

The Economy of **Communion**

a new culture

32

ECONOMY OF COMMUNION •

A NEW CULTURE

Year XVI • n. 32 • December 2011 •
Quarterly Cultural Periodical • 4
Euro each issue • Authorization by
the Civil Tribunal of Rome, N.83
dated 18-2-95 • Poste Italiane spa
– 45% postal subscription dispatch
DL 353/2003 (conv. in L 27/02/
2004, n.46) art.1, comma 1, DCB Pa-
dova

Editor: Città Nuova Publishers of
P.A.M.O.M.

Managing Director:
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A Big Celebration for the New Business Park



Diary from
Santa Cruz



The EoC
in North America



LoppianoLab

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Graphics and Layout:
Layout / Panzeri
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Printer:
Tipografia Città Nuova
via San Romano in Garfagnana, 23
00148 Rome

Subscription Service:
fax 010/581451
e-mail: info@edc-online.org

Authorisation from the Civil Tribunal
of Rome n.83 dated 18-2-95
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Enrolled in the Italian Register of
Communications Professionals (ROC)
n.5849 of 10/12/2001

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Our magazine is sent free of charge to whoever requests it by writing to: info@edc-online.org. Whoever wishes to contribute to its publication or to the EoC project can send contributions to (specifying in writing how it should be used):

AIEC – Associazione Internazionale per una Economia di Comunion
Checking account: Banca Etica
BIC Number: CCRTIT2T84A
IBAN Number:
IT46 U050 1812 1000 0000 0123 169

The new stockholding arrangement of the International Monetary Fund is a sign that the world is truly changing. The IMF began in 1944 in Bretton Woods to establish a new economic order after the tragedy of the Second World War. For 66 years, the bank has functioned from a position of influence: if a country wanted a loan it needed to comply with the IMF's standpoint. It could be said that the IMF acted as a gunman once did by brutally appearing outside the doors of those who did not respect the economic interests of the powerful.

A voice in a changing world

ALBERTO
FERRUCCI



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In the IMF's new stockholding arrangement, the European Community relinquishes two of its seats, which go to Brazil and India, while China is second to the United States and Japan in its quota of seats. The new arrangement will need to be ratified by the United States Congress. This ratification will make it easier for the US to maintain the dollar in its privileged position as the monetary unit of international exchange as various agreements among emerging countries have already shown that serious damage to the American economy can occur if this position changes.

This recognition does mean that the true actors of change in this situation are power relationships rather than the will of governments in following the common good. On the other hand, we can't expect anything different in our world pervaded by consumerism: "that 'religion' that goes much deeper than communism or fascism, because it gets into you; it empties you; it even takes away your need for inner life. It removes the question about life's meaning and even offers a certain kind of eternal promise: if you use a product and it is soon completely consumed, you can always buy another identical one", as Bruni affirms (pg. 6). The economy of communion, announced in 1991, could be dated to

1990 when Chiara was in New York, the temple of euphoric capitalism. At that time, the Berlin wall had just crumbled. It was after this collapse that Chiara, together with some of her friends, asked God for the fall of another wall – the wall of consumerism.

In today's world, when the nations composing a majority of the world's population are gathering greater political clout, the perspective of the common good is also changing. Until now, from the viewpoint of Western capitalism, those nations were considered mainly as potential markets, or as reasons to worry about immigration, or as destinations for tourists and, at best, areas for philanthropic works. These nations' inhabitants were rarely considered as people with rights and with expectations equal to ours, that is, as our brothers.

If these nations, by using the IMF influence, can now effect our behavior, we will be taking a step towards recognizing that the common good applies to all of the six and a half billion people that live on this planet.

From this perspective, we realize that consumerism's promised paradises, if offered to everyone, are not sustainable. The fifteen kilometers of atmosphere that surround the planet does not contain enough air to withstand the pollution of emitting equal amounts

of carbon dioxide, and consuming gas, petroleum, copper and fresh water at the rates of industrialized nations. Also, the current economic system does not offer enough jobs so that the billions of youth today can build themselves a future.

Therefore, before the unimaginable happens today, as in the recent fatal battles over bread in various parts of Northern Africa, we need to rethink the system of paradigms on which government leaders base their reasoning. We need to finally face the fact that after the last financial crisis, these governments are still standing thanks to monetary artifices based on borrowing, therefore further increasing debt, when in reality this has already proved to be a failure in the past. The loss of billions upon billions of dollars in 2008 are still somewhat hidden in toxic assets that have not yet expired, and that is why banks are being offered easy money in the hope that they will make enough profit not to fail when this next round of assets becomes due.

To rethink the economic system, new eyes are needed. We need to go beyond the assumption that the common good requires consumption. We need to change perspective, to discover ways to feel fulfilled

without buying new useless goods or replacing useful goods simply to get something new. We need to invent new jobs to enrich social living and culture, to feel responsible for the global common good.

In this issue, we announce the birth of a voice for a changing world: near Lisbon, the Giosi Guella Business Park is now a reality (pg. 14-15). There are four businesses at this moment but it is a new cornerstone of that cathedral we are building in the world, made up of people who work in economy (pg. 9-13; 16-18), united by the call to show that a global, more human economy is possible.

An economy of communion that makes people happy and fulfilled, including those entrepreneurs who are not linked to the movement which inspired it (pg. 8) and people who are going through very difficult moments of their lives find comfort and joy in sharing in the workplace (pg. 5), or people who are remembered years later for how they worked (pg. 27).

It is a cathedral whose theoretical foundations are being built have fallen into place thanks to youth and professors (pg. 19-23) who study why and how to apply the intuitions inspired by the charisma of unity in various aspects of economy.

Love everyone

CHIARA
LUBICH



The culture of giving does not only mean giving profits, or giving something, jewelry, land, houses.

It's not that.

It's that kind of giving which we have learned from the Gospel: it means loving everyone.

Therefore, it's the culture of loving: loving your employees, loving your competitors, loving your clients, loving your suppliers, loving everyone.

Everything should change about the business lifestyle: everything should be of the Gospel. Otherwise it is not economy of communion.

Prague, April 30, 2001





Echoes from Tassano Consortium

An unexpected treasure

I'm 34 years old, engaged, and am an associate of the Roberto Tassano Consortium, where I've worked since 2001 in the administrative offices. I've always been attracted to the spirit of the Economy of Communion, which we always try to put into practice in the Consortium, especially the aspect of "communion", of family. Lately, I have even lived this personally. In February, like a flash of lightning in a clear sky, without warning, I was hospitalized for strong pains along my spine. Within a week I found myself without all the certainties and securities I believed were so fundamental in my life: no longer independent, dynamic and never-stopping, as everyone in the Consortium had always known me to be.

But the "strangest" thing (which I want to call a gift or miracle from God...) is that after the first initial moment, I have felt serene and secure, realizing that everything, although a personal experience, would not be lived alone. I was certain that the sincere relationships with my colleagues at the Consortium would give me strength and courage in each moment.

And that is exactly how it was, not only for me but also for my family. I remember the first messages that I exchanged with someone: "Hi Andrew. We usually call our sick 'precious coins', true 'capital' of exchange to obtain providence and graces, and you know that the Consortium is in need of these!". I answered: "I hope to be like a small 'talent' that can be exchanged. God knows how much trust we put in Him, and in my heart I am certain that He will not abandon us. We'll face this in unity, like in a family with an immense heart".

Feeling as "one", that is, as part of a group of persons-friends that, beyond our personal opinions, are a big family that faces joys and sufferings together – this gave me the strength and serenity that I never would have thought possible. I've known the Focolare Movement for almost ten years, ever since I started working for the Tassano Consortium, but I didn't believe that I had acquired such an immense treasure. Instead, I understand that this treasure exists in all the love that has been transmitted to me during these months through simple text messages, warm phone calls or unexpected visits by colleagues or "managers", who have given up their precious time and given it to me.

In the end, I experienced an unexpected serenity and a certainty, especially entrusting myself to Chiara. In that moment of suspense and darkness during the MRI, what helped me was the example of Chiara Luce, who I had read about in Città Nuova magazine. Her story made me understand with certainty that everything that happens is a gift, that God's love has thousands of facets and it's up to

us to see each gift's meaning and purpose.

This adventure isn't over yet because my legs still aren't functioning properly; I know it will be a long process to fully recover, but I feel that I'm in "secure" hands, among true friends, in a "family" that is vast and united. I go ahead following what God wants of me day by day, strengthened by the spirit that the EoC gives me.

Andrea Menini

After LoppianoLab

The LoppianoLab event was huge, beautiful, complete and high-level. I understood in a new way that the EoC began for much more than the poor, the "excuse" that pushed Chiara to prophesize: "A new economy will come about...". The development of the EoC in concrete actions, in its influence in various human, cultural, political, economical and ecclesial spheres, in these days at Loppiano, has highlighted the timeliness of that prophecy even more.

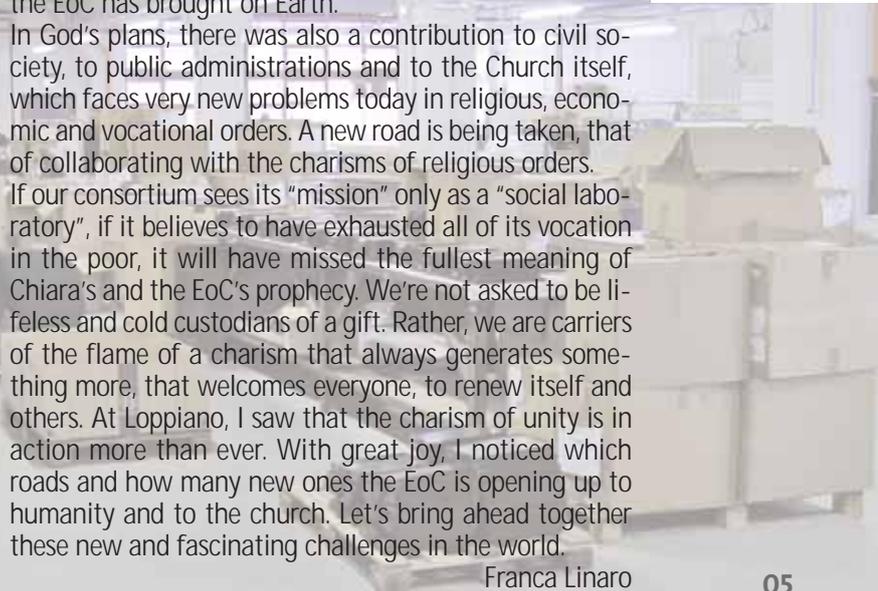
The presentations of those days outlined new, arduous goals explained in the "already and not yet". It was a vision that opens one's eyes to the "beyond", to the "invisible", to the true plans of God, which are never small or finite. But in order to make them big and infinite, they need our contribution of collaboration and faith.

If it is not arduous to say, I see this as a valid excuse for Tassano Consortium as well. Twenty years ago it began giving profits to the poor through the social laboratory that offers work to many people who are marginalized in various ways. For us, the social laboratory is an aspect of the EoC, but alone it does not explain all of the newness that the EoC has brought on Earth.

In God's plans, there was also a contribution to civil society, to public administrations and to the Church itself, which faces very new problems today in religious, economic and vocational orders. A new road is being taken, that of collaborating with the charisms of religious orders.

If our consortium sees its "mission" only as a "social laboratory", if it believes to have exhausted all of its vocation in the poor, it will have missed the fullest meaning of Chiara's and the EoC's prophecy. We're not asked to be lifeless and cold custodians of a gift. Rather, we are carriers of the flame of a charism that always generates something more, that welcomes everyone, to renew itself and others. At Loppiano, I saw that the charism of unity is in action more than ever. With great joy, I noticed which roads and how many new ones the EoC is opening up to humanity and to the church. Let's bring ahead together these new and fascinating challenges in the world.

Franca Linaro



Beyond all walls, *an economy of communion*

LUIGINO
BRUNI



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We're nearing the 20th anniversary of the EoC. In this year of preparation, remembrance and prospects to come, it may be necessary to remember a particular event in order to understand the meaning and weight of what happened in May of 1991. Otherwise when we share the history of the EoC, we could run the risk of not giving this event its rightful place and importance.. In 1990, just after the fall of the Berlin Wall, Chiara went to the United States to visit her community in New York. Being in that center of capitalism and consumption, Chiara felt a strong inner push to pray and even offer her own life so that, after the fall of the walls of collectivism, the walls of consumerism and capitalism would also fall.

The Berlin Wall, a wall of non-freedom had already fallen, but in order for an era of fraternity to begin among equal and free people, it was also necessary that the wall of consumerism fall.

We need to consider that consumerism is a "religion" that goes much deeper than communism or fascism because it becomes insidious; it empties you; it even takes away your need for inner life. It removes the question about life's meaning and, in a way, offers a certain kind of eternal promise: if you use a product and it soon becomes used enough, you can always buy another identical one. The car I have right now is getting old but I will be able to buy another identical one; with plastic surgery, I'll stay young much longer; and so on.

In a world based on consumption, there is no room for an economy of communion, because no one even notices the need for a different economy, the need for justice and fraternity.

Therefore, if the wall of consumerism does not fall, there is not a place for an economy of communion. The "culture of giving" is essential in our project and the most important schools we can hold are those geared towards children. Culture is especially formed starting with the young. Today's current crisis shows that the walls of consumerism still need to fall. The crisis is not only the fault of financial workers, economists and those who have made erroneous calculations and algorithms in managing financial products. It is also the poisoned fruit of a lifestyle based on unsustainable, excessive consumption (the current national crises show that the unsustainability of debt is flowing from the private sector into the public sector, where the West has exceeded its own income capacity).

The Movement for an Economy of Communion continues to repeat before, during, and after every crisis, that we want the walls of consumerism to fall. It says this by giving life to new businesses, new entrepreneurs and especially by creating business parks, institutions of communion that remain through the years as a sign of hope for the future. Without hope for the future, one does not build a business park but rather chooses to hold a convention where the impetus mostly ends with a concluding applause.

In moments of crisis, people come forth who know how to see "differently" because they are animated by gratuitousness. Gratuitousness – a grand word in what is human – tells us that the most important things of life are questions of one's eyes, of one's outlook.

Where gratuitousness exists, one is able to see "beyond". One has already begun a journey, sensing an opportunity in the crisis, just as St. Augustine saw the birth of a new world, the Christian world, in the midst of the fall of the Roman Empire.

In fact, people with charisms arise especially during times of crisis. They have the gift of different eyes, of different vision, that is capable of putting great innovations, great inspirations, into practice. These people set out with hope towards the future, precisely in moments when everyone else is immobile due to the fear and uncertainty.

In these moments, charisms provide "hope" because they see beyond the crisis. At various periods in history, people have created abbeys, businesses, institutions, business parks... Being ahead of their time, they do so





as a sign that is often ahead of its time. And when civil life functions as it should, institutions, and politics will make these charismatic innovations universal, giving life to a race between innovators and imitators.

We are convinced that in time, perhaps in ten or twenty years, it will be normal to have businesses that put their profits in common. Then capitalism will evolve into something else, something sustainable for our world. This will occur, in part, due to the EoC, which is prophetically announcing and living an economy of communion. Communion, yes, even in economy, is a sign of the times; it is already present as one of today's great hopes.

After two centuries of a theory of capitalism focused on individual freedom, we see that freedom alone is no longer enough. Freedom, without fraternity, does not even guarantee equality, which was the hope of the first modern economists.

Today, the market increases the degree of inequality. Affirming the importance of fraternity in economics and then living it, is a concrete way of loving and bringing about equality. If there is no fraternity, neither will there be equality.

When one gives life to an EoC business, especially in times of crisis, it is an act of trust in life. It tells people of the beauty of waking up to life in the morning and going to work. It says that the Earth will have a future. It's like those who plant an oak tree, knowing that their children will be the ones to enjoy it. The fact of planting, therefore, is a sign of belief in the future.

So we'll see each other on May 25th in Brazil, for the international convention celebrating the EoC's first twenty years: it will be a chance to continue to believe in an economy of communion, to live it, to make it grow beyond all walls, to plant trees that are cultivated today and that will bear fruit tomorrow.

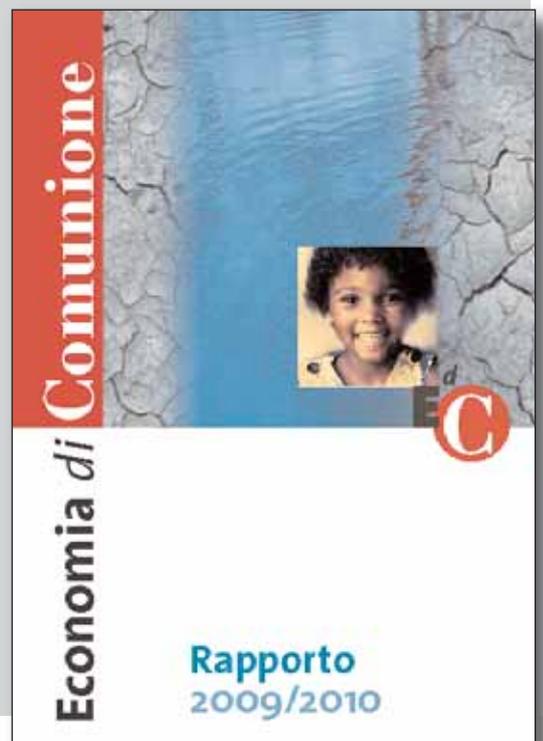


The 2009/2010 Economy of Communion Report

The entire year of the Economy of Communion: the data and news presented in the EoC Report are from September 2009 through August 2010, hence the "2009/2010 Report". In its two preceding editions, in 2008 and 2009, the EoC Report accounted for the distribution of aid (the shared business profits and private contributions) and the projects underway to create new jobs in EoC businesses and to support new micro-enterprises.

This year the 2009/2010 Report also includes much more: the results of the global Census of EoC Businesses that began in 2009 and concluded this past summer; the diffusion of the culture of communion, beginning with Benedict XVI's latest Encyclical that cites "civil businesses and businesses of communion"; and reports from seminars, conventions and schools...

The "numeric" data are accompanied by vibrant graphs and interpretation.



The Report can be downloaded at:
http://www.edc-online.org/it/publicazioni/documenti-pdf/cat_view/223-rapporto-edc-.html

A way for everyone

JEAN-LOUIS
PLOT



There is something that really touched my wife, Irene, and me about the economy of communion's proposal. It suggests a path towards answering two of the world's problems that we hold particularly close to our hearts: the scandal of poverty and the unfair distribution of wealth.

Our business currently employs thirteen people, while the economy of communion pushes us to "invent" new ways to make it function. We do business by putting the person at the center and inviting the Lord to work at the service of the unity we build among us, trying to put gift and gratuitousness at the center of our economic activity and everyday operations.

We are not part of the Focolare Movement or any other movement. We are practicing Catholics who are committed to our parish. In order to start walking along the path of the Economy of Communion, we didn't need to be already familiar with the spirituality of the Focolare Movement. Instead, the Economy of Communion is the Focolare's proposal to the world that has set us upon this road.

However, being on this journey for almost ten years now has led us to discover the spirituality of the Focolare, the value of gift and of the unity through which Jesus makes himself concretely present in our midst, and the communion with "Jesus Forsaken" in times of trial. A little at a time and with amazement, we have discovered these spiritual roots because going ahead along the road of the economy of communion inevitably brings us to live the charism of the movement.

Given that the economy of communion grows – I think that it is called to this today – we cannot be afraid of offering it as an answer to the fundamental questions of today's world, an answer that is open to all, that addresses those questions that resound in the hearts of many entrepreneurs!

The EoC is open to the world yet maintains its identity: the economy of communion is inseparable from its spiritual roots. It leads directly to its goal of no poor among us!

I sincerely believe that for the economy of communion to continue to exist, it must grow, and that is why it's necessary to unite all entrepreneurs in the search for a new path for us all to follow. Chiara had the prophetic intuition of this path, but there is still a good part of it to be discovered.



Diary from Santa Cruz



RAMÓN
CERVINO



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On Friday, July 16, a year-long dream began to become a reality in La Paz, Bolivia, at an altitude of three-thousand-eight-hundred meters. Arriving in Santa Cruz, only 400 meters above sea level, we already feel very cold thanks to the strongest "surazo" (a mass of cold air) that the area has seen in the last few decades. It has transformed the city from its humid tropical climate into a true icebox (even more so as domestic heating does not exist).

In the afternoon of the first day, the EoC was presented to entrepreneurs, scholars and the local community. The Seminar began the next day. It was coordinated by Santiago Nishisawa from the EoC Commission of Bolivia.

There were 31 Bolivians and many participants from Mexico, Ecuador, Paraguay, Chile and Peru. There was also big group from Argentina. It included four people from Santa Maria of Catamarca, the small town in the Andes of North Argentina, in the Calchaquí Valley, where Chiara's ideal first arrived in South America.

Then, two people came from Spain. One was Paco Toro, an entrepreneur who was key to understanding the recent development of the EoC in Bolivia. The other was Javier Espinosa, president of the EoC Association in Spain, who was with me when we first had the idea to hold this meeting. Finally, we had a special guest, Luigino Bruni.

The program was open and many experiences of businesses and entrepreneurs were shared, including those of Tinku Kamayo of Santa Maria and the business of Paco Toro. They made it possible for us to see the fruits of choosing the EoC as a lifestyle.

After dinner, participants enjoyed a show of typical Bolivian dances and a magic act by Galo Pozo from Ecuador, who surprised everyone by underlining the seminar's topics like the distribution of profits in his numbers.

Luigino Bruno spoke in different moments, and on Sunday, he spoke about forgiveness and blessing, of the wound that we often experience when we decide to established a deep relationship with the other, and how this wound is transformed into a blessing. He underlined that there is no blessing without a wound. It was a moment of deep, extraordinary communion.

It's difficult to describe what we lived. Many more came than were expected, overcoming many difficulties. Without a doubt, it was a luminous, joyful and innovative experience, one of deep communion for everyone.

We had come together as the EoC of all of Spanish-speaking Latin America, and we brainstormed about school for youth, a virtual classroom, a traveling group to help the weakest realities, a Bolivian EoC commission at the service of projects for all countries of Latin America.

Monday, we visited a school called La Guardia, just 40 km outside of Santa Cruz, which has developed in an impressive way. There is also a bakery there, which Jorge has been running for two years now. They only have a few payments left to make in order to pay off the initial loan received from the EoC. Now, they are looking for a marketing consultant to analyze which products they could put on the market.

After this experience in Bolivia, the EoC will discover new ways ahead. Three years ago, Paco Toco took the initiative to use his business's profits to begin a project in Bolivia. At the beginning it seemed like a questionable decision, but three years later the results show that it was a valid contribution. Luigino Bruni confided that he found a lot of life here, as well as a profound experience. "Because of the fruits experienced, these seven days seem like seventy times seven days: the Earth is full of your Spirit, Lord", a discovery of new prospects.

For me, this experience has meant a true transformation, a new understanding, a deep and open communion, a moment of intense light. I enjoyed the freshness of the charisma, and I rediscovered myself as a part of the "Work of Mary", the presence of Mary in history.

Now, we need to share these dreams with everyone and work to make them come about. The first date set is the Summer School for youth, which will be held from January 17-22, 2011, in Argentina's small town, Mariapolis Lia.



In 1972, two years after Paco married his wife Lola and had two children, he decided to start a business that distributed chemical products for agriculture. To do so, he and his family moved to Jaen, a Spanish province that boasts of its

600 million hectares of olive groves and is the top producer of olive oil in the world. In 1994, Paco and Lola adhered to the EoC.

Interview with Paco Toro

ISAIAS
HERNANDO



isaias@hernando.es

Paco, why did you decide to adhere to the EoC?

When Chiara launched the project, I was filled with joy. She opened a horizon to a very concrete, social, ethical and human commitment. Not only has our business grown since then, but our family has, too. We now have seven children, some of them in college, and we have many expenses. We've committed ourselves to the EoC as our answer to God, the Father of everyone, who was calling us through this phrase of the Gospel: "If someone says 'I love God' but hates his brother, he is a liar".

What has the EoC given you?

A new, bigger dimension. Even before, I tried to do think in front of God, but then I found a more supernatural dimension. I no longer worked only for my family, but for a bigger family with whom I even share the fruits of my work. Your heart opens this way. Humanity is close, and you feel more like a child of God and a brother of everyone, both those who are far and near and those are part of the business or collaborate with it.

Tell us an anecdote...

One time, an important client wanted to order \$ 8000.00 worth of products for his olive trees. As the season was very dry, before giving him the products, I went to visit his land, and I realized that the flowers of his trees were too weak to bring good olives. So I suggested that he not spend a lot of money on a product that he would not be able to recover later.

He was surprised. "You drove 200 kilometers to lose a sale?" he asked me.

Another time, while driving in the car with a client, he confided, "With you, I don't know what's happening to me. Not only do I believe everything you tell me, but I also follow your advice, because I don't think you're not capable of misleading me". I answered, "You're right. If I mislead you, then I mislead myself and everything that I believe in".

Doesn't putting people – clients – before money affect your results? How's your business doing during the crisis?

In 2009, we sold 30% less than previous years, but we closed with a positive balance. This year, the situation is similar. Our margins are tight, and we have to innovate.

Together with another distributor, we created a line of nutrients for agriculture under our brand name, so we can improve our margins. A state experimentation center studied our product for three years, showing that it helps increase olive oil production by 30%.

Today, four agricultural engineers work with us, two economists, an administrator, a stock room person and someone responsible for distribution. We offer much appreciated technical consulting.

The techniques are very motivated, and are in line with our business, so that our clients see that technical criteria prevail over purely economic criteria.

This also produces an unexpected effect: an increasingly higher percentage of our clients don't even ask for our prices. When I recommend that they do a certain treatment, they simply order the products.

While half of the businesses that started at the same time as mine and after mine have closed, we have good results. Our chartered accountant affirms that we declare higher profits to the tax office than that of other businesses in the sector. It's strange how, in such a competitive economy, some businesses fail even though they have cut all possible costs and have avoided taxes, while others who pay higher wages, all their taxes and contribute to the EoC go ahead, even with a certain solvency level.

For many years, you have shared very consistent profits for a business of your size, from €40,000 to €60,000 each year, despite the fact that you have seven children and thirteen grandchildren. It must not always be easy to find harmony between these two worlds...

It wasn't easy. I'll never forget when my first daughter wanted to buy an apartment with her future husband before they got married. Their savings and the loan that the bank would have given them were not enough. They still needed an amount equal to half of what I had set aside for the EoC.

For us, it was difficult to stay faithful to the commitment made and trust in God's love. We understood that our daughter wanted to avoid renting, but the people helped by the EoC were in need, too. Humanly speaking, they aren't my children, but they are so in front of God.



I believe that through the path of the EoC, the crown of thorns which Chiara Lubich spoke about at the launch of the project will be eliminated.

Did you ever question yourself if it was right to "cause harm" to your children in favor of people you had never even met?

This question troubled me for awhile, but then I found an answer. My responsibility is to prepare my children to make it through life and to be responsible. Many times, protecting my children more than necessary rather than helping them do things themselves actually hurt them more, because it didn't teach them how to share. They remained atrophied and dependent. Help that is not necessary almost always produces atrophy. So, in this way, too, the EoC has given me a more universal, balanced and mature mentality to face life.

After some time, we helped this daughter and all of our children buy an apartment, but without reducing our contribution to the EoC.

I also want to make it clear that we give our contribution even if we don't have enough liquid assets. To buy the products we have in our stock, we need to ask for loans from the bank, and if we waited to have cash in the bank to give our contribution, we would never give it.

Since 2007, the way that you give your contributions to the EoC has changed. You began to promote new businesses in Bolivia to create jobs. What made you decide to do this?

When people described the way used to distribute the EoC project's profits, I had the impression that the part given to the formation of new men and women was interpreted only as helping the structures of the Focolare Movement. I also had the feeling that the aid given to the poor was also done in a way that promoted assistentialism. When I thought about this, at least when you're not dealing with sick people, continued help is negative and produces atrophy, and you lose the stimulus to overcome your situation and often your self-esteem even goes down.

This all seemed to be an impediment to the EoC's development. Chiara launched the EoC when she saw that crown of thorns, the crown of favelas around the city of Sao Paulo. She asked that businesses be started that could create wealth and jobs to help these people get out of their situation of need. For us, this was what should be our first point of reference.

Therefore, you went to Bolivia...

It wasn't easy. I began consulting the co-directors for the movement in Chile and Bolivia, telling them about my strong need to bring about an EoC that reached even further than it currently did, and we asked for light to find the way and the strength to follow it.

Finally, in August of 2007, Lola and I arrived in Bolivia, where we were welcomed very nicely. We saw many children on the streets because of parents working in Spain, and this seemed to be the confirmation that we were on the right path.

In Bolivia, we had three important meetings: the first was to get to know the community, and we felt at home. The second was to present the project that we had in mind: lending money to finance the start-up of productive businesses. The third was to see together how to bring the project ahead.

How are these funds managed?

We created a commission of four people to evaluate projects and establish the conditions for loans in a way that would make the project possible. This included the number of jobs created, the need for professional formation, and the time period in which to pay back the loan.

The relationship with the members of the local commission was continued through email, but they are the true protagonists of this experience in Bolivia.

You returned various times to Bolivia, including your last trip in July of this year, to participate in the EoC Congress in Santa Cruz de la Sierra. Can you tell us something about the project's development between 2007 and today?

I came a few times, with Javier Espinosa. The project goes ahead and is consolidating. Today, there are seven actual businesses and two being planned. This experience is showing us to reach new criteria, like guaranteeing that who is helped with a business ensures that their employees have health coverage, and it helps us know how to nominate the local commission...

We have also seen that better communication is needed on how the profits of other EoC entrepreneurs are used. And despite the early difficulties, we're very happy with the relationship and the intense dialogue with the International EoC Commission, which has helped us to understand the EoC better and has helped the fraternity and communion among us grow, aiming Chiara's thought towards the outside and dilating our hearts even more.

Paco Toro



The experience of microcredit inspired by the economy of communion shows that the personal relationship between officials and clients is a fundamental element for the success of the sector's development.

Proximity in Banking

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Bangko Kabayan is a rural financial institution established over 50 years ago (1957) in a small town in Batangas, a region that lies about 120 kms. south of Metro Manila in the Philippines. It remained a small, one-unit affair till it began branching in 1991 when the second generation of the family that owned it, pursued the Economy of Communion paradigm and decided in favour of growing the enterprise to be of service to a larger community as well as generate more profits to share with those in need.

Being a rural bank, traditional in its outlook, BK's competitive advantage over the bigger commercial banks had always been its local knowledge and highly personalized approach to banking. Everyone in the bank was known to the local community and vice-versa. Clients, old and young, were called by their first names and tellers would chat and exchange pleasantries while servicing deposits or withdrawals.

Loan applications and payments would be accompanied by lengthy discussions of the family situation of the borrowers as they would explain their needs or why they may not be able to meet payment schedules. Numerous extensions were allowed, irregular payment amounts were accepted even if it meant re-doing amortizations over and over – or finally resorting to manual computations in order to make sense of the same.

In 2000, BK began offering microfinance services, adopting the Grameen model of group or solidarity lending which entailed organizing entrepreneurial women, training them and granting them loans which they would then co-guarantee, making weekly payments to build savings and a development fund.

A year later, the RBAP (the national association of rural banks) together with the USAID, would introduce another style of delivering microcredit to individual borrowers, in which bank account officer would individually approach the borrower, orient him and monitor his weekly payments, etc. This approach was more suitable to the banking environment for which it was tailor-made and required no organizing into groups or weekly meetings.

Today, ten years after the introduction of microfinance services, Bangko Kabayan has about 9000 clients in the program and has released over \$8.5M dollars. It has generated about \$1.7M in savings from the same clients, demonstrating to one and all (especially to the clients themselves) the capacity of the marginalized sector to save.

Key to the success of its program is a system of high contact with the clients, not only of the loan officers

but of other bank personnel as well. Bank managers, even as they manage a myriad of tasks, address each group or center that comes to the bank for the release of their loan, giving mini-inspirational talks to encourage the group in its endeavors. Supervisors visit the clients, especially in their moments of crisis to try and help them get back on track.

Senior management has learned to listen to the needs of microfinance clients, discovering in that sector a potential for higher financial returns if appropriate services are developed and adapted to the mass market that it is.

Such high client contact in microcredit programs carry with them a higher cost of delivery on the part of microfinance financial institutions (MFIs). It is for this reason (recovery of costs) that interest rates on microcredit are higher than the regular, secured credit loans. In recent years, various microfinance-enablers have funded research into various ways of mitigating the costs involved in the delivery of financial services to the poor. Among interventions explored has been the development of mobile phone banking in order to service clients in hard-to-reach areas.

However, multiple challenges remain and issues such as inadequate network of available e-cash loading centers and cultural discomfort with transmitting money via mobile phones (minus the personal contact with the teller or account officer) have not been sufficiently addressed by technology solutions.

A Philippine commercial bank had announced a tie-up with their sister telco company, conceiving loan disbursements and repayments through mobile phone. However, nothing has been started yet.

For Bangko Kabayan, the issue of proximity (also a cornerstone of the Economy of Communion paradigm) has led it to contain its expansion over the last five years, within the province of Batangas. It chose to adopt a strategy of saturation – choosing to offer more services to a smaller number of clients over servicing a larger client base spread out in a greater geographical area. Thus, while the portfolio has steadily grown over the past 10 years, the number of clients has not increased in the same proportion. Rather, what has increased is the number of financial products available to long-time clients (working capital, educational, micro-housing loans and most recently, micro-insurance).

In an era of fierce competition and possible credit pollution in certain areas of its operation, the choice of strengthening existing relationships with clients over a period of time has perhaps contributed to BK's exemplary microfinance program.

The EoC and the Russian universe

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The 142 million Russian citizens live in a territory that corresponds to more than 11% of the Earth's total land surface and extends from the Arctic to the tropics, with a temperature that goes from 45°C to -71°C.

Forty percent of the territory is covered by forest, which contains 10 large cities and more than 1 million inhabitants, and 15 million people live in the country's capital, Moscow, with 5 million more travelling there to work each day.

Sixty percent of the territory is used for agriculture, with only three months of appropriate weather for cultivation, compared to Europe and the United States' nine months of cultivation time.

Under the religious aspect, two-thirds of the population is Orthodox Christian, 15% is Muslim, and minor percentages are of other religions.

Small and medium businesses, which were absent in the country's previously planned economy, have multiplied in the last years, and have become one of the more important factors in the economic system.

During the country's planned economy, nearly 40% of the large public business were surrounded by new cities, which depended on the businesses for work, school, childcare, hospitals, athletic centers, movie theaters, libraries, nursing care and other social needs.

In 1987, with the introduction of the "perestrojka", there opened the possibility to create cooperatives and private businesses even with foreign associates, and with the fall of the USSR in 1991, wide privatization began, adopting a market economy based on capitalism, which cancelled every previous principles of solidarity and the figure of the business as a social good that provides for persons and its territory.

Thanks to the uniqueness of the country's geographic, demographic, social and cultural conditions, one can say that its going ahead towards a Russian model of social market economy, characterized by intense economic development and consistent investment in the formation of human capital.

Russia still does not have any businesses that adhere to the economy of communion project, perhaps because there is no minimum structure capable of spreading the project in economic sectors of our large country.

However, we are in contact with entrepreneurs, university professors and economic scholars interested in deepening the scientific approach of the project, and recently, Al-

berto Ferrucci presented some of them with the project during a meeting in the capital. Then, another meeting was held in Saint Petersburg at the request of an Orthodox parish priest interested in managing his economic life according to the values and principle of the economy of communion. The economy of communion seems truly adapt to the conception of economy in our country, to its people's sensibility and to its history over the last one-hundred years.

There are an always greater number of entrepreneurs that realize that – in order to face the complexity of the modern world and the needs of consumers, and in order to trigger greater development by taking advantage of the opportunities offered by the current high value of Russia's natural resources – there is need of a radical turn towards management practices that consider the principles of corporate social responsibility and the economy of communion.

Our country's first current goal is the birth of businesses capable of one-the-spot transformation of the primary materials available, using modern technologies, to produce quality goods and services. That is why the lack is not so much in financing as it is in specialized technicians, as the new generations are no longer properly formed due to the fact that many of the technical schools were closed when the regime changed.

New economy of communion businesses could dedicate themselves contemporaneously to technical formation, to the formation of youth towards a culture of communion – not at all distant from the Russian culture. For example, they could dedicate themselves to bringing about socio-economic infrastructures, like business and financial centers for development, dedicated to efficiently using the resources of our eleven major economic regions. Russian businesses that eventually adhere to the EoC project could become examples of management, acting as incubators of this model in the various regions of the country. They could spread an efficient model that does not only track economic returns but also social repercussions and development stability, create jobs and bettering life conditions, and contemporaneously give new life to social and Christian values in the business.

Inaugurato il 6 novembre il Polo EdC del Portogallo dedicato a Giosi Guella

A big celebration for the opening of a new EoC Business Park

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November 6 in Portugal was a beautiful, sunny day. We're in the middle of an Indian Summer, that last wave of summer weather before heading into winter. The climate is mild, and the sky is particularly luminous. It seems that this land can feel that today is truly a special day as it joins us to celebrate. Arriving at the small town of Arco Iris, headquarters of the Giosi Guella Business Park, one can perceive the anticipation for the big even about to take place. Yes, because this Business Park has undoubtedly been long awaited, since 2000, when a group of EoC entrepreneurs felt the needs to buy a piece of land next to the small town in order to build the Portuguese business park there. Ten years later, having overcome many obstacles with determination and consistency, the day has finally arrived to open the doors of this house for EoC entrepreneurs in Portugal.



Leo Andringa, Luigino Bruni and Alberto Ferrucci arrived representing the International Commission. The program began with a morning of formation in the EoC, for entrepreneurs, students and others who wanted to know more about the EoC, including participants from all over Portugal. It was a chance to highlight a few of the reflections that the project has provoked since its birth in 1991, when Chiara Lubich first had the intuition of the EoC and launched it throughout the world. One can understand why Chiara wanted the business parks to be located in the Movement's small towns. It's because her goal with the EoC was not only that of resolving the poverty in the favelas of Sao Paulo. She also wanted to change economic culture. Poverty has always existed in the history of humanity, and today there would be enough resources to resolve it. The scandal is that this is not being done. The small towns are places in which reciprocal love put into practice brings about a culture of fraternity. That is why they are also places that witness to the fact that a different kind of economy is possible. When a business park is started, it is born with the vocation to be "a laboratory of a new economy". The morning went ahead with experiences of entrepreneurs, a presentation of the life of François Neveux, which moved many who were present, the presentation of the 2009-2010 EoC Report, which is in the phase of being printed, and a beautiful dialogue with the audience.

In the afternoon, about 250 people were present, including some local and national authorities, like the mayor of Alenquer (the village where the small town is located), university professors and a few members of Parliament. The program unfolded in a solemn atmosphere. There was a greeting from the co-directors of Arco Iris, an introduction by Luigino Bruni, an interview with Luis Felipe Coelho and some of the entrepreneurs that own the first businesses that located to the Giosi Business Park: Ecnal, 18.20 Sagec and RedCap. Manuela Silva, economist who has studied the EoC for years, gave a well-appreciated presentation in which she underlined the vital importance





of this reality, highlighting Chiara Lubich's prophetic vision. "When the Economy of Communion is put into practice," she affirmed, "it is destined to be a far-reaching light in the darkness of modern society, like that of a lighthouse in the midst of the ocean."

Just before heading out in a kind of "procession" to the Business Park, located nearby, there was an unexpected surprise: a video conference via Skype with the Lionello Bonfanti Business Park, in Loppiano. President Eva Gullo sent everyone their best wishes for this important moment for the Portuguese EoC: "Thinking about this conference call, one of the entrepreneurs here at our business park reminded me of a phrase that Chiara Lubich said when the Lionello Business Park had still not yet been built, when it was still just a project. She said, 'a light in the midst of the darkness, as small as it is, can be seen even from far away'. So we want to tell you that here, in Italy, we see your light! We are illuminated by the light that comes from Giosi Guella Business Park in Portugal, and in this light, in the vast array of light that guides us and sustains us, we send a big embrace to everyone. We send our heartfelt thanks because you are there and our biggest wishes for all that you will do."

Finally, there was a celebration at the inauguration of the Business Park, with the unveiling of the sign that says "Giosi Guella Business Park" by the mayor and a visit of the various locations and businesses in the business park. It was an hour of simple but very joyful celebration. We left the small town of Arco Iris with the certainty of having participated in an historical moment, for Portugal and the EoC in the world.



The EoC in North America

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As we were preparing to share “the state of the EoC in North America,” it was tempting to go directly to the pragmatic – how many businesses, how many interactions, how many members in the association, what about the business park. Yet, this information would miss the point.

For someone to live the EoC’s lifestyle, it is a project born from a charism. It doesn’t matter if you work in a business, own a business, purchase things from a business, or take care of a household. We are all EoC.

Luigino Bruni answered one of our questions at the EoC meeting in Rome like this: “charisms have long timeframes, century-long timeframes. As we believe that the EoC arises from a charism, we have to realize that

we’re still in the in the first half-hour of the first 24-hour day of its development...I’m certain that the youth will soon start new types of businesses which will not follow the classical form of entrepreneur-employee. They’ll be businesses with innovative juridical structures of the economy of communion. We have to have patience...”

The economy of communion in North America is also in its first half-hour. We have one EoC board on the continent. Its members are located from the east coast to the west coast. There are six people on the board and we represent all the stages of business. Similarly the businesses are widely spread out across the continent – we have approximately one business per million square kilometers. We are those seeds that need to be authentic reflections of the original inspiration for the EoC. Otherwise, we are nothing. New businesses are beginning to spring up, nurtured with consistent interactions. As with everything in the EoC, relationships are key – just the opportunity to share daily dilemmas and successes are points of fraternity and increasing unity.

We made an important step two years ago and have on the board a member who is one of the youth that Bruni mentions as those who will be the catalysts for bringing about the “businesses of the Economy of Communion.” This has broadened our horizons and enriched all.

Then, we received a letter from a previous participant in our annual meeting held in 2008 who re-wrote the business’ by-laws based on the presentation of the EoC business organizational schema. We stay in communication through tag letters, quarterly conference calls, and scheduled updatings. Our annual meetings have grown in breadth and depth, offering contributions from entrepreneurs, academia, youth and interns. This year’s meeting was entitled, “Business Practices in a Person-Centered Business.” In the last five years, the number of requests for seminars and courses at various univer-





sities has notably increased. They are events that generate relationships and exchange, not only among and with businesses, but also among scholars. During such meetings, students underline their hope for the future that the EoC project helps them to foresee.

The EoC internship program that began at Mundell & Associates has continued to grow, involving more interns and more businesses each year. This program gives interns the opportunity to work in an EoC company, gain valuable work experience and, in turn, give their contribution to enrich the business.

From the perspective of formation, a Texas university has included a course on the Economy of Communion, which has successfully reached its fourth year. It has led to many projects, various website, chats, games, videos and more.

Our dialogue with academia has both broadened and strengthened in unimagined and providential ways. In June, 2009, Pope Benedict XVI gave his encyclical, *Caritas in Veritate*, in which he mentions the economy of communion (n. 46). This inclusion in the encyclical evoked widespread interest in North America. As a result, the participation in last year's annual EoC meeting was attended by many first-comers with lively academic panels, one on the theoretical level revolving around the encyclical and another on the practical, business level.

A number of those people came again in 2010 because, as one person commented, "there is something special here." The 2010 Annual EoC Meeting was co-hosted for the first time by the Catholic University of American in Washington, D.C. At that meeting, the university showed an expressed interest in investigating the possibility of collaboration between The Catholic University of American and The Sophia University Institute in Loppiano, Italy.

For the past couple of years, two professors from different universities have been collaborating on a research project aimed at beginning to answer the question: How do Economy of Communion companies

in North America go about doing business? These professors have collected twelve rounds of survey data from fourteen companies and supplemented these data with onsite company visits and, in a couple of instances, group interviews of the business owners. A glimpse into the preliminary findings shows that the EoC business practices are "cultural" and organic and that the human resource practices are "quite sophisticated" – novel – rare – but not unheard of. The results of these research efforts are being collected into a book, which is carrying a working title of "Seeds in the Wall: Business Practices of the Economy of Communion."

In October, the EoC was invited to participate in the blog talk radio show on American Muslim 360. This was a moment of rich dialogue and sharing which contributes to interreligious dialogue and building universal fraternity.

The EoC in North America is moving. As Luigino Bruni commented, "We cannot think about bringing about the EoC as if we had a business plan in front of us, where there is a project, and then we put it into practice." And we are only at the beginning. We will continue to live, listen, dialogue and build relationships. We are among those seeds that need to be authentic reflections of the original inspiration for the EoC. Otherwise, we are nothing.



LoppianoLab

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The international small town of Loppiano, the Lionello Business Park, Sophia University Institute and Città Nuova Publishing Group: with different identities, these groups gave life to a new reality called "Loppiano Lab", aimed at facing some of our current challenges, from the economic crisis, to culture and education.

From September 16 to 19, a four-day meeting held at Loppiano included round tables, debates and businesses expositions.

Loppiano Lab is the opportunity for these four promoters to interact and, surprisingly, see how much people are personally interested and committed to building a society animated by participation, openness to others and to what's new.

L'Expò 2010

"Businesses in network, an innovative answer to the crisis" was held at the Lionello Business Park. More than 70 Italian businesses and one from Malta participated. They come from the manufacturing, business, tourism and services sectors, and were interested in networking to experience and give witness that it is possible to aim at quality products and services, ethics, formation, the environment and synergy in order to give business a face of solidarity through the economic and entrepreneurial model proposed by the Economy of Communion.

On September 18 and 19, the first Italian EoC Convention was held. More than 300 people participated, including entrepreneurs, employees, members of the business community, scholars and, most of all, youth interested in the EoC. In his opening, Luigino Bruni updated everyone on the current situation of the EoC throughout the world, of upcoming events (Brazil 2011) and challenges to face. A significant moment was the presentation of the life of entrepreneur François Neveu, expressed through a particularly fascinating theatrical performance.

The second day, youth protagonists shared their life experiences in businesses and upcoming projects that gave everyone new enthusiasm and creativity for developing the EoC project in Italy. We parted with the wish that this appointment become a yearly event.

The schedule of events during the four days led up to a convention held on Saturday in Loppiano's Auditorium. In the convention, titled "Which country, what kind of unity? Innovating in economy formation and culture", various experts shared possible clues for walking towards a unified vision of Italy, which respects cultural identities and regional economies. More than 2000 people participated.

During those days, the resident businesses at the business park had a dream fulfilled: seeing the business park concretely transformed into a "home of entrepreneurs", with many who had the chance to meet one another, know one another and being future collaborations.

At the same time, this experience made them wish that this place – where the EoC businesses in the territory can begin – be always more at the service of the real needs of entrepreneurs and youth, specifically fulfilling its vocation as a meeting place for civil economy.

It's the beginning of a journey in which the charisma of unity can put itself at the service of the country, even through Loppiano Lab, by accompanying those who are seeking truth and questioning themselves about the present in order to find together answers that have a future.





Comparing solidarity economies

The EoC began in Brazil during a time when the Brazilian Solidarity Economy was in full swing. The intuition came from Chiara Lubich, an Italian woman originally from a region with a great tradition in Social Economy – Trent. This happy consonance brings us to reflect on this double relationship: EoC and solidarity economy; EoC and social economy.

The solidarity economy arose in Brazil in order to respond to unemployment and the social exclusion provoked by the serious economic crisis of the 80s and 90s. From a viewpoint opposite to that of individualistic capitalism, solidarity economy seeks to pinpoint new criteria for organizing not only production but also economic life as a whole.

Must of the impoverishment of the Brazilian population is reflected in the Focolare Movement there. During Chiara's visit to Sao Paulo in May of 1991, she saw this reality, and, also inspired by John Paul II's encyclical *Centesimus Annus*, she proposed the economy of communion project to offer concrete answers to these problems and to promote social justice.

The EoC, just like solidarity economy, is also aimed at generating jobs. However, the EoC's way of distributing profits to those who live in particular situations of poverty – that is, communion – is evidently the project's founding seed.

The most evident distinguishing factor between these two economies is in their juridical form and business management. In order to make everyone's participation effective, solidarity businesses are organized according to the principles of self-management. In a Marxist anthropological vision, this can be understood as a battle factor for social emancipation and to overcome capitalism.

EoC businesses, which can exist in various juridical forms, are based on the culture of communion. This requires them to structure all inner and external business relationships in the light of a lifestyle of communion, transforming business structures from within.

As a means of affirming solidarity economy, at the end of the 1990s, Solidarity Networks began to be organized, which today have become a Global Network of Socio-economic Solidarity. The economy of communion was conceived as an international network of businesses and business parks from the very beginning.

As far as the relationship between the EoC and Italian social economy, as Chiara was born and raised by a socialist father in a region with strong cooperative culture, one can intuit the influence that social economy could have had in her conception of the Economy of Communion project.

Comparing EoC businesses and "social businesses", social economy's most recent form of organization, as observed by Luca Crivelli in Issue 30, from 2009, besides both beginning in 1991 and both motivated by scarce resources, there are other common elements.

Therefore, there are strong links between these three economic manifestations. The EoC can give and receive food for thought and stimulation from the experiences of Brazilian solidarity economy and Italian social economy, for example, in the construction of the local and international networks of solidarity collaboration.

Beyond the internal network already developed by the EoC, it would be nice if this could connect itself, especially in Brazil, with those who believe in a fraternal economy at the local and global levels, enriching these networks with the EoC's specific characteristics like communion, universal reciprocity, gratuitousness, business parks and unity.

Looking at the phenomenon of social businesses, the EoC could be stimulated to build models of fraternal governance, of more "courageous" transformation of business organization in order to favor communion.

At the same time, these different manifestations of the social and solidarity economies can welcome the EoC's capacity to open itself, through its distribution of generated wealth, to the needs of other actors outside the business, and to building business parks – therefore, going beyond the limits of mutuality and welcoming the principle of gratuitousness and universal reciprocity.

In the great post-modern movement in search of a post-capitalist economy, these three economic alternatives have much to offer in building a more human and humanizing economy.

¹ See LEONARDI A., *Le esperienze mutualistiche e solidali e L'Economia di Comunione*. Lecture at the convention, "Chiara Lubich, da Trento al mondo". February 26, 2010. Trent, Italy;
BRUNI L. *Il prezzo della gratuità*, Città Nuova, Rome 2006.

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The theses that have been made available by their authors can be consulted on www.ecodicom.net. Consult the "events and formation" menu on the five-language website, www.edc-online.org, to always be updated on EoC-related events, in Italy and beyond, and consult all the other sections to obtain bibliographies, data, statistics, audio and video clips, articles, papers and much more.

In the last few months, we have heard of thirteen new graduating theses on the EoC, including 2 undergraduate degrees, 1 old-order four-year degree, 8 specializations and 2 doctorate theses.

ANTONELLA
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Thirteen new EoC theses



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Masters in Social Politics and
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September 25, 2006
Language: Italian

**Thesis: Strategic Direction Plan of
Fattoria Loppiano**

Thesis chair: Prof.ssa Cristina Falcaro, Prof. Ugo Alberti

The aim of the thesis was to know and understanding the workings of a socially responsible EoC cooperative and prepare a strategic plan for its development. The four topics addressed included: a) the formulation of the mission, b) the analysis of the human, economic, territorial and institutional dimensions, c) the Internal SWOT analysis (detecting and evaluating resources and competences) and External SWOT analysis (environmental hypotheses and definitions of optimistic, normal and pessimistic settings), and d) reporting a management plan proposal. The analysis opened the way to creating a plan of strategic direction.



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February 22, 2008
Language: Portuguese

**Thesis: On this church I will build my business:
religious organizations and entrepreneurship**

Thesis chair: Prof. Ana Cristina Braga Martes

Utilizing instruments of economic sociology to address "In what way in Brazil do religious organizations promote and support entrepreneurship among their members", the thesis analyzes a case study of the Catholic Church, through the Focolare Movement, and the Evangelical Church, through the "Reborn in Christ" Movement. Research highlighted that a particular kind of social capital is created in such religious organizations, which as a whole facilitate entrepreneurial activity. These create a "system of meaning" that offers the entrepreneur self-esteem, hope and faith in the quality of his actions and specific technical services, linked to professional formation and national and international exchanges, which often lead to partnerships and relationships with new clients and suppliers.



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Catholic University of Salta

December 16, 2009
Language: Spanish

**Thesis: Economy of Communion:
two case studies in Argentina**

Thesis chair: Prof. Mg Ricardo Paz

Two Argentinean EoC business are compared with similar businesses outside of the project. What emerges from this study is that in order to face three main challenges – entrepreneurial culture, strategy and finance – EoC businesses must open their doors to scholars and experts who know the project in order to develop a culture that is functional in the businesses of the community.

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Doctorate (PhD)
in human geography
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December 18, 2009
Language: Portuguese

Thesis: Detecting new horizons for renewed ethical behavior: creating networks and concretizing a culture of sharing in the Economy of Communion
Thesis chair: Prof. Ruy Moreira

The thesis studies the relationship between the EoC and other experiences of alternative economy that consider economy within the wider setting of human flourishing. It concludes by highlighting the importance of creating networks that involve all actors linked to the project, and in particular, all those who receive aid for basic necessities from the businesses. May these relationship networks be built on a local and global scale inspired by a logic of "grassroots" functioning, which emerges as one of the most successful characteristics of the project.



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Language: Italian

Thesis: Management and interpersonal relationships in hospitality businesses that adhere to the Economy of Communion project
Thesis chair: Prof. Paolo Bonelli

In managing touristic hospitality businesses that adhere to the EoC project, the thesis the relevance of personal relationships and their impact in relationships with clients, employees and all stakeholders in a business. The study, which also included a description of the business parks and especially of Lionello Business Park, analyzed the main aspects of the Focolare Movement and the EoC project, as well as underlining the importance of the concept of gratuitousness. The awareness that whoever works in an EoC business contributes to these greater goals through their work increases one's feeling of belonging and provokes notable economic upturns.



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Masters degree
Sophia University Institute,
Loppiano
June 28, 2010
Language: Italian

Thesis: The relationship between extrinsic and intrinsic motivations in contemporary economic theory: the contributions of the theory and praxis of the Economy of Communion in Freedom project
Thesis chair: Prof. Luigino Bruni

This thesis's objective was to present the importance of the role of "intrinsic motivations" in the theory and praxis of the EoC. After having deepened the relationship between intrinsic and extrinsic motivations, the thesis describes organizations with ideal motives (OMI) in which intrinsic motivations are indispensable. Finally, with the results of a questionnaire given to directors and employees of the fifteen EoC businesses at Lionello Business Park, the thesis analyzes motivations in order to identify the presence of the so-called "motivational spill-over effect".



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July 8, 2010
Language: Italian

Thesis: Environmental problems and the world's hunger phenomenon. In favor of "cooperation of communion"
Thesis chair: Prof. Giangiacomo Bravo

The thesis analyzes to what degree the current market economy, having lost sight of man, is at the origin of environmental detriment, food insecurity and cooperation to development. What emerges is that only a humanizing economy, which places the human person back at the center of its actions can resolve the thorny problem of the environment and cooperation to development. Today, the EoC represents unprecedented hope for a more just and more fraternal world capable of overcome these challenges, as it puts the integral good of the human person at the center of its action.





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Degree in Development Economy,
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University of Studies Federico II,
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July 21, 2009
Language: Italiano

**Thesis: Ways of fighting poverty:
Economy of Communion and Microcredit**

Thesis chair: Prof.ssa Liliana Báculo

This thesis investigated which kind of contribution the EoC and microcredit can provide in the fight against poverty, and, as such models founded on the development of the human person, beginning from the grassroots, they can be paired with public intervention to allow the poor to reach self-sufficiency by developing their capacities and potential. After a phase of library research and having analyzed which types of poverty these two models fight against, the study focused interviews with EoC businesses and the Moscati Foundation for Microcredit in Campania, and various contacts for further research in the field were brought together. The study concludes that both microcredit and the EoC create beneficial effects in the areas of production, increased employment, income, consumption and worker participation – therefore, human development. Due to low productivity of the business activities financed through microcredit, it is not certain that this model secures long-term development.



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September 13, 2010
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**Thesis: Social Network theory, analysis, reciprocity
and organizations: a meeting perspective in light
of the Economy of Communion**

Thesis chair: Prof. Luigino Bruni

The thesis utilizes mathematical graph theory to analyze the network of relationships within organizations, with particular attention to those which have very significant relationships, which are called “hub” or “concentrators”, subjects of vital importance for any kind of organization. Under the economic perspective, the thesis therefore analyzes the characteristics of workers that work in organizations with ideal motives in which intrinsic motivations and values are included in the business mission.

Sophia University Institute, as an institution with motivations that go beyond academic studies, was the object of inquiry through a questionnaire completed by 70% of the people there. The network was designed and the conclusion was drawn that there are a number of significant-type relationships among professors, staff and students.



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**Thesis: A comparison of Brazilian Solidarity
Economy, Italian Social Economy and the Economy
of Communion: theory and praxis**

Thesis chair: Prof. Luigino Bruni

What inspired this thesis was the observation of a certain consonance between the EoC, Social Economy and Solidarity Economy. Analyzing the experiences of these three expressions of alternative economy, the thesis concluded that, despite notable differences, the link between the three experiences exists and is strong. In the post-modern movement of research of a new post-capitalist economy, these three experiences have much to offer to building a more human and humanizing economy. Now that the EoC has reached the church and the world, also thanks to the mention given to it in the encyclical *Caritas in Veritate*, the hope is that it can collaborate always more to the spreading of the culture of unity, widening its own horizon without renouncing its costly and courageous faithfulness to the charism from which it was born.



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Masters in Economics of Financial
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October 5, 2010
Language: Italian

Thesis: Ethical-social aspects of Welfare Being in Italy

Thesis chair: Prof.ssa Rita Di Biase

The complexity of the social questions posed by new carriers of needs makes new balances a priority in traditional systems of the social state. In the current process of transformation, the appeal to forms of subsidiarity that value always more local action and private subjects is growing. The thesis discusses the Welfare Society, a set of activities that reinvest without distributing profits, generating in this way public utilities for all. In this new context, there is always more space dedicated to the value of reciprocity and relationality, both by the ethical and social point of view as by the economic viewpoint.

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Masters in Applied Economics
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October 29, 2010
Language: Italian

Thesis: Economy and happiness: theories, empirical evidence and experiences

Thesis chair: Prof. Rizzi Paolo

This thesis analyzes the relationship between “happiness” and “relational goods”. After having discussed the various theories related to the relationship between happiness and economy, there are three particular “economic experiences” described: that of the Franciscan economy, that inspired by the guidelines of the social doctrine of the Catholic Church, and finally the experience of the Economy of Communion.

What comes into light is the importance of human values in peoples’ happiness and the relatively limited role that consumption and income have, compared to those of relational goods. If one aims at changing the current economic vision, towards greater attention to the person, the economy of communion represents a step in the right direction.



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Masters in Economics
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November 5, 2010
Language: Portuguese

Thesis: Crisis as an opportunity to rethink economics

Thesis chair: Prof. Nuno Ornelas Martins

The recent economic crisis has highlighted the difficulty of current economic models in foreseeing what happens and their inadequateness in providing economic and political indications for overcoming the crisis.

It was evident that markets are not capable of self-regulation, if not in rare and particular conditions, which imposes a radical paradigm change, renouncing the current vision of economics formulated on the rationality of a self-interested economic agent.

An interesting and promising proposal in this sense is that of the “civil economy and economy of communion”, cited by Benedict XVI as an alternative with great potential for its general applicability to the reality of business affairs.

To this end, it is necessary to identify legal and fiscal configurations that allow in various national realities the development of new forms of business, which seek profit not as an end in itself but as a humanizing instrument of the market and of society, theorized, and in some way already practiced in the environment of the economy of communion.



Announcement for two awards named after “Chiara Lubich”



To honor the memory of Chiara Lubich, Sacred Heart Catholic University has instituted two graduating awards worth €1500 each, to two masters graduates in Economics and Business Economics (Classes LM77 Business Economics Sciences and LM56 Economics) at the Catholic University, who have defended a thesis on the Economy of Communion between July 1st, 2009, and April 20th, 2011.

Those who intended to compete for the award prizes should have received a graduating grade of at least 100/110.

Deadline: July 30, 2011
<http://piacenza.unicatt.it/3640.html>

From North to South Brazil, the Economy of Communion finds its "own" way of expressing itself, of conquering spaces, hearts and minds of the most diverse people.

A tour in Brazil

ARMANDO
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Campaign of Ecumenical Fraternity – CFE 2010: Economics and Life

Two-thousand-ten was a year rich in opportunities for the spreading of the EoC project in Christian environments, and when the National Bishop's Conference of Brazil (CNBB) launched the 2010 CFE, entitled, "Economics and Life", actors of the EoC in every corner of the country offered their contribution to what was being proposed to the local church, "*collaborating in the promotion of an economy at the service of life, founded on the ideal of the culture of peace, starting from the joint commitment of the Christian Churches and people of good will, so that all contribute to building the common good and work towards a society without exclusion*".

There were numerous events at churches, universities, schools, etc., besides the contacts made through the local press, radio and Internet. Just to name a few: launching the Campaign at Osasco, in Sao Paulo; the congress of Rio de Janeiro; at an ecumenical seminar in Florianópolis; presentations in Nordest a Triunfo, by João Pessoa and Paulo Afonso; in the North at the Conference of Religious Men and Women of Brazil, a presentation of the EoC at Juiz de Fora and the Catholic University of Campinas.

The contacts with members of other churches that make up the National Council of Christian Churches were very fruitful, ever more alive and developing. In November, there was even a two-day seminar in Lages, Santa Catarina (South), in order to make *the EoC and its relationship with ecumenism known*.

New Generations

Youth involved in the EoC are always more in the front lines. They are in the local commissions, in the businesses, in societies like ESPRI of the Spartaco Business Park and the National Association for an Economy of Communion – ANPEC, in study groups, and in events, either as a constructive presence or involving their friends in this lifestyle.

Seven employees of Prodiect Pharmaceuticals present at the EoC Congress that took place in September in São Leopoldo – RS organized a month later an evening in their business to share this project with their 35 colleagues.

Spartaco Business Park

The applications for shareholders have grown in number, and a proposal was made to people who are friends of the EoC in central, south and southeast Brazil, to "adopt the business park", committing to underwrite new actions for 250,000 Reais, which is €110,000 Euro. A new warehouse was built, and the go-ahead was given to enlarge those that already exist.

Compared to when the business park began, the area in which it operates has developed greatly, increasing its patrimony and making it possible to increase the value of the shares.

They have decided to hold three yearly workshops for youth.





Ginetta Business Park

There were four formational days for entrepreneurs on the following topics: "Relational goods in businesses", "The value of work", "Considerations on shared management", and "The need to be listened to", always followed by moments of dialogue and sharing.



Schools for Entrepreneurs

For the states of South Brazil, there were various schools on the EoC in the last two years, using communication with video conferencing. In 2010, the experience was repeated three times, including 320 participants who are fully involved in the project, linking 10 different cities. These conferences were a way to put people "together", as well as multiply the chance to meet all the actors of the EoC.

Even in the zone of Sao Paulo, near Mariapolis Ginetta and the Spartaco Business Park, entrepreneurs meet with one another every four months. These meetings are also a chance for communion among everyone.



Means of communication

A notable push in this direction took place with the opening of ANPEC's website, www.anpec-edc.com.br and the various expert blogs. The electronic journal EdC – REDEC, published on the official site of the Loyola Center of Faith and Culture (<http://www.clfc.puc-rio.br/redec/>) of the Catholic University of Rio de Janeiro - PUC-RJ is today one of the most visited pages on the site.

Ardrea Cruz of Filadelfia Center, in an interview with TV Canção Nova, presented the historical aspects of the EoC and its influence in the academic field. Luis Carlos Moraes Santos presented an experience of life in an EoC business, accompanied by a series of shots of the Spartaco Business Park. In the central states of Brazil, personal contacts were deepened, that "one-to-one" among people involved in the project and those who may be interested, with a growing relationship among everyone. An entrepreneur who came into contact with the EoC made a commitment to finance the monthly stipend of a social worker for the Adoptions at a Distance project of the AFAGO-DF.

Towards tributary advantage

A federal congressman that works in the commissions related to tributary rights offered his time to the EoC to help prepare a law proposal for a more just taxation of businesses involved in Solidarity Economy and Civil Economy, keeping in mind that these businesses produce social goods and already carry out, though in different ways, a redistribution of income.

International UNIAPAC Convention

Last September, Mariapolis Ginetta, in Vargem Grande near Sao Paulo, welcomed twenty entrepreneurs of UNIAPAC, an international union of associations of Christian workers coming from Paraguay, Angola, Uruguay, Chile, Ecuador, Mexico, Congo, Argentina, Cameroon, France, Holland and Brazil. They wanted to know the EoC project better through a congress titled "What is the role of the entrepreneur in the world to come".

Youth internships with EoC B2B website

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After an experimental period with the first group of businesses from Argentina, Brazil and the United States in 2009, at the beginning of 2010, the www.edc-info.org website was opened up cost-free to the whole world. It began in order to improve relationships and make the communion among EoC businesses grow through an exchange of ideas and experiences and the sharing of knowledge on best practices of business management. Therefore, the International EoC Business Network (abbreviated as EoC B2B, from the English "Business to Business") has been established. The procedures to adhere to it have been laid out in the previous issue of this magazine.

Of the approximately 750 active EoC businesses responding to the most recent 2010 census, 173, or almost one out of every four companies have already signed up to the website. This represents more than one-half of North and South American EoC businesses, which requested to be listed as a result of the direct benefits they have already experienced during the experimental period.

In particular, the website has been used by young people of the Focolare to search for potential internships. Fifteen of the listed businesses from eight countries are actively offering internships: Argentina (3), Brazil (4), Canada (1), Croatia (1), Italy (2), Portugal (1), Spain (1) and the U.S. (2). These companies' work area opportunities for youth include architecture, construction, education/teaching, information technology, tourism, civil and environmental consulting, language, molecular biology, and business management.

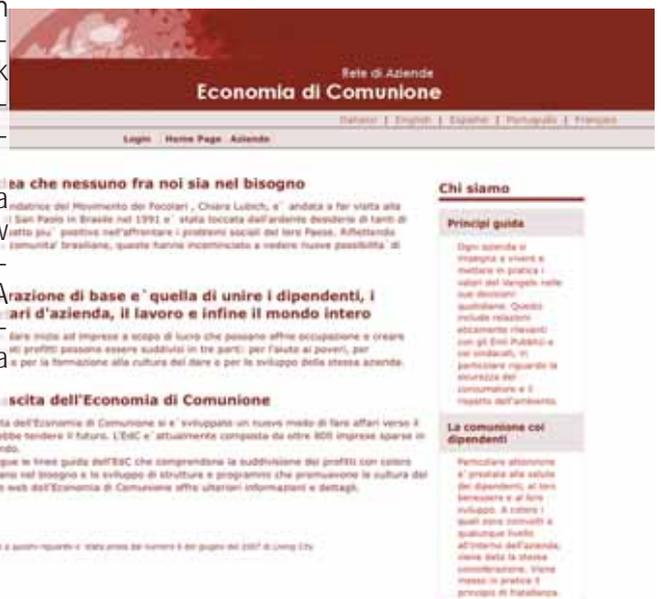
During 2010, five EoC internships were successfully completed, bringing to 26 the total number of interns over the last 6 years. The first internship for a student from the Sophia Institute also took place this year, with the business benefiting from the recent academic insights of Sophia professors, while providing a direct link to actual business experiences for the student. An additional eight young people have already shown interest for 2011.

Exchanges between the United States and Argentina occurred during the 2010 summer as relationships grew between Focolare communities in Indianapolis and Chicago, U.S.A., and Rosario and Parana, Argentina. A youth from the United States did an internship at Solidaridad Business Park, in the Argentine pampa, at a growing cookie-making company.

The website is fast becoming a welcomed source of information useful for those business owners and local EoC commission members presenting the EoC in different conferences and congresses around the world. Some business owners have uploaded presentation materials such as PowerPoint slides, photographs, business summaries, videos and Podcasts for everyone's use. This specific business information has increased the depth of understanding of the actual business operations and added more credibility to presentations to new people and groups who have wanted to know more about the EoC in this last year.

In November, the website's communication abilities will be enhanced with the addition of a Business Forum discussion area, where business owners and commission members can post and automatically receive comments, experiences, questions and ideas on specific business topics such as human resources, sales/marketing, finance/accounting, and communications/IT. These one-on-one exchanges should provide practical support and a place of dialogue for everyone.

With an EoC web team of two webmasters, two software consultants and 16 translators, more support is still needed and welcomed to continue to enhance site features and updates. Further encouragement from the International EoC Commission has opened communication channels to all local commissions to solicit participation from the companies and increase awareness. With the possibility of building a more united EoC business network, only God knows the possibilities that lie ahead of us.



*I had received the hundredfold
the relationships among everyone
my family had gone through a few financial difficulties
and so the employees met together*

Letters *to the editor*

A voice on the phone

I wanted to share this page written in the diary of a young woman, employed in a factory that supplied materials to the business of Ezio Cereghetti, an EoC entrepreneur of Lugano, Italy, who died of an aneurism in June, 2003. She wrote this letter shortly before Ezio's death, but saved it for years in her diary. A few days ago, she decided to send it to Tita, Ezio's wife...who was surprised by the coincidence. The World of Life for that month just happened to be "Love your neighbor as yourself", which was the phrase of the Gospel that Chiara had given Ezio. I also think that this beautiful gift has arrived directly from Ezio, to help us to live reciprocal love, even in the EoC. Chiara always called us to live in a way that no one pass us by in vain. Maybe we won't be able to love always, to love everyone, but at least we have to try to love someone, as Ezio did with this young woman.

Luca Crivelli

"Good morning Ms. Calluso, I'm Cereghetti from Aircond, can I talk to Mr. Minini?"

"Good morning Mr. Cereghetti! Yes, just a moment, please!"

While passing the phone call, I thought, "What a voice! Each time I hear him, my heart is filled with peace and serenity."

Ezio often called the business and exchanged these words with me. I would have liked to tell him something, to do something to hear his voice a little longer, because it calmed me down from the stress of work. Just one morning, after his usual phrase, he asked, "How are you?", and I answer, "Fine, thank you, and you, Sir?" "Me too, thanks. Is Mr. Minini there?"

There was something special about that voice and I wanted to know what it was. I asked my boss to organize a meeting at our business in order to get to know him better, but nothing was done. At work, the few colleagues that knew him personally said that he was truly a good person, besides just being very nice on the phone.

Then, one morning, our boss arrived in the office and told us in a low voice that Mr. Cereghetti from Aircond had died that very morning.

My first thought was, "Who knows if he believed in God?" Then, another thought, "I won't be able to get to know him now." While I was thinking these things, I observed my colleagues. A heavy and sad silence had descended on the whole office. Some looked out the window; some stared at the screen or at the keyboard. It was as if one of ours had died. Another thought went through my head while observing the scene. "Yes, Mr. Cereghetti certainly

believed in God. A person that almost no one knows personally and yet who left such a strong mark had to have believed in God in his heart." Then, a question, "But who was that man?"

It was a black day for all of us, and the mourning in our hearts lasted for various days. We avoided talking of him, but all of us were sad in our hearts. Only one colleague told me, "Your God always takes the best away!"

I was really sorry that I didn't get to know him, but in those first days after his death I remembered his voice and words well, and this consoled me. One evening, while going home from work in the car, I wasn't able to hold back my tears because I was the first day that I no longer remembered his voice, and I knew that this was the way it would be.

Last Friday, I went to Fr. Carmelo's oratory. I got there early to discuss the youth activities. Fr. Carmelo arrived with a picture, and he told me that the picture was of his dear friend, Ezio Cereghetti, who had just died. I didn't think of Mr. Cereghetti who worked with us because Ricino is full of people with that last name, but when Fr. Carmelo started to tell me that Ezio was a focolarino and had started a business just shortly before, I understood that it was him.

In that moment, I was moved for two reasons. One was because I missed his voice. The other was because I had met that Ezio at the families' party organized by the diocese of Lugano in Giornico. That day, Erik and I ate lunch at the same table as Ezio's wife, Tita, and we had the chance to know one another. She insisted on us meeting her husband. In fact, she introduced us, but I didn't know it was "that" Mr. Cereghetti, and he didn't know that I was "that" young Ms. Calluso. We were simply Ezio and Maria. The next Monday, we spoke again on the phone, but without recognizing one another, and we continued with our usual phrases of "Good morning Ms. Calluso" and "Good morning Mr. Cereghetti".

Now I understood. Without knowing it, the Lord had heard me. Yes, I had the honor of knowing him.

Dear Ezio, pray for me because I, too, want to bring God to others as you did, with few words but "loving the other as yourself!"

Ascona, giugno 2003



Ezio e Tita Cereghetti

