



TEACHING UNIT

General Topic:	Production of Goods and Services
Unit Title:	Community Enterprise and Entrepreneurship
Grade Level:	Grade 10
Recommended Curriculum Area:	Language Arts
Other Relevant Curriculum Area(s):	Career Development



The Building Futures Project is sponsored across Canada by IG Wealth Management. CFEF extends our appreciation to IG Wealth Management for their generous support.

Possible Curriculum Integration Points

Grade 10 Language Arts: Recommended

Outcomes:

- *Express Ideas* – Consider the potential of emerging ideas through a variety of means [such as talking, mapping, writing journals, rehearsing, drafting, role-playing, brainstorming, sketching...] to develop tentative positions.
- *Extend Understanding* – Explore ways in which real and vicarious experiences and various perspectives affect understanding when generating and responding to texts.
- *Prior Knowledge* – Apply personal experiences and prior knowledge of language and texts to develop understanding and interpretations of a variety of texts.
- *Comprehension Strategies* – Select, describe, and use comprehension strategies [such as inferring, visualizing, summarizing, recalling, replaying, reviewing...] to monitor understanding and develop interpretations of a variety of texts.
- *Ask Questions* – Formulate questions to focus and guide inquiry or research.
- *Participate in Group Inquiry* – Collaborate to determine group knowledge base and to define research or inquiry purpose and parameters.
- *Evaluate Information* – Evaluate information for completeness, accuracy, usefulness, and relevance.
- *Develop New Understanding* – Integrate new information with prior knowledge to draw logical conclusions and to refine understanding; consider alternative ways of reaching inquiry or research goals.
- *Cooperate with Others* – Make and encourage contributions [such as making accurate notes, exploring others' viewpoints, listening attentively...] to assist in developing group ideas; take responsibility for developing and expressing viewpoints.
- *Work in Groups* – Demonstrate effective group interaction skills and strategies.
- *Use Language to Show Respect* – Recognize and analyze how language, symbols, and images are used to include or exclude people across cultures, races, genders, ages, and abilities.
- *Share and Compare Responses* – Consider various ideas, evidence, and viewpoints to expand understanding of texts, others, and self.

Other Relevant Curriculum Area(s)

Grade 10 Career Development

Outcomes:

- 1.A.1 Explore own abilities, interests, skills, values, attributes, and personal qualities to determine strengths and weaknesses.

Technology Education Curriculum Outcomes

- The ability to adapt to a changing technological society and to accept social responsibility
- Pursue new careers and lifestyles.
- Allows learners to evaluate their strengths and interests in career choices.

Social Studies Curriculum Outcomes

- KI-006 Give examples of increasing involvement of Aboriginal peoples in business and industry in Canada.
- S-400 Listen to others to understand their perspectives.
- S-401 Use language that is respectful of human diversity.

Relevant Economic Outcomes

- Characteristics and skills common to many entrepreneurs
- Enterprising skills and abilities can be applied to all endeavours
- How to explore and identify opportunities
- How to compare and evaluate business opportunities
- Key steps in setting up an enterprise
- Key components of a plan to set up a business
- Roles of cooperatives, unions, NGOs, and volunteers in producing and providing goods and services

Background Information

It is important for students to consider their personal interest in becoming entrepreneurs. Canada's economy depends greatly on small businesses. Students need to think about the skills needed to run a successful business. By viewing and discussing enterprising initiatives, they will develop a greater understanding of the skills needed to become an entrepreneur.

Overview of the Unit

The unit uses a CFEE resource called Entrepreneurship for Canadians that will help students discover the characteristics that make good entrepreneurs. They will complete an activity to describe what an entrepreneur looks like. Another activity involves a quiz to review what they have learned. For homework, the students will research the key steps to set up a business and report back to the class. The final lesson investigates the roles of cooperatives, union NGOs and volunteers in the economy.

Estimated Time Frame: 4–5 periods — 60 minutes each

Suggested Implementation Strategy

Period 1 60 minutes

- Begin the class by asking: what is an entrepreneur?
An *entrepreneur* is an owner or manager of a business enterprise who makes money through risk and initiative. An entrepreneur is a term applied to a person who is willing to help launch a new venture or enterprise and accept full responsibility for the outcome.
- Explain that in the next few classes they will be investigating the concept of entrepreneurship and the characteristics of entrepreneurs.
- Divide the class into small groups and hand out the blank skeleton worksheet.
Ask the class how the eyes would help a person be a good an entrepreneur (e.g. keep an eye on the bottom line and don't overspend, have an eye for good opportunities).
Instruct the groups to brainstorm how the body reflects the characteristics of a good entrepreneur.
Ask the groups to share their answers.
- Take up their results and then hand out copies of the Money and Youth booklets and compare their answers to the completed skeleton on P. 85. If these booklets are not available, go the CFEE website: <https://moneyandyouth.com/modules/are-you-an-entrepreneur/> and download Module 7 to view the completed skeleton on P. 85.

Period 2 60 minutes

- Begin the period with a quiz to see what the students have learned about what makes a good entrepreneur.
 - Open the "Money and Youth" website again and ask the students to complete the entrepreneurial quiz in Module 7, starting on P. 81. When they are finished, scroll down to the next page (P. 82) to find and discuss the answers to the quiz.
- OR
- If a computer is not available, make copies of the quiz that is provided. Ask them to complete it in groups and then take up the answers.

Period 3 **60 minutes**

- Begin the period by putting the students in groups and conducting a brainstorming activity. Ask them to think about their community. What needs, wants, or problems exist? Identify 3 opportunities that they believe exist right in their own community. Record all the ideas on the board, explaining that some suggestions are ideas, not opportunities. Look at the ideas and ask the class to vote on what they think is the “best” opportunity. Ask for the reasons why they thought it was the best.
- Ask the students to review their suggestions and see to what extent environmental sustainability was present in their suggestions.
- Have them consider what opportunities green technology and recycling initiatives provide and whether or not they would now change their “best opportunity.”
- End the period by assigning homework. Students will research and make a list of the key steps to set up a business or plan a new enterprise. These lists of ideas are due next period. A list of possible websites is provided below.

Setting Up A Business In Canada Websites

<http://sbinfocanada.about.com/cs/startup/a/startingsteps.htm>

<http://www.forbes.com/sites/kerryhannon/2010/12/14/7-key-steps-to-starting-a-successful-small-business/2/>

http://www.food.ca/food_business_to_business/starting_food_business_canada.html

Period 4 **60 minutes**

Before the class begins, the teacher needs to make 2 copies of the 4 handout articles provided.

- Begin by having the students share the lists of key steps for setting up a business. Then collect the homework assignments.
- On the board write the 4 topics: **Co-operatives, Unions, NGOs, Volunteers**
Divide the class into 8 groups.
Supply each group with a copy of an article. They are to read about the topic and the groups are to use their own ideas, as well as what they read in the article. They may also use the internet to access more information. (N.B. There will be 2 mind maps for each topic.)
Allow the period for the groups to read their article and prepare their mind maps.
If the groups get finished, begin their presentations; otherwise, they will present next period.

Materials Needed

1. Bristol board or large chart paper.

Possible Evaluations

1. Mark the homework assignment.
2. Evaluate participation in discussions.
3. Assess the mind maps.

Follow-Up Activities

1. Ask the students to interview a business owner in their community to get their ideas about becoming an entrepreneur.

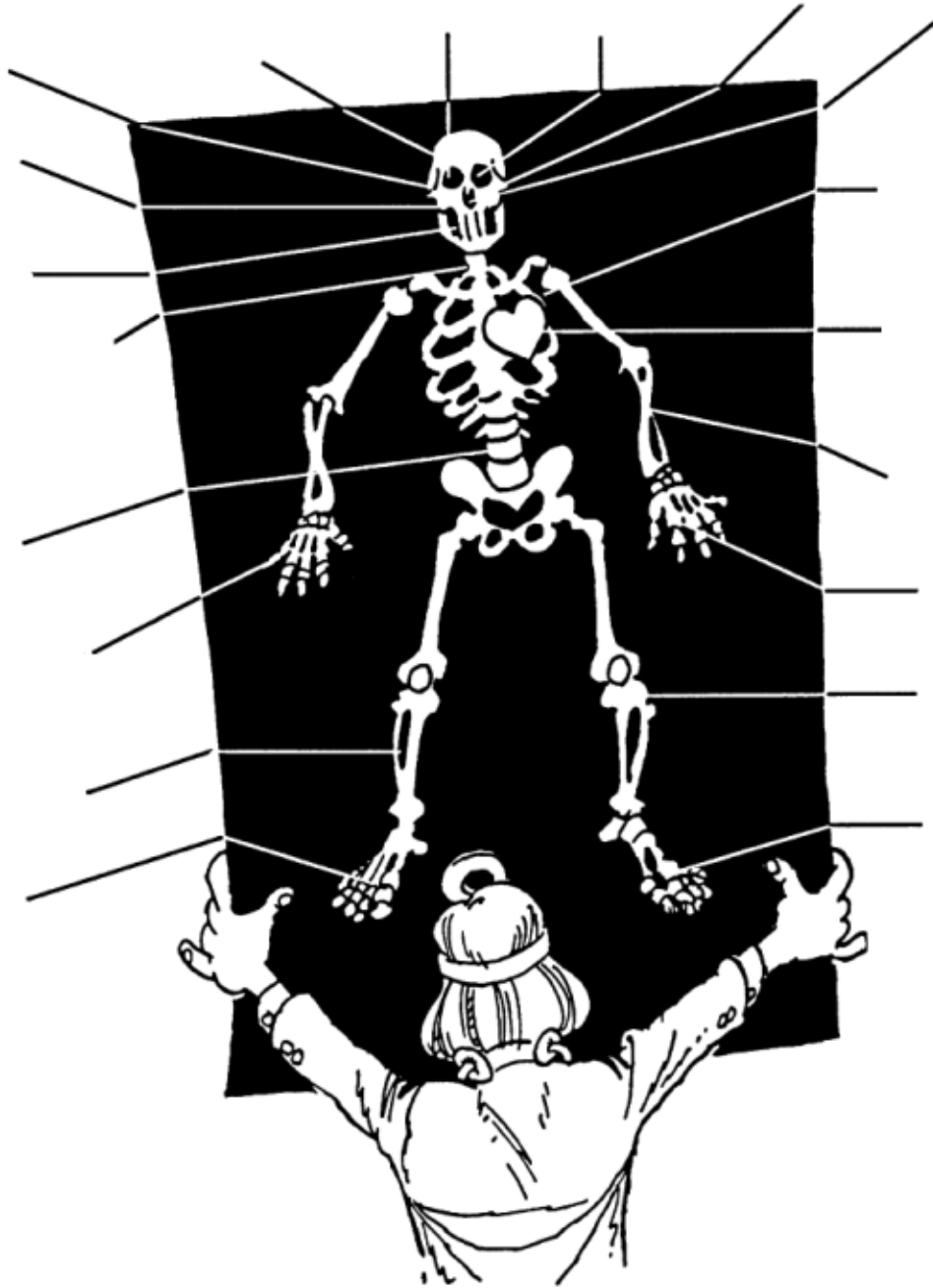
Modifications or Suggestions for Different Learners

1. The group activities allow students with different skills and abilities to contribute in a meaningful way.

Handouts/Resources

1. Skeleton Activity
2. Entrepreneur's Quiz - Money and Youth (online at: Canadian Foundation for Economic Education)
3. Articles: Unions – excerpt from
<http://www.investopedia.com/articles/economics/09/unions-workers.asp#axzz1o6a6z6Dp>
4. Article: Cooperatives – excerpt from Government of Manitoba website
5. Article: NGOs – by Lynn Ilon, State University of New York at Buffalo
6. Article: Volunteers –
http://www.givingandvolunteering.ca/files/giving/en/reports/understanding_volunteers.pdf

The Financially Literate and Capable Person



Entrepreneur's Quiz

- Faced with a problem, the entrepreneur is most likely to:** _____
 - go to a close friend for help;
 - get help from a stranger who is known to be an expert;
 - try to work through the problem alone.
- The entrepreneur is most like the distance runner who runs mainly:** _____
 - to work off energy and to keep in good physical condition;
 - to gain the satisfaction of beating other competitors in the race;
 - to try to better his or her previous time over the distance.
- Entrepreneurs are motivated most by the need to:** _____
 - achieve a goal of greater personal importance;
 - gain public attention and recognition;
 - control wealth and other people.
- Entrepreneurs believe the success or failure of a new business venture depends primarily on:** _____
 - luck or fate;
 - the support and approval of others;
 - their own strengths and abilities.
- If given the chance to earn a substantial reward, which of the following would entrepreneurs be most likely to do:** _____
 - roll dice with a one in three chance of winning;
 - work on a problem with a one in three chance of solving it in the time given;
 - do neither (a) nor (b) because the chances of success are so small.
- The entrepreneur is most likely to choose a task:** _____
 - which involves a moderate level of risk but is still challenging;
 - where the risks are high but the financial rewards are also very great;
 - which is relatively easy and the risks low.
- Money is important to entrepreneurs because:** _____
 - it allows them to develop other ideas and take advantage of other opportunities;
 - monetary measurements provide an objective measure of how successful they have been;
 - the main reason they accepted the risks of starting a new venture was to accumulate personal wealth.

Answers To Quiz

QUESTION 1:

Entrepreneurs do tend to be independent, self-reliant individuals. They may try to work through a problem alone. They do have a high need to achieve. But successful entrepreneurs are not so committed to the purely individual achievement of goals that they will not seek aid. Entrepreneurship is difficult and requires the help of others. Successful entrepreneurs will seek out those who can be most helpful whether they are friends or strangers. The need to achieve will likely be greater than the social need to work with friends. The best choice is (b).

QUESTION 2:

Entrepreneurs often have a tremendous amount of energy and drive, with a capacity to work for long hours. Good general physical health is necessary in order to withstand the stresses of running their own ventures. One of the risks they must evaluate is that their work will likely put physical, social, and emotional strains on them. Few entrepreneurs pursue initiatives for the good of their health although many seem to thrive on the work-related stress. Entrepreneurs tend to compete against standards of achievement they set for themselves rather than standards set for them by others. Entrepreneurs are most like the runner who races to beat the clock. To achieve a new “personal best” time will likely be more rewarding than beating others. The best choice is (c).

QUESTION 3:

Those who are motivated by a need to gain attention, get recognition, and control others are motivated by power. They are more active in political life or large organizations where they concentrate on controlling the channels of communications both up to the top and down to the bottom so that they are more in charge. By contrast, entrepreneurs are motivated more by their need for personal achievement than personal power. Power and power recognition may be the result of success, but they are not the motivating goals. The best answer is (a).

QUESTION 4:

Successful entrepreneurs likely have a high level of self-confidence. They tend to believe strongly in themselves and their own abilities to achieve the goals they set. They also believe that what happens to them in their lives is determined mainly by what they themselves do. They are not reluctant to place themselves in situations where they are personally responsible for the success or failure of an operation. They will take the initiative to solve a problem and provide leadership where none existed before. The best choice is (c).

QUESTION 5:

The entrepreneur is thought of as a risk taker. There are many risks involved in entrepreneurial activity. But psychological testing of entrepreneurs has indicated that they are no more motivated to do something by risk than anyone else. They are not daredevils or reckless gamblers. Successful entrepreneurs are very good at assessing the amount of risk involved in a venture and will choose to accept that risk if they feel their personal chances for success are relatively high. They may well choose to do something when the odds of success are only one in three if they believe they have the abilities and experience needed to succeed. The entrepreneur would most likely choose (b), to work on the problem even though rolling dice is obviously less work. Entrepreneurs avoid situations where the results depend mainly on chance or the efforts of others. The opportunity for personal achievement is more important than the size of the reward offered.

QUESTION 6:

Entrepreneurs tend to be positive, optimistic types who focus their attention on their chances of success rather than the chances of failure. Individuals who fear failure tend to select tasks that are either very easy or where the risk is very high. By selecting an easy task, the chances of failure are reduced. By selecting a task with little chance of success, failure can be rationalized, “Oh well, it was just a long shot anyway.” The entrepreneur avoids both extremes and selects those tasks that are challenging but where the opportunities for success are reasonably good. The best choice is (a).

QUESTION 7:

It is a popular misconception that entrepreneurs are, at heart, greedy, acquisitive individuals who enter into ventures for the purpose of accumulating personal wealth. Such a description would be more aptly applied to some promoter who's a fast buck artist. Entrepreneurs are driven to build a venture rather than simply to get in and out in a hurry with someone else's money. They will enjoy the benefits a higher income brings but will usually spend only a portion of their gain on personal consumption. Entrepreneurs are primarily interested in the creation, not the consumption, of wealth.

What is an NGO?

Non-governmental organisations originally appeared in the mid nineteenth century. After the Second World War, and with the creation of the United Nations, the need and place for a consultative role for organisations that were neither governments nor member states was recognised.

NGOs have, since the end of the Second World War, become increasingly more important to global development. They often hold an interesting role in a nation's political, economic or social activities, as well as assessing and addressing problems in both national and international issues, such as human, political and women's rights, economic development, democratisation, inoculation and immunisation, health care, or the environment.

Role of NGOs

Do NGOs deliver a higher quality or different type of service than that of market-based donors who focus on stabilizing and growing markets? The potential appears good for more locally relevant and more targeted service delivery given a wide range of NGO structures and possibilities. But can NGOs withstand the pressures of a profit-driven global economic system? Two primary problems present themselves. First, community-based funding is frequently weak and unreliable relative to funding driven by profits. Second, when multilateral or bilateral organizations become primary funders of NGOs, the goals of such organizations (largely market-focused) can be adopted easily by the local NGO. Such is the power of money to dominate agendas. Clearly, the NGO sector is quite diverse. The basic economic argument advanced here would apply to most forms and sizes of service-delivery NGOs

NGOs rarely begin with a profit motive. But, once an NGO becomes a major influence in people's lives (either through their employment or their empowerment), the economics of the outside world begins to impinge on the operations of the NGO. No NGO can turn its back on the employment and quality of life issues of its members and its leaders. In order to secure a sustainable NGO, the organization often looks to enlarge its influence. As with corporations, market share and visibility become important areas of foci for NGOs.

An NGO must strategize its link with global economic forces in order to retain its service-oriented goal. A viable, independent NGO must define growth as increased service delivery rather than increased market-share and funds. To avoid this fate, the NGO must:

- Have a goal that is non-market-based and maintain this goal;
- Build power, influence and size (market share) on knowledge about the goal and with an eye towards empowerment) rather than market value (financial size);
- Reinvest in human resources rather than in marketing strategies;
- Recognize that its empowerment strategies may overlap with those of market-based donors (e.g., World Bank) but the long-term goals differ. The NGO must keep its non-market objective in the long run in order to survive.

Unions — Why They Matter?

- **Your paycheck will be bigger.** In nearly every occupation, union members earn more than non-union workers. Overall, union members earn nearly 30% more than non-union workers. If you're a woman, or a person of color, unions make an even bigger difference: Latino union members, for instance, earn over 50% more than their non-union counterparts. For low-wage workers, a union card can lift you out of poverty: non-union cashiers, for instance, earn wages that keep them below the poverty line, while union cashiers make more than \$2400 above poverty guidelines.
- **Your health and pension benefits will be better.** Nearly 85% of union members receive health insurance through their employers, compared to 55% of non-union workers. If you are a union member you are far more likely to have employer-sponsored retirement plans.
- **You'll get more time off.** Union workers average 28% more vacation time than non-union workers.
- **You'll be safer, better informed, and more empowered.** Unions actively communicate with their members about beneficial laws and ensure that protective regulations are enforced. Unionized workers are more likely to take advantage of workers' compensation, get their benefits faster, and return to work more quickly. Union members are more likely to receive unemployment insurance. Union workplaces are far more likely to receive OSHA inspections. Union workers are much more likely to know about, and benefit from, the provisions of the Family Medical Leave Act. Union members who are fired or disciplined because they missed work for family-care emergencies can turn to their unions for protection, and in many cases will overturn their punishment. Union members are more likely to receive overtime pay they've earned.
- **America is a more just and a more equal society because of the labor movement.** Unions have provided the organizational savvy, the financial backing, and the foot soldiers to bring about crucial social reforms throughout our country's history. We can thank unions for social security, the 40-hour week, child labor prohibitions, farm worker protections and mine safety provisions, minimum wage laws, safer workplaces, and much more. Unions were integral to the civil rights movement and made possible the Equal Pay Act and the Voting Rights Act in the 1960s.
- **Unions are still essential to progressive change.** Enacting health care reform, codifying family leave time, protecting immigrant workers, safeguarding Social Security, combating discrimination -- labor remains on the front lines of these and many other ongoing battles. Unions constitute an indispensable advocate for the disadvantaged and the powerless; a stronger labor movement translates to more progressive legislation.
- **Unions make workers' lives easier, which leads to better products, better care, and better service.** Union workplaces see less turnover and provide more training, meaning a more experienced workforce. By negotiating for and enforcing limitations on workloads, unions allow teachers to maintain smaller classrooms, keep case loads for social workers manageable, make it possible for hotel maids to clean rooms more thoroughly, and ensure enough workers are on the job to clear our streets after snowfalls. Union workers, who can communicate more effectively with management about problems they encounter in the production process, produce higher quality goods.
- **Enforcement of union regulations makes things safer for workers, and for you.** Firefighters and police officers' unions ensure public safety by fighting for proper staffing levels. Unions work to keep nurse-patient ratios manageable and to prohibit mandatory overtime for healthcare professionals, which makes a measurable difference: if you suffer a heart attack, you're less likely to die if the nurses who care for you are in a union. Airline pilot unions keep our skies and runways safer. Food and farm workers' unions lead the struggle to protect our food supply and keep pesticide use down.

What is a Co-Operative?

A co-operative (or co-op) is an enterprise that is owned and controlled by its members. Like any business, a co-op provides goods or services, but co-ops are governed by a membership where each member has one vote in the co-op's direction and key decisions.

Over 400 co-ops provide a range of products and services province-wide; from fitness centres and childcare co-ops, to grocery and hardware stores.

Co-ops in Manitoba are comprised of 800,000 members and hold over \$14 billion in assets.

Why do Manitobans choose co-operatives?

Manitobans use co-ops to reinvest in their communities, reduce costs, and more effectively meet their individual and community interests.

How do co-operatives benefit Manitoba communities?

Co-operatives are formed to meet a local need or priority that is not otherwise being met.

They are locally owned and controlled. This means very high accountability to the local community, ensuring that activities are relevant and responsive to local needs. For example, co-ops often demonstrate concrete action towards environmental and social sustainability. Co-operative profits are reinvested into the enterprise, and/ or shared with members, keeping dollars circulating in the local economy.

Choose from these types of co-operatives

Co-ops fall under different categories:

- Producer co-ops are owned and controlled by producers who sell their product through the co-op, like an agricultural co-op run by farmers.
- Consumer co-ops are owned and controlled by their consumer members who shop at the co-op, like a gas station or grocery store.
- Worker co-ops are owned and operated by people who work at the co-op. Worker co-ops can operate in any sector of the economy and range from manufacturing to restaurants to childcare.
- Non profit community service co-ops provide services on a not for profit basis, for example a child care centre owned and operated by the parents using the centre.
- Housing co-ops are owned and managed by their residents.

Multi-stakeholder Co-ops

The Manitoba government has amended *The Co-operatives Act* so groups that normally form separate co-ops, such as workers and consumers, can combine their resources and create a co-op together. This allows co-ops greater strength and sustainability through the ability to diversify their stakeholders.

Many Co-operatives Many Benefits

- Shop at worker co-operatives – this sustains jobs that return money back into the local economy.
- Join a consumer co-operative – using a local business retains nearly twice as many dollars in the community as buying from non local sources.
- Buy goods made from producer co-operatives – your purchases directly affect the viability of Manitoba's farmers.
- Consider a housing co-operative – your next move could be one of the most affordable you've ever made.
- Consider a credit union for your financial institution for a stronger investment in Manitoba.

The Value of Volunteer Contributions in Canada

It seems that volunteerism and voluntary activity have enriched Canadian life beyond measure. Volunteers established the earliest hospitals, orphanages, homes for the aged, and other health and welfare agencies in Canada.

Some of Canada's best-known voluntary organizations have been in existence for well over a century. These include the YMCA (established 1851), YWCA (1870), St. John Ambulance Association (1877), Canadian Red Cross Society (1896), and Victorian Order of Nurses (1897).

These and countless other charitable and voluntary organizations continue to depend on volunteers for organizational leadership, fundraising, and service delivery.¹ Over 40% of Canada's 78,000 registered charities have no paid staff and rely exclusively on volunteers to carry out their missions.

Canada's first volunteer centre was established in 1937 in Montreal to help match volunteers with agencies that needed their help. By the late 1960s, volunteer centres existed in many urban areas. They played an important role in recruiting, training, and referring volunteers, and in promoting the concept of volunteerism. Today, Canadians continue to give freely of their time to a wide variety of causes and organizations. According to the 2000 National Survey of Giving, Volunteering and Participating (NSGVP), more than 6.5 million Canadians volunteered just over 1 billion hours of their time to charitable and voluntary organizations between October 1, 1999 and September 30, 2000 — the equivalent of 549,000 full-time jobs. If those organizations had to hire people to do the work undertaken by volunteers, a conservative estimate of the total payroll cost would be over \$17 billion.

Volunteers strengthen charitable and voluntary organizations

Volunteers do everything from stuffing envelopes to serving on boards of directors. They raise funds for charity, coach sports teams, run youth and children's programs, deliver meals, shop for the elderly, help recent immigrants settle in, work to protect the environment, help feed hungry people, guide museum and art gallery visitors, and build homes for homeless people. In fact, one would be hard-pressed to find a task that has not been undertaken by volunteers.

Volunteers don't just provide desperately needed human resources to charities and voluntary organizations and the people they serve — they also bring new skills to these organizations. Volunteers can be a source of fresh ideas and energy. Their efforts can expand an organization's capacity. Committed volunteers can help an organization forge stronger, broader links in the community and can be excellent ambassadors for the organization. Volunteers are also more likely to be donors than are non-volunteers — 91% of volunteers made charitable donations, compared to 73% of non-volunteers, according to the 2000 NSGVP.