

The [Community Wealth Building Lab](#) is an initiative led by 10C that advances education and research on community wealth building: the practice of building local economies where ownership, investment, and benefit stay rooted in community. The Lab delivers courses, workshops, lectures, and community learning programs across a range of connected themes, including placemaking, arts, leadership, financial literacy, food systems, social enterprise, social finance, community real estate, and community development.



Since 2008, 10C has been building the infrastructure of a community wealth economy: affordable shared work and convening spaces, non-profit ownership of social purpose real estate, a commercial kitchen incubating food entrepreneurs, a weekly farmers' market, and community bonds and social financing tools that let residents financially invest in what they believe in. This body of practice over nearly two decades offers a rich, living case study of how community wealth building takes shape at the hyper local level in a mid-sized Canadian city.

The Lab situates this local research within a wider field of study. It examines community wealth building work in other communities across Canada, is inspired by decades of work by the [Democracy Collaborative](#), and looks internationally to Scotland, as the first country to formalize [community wealth building legislation](#), for lessons on how practice becomes policy and law.

### **Community wealth building works both at the local and national level.**

Local economies too often leak wealth out of the places that generate it, with jobs, spending, and assets controlled by people with no stake in the community and decisions made far from the people who live with the consequences. We believe the community wealth building framework offers a pathway to strengthen local resilience and reshape our social and economic contract.

This is the work 10C has been doing in Guelph for years. The Community Wealth Building Lab seeks to carry it further, in collaboration with many networks and organizations leading the charge here in Canada and internationally. We are inspired by and grateful to the team at the [Democracy Collaborative](#) for developing and championing the framework, the practice, and the global movement.

**Join us! Democratic engagement is what will bring community wealth building forward as a new norm.** If you are interested in what the Community Wealth Building Lab and 10C are cooking up, please reach out to [communitywealth@10carden.ca](mailto:communitywealth@10carden.ca).

## 10 Community Wealth Building questions

to ask your democratically elected representatives in the municipal electoral process.

As municipalities in Ontario, BC, Manitoba, and Prince Edward Island hold local elections this fall for mayors, councils, and other local government and economic representatives, now is a great time to bring a discussion around community wealth building into town halls and to the kitchen table. Community wealth building, at its essence, is the practice of building local economies that keep ownership, investment, jobs, spending, and capital close to home, so the wealth an economy generates stays in the community that generates it. Community wealth building asks simple questions: whose economy? Whose wealth? And it seeks answers that put people, not just capital, in charge of the local economy.

These ten questions are structured around the five pillars of community wealth building and offer a way to create a dialogue that imagines new pathways toward communities that work for everyone. As an engagement tool of the [Community Wealth Building Lab, 10C](#) has sent these questions out to the candidates in our local election here in Guelph, Ontario. **We encourage you to adapt these to your context.**

## Community Wealth Building TOWN HALL

**On Wednesday, October 14th (6:00–8:00pm)**, 10C has invited community members and all local electoral candidates who are interested in discussing community wealth building to a dialogue hosted in person (with hybrid options) at 10C Shared Space (42 Carden St., Guelph).

**All are welcome!**

[Please RSVP HERE.](#)



## 1. Inclusive and democratic enterprise

**Why this matters:** How businesses are owned shapes whether value can stay in a community. Economies dominated by extractive, absentee-owned businesses leak wealth out of the community. Co-operatives, non-profit social enterprises, and employee-owned businesses keep value circulating locally. 10C is itself an example: a non-profit that owns and stewards real estate as social infrastructure, built on the premise that ownership should serve the community, not just private return.

**Q1.** Would you expand the community grants envelope to invest more capital in non-profit social enterprise activity that adds local economic value?

**Q2.** Would you support the city building the data capacity to track business ownership types (non-profits, charities, co-operatives, employee- and community-owned enterprises), as steps toward offering future incentives?



## 2. Fair Employment

**Why this matters:** Community wealth building treats "good jobs" as an economic development outcome, not a side effect of it. Living wages, job security, and progression pathways determine whether growth actually reduces local inequality. 10C is a Living Wage employer, and its entrepreneur programs create pathways to stable employment and business ownership for people facing barriers. In 2015, the City of Cambridge became Ontario's first Living Wage municipality. Today, Cambridge and Waterloo Region are both certified at the Ontario Living Wage Network's highest tier, meaning full-time, part-time, and contracted staff all earn at least a living wage.

**Q1.** Would you commit the City of Guelph to pursuing certified Living Wage Employer status? The current \$5.40 gap between Ontario's minimum wage (\$17.60) and the local Living Wage (\$23.00) is insignificant, especially at a time when approximately 25% of households in our community, and across Canada, face food insecurity.



**Q2.** How would you work with City of Guelph service suppliers, local employers and training partners to increase Living Wage adoption locally?

## 3. Progressive Procurement

**Why this matters:** Municipalities are major purchasers, and where that spending goes shapes the local economy as much as any single policy. While there is opportunity for innovation, municipal procurement exists in a complex and often conflicting mesh of international, national and provincial regulation. For example, the Canada–European Union Comprehensive Economic and Trade Agreement (CETA) prohibits municipalities from applying geographic local preference or domestic content requirements on procurements over \$368,000 for goods and services, or \$9,200,000 for construction, while under the Buy Ontario Act, municipalities are legally mandated to prioritize Ontario-made and Canadian-sourced goods.

Progressive procurement redirects public dollars toward locally based businesses and social-purpose suppliers, keeping the value of those contracts circulating locally. At the hyper-local level, 10C prioritizes local suppliers through its vendor ecosystem, connecting local producers and buyers through the Nourish Market Kitchen and the Guelph Farmers' Market, keeping spending circulating in the community.



**Q1.** As Guelph has recently passed a new Procurement Bylaw (2026), where do you see opportunities for innovation in Guelph's purchasing process to steer more of that spending toward local businesses, social enterprises, and co-operative and employee-owned suppliers?

**Q2.** Would you support setting public reporting requirements on spending toward local businesses, non-profits, social enterprises, and co-operative and employee-owned suppliers, so the City of Guelph can track how much of its procurement stays local and benefits the community?



### 4. Democratic Finance

**Why this matters:** Community wealth building asks municipalities to use their financial levers deliberately, loan guarantees, direct loans, and debenture financing among them, to strengthen local organizations that are engaged in providing community benefit services, rather than defaulting to conventional markets that often overlook co-operatives, non-profits, charities, and social enterprises. The City of Toronto runs an ongoing program of capital loan guarantees backing local non-profit organizations, and in 2020, issued [Canada's first municipal social debenture](#) (demonstrating ESG-driven demand and favourable pricing relative to conventional debt) to fund its own affordable housing and infrastructure. 10C's own Harvest Impact community lending fund and community bond investment program show what locally-rooted capital looks like here, routing investment into local businesses, social enterprises, and non-profits.

**Q1.** Would you support the City of Guelph establishing a loan guarantee or direct community loan program, similar to the City of Toronto's guarantee portfolio for non-profits, to help local non-profits and social enterprises access capital for infrastructure builds and community benefit project delivery?

**Q2.** Would you support directing City of Guelph staff to build understanding of the social finance landscape, track and pursue innovative community finance tools, and identify opportunities for municipal involvement?

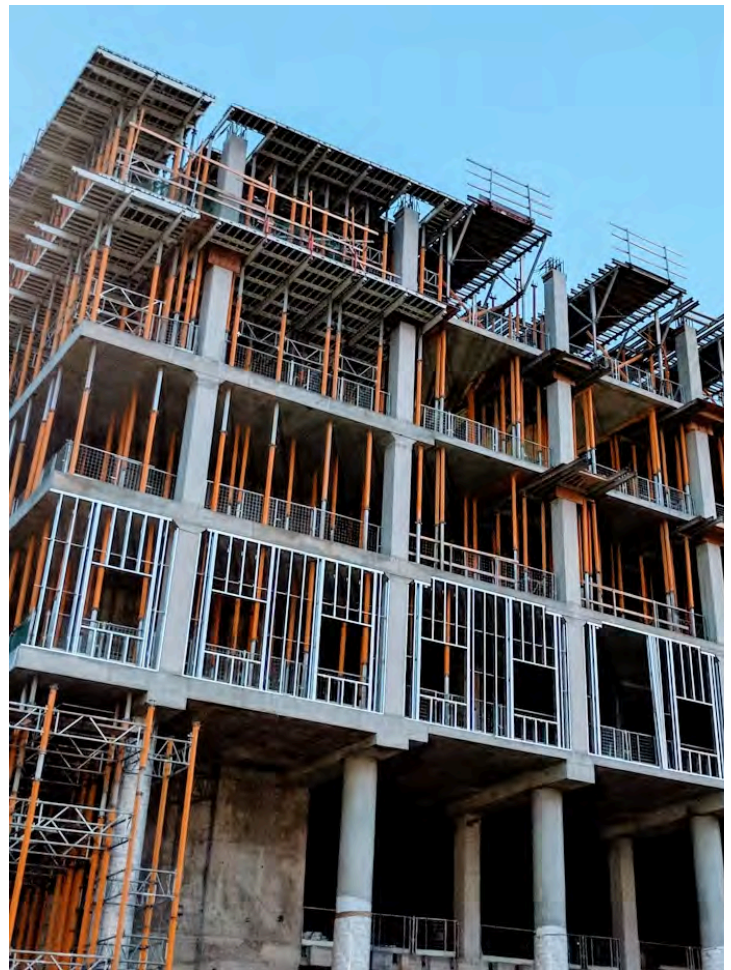


Photo by [Tolu Olubode](#) on [Unsplash](#)

### 5. Land & Asset Use

**Why this matters:** Land and public buildings are long-term community assets, not just balance-sheet items to be sold to the highest bidder. Used deliberately, they can anchor community ownership, affordable space, and support local enterprise for decades.

Municipalities, non-profits, charities and co-operatives have tools to support more community control over land and assets and reduce external land speculation and displacement. 10C's building at 42 Carden Street is itself a case study, a shared, community-owned space designed to serve non-profits, charities, local enterprises, and the community at large, rather than maximize private return.

**Q1.** Would you support the City of Guelph to fund (or seek funding for) a Community Improvement Plan (CIP) stream to help non-profits acquire or renovate community-serving spaces, such as arts, cultural, or food hubs, similar to how the current Affordable Housing CIP (funded by the federal Housing Accelerator Fund) supports affordable housing projects?

**Q2.** The City of Guelph owns land and buildings that could serve community wealth building goals. How would you make sure public land and buildings (including stranded or surplus assets) benefit the community rather than the highest bidder, through options like community ownership transfers, long-term community use agreements, community land trusts, charitable REIT structures, and non-profit/public partnerships?

