is that of overabundance. The logic of justice is instead equivalence (or the logic of proportionality), as Aristotle taught.

We understand then why hope cannot be anchored to justice. In a perfectly just society (and nothing else) there would not be room for hope. What could its citizens hope for? Not so in a society where the principle of gratuitousness managed to develop deep roots precisely because hope is nourished by overabundance. This is, all things considered, the ultimate sense of the Lionello Business Park: to witness that a mission oriented organization, which draws its strength from a specific religious Charism, can "do as well" as similar productive structures, and better than some..

There is a very beautiful thought by Seneca that says that there are no favorable winds for one who does not know where to go. The EoC entrepreneurs know where they are going and therefore they will always have favorable winds.

<sup>1</sup> Common good is the good of everyone and it becomes zero even if one person is excluded. Total good is the sum of the goods of the individual subjects. Therefore it has a value even if someone is forgotten. [NdR]

# A FORUM ON THE EoC AT TUSCANYTODAY

**Renato Burigana**

Some days ago in Loppiano, the Business Park for the Economy of Communion was inaugurated in memory of Lionello Bonfanti. The President of the Region, Claudio Martini visited and also Alberto Ferrucci, entrepreneur, who was one of the builders. Martini and Ferrucci, together, were guests of TuscanyToday in order to evaluate the development of the Park and its relationship to the Tuscan economy. It was a conversation in which the economist Piero Tani and Francesco Minoli, the person responsible for the EoC of Tuscany and Umbria, took part. The two men placed at the center of their reflection the human being, with his values and his future choices directed towards joining together development and sustainability. But above all it is imperative to search for new ways to work with all those in the field of cooperation and development who desire to give concrete answers and alternative suggestions to the problem of industrial development.

*What is the Economy of Communion and how can it influence Tuscany?*

**Ferrucci:** «The Economy of Communion applies a general paradigm from Chiara Lubich's Charism, that of universal brotherhood, to economic activity. Everything began after a visit Chiara made many years ago to Brazil. There she found conditions intolerable and determined to give a dignified life to human beings. We are all committed, as entrepreneurs, to favor a culture of giving and governance where the human person is considered of prime importance. The profits are used to help the businesses grow and furthermore to share with the poor».

**Martini:** For Tuscany is it a very interesting and stimulating experience. And I would like to make two observations: it is an interesting experiment because it captures the need for ethics,



which is in the forefront nowadays. The demand for ethics has grown and, in fact, is growing exponentially. Today I believe that what is necessary is a reconversion toward an economic model in which participation and involvement are preserved. Then there is also a value-based issue. I look with interest at the idea of combining efficiency and output. To be able to keep together two seemingly incompatible concepts such as the quality of life and human relationships with productive dynamism is important for our future. This capability intrigues me intellectually.»

*È forse necessario oggi provare a fare una riflessione culturale sui modelli economici?*

**Ferrucci:** «The cultural aspect is important. In over two hundred dissertations the Economy of Communion has been examined. The Economy of Communion is of worldwide interest and not an elitist whim. Today it is more and more studied in universities and there are many educational mee-

tings with scholars examining its various aspects. Working together for a sustainable future is possible only if we treat every person as a brother or a sister and if we all find agreement with one another. It is important to learn to "walk in the shoes" of the other. We, as entrepreneurs, are called to offer concrete models of sustainable development, a concrete alternative, not a theoretical one.

Not long ago we held a seminar with the provocative title of "Happiness and Economics." It was very successful, beyond our expectations. Today it is important to debate these themes at the university level as well. We need to analyze and study the Economy of Communion as a feasible model for the growth of a nation».

**Martini:** «This project has to be studied, we must conduct research on it, it has cultural value. Today we are living in a time of great confusion of values and meaning. In a large part of our population, a strong aversion to economics, technology and science is taking root. These



# POSITIVE EXPERIENCE THAT WE HOPE WILL BE CONTAGIOUS

topics are found to be cold, almost bothersome. At the same time, there are those who adore these disciplines. Many young people are having difficulty living in the present time precisely because they are not able to find a balance. In addition, the strong inequalities are assaulting our consciences much more now than a few years ago. We need people who will try to reconcile these realities because I think it is wrong either to idolize them or to be in opposition to them. The Economy of Communion, together with our cooperatives, could be another way to go, another road on which to walk together».

*What is the relationship to the Tuscan Region?*

**Ferrucci:** «The Business Park was envisioned precisely to dialogue with the whole region. It would not make sense to have created it without opening it to local enterprises, to the whole territory and, lastly, to our poor. In Liguria, for example, there are fifty-eight co-ops that support with their profits three social co-ops that would not make it otherwise. This could be a way to go: to integrate activities with co-ops, which already exist in order to stimulate working as a system».

**Martini:** «I am also convinced there has to be a strong bond with the region. It would be wonderful if enterprises working within the same sector inside the Business Park would meet together. They could have a positive and creative influence on each other and come up with new entrepreneurial ideas.

We could build a kind of contract with the towns and cities, with the businesses, with the associations. We could also involve those who are outside productive circles. I see the Park as having a double function and value: a solicitation to think seriously and deepen our knowledge and understanding of the EoC, but also to maintain a strong bond with Tuscany».

**Piero Tani** Evaluating positively the experience of the Economy of Communion is more than easy. Its members are people who are carrying out, successfully, an economic activity – specifically, a business activity – according to new modalities. These new modalities connect it to values of solidarity and spirituality, while eliminating separation between personal life and economic activity.

A few economists might wonder what the meaning of this experience is in respect to both the economic system's functioning and its striving toward ethical results, such as well-being, justice, and respect for the individual, as well as the use of its instruments.

Such economists as Luigino Bruni, Benedetto Gui, and Stefano Zamagni have examined the Economy of Communion as it tests some of the most recent and ground-breaking economic theories. Such theories propose going beyond aspects of the more traditional paradigm which sees economic agents as striving to maximize their own individual interests and, at the level of enterprise, their own individual profits. Superseding this paradigm implies an economic subject – entrepreneur or consumer,

investor or saver – guided by such motives as solidarity, reciprocity, the value of interpersonal relationships, and the desire to work “together” rather than “against”.

The most obvious question is whether such a radically different mode of behavior can in fact be instigated or if it is merely desirable. Observing the experience of the Economy of Communion can help answer this.

It must be pointed out, moreover, that individuals' economic attitudes are not the same everywhere; nor are they unchangeable. Thus ethical values, including social sanctions against transgressors, vary from place to place. Social sanctions differ, of course, from penal sanctions but are often equally effective deterrents. For instance, countries in which tax-evasion is tolerated often forgive or even praise the tax-evader.

However, innovation, even of small dimensions like that of the Economy of Communion, can encourage mentality change; and this mentality change can be contagious. For this reason, this new experience, for all its smallness, must not remain isolated, must not remain a niche experience.



# LETTERS FROM AROUND THE WORLD

Carla  
Bozzani

*These are passages of letters we received from our brothers and sisters who participate in the EoC project by accepting help with some material needs from the profits shared by the EoC Businesses and by the contributions of the members of the Focolare.*

## ■ A shack made of tin

Until three years ago we lived in a shack made of tin, plywood and intertwined branches. When it rained we were often inundated by the overflowing of a stinking canal. When we were finally convinced to accept your offer, we were able to build a new small house, with the joy when it was blessed to be able to welcome you in it in dryness despite the torrential rain. Now our economic situation has improved and we are very happy to return the money you gave us so that you can help others.

*(Ho Chi Minh City)*

## ■ The flute player

After an accident, my Father could not work anymore, and Mom was unemployed. Often we did not know what to put on the table but at the end something we needed would always arrive. Slowly Dad got better and was able to work again and mom was also able to get a small job. The orchestra I was playing for also granted me a scholarship. God never abandoned us, and now that we are also receiving Providence through our jobs, the help we were receiving can be given to someone else.

*(Brasile)*

## ■ The courage to start over

The war in Bosnia took everything away from us: our house, our jobs, our friends and above all our will to live and to start again. With the unexpected help we found the courage to

build a small house and to buy the kitchen. Next year we will be able to also have running water.

*(Bosnia)*

## ■ I too can give

I used to work during the day and to study in the evening but the school fees went up, and I could not afford to pay them. I shared my situation, and those who stayed near me helped me not only to overcome this moment but also to pay my debts. Now I finished my studies and at my job my situation improved. Now I no longer need to receive any help. I can give too.

*(Brasile)*

## ■ Now I can smile

For several years I had a strong difficulty relating to others. I never smiled because I did not have all my teeth and I did not have the money to get dentures. With the help I received from the communion of goods, now smiling is no longer a reason for embarrassment, but of joy.

*(Brasile)*

## ■ My friend came back

When I got seriously ill my life companion could not bear the situation and left me alone with my five children. Your help and concrete support helped me to get better, and he had the courage to come back to take care of the children and to prepare for our religious matrimony.

*(Madagascar)*

## ■ Tantan and JonJon

My first husband died on the job while I was four months pregnant with Tantan. I got married again but when we discovered that my second child JonJon suffered Down Syndrome, my second husband left us. I felt lost, and I was poor, and it was very difficult to raise the children by myself. I was wondering, "If God loves everyone why

are there rich and poor?"

God's love was revealed to me when I encountered the people at the social center of the Focolare of Bukas Palad. I had a job, but my salary was not sufficient for my children's school, and so they offered me the EoC help.

My part was to spend the money very carefully. With Tantan we spoke of all family problems together, and we explained to JonJon that we wanted to love. We lived in a frugal manner and we purchased only what was necessary.

I divided the money in seven(five?) envelopes for the monthly expenses: rent, water, electricity, food, and unexpected expenses. I always had to take the money from the right envelope: I understood it was important to follow the rules. Out of love for my children, I tried to live poverty in every aspect, because it is not only the rich who are caught up with consumerism. For us, too, it was a matter of going against the current. We lived with my parents, twenty people in a small house and sometimes we would not understand one another. For us to be able to move to one of the housing projects at Bukas Palad we needed additional financial aid from the EoC.

Tantan attended a good school, and he graduated from the Dominican University of Saint Thomas. JonJon is in a special school, where he received three awards for best student and took part in the Special Olympics in the Philippines, getting first place in running and winning 8 medals. He was then hired by the bakery of Bukas Palad, and now he is independent. He helps me keep the house clean and pay some of the bills.

Once Tantan finished his studies, he felt called by God and he chose to answer the call.

He is now attending the school for focolarini in Loppiano.

*(Manila)*

## The 2006 Nobel Prize for Peace to Muhammad Yunus and to his "bank of the poor"

# YUNUS: THE TEACHING OF A PRIZE

**Benedetto Gui**

What can Bangladesh, one of the poorest countries of the world and in addition a mostly Muslim country, teach to the world that may be useful?

Much, evidently, if it is true that before this one, Prof. Muhammad Yunus (he is a character all to be known but there are many biographies about him) had already received many prizes, if it is true that the philosophy of the Grameen Bank has been imitated by hundreds of other institutions under all the skies of the world, in Asia, Africa, South America but also in the United States and in many countries of Europe and even in Norway where the commission who gave the important recognition has its headquarters. Finally much also, if it is true that the "micro-credit" has become one of the main passwords for those who work in promoting development, from the World Bank to the world of Non Governmental Organizations (NGOs).

It can teach, for example, that in general, the most important resources for the economic redemption of a family in financial difficulties are already there, often not recognized. This family may be tangled in loops of various natures but may become capable at times, under the right conditions, to start up an autonomous route which no one from the outside could ever, alone, manage to achieve.

Since often those resources are the energies and the intelligence of women, the most determined in wanting to give a future to their children, but often also the most excluded by the management of family affairs (frequently micro-businesses).

And there is more. For people who are gripped by the urgency to provide daily survival, to be able to have access to a loan at a rate not strangled by

usury, can be the condition to expand and to set in motion some activity that may assure an income. This requires however the possession of some tools, the purchase of some merchandise to work on or to re-sell, the learning of some knowledge, in all cases some small investment.

In addition, precisely that type of person to whom no one ever wants to give credit, without patrimonial guarantees and also lacking even a minimum prestige, is able to deserve the trust given to him or her, paying back the loans in a measure unknown to the world of Banks and of big entrepreneurs (often only 2 or 3 points of credit in payment delay, against the 7 or 10 points or, at times, even more)

There is a condition however which, in turn, teaches us something. It is important that whoever receives the loan will not look at his immediate interests, without caring about the good functioning of the entire scheme of loans and reimbursements, because then the temptation to keep the money received and not to pay back at the deadline, would be too strong.

For this reason the Grameen Bank has inaugurated a scheme of group loans, for which the first to be financed know they can't miss their commitment to return the money borrowed in order not to damage those whose turn will be later. These will help and will solicit those other ones.

Finally, we have the nth teaching. In Bangladesh micro-credit won its bet thanks to a capillary presence of emissaries of the bank in all the villages. They did not only collect the payments due weekly but they took advantage of it by getting together groups of mothers, to whom they would teach how to administer their



little money, how to keep a simple bookkeeping, often adding notions of hygiene or how to nourish their children with a small amount of money.

Now if these are precious teachings for millions of people today involved in one way or another in the thousands of institutions of micro-credit, what is more important for those involved in the EoC project, which has at its core precisely the economic redemption of our brothers and sisters tormented by needs?

It seems to me that the essential points are two: one) that no one will ever be viewed as a beneficiary and therefore that everyone will be placed in the conditions to pull out the best of his or her energies to conquer the maximum of autonomy compatible with his or her possibilities. It is in fact very different to consider an elderly man alone and invalid or a young family in trouble. For us of the Movement the main road for our fulfillment is learning to give in turn. Second) that a very important condition, not only for those who find themselves in difficulty but for everyone who aspires to a full life, is not so much to have or to receive what is necessary but to be able to share our walk near our brothers and sisters and in communion with them.



# MICRO-CREDIT IN THE PHILIPPINES

**Leo Andringa**

The micro-credit practiced by Bangko Kabayan, one of the first EoC businesses of the Philippines, is something more and different from a simple bank practice. We could say it is a school of life where, through the teaching of rules of management of money and of saving, a new culture is generated: they contribute to form new people.

*"We began as a Bank, Teresa Garzon tells us, who, with her husband, Francis, manages the Bank (see EoC newsletter n. 22), offering both individual micro-credit and credit following the style of the Grameen bank of Yunus, the economist from Bangladesh who just received the Nobel Prize for Peace. Yunus plans to give credit after he creates 'groups of solidarity' among the women in poor neighborhoods, where he will explain to them the rules of supportive credit and also help them to manage their activities in a way that will produce some profit.*

*These women had always thought that they did not have sufficient money for basic needs and yet they were learning the art of saving, maybe just a tiny bit of money at a time but which, however, in two or three years was precious.*

*By means of small loans (less than 50 dollars), guaranteed by the whole group, they were able to begin a small production of food or sweets, to open a small store in their neighborhood, to sell vegetables or fish at the market, and earn enough to be able to send their children to school, to improve their tiny shacks, or to face health problems.*

*A little bit at a time," continues Teresa, "the joy of belonging to a group spread among them. They were happy to spend their time with other women like*

*themselves committed to earning a living and to creating a group fund which could be used to go to places that they never saw and in so doing to enlarge their horizons.*

*Appreciating their seriousness in improving family life their husbands also treated them with more respect, encouraging them to take part in the weekly meetings.*

*For our Bank this activity has meant sending fifty young people trained as credit officers into the poorest neighborhoods and villages to organize the women and to identify individual micro entrepreneurs. To make space for them we had to raise up our bank one floor".*

When last summer I went with Luigino Bruni to stay with them, we were able to view directly a meeting of micro-credit of about fifty people. They were all in a small room, almost all women who live in the same neighborhood, and they all knew each other. The meeting, which lasted one hour, is held once a week and it is coordinated by a member of the group. Their participation in these meetings is taken seriously: if someone is unable to attend, they write a letter informing the group of their absence and the reason for it.

At the beginning of the meeting the secretary, a person chosen from the group, reads the minutes of the previous meeting and any letters received.

An important moment of the meeting is when they read together a series of 'commandments' developed by the Bangko Kabayan necessary for those who adhere to the micro-credit project to live this experience well.

Another relevant point is the promise, repeated by everyone every week, not to search for loans from other banks, so that



## A new experiment for educating employees to a culture of Communion

# KOINONIA AT THE BANKO KABAYAN

they remain able to return the money to BK. The members also pay the weekly interests due for their debt and also deposit some minimum savings.

In these meetings you breathe a culture of dignity, honesty, serenity, and joy. I understood by their mutual relationships that the bank officer who was present knew everyone and was well accepted by everyone. His was a more or less silent presence. The meeting ended with a beautiful song and much joy.

Later I was able to ascertain that between the bank officer and some of the indigents of the group there existed a relationship that went beyond the contractual aspect. What importance is given to the formation and the involvement of the bank officers is shown in the report of a Koinonia seminar described further on (see page 19) This was proof to me that it is possible to go from a 'contract' to a level of 'communion' and that this 'moving from the contract' is a new way to help the indigents.

In fact we leave from the opposite end. We offer the money without setting conditions for being returned and so, if the 'culture of giving' is not fully lived, we cannot reach full reciprocity. The indigent waits for the monthly envelope with the money and the giver must give it because there is the awareness that the indigent does not have any alternatives. Thus a situation of dependence continues. The objective of the EoC is, however, "that there are no more indigents" and, therefore, it goes beyond the situation of dependence. It is our duty to find ways to reach full communion as it was lived by the early Christians.

**Teresa e Francis Ganzon**

A two-day Growth Seminar held in Mariapolis Peace in the Philippines last summer involving 170 personnel of Bangko Kabayan served to lay the foundation for the organization's commitment to the spreading, strengthening, and embodying the spirit of giving and communion among all employees of this EOC enterprise. The seminar was called Koinonia.

The two days unraveled among lectures, films, songs, and games based on mutual trust and prayers, useful to reinforce the awareness of oneself, of God, and of our neighbor, in accord with the local culture not yet devastated by secularism: churches are crowded with young people, also in the early daily Masses.

A sharing session quickly established the atmosphere of openness to one another and then two sessions followed. In the first, we dealt with the false images of God we may carry in our minds, preventing an authentic relationship of love with Him.

The second, was a reflection on how precious each one is in God's eyes and we realized that each was created different but loved all the same.

A third session in the evening dealt with forgiveness that was reinforced when the "chain of love" activity was done with each department forming a group where each one had a chance to tell each member three things: something to thank them for, asking forgiveness for a hurt or wrong done and expressing a wish for the person that would lead to his further developing into a better being – all in two minutes of dialogue!

The second day was spent learning about communion with others: we showed a documentary film on child labor that aroused strong feelings of concern, even indignation at the injustice of children having to work and under such extremely hazardous and demanding conditions; it formed a strong resolve in each one, many of whom were parents themselves, to appreciate the mission, not take their blessings for granted, and to love their families so as to never allow exploitation to happen, to do anything in their power so that other indigents would not have to endure such dehumanizing conditions due to poverty. Teresa and Francis shared their story of involvement in BK, the difficulties in its early years, the joy of recovery, and the call to the vocation of reorienting the business towards becoming an enterprise of God through the EoC, which brought expansion of the business, provided services to a larger community, and generated employment. They shared their core values of excellence and service, transparency and integrity, unity, faith and belief in Divine intervention, as well as commitment to community development of a business more solid today with a strong moral value which conditions the choices of the products to offer and develop.

The seminary concluded with a warm greeting after the Holy Mass by Ray and Madda, responsible for the little city, in the presence of its inhabitants, followed by a series of spontaneous statements of commitment by the participants as "promoters of communion" which were read with solemnity in front of everyone.

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Here are some:

I wish to commit myself to be a key that opens the doors of the life of those I meet...

I want to touch my neighbor's heart, so that at the end of the day we will both be grateful to have become part of the other's life and aware that it was worthwhile.

*(Micro-financing Supervisor)*

I want to be a blessing for my colleagues, offering them my friendship and sharing with them my ideas and my talents.

*(Cashier)*

I want to be a gift of God that will give joy, happiness, strength, courage and inspiration to live as one family in Christ.

*(Section Head)*

I want to be more open toward my colleagues so as to become capable of full sharing and to participate in their joys and suffering as a true friend does.

*(Trainer)*

I want to be a better person who loves and appreciates her/his neighbor, a person animated by principles of giving and of sharing, a person who now has a heart able to forgive.

*(Clerk)*

I want to be a person capable not to forget the gifts I received and my poverty so as to share freely and with love all that I have without expecting anything back in return.

*(Person responsible for programming)*

I wish to change that is to use the teaching of Koinonia. I know exactly what I have to change and what I have to do.

*(Section Head)*

I want to be a model father for my children, a true friend they can trust.

*(Driver)*

I want to be a responsible citizen, sensitive not only for his personal interests but also for the people I live with and for the community I belong to.

*(Micro-financing accountant)*

The challenge now lies in reinforcing and renewing continually these promises to ourselves placing the needs of others first, before carrying out our daily tasks to provide financial services, above all in the poorest areas of the community.



# THE NEW WEB SITE FOR DISSERTATIONS: INSTRUCTIONS FOR USE

**Antonella Ferrucci**

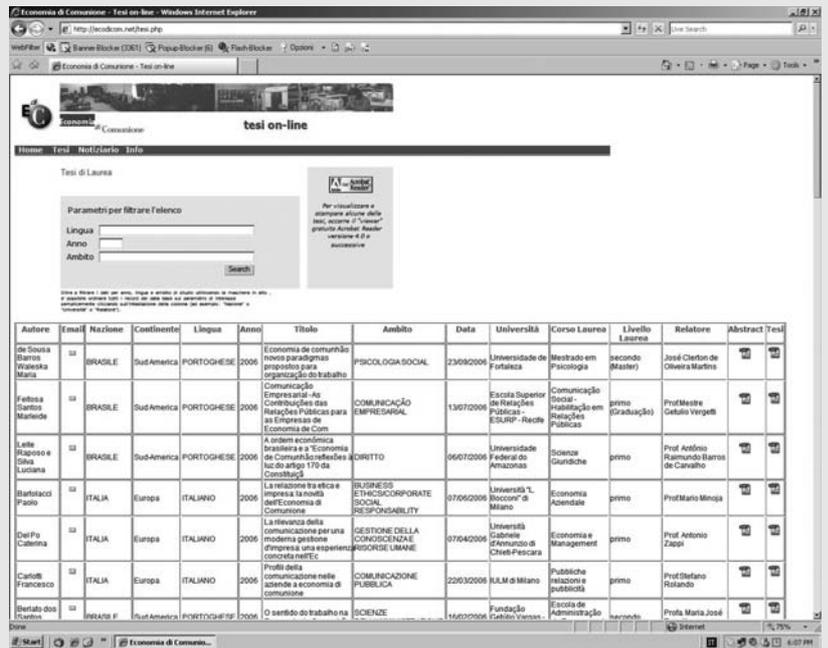
Since the month of June 2006, the new web site for EoC dissertations is working. The address [www.ecodicom.net](http://www.ecodicom.net) is unchanged.

The site contains the essential data of the 246 dissertations, in 13 languages, received from 1994 up to today. The abstracts of 187 are available online.

These are online thanks to the decision of the authors who want to make available to other students and scholars information about the EoC.

The site has four sections: Home, where the motivation of the site is explained; Info, with links to the archives; Newsletter, which makes available the newsletter in Italian and other languages (where available) in PDF format; and finally, the core of the new site, Dissertations (Tesi).

It's possible to go through the dissertations in chronological order from the most recent to the oldest. Besides the name of the author, there are the



titles of the dissertations, the year and date of the discussion, the area of study, the university, the dissertation chair, and the type of degree. It's possible to filter very simply the data on the basis of the year of discussion, the language, and the area of study.

The records can be sorted by category simply by clicking on the column heading.

You are all invited to visit us: [www.ecodicom.net](http://www.ecodicom.net)

## TEN NEW DISSERTATIONS

The dissertations presented in this issues are ten, eight of which come from Brazil, one from Slovenia, and one from Italy. Five of them were written by students of economics. Two analyze the contribution of the EoC project for sustainable development. The third compares the principles of the EoC with those of Commercio Equo Solidale (fair trade practices). The fourth studies the development of the EoC in Amazonia. The fifth applies principles of the EoC to a actual case of development in the northeast of Brazil.

Two dissertations were written by law students, and they both compare the project of the EoC

with the content of the Brazilian Constitution issued in 1988, both finding full consonance.

One Slovenian dissertation in theology describes the economic message of the Focolare Movement through the EoC. A Brazilian student in social communications analyzes the approach of the EoC businesses in regard to public relations, concluding that the approach is good and wishing that the EoC did more in the way of public relations in order to spread the project worldwide. Finally, the tenth dissertation is in social psychology and it examines the novelty of the EoC in the organization of labor.

### World Archive of EoC Dissertations:

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The dissertations were available by the authors are posted on the site [www.ecodicom.net](http://www.ecodicom.net).

The site in four languages [www.edc-online.org](http://www.edc-online.org) can be accessed in the section "News and Events" for updates on all EoC events. The book list, statistics, articles, and much more can be found in other sections.

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## Ana Camila Marques May

Degree in Law  
Saint Paul Salesian University  
Center – Lorena

December 31, 2004

Language:  
Portuguese

### Thesis: **Social Justice in the Arena of a New Economic Behaviour: The EoC and Social Constitutionalism**

Tutor: Prof. Rafaela Daisy

The dissertation looks at the history of the right to work. The history relates to the constant mobilization of workers for achieving humane working conditions and wages sufficient to support the primary needs of human life: education of children, home, and health.

Reviewing the history of Brazilian economics and work from the seventies, due to an infusion of capital from abroad, a period of authentic “economic miracle” took place with a remarkable growth of the economy, the creation of industries around the cities, and more jobs. That changed the social relationships, giving space to individualism and to diffusion of a culture of earning and development at any cost. The recession that followed this period in the eighties brought about hyper-inflation, the closing of businesses, and unemployment. The recession was dealt with following the neo-liberal model, which demanded the reduction of social spending, the weakening of the unions and of the contractual capacity of the workers, the introduction of insecure jobs, and a large diffusion of under-employment, seen today as the cause of many of the present social inequalities.

In this context of the growing state of poverty, above all in the large urban centers, social solidarity is needed. In the federal constitutions issued in 1988, the right to work finds space in the juridical form of “social constitutionalism.” In that context, the labor force, moved by solidarity and by the need for equality as a reaction to the neo-liberal model, joined in cooperatives of production with the goal not only of the survival of the workers, but also for the purpose of creating capital: the solidaristic economy is born.

The Economy of Communion, although it belongs to this school of thought, is born with a different vision involving the entrepreneurs and the investors themselves in creating businesses that allocate the profits for the common good.

The great novelty of the EoC is human development tied to gratuitousness, openness toward others, and reciprocity of communion. This brings the relationships between entrepreneurs and workers, previously characterized by oppression and mutual distrust, to a different dimension.

A new way of thinking is born: a culture of giving which places at the center the value of the person, in full accord with the Brazilian Federal Constitution. It is an economic behavior that gives a true impulse to social justice.



## Primoz Prepeluh

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Degree in Theology  
University of Ljubljana

March 31, 2005

Language:  
Slovenian

### Thesis: **The Economic Proposal of the Focolare Movement – Work of Mary**

Tutor: Dr. Peter Kvaternik

The EoC project born inside of the Focolare Movement is presented by the dissertation as a new economic culture founded on openness to others in contrast with the present oppressive culture of egoism. After a presentation on the Focolare Movement and of its rich activity of interreligious and intercultural dialogue, the project of the EoC is examined in the light of the modern Social Doctrine of the Church, from both the anthropological and transcendent profiles. Several players of the project are highlighted as well as its proposal in regard to the allocation of the business profits, attempting to make a critical evaluation of the three objectives: help to the poor, business development, and shaping of a new people.

The pastoral perspectives and the role of the EoC project are also highlighted, with special attention to the culture of giving which is in opposition to the present way of thinking, of the culture of having. Finally the concrete experiences of the project are analyzed according to the Social Doctrine of the Church, using a critical-analytical and comparative-systematic-pastoral method.

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**Manzaroli Maria Grazia**

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Degree in Business Economics  
"Carlo Bo" University of Urbino  
July 14, 2005*Language:*  
Italian**Thesis: The Economy of Reciprocity: A Comparison Between Fair Trade and Economy of Communion***Tutor: Prof. Davide Castellani*

Various elements were examined: the concrete effects of behaviors of trust and reciprocity inside businesses, the role that personal motivation plays in business decisions, the incentives that bring people to enact cooperative strategies rather than opportunistic strategies, and the potential for the diffusion of these economic behaviors in the economic system.

Having examined the existing literature on the phenomenon of the non-profit, she attempted to define the attitude of reciprocity and trust that are born from personal relationships among the different economic subjects, both in the case of the EoC and in fair trade. She compared analytically the data she had to capture their constitutive peculiarity and their perspective of development. Here are the main points of contact between the two realities that are the object of the study. In both cases, the personal relationships have fundamental importance. She noticed the common drive to build networks with shared objectives. What she saw was that if a subject maintains in time a cooperative strategy, it also creates a positive capital of good reputation that leads third parties to establish relationships of trust and reciprocity. Finally, it was noticed that at the beginning there is a phase of strong expansion during which many people adhere to the cause, which is followed by a slow-down phase due to new challenges, of a cultural nature, that the project has to face.



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**João Guilherme da Silva Passos**

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Degree in Economic Science  
Federal University of Pará  
Department of Economics  
September 15, 2005*Language:*  
Portuguese**Thesis: Associationism and the Economy of Communion: A Proposal for an Improvement in the Quality of Life in Santana do Urucuri - São Miguel do Guamá (Pará)***Tutor: Prof. Celina Julia Nunes Santos Cunha*

The main objective of this dissertation was to underline the importance of human fulfillment in economic behaviors, making the person, even with difficulties and limitations, the protagonist of the productive process in this region which presents particular difficulties of development.

The study evaluated the different productive potentialities of the region preferring those with a rapid economic return, with the intent to propose them to the small producers of the region. This was done in the spirit of communion and sharing, capable in itself to induce more humanized social relationships, and as a consequence a better quality of life. The most difficult and degraded situations of the region of São Miguel do Guamá have been faced with a spirit of fraternity and social justice typical of the EoC project.

The productive potential of the region have been studied in these sectors: beekeeping; fish farming; production of fruit, grains, and Manioca; and the raising of livestock. All these are possible options to take into consideration, stimulating in the community an organization based on the principles of the EoC that allows larger returns from working together with the assistance of technicians, specialists, and government researchers. The study proposes to make the Economy of Communion the soul of the government Local Productive Organization project. This project will be characterized and enriched by valuing the production of the area within the solidaristic economy, creating, for example, a special name brand for the production of Manioca flour, which distinguishes the product in the marketplace.

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**Erinete Cruz Da Silva**

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Degree in Economic Science  
Center of Economic Consulting  
(CIESA)  
November 4, 2005*Language:*  
Portuguese**Thesis: A Study on the Application of the Project in the Businesses of Manaus***Tutor: Prof. Eliraldo Abensur*

The EoC is a project based on Christian and universal principles which has as its main purpose the humanizing of economy in the light of the culture of giving. Culture that transforms an egoistic vision into a social vision.

The project proposes a transparent and ethical management and a distribution of the profits according to three objectives: the business needs, help to the indigent, and development of a people capable of living a "culture of giving." The research evaluated the viability of the EoC project's management model on the basis of its experience in the city of Manaus. The experience was realized through the use of questionnaires and interviews: Since 1994 the entrepreneur Rogerio Cunha of Manaus has adhered to the project with his businesses together with the clinic Medica Salus and several small businesses of different types, all motivated by a vision that places the person at the center.

## Ana Paula Lemnos Pinheiro

e-mail: iceskate@bol.com.br

Degree in Sustainable Development and Social Responsibility

December 2005

*Language:*  
Portuguese

### Thesis: **Economy of Communion, Operative Management and Development: A Study of the PRODIET Pharmaceutical of Curitiba**

*Tutor: Prof. Oklinger Mantovaneli Júnior*

The dissertation evaluates the congruence of the managerial style of the EoC businesses with sustainable development, examining the case of the PRODIET Pharmaceutical of Curitiba, State of Paraná.

It begins by presenting and putting in the context of the business organization the principles of the EoC, identifying the subjective administrative principles used by the organization and analyzing them with inductive and qualitative processes by means of sustainable economy and management. To that end, ten people in key positions of the business were interviewed according to a process structured in three parts. The first relates to the application of the EoC values in the organization, the second relates to the administrative activities, and the third concerns the commercial activities. The result was that the business contributes to sustainable development with actions that are ethical and socially responsible both inside and outside the business, congruent both with the EoC and with the paradigm of sustainable development, which contribute not only to the quantitative growth of the business but also to its qualitative growth.

It was also found that the ethical actions of the daily practice were not carried out with expressed awareness of contributing to sustainable development. Keeping in mind that such actions can have a strong impact in fighting the tendency without limits to profit and to consumption at any cost, it would be useful to become more aware of the importance of the local and global consequences that these actions can bring about.



## Luciana Leite Raposo e Silva

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Degree in Law  
*Federal University of the Amazon in Manaus*

July 6, 2006

*Language:*  
Portuguese

### Thesis: **The Brazilian economic order and the EoC: reflections in the light of article 170 of the Brazilian Constitution**

*Tutor: Prof. Antônio Raimundo Barros de Carvalho*

The Republican Constitution is made up of norms and principles that describe what the State should be. The Brazilian Constitution, issued in 1988, introduced a special chapter on the structure of the economic order and in article 170 its purposes and inspiring principles are defined.

It must assure to everyone a dignified life and strive for social justice. The Constituent Fathers describe a capitalistic model, but they presuppose some tools for its "humanization". The world economy at the present time is inclined to show growth indicators opposed to a gradual degradation of the social order, demonstrated by the high level of poverty that also in Brazil contradicts the purpose of the "human dignity". It must assure to everyone a dignified life and strive for social justice. The Constituent Fathers describe a capitalistic model, but they presuppose some tools for its "humanization".

The world economy at the present time is inclined to show growth indicators opposed to a gradual degradation of the social order, demonstrated by the high level of poverty that also in Brazil contradicts the purpose of the "human dignity". In this context of the EoC project in freedom born here in 1991, is a proposal for new behaviors in economy based on sharing and solidarity. The businesses which adhere to the project introduce solidarity as a criterion also in production, they consider the person as the center of the economic activity and they share their profits for objectives aiming at social justice. Today more than 700 businesses all over the world take part in the project, in an experience that already offers concrete solutions.

The study was developed in order to verify the consonance between the EoC proposals and the expectations of the Brazilian Constitution in regard to the economic order and it concludes that even if it is not the only possible alternative, the new way of economic behaviors traced by the EoC, responds in more than a satisfactory way to Article 170 of the Constitution of the Republic.

## Tita Marleide Feitosa Santos

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Degree in Social Communication and Public Relations  
*Public Relations School for Further Studies (ESURP)*  
June 13, 2006

*Language:*  
Portuguese

### Thesis: **The Contribution of Public Relations in the EoC Businesses**

*Tutor: Prof. Getulio Vergetti*

This study analyses what contribution Public Relations may provide to the EoC businesses in the elaboration of their strategies of communication, keeping into account that in them the importance of Business Communications is a relevant aspect.

After examining the literature on the EoC project and the last theoretical developments of Business Communication and Public Relations, my research unfolds through visits on place with interviews in Brazil to the workers of the enterprise FEMAQ of Piracicaba and in Italy to the employees of the ECIE enterprise of Linate. The study demonstrate the great importance and development in the EoC businesses of Business Communications, a crucial fact for the spreading of the different innovative aspects born inside the enterprises from embodiment of the project's values. The interviewed businesses do not however demonstrate to have created a true strategy of Communications and operational procedures that would assure the maintenance of the quality in time. The study underlines the opportunity of a professional structure capable of helping the growth of the diffusion of experiences already existing within the EoC businesses to increase their visibility.



## Waleska Maria de Sousa Barros

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Degree in Social Psychology  
*Fortaleza University*  
September 22, 2006

*Language:*  
Portuguese

### Thesis: **Economy of Communion: new paradigms proposed for the organization of labor**

*Tutor: Prof. José Clerton de Oliveira Martins*

The purpose of my study of the labor organization in the EoC project is to analyze the businesses operating inside the Industrial Park Spartaco and the application of the EoC proposal in the semiarid land of the Ceará, through the project "our goat".

The study is conducted according to the dictate of the Dejouriana School and of the contemporary anthropologists Da Matta e Darcy Ribeiro, based on "psychological suffering" which allow to evaluate the validity of the aspects that today are followed in the EoC organizations.

Since this is a qualitative study, I used a methodology with anthropological and ethnographic approach, gathering data and applying direct observation. The indicators that emerged from the analyses of the data collected reveal a potential of the EoC for pointing out psychological suffering in the organizations derived from their culture and managerial model. From the comparison with the EoC experience and its ethics, what comes to the front is that an organization based on rigid norms is not the best solution for human fulfillment on the job.



## Cristina Botti de Souza

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Degree in Economics  
*State University of Londrina*  
October 26, 2006

*Language:*  
Portuguese

### Thesis: **Government, Social responsibility and the contribution of the EoC and of the limits of a sustainable economy**

*Tutor: Prof. Marcia Regina Gabardo da Camara*

I have studied the instrument and motivations of the government and of the productive Brazilian world on the theme of safeguarding the environment beginning with a look at neoclassic literature and critical studies on such an economy. I then analyzed the environmental behavioral of the Brazilian government in its own official documents and I used other sources in regard to the environmental degradation control techniques of the businesses, the Social Responsibility, the Economy of Communion and a model of critical mass for cooperation.

The study concludes that in every realm it is possible to highlight a growing attention to the environmental protection, born from a change of attitudes and values, not only at the individual level but also in the productive world.

Ethics, cooperation and dialogue emerge as the essential characteristic of a sustainable economy. As a confirmation of the importance of values, the businesses which assume the weight of Social Responsibility or the principles of the EoC are considered models to imitate to contribute to a sustainable economy.



# EoC BETWEEN LATIN AMERICA AND ITALY

**Armando Tortelli**

The fifteenth anniversary of the EoC project was celebrated in June at the Brazilian convention held in the little city of the focolare, near San Paolo. Among those attending were scholars, students and 507 entrepreneurs (18 of whom were from Argentina).

Attending were those individuals responsible for the two Brazilian Industrial Parks, the Argentinean one, the Philadelphia Center, and the EoC associations of Brazil and Argentina. From the profound unity of those groups, supported by Chiara's invitation "to pray like Angels and to work like porters," new collaborations were formed with a renewed enthusiasm in the development of the daily routine of the EoC enterprises. At the end of the convention nine new businesses had joined the EoC and by everyone's desire and commitment they were able to launch the first three enterprises in the new Industrial Park in Northeastern Brazil. In addition, the entrepreneurs of the Central and South Brazil offered their know how and capital.

During the convention the assemblies of the ESPRI S/A and the Spartaco Industrial Park, and the EoC National Association were held. Academic works of the students on the EoC were also exhibited. An expo was held of 109 Businesses, seven from Argentina and one from the USA. This led to commercial exchanges and to sending a delegation of Brazilian Entrepreneurs to the inauguration of the Lionello Business Park.

## OCTOBER 2006

Armando Torelli, President of the Brazilian EoC Association and entrepreneur of the Prodiel Pharmaceutical of Curitiba, organized the delegation going to Italy. He was invited to bring his experience to the convention preceding the inauguration. The Prodiel grew in a very diffi-

cult market from 13 collaborators to 180, reaching sales proceeds of 38 million dollars in just a few years. This development is founded on strong entrepreneurial ethics, on the social importance of the business, on the view of the business as an opportunity for evangelization, and for the human growth of his workers. Profit-sharing depends on the stockholders, and the life of the business depends on workers happy to build a "business for everyone." Not only as a means for survival. Every new job, every increase in the sales proceeds, every new relationship was a witness of the EoC value system.

Torelli's decision to open a branch in the Spartaco Industrial Park, absurd for an entrepreneur from Southern Brazil, was born from his desire to contribute to the park development. It ended up generating the possibility for the business to operate in 27 states of the country and became a great opportunity for huge growth.

With the start-up of the Northeast Industrial Park, a new idea developed among the entrepreneurs: to start a production of sweets using the rich variety of tropical fruit of the region. This will begin in March 2007.

## MEETING WITH THE COOP TUSCANY

In the last few years the opportunities for cooperation between the little city Loppiano and public Institutions, have multiplied. Contacts with the city of Incisa Valdarno, the Province of Florence, the Region of Tuscany, and also with the remarkable backing of the Tuscan people, the Cooperative of Consumption UNICOOP Tuscany with over a million members bloomed.

Collaboration was formed between UNICOOP Tuscany's project called "the heart melts," and the catholic voluntary

world, which asks the Coop members for resources for international cooperation projects. Now some of those projects are coming to fruition in Fontem near the little city of the Focolare Movement in the Cameroon forest.

With the encounter of the EoC project and the UNICOOP initiatives, a new supportive way to act in the economy came about, and a desire to cooperate became the policy of the EoC to share the products of its businesses with the members of the UNICOOP.

With the inauguration of the Lionello Business Park the first encounter between UNICOOP Tuscany, the delegation of Latin America, and the Consortium "Lands of Loppiano" that was born precisely for the commercialization of the EoC products, gave life to the idea to set up, in supermarkets, "Corners" in which to present the EoC Project and offer for sale products of EoC businesses.

## NORTH EAST INDUSTRIAL PARK

In the last few months the construction of large sheds (warehouses type buildings) began for the first three businesses of the developing Industrial Park, near the city of Recife. The Park Company, the EoC Entrepreneurial Park of Northeast S/A that manages it, has 892 stockholders and 150 of them are committed to continue monthly to purchasing stocks for a value of 50 Reais (about 18 Euros).

In a letter to the stockholders the Park company manager said that the work of excavation for the first two big sheds had been completed. They began digging the foundations and the draining system and they purchased the prefabricated parts for the sheds. Electricity, gas, water, and sewage are already set up and the first three businesses will produce sweets, textiles, and polyethylene artifacts.



# A LETTER TO THE EDITOR

Alberto Ferrucci

**Maurizia and Marinella**

“Novilinguists Multimedia” is a business which specializes in translations in the technical, computer and medical realms. We started the business in 1997 when we first saw the Internet as an instrument of communication and as a source of very profitable work. The first years of our activity were very demanding in part because our friendship and our professional relationship were both put to the test. Gradually we were able to earn the esteem of our approximately thirty external collaborators and of our customers who felt very welcomed by us.

The germs of mutual love began to grow a few years ago. We did not know initially about the Focolare Movement but from the moment we started our business, we tried to act out of love: we offered words of consolation to the supplier who suffered the loss of a family member, we sent work to a supplier who was in need of work at that moment, we shared with our customers their joy at the birth of a child or over a wedding.

In these first years of our operations, even though we did not know about the EoC project, we tried to apply our own understanding of the logic of partition to our profits. We helped the Sermig of Ernesto Olivero with the translation of their web site into English, and we contributed to the management expenses of the House of Father Jacopa, a place of welcome for young people run by the sisters Alcantarine of Assisi. Further, as individuals, we tried to help a Romanian boy who had a problem with his identity papers.

Our early efforts show that the Gospel is truly inscribed in people's hearts, because without even knowing it, we were trying to live a life of unity through our small business. A dear friend we



met in Assisi introduced us to the Focolare Movement in 2004, and we were immediately attracted by the idea that entrepreneurs like us could build an economic activity based on communion, putting mutual love at the base of everything and freely distributing our profits to those who have an ongoing need or who are experiencing a moment of hardship.

We started reading books and the personal experiences of others to help us understand if the path we had taken thus far was really leading us to the Economy of Communion. Gradually we are taking the necessary steps to align ourselves with its values.

We chose to approach everything with transparency. We put our four employees on official full time status; and we began to speak openly about our way of doing business with our customers and our suppliers.

With this letter, we would like to introduce ourselves as potential suppliers to every EoC business. Our desire today is to create new job opportunities for young people and, growing in the spirit of unity, to become stronger so that we too can contribute our share of our profits and spread the culture of giving and of mutual love through our business.

Our core business is the translation of software programs. We have already translated the entire family of Symantec products, the operating system of

Linux Suse, Kodak scanners and photo cameras, Canon printers, the web site of Google, General Electric products, manuals for machines controlled by numbers, technical files, manuals for medical equipment, press releases, budgets and financial reports.

Our combined linguistic abilities include the main European languages, plus others upon request. Recently, we also started to offer courses in language training near Alessandria and Genova for managers who are trying to integrate the traditional approach to learning with one more suited to making the managers able to communicate with partners and customers on their own.

We are ready to listen and we hope to cooperate with other businesses in the EoC in creating a more humanized economic world in which Jesus' love fully regulates human and professional relationships.

**Maurizia Gregorio e  
Marinella Merlo**

(Email: info@novilinguists.com)

*I thank you for your beautiful letter. I'm happy to make you known to the EoC businesses, especially to those in your field operating in other countries. I hope that you are able to create many cooperative relationships with them and that together you can build a network in the spirit of unity.*



**X-NOVO**

WTF&amp;T

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