

## 2022 In Reflection

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January 2022 feels like a blur, a literal lifetime away. At that point, 10C, the main hub at 42 Carden Street was still essentially closed to the general public, while Ontario collectively navigated the unknowns of Covid and rapidly changing health guidance. By all accounts, with the volume and pace of program delivery, changing contexts for staffing, and the deep fatigue from navigating Covid, 2022 was a grueling year. It was also a year of growth and renewal.

In January 2022, 10C was in the early days of learning the ropes at the Guelph Farmers' Market, while also learning that we were awarded \$950k in capital funding to go toward revitalizing the market building and grounds.

Community learning programs such as [SDG Cities](#) were busy, with content being created, and connection with community organizations and businesses deepening and broadening. In early 2022, we were supporting partners in the launch of a community-based food project now fondly named: FUN – Food Uniting Neighbours, with community leaders now a year in and doing inspiring work authentically at the grassroots level. Also in community, we collectively deepened our practice of what it means to walk alongside, both with allies and with Indigenous community members tending to the Indigenous Food Sovereignty and Security Circle.

[Harvest Impact](#), a social finance project of 10C, and key delivery partner of the Our Food Future and COIL Circular Opportunity Launchpad project alongside numerous partners including Innovation Guelph, supported both non-profit projects and for-profit entrepreneurs with access to both COIL grants and access to enterprise financing. These exciting projects have put Guelph on the map as an international circular economy leader. Drawing on our social finance expertise, we are building Harvest Impact as a place-based community lender, and in 2022, using relational community practices, we placed our first loans with circular economy projects, and continued to seek out exciting new companies leading social and environmental transition in the food, farm and environment sectors. Harvest completed 2022 planning STEP, a social enterprise training program that would help

to advance ten enterprises with a range of supports, including food venture training, content, advisory services and micro-loans.

In 2017, during the initial purchase and renovations to 42 Carden, Julia made a statement on video to the effect of, “now is the time for non-profits to be BRAVE”. In a world that is creating and experiencing a panopoly of crises, including a pandemic, this statement could not be more true.

In 2022, the 10C team continued to shape, shift and grow. We are personally heartened and buoyed by the 10C team, the wonderful staff and board of directors and volunteers that we, Katie and Julia, have the honour to work with – every day they are brave. In 2022, we stretched in the most beautiful ways, learning, sharing and helping each other, and together, during the most extraordinary times, we essentially rebuilt 10C and continue to work to do so. We recrafted what ‘in-person’ looked like. We tried to create meaningful ‘hybrid’ experiences while we worked to offer opportunities for our community to reconnect in person as well. We dreamed of tech and AV equipment that we could not afford. The Nourish Kitchen filled with wonderful chefs, new and seasoned entrepreneurs offering excitement and collaboration. We welcomed new coworkers and office tenants to the building, and reconnected with those who have been here for years.

We planned and engaged across the community to gather their ideas and thoughts about the Farmers’ Market. We learned about HVAC and structural engineering requirements, completed design and engineering processes and ended 2022 with a City of Guelph issued building permit. We can’t wait for these changes to continue to take form – and while the Market renovations are moving along, you will hear that [we do need your help](#).

Social financing is a big part of 10C’s story, including our community bond investors, many of whom have been with us since the inception of the 42 Carden Street project, and those who are new to us as we continue to move through the community bond renewal process. 10C’s social financing projects, including our real-estate backed Community Bond and Harvest Impact are part of a field of social change called [‘community wealth building’](#) which is linked to economic development and redirecting wealth back into the local economy. 10C values our investors and strives to create opportunities that are both delivering social and environmental good as well as a stable financial return. This is part of our change.

In so many ways, 10C is a social change hub. It is active and ever-evolving. We see and create and catalyze change. We also know that change is challenging and

sometimes hard to navigate. In 2022, 10C aspired to be “calm amongst the chaos”, to demonstrate “caring in a just way”, and to “stretch past our comfort zones in complex collaborations” and to “inspire possibility and create change now.” We are all of these.

As you’ve heard, in 2022, we learned to build and steer a new and larger ship that is 10C. With the structures and processes that we have collectively built, we are feeling more prepared and skilled at our core offerings of placemaking, community engagement, social finance, social enterprise, and sustainable food systems, with important stories being told with an SDG lens (sustainable development goals) as we collectively strive to create resilient and environmentally, socially and financially sustainable communities.

It is true, teamwork makes the dream work.

Julia and Katie