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## UU Expressions: Love in Real Life Episode 7: Money

This groundbreaking 10-episode docu-series takes an inspiring and honest look at how Unitarian Universalism (UU) is evolving across Canada in 2024. This isn't just a celebration—it's an invitation to all of us to reflect on what it means to live our UU values in the diverse communities we call home, from bustling cities to small towns, and for diverse people to shape diverse expressions of UUism beyond congregations and, if so, what this means for our national identity.

In each episode, Erin Horvath and Amber Bellemare, the Canadian Unitarian Council's Justice and Equity team, interview Unitarian Universalists who have formed groups outside of congregations and are experiencing an alternative kind of UU community. The individuals share their perspectives and reflections on their experiences, and speak only for themselves. We thank them for their generosity.

### Transcript for Episode 7- Money

In this episode, we continue the conversation about community-based ministries through the lens of money.

Our guests include:

- Reverends Anne Barker and Linda Thompson, CUC's Congregational Life Team
- Liz James from Mirth and Dignity
- Kayoki Whiteduck and Lynn Kofmel-Preston from Ajaski Project (Ottawa First Unitarian Fellowship)
- Yvette Salinas (Executive Director) and Joanna Barrington (Camp Director), Unicamp, Ontario
- Karen Dunk Green, Lay Chaplain, Toronto
- Rev Wendy Luella Perkins, Founder of Soulful Singing



Episode playtime is 58 mins

Liz	The number one thing that we are thinking when we think about sustainability is how do we get more people into congregations? So that's a question I get with the Hysterical Society. How many people join congregations because of the Hysterical Society? And when you're talking about people who are adjacent to UUism, our funding model has nothing to do with getting people into congregations.
Amber	Welcome back to UU Expressions: Love in Real Life, a 10 episode docu-series that discovers, celebrates, and challenges how Unitarian Universalism is practiced across Canada in 2024. In this episode, we have a conversation about money as it relates to community-based ministries and the assets managed by UU's, and beliefs and systems around it. That was Liz James, by the way, from Mirth and Dignity, sharing her perspective on generating revenue. I am Amber Bellemare.
Erin	And I am Erin Horvath. Yes, money is a theme that emerged from our UU Expressions research, and not just with those doing community-based ministry. So much so that we're setting aside a whole episode to discuss it.
Amber	A Community Based Ministry could look like a social service, such as a shelter, it could look like a social enterprise, such as a cafe or bike shop. It could look like outreach such as the work lay chaplains do, or even community partnerships, such as low income, or Indigenous housing projects.
Erin	Yes for our purposes, Community Based Ministry is an umbrella term to refer to anything that isn't congregationally focused.
Amber	Now, when it comes to money, in some cases people said there wasn't enough of it. For instance, as congregation sizes decrease, some groups are debating whether they have the finances to support a minister and or building.
Erin	In other cases people were cautious, almost like they feared that it could corrupt the intention of their ministry in some way. For instance, some feared money could be a barrier to inclusion in UU groups, workshops, and events. Or that charging more money to cover the cost of upgrading a person's experience may be a barrier to inclusion. Such as charging higher camper fees to provide better facilities or charging more for youth and young adult events so that more nutritious food could be served.
Amber	Sometimes the discussion revolved around <i>who</i> gets to decide if an initiative is worthwhile, such as in the case of submitting grants to receive funding.
Erin	Other times the context was around succession planning - what to do with finances and assets that are outliving the UU group that has been stewarding them for years.



Amber	A huge topic! Before we get too deep, let's set the scene in terms of understanding the financial interconnections that exist between different UU expressions so we can understand more about how money is flowing.
Music	
Erin	If there is one thing I've learned from these interviews it's that not all parts of the UU ecosystem in Canada are aware of the circumstances each of its parts are experiencing and the impact it is having on the whole. Without this knowledge it's difficult for people to respond in a proactive and conscious way.
Amber	There was a time when Canadian society was at a different stage of its evolution and UU congregations were thriving. This was partly due to the way the household was run: with one person working a 9-5 job that could generate enough income to sustain the family's needs. This meant that one or more members of a UU household could volunteer to keep aspects of the congregation operating. With the financial contributions of members in each congregation, a building was purchased and cared for, a minister and staff salaries were paid, social justice initiatives, youth and young adult programs were funded, and annual contributions were paid to the Canadian Unitarian Council who provided, and continues to provide support services to member congregations.
Erin	Nowadays, as members age, congregational membership nationwide continues to decline which means the funds raised in each congregation are decreasing. This impacts each of the areas described. We have some groups that are unable to financially afford to exist in the same way and are making decisions about which things to do without.
Amber	At the same time we have a passionate group of young adults rising up nationally using online platforms. The financial investment to Youth and Young Adult programming is critical to the longevity of UUism in Canada, however the costs are not being replenished by the Young Adult membership. In fact, now more than ever, young adults are requesting financial sponsorship in order to participate in events. Why is this? Unlike their parents and grandparents, these young adults are living in a gig economy where many of them work multiple jobs to make ends meet, and are not reaching "milestones of adulthood" at the same pace their parents did (for instance moving out, getting a full time job, and buying a home). While some are a part of congregations, many are not. They are telling us their financial situation is such that they are not making donations to their local or national UU bodies.
Erin	So to be clear, the bulk of the financial responsibility of sustaining UUism in Canada is falling on the diminishing number of aging UU's.



Amber	<p>So within <i>this context</i> we have a variety of community-based ministries largely existing through small grants, donations from participants, and at times participant fees. Just a note that most participant fees now run at a sliding scale with 0 being acceptable, and a trend that most people opt for the lower end of the scale.</p>
Erin	<p>And now, Within this mix, Mirth and Dignity has been playing a role in helping some people and groups navigate the world of writing small grants to access funds. Here's Wendy Luella Perkins from Soulful Singing explaining the role Liz James and Andrea James of Mirth and Dignity played in helping her secure the grant she received from the Unitarian Universalist Association to start an online database of her songs for purchase.</p>
Wendy Luella Perkins	<p>I couldn't just make an individual request. I needed to be part of a different body to be able to do that and work. Often dignity came forward and and just yeah, we co-wrote the grant like we worked a full day on writing the grant. Of course, it's what I wanted to do, but they helped me with so many different things.</p>
	<p>It's just beautiful. And so that was a really tangible, extremely supportive kind of connection where Mirth and Dignity saw what I was doing, saw the value in it, then said, We want to amplify this. We have no ways to get funding for these kind of things. We will support you for imagining the project, writing the grant in a way that's going to be more likely to be successful, being the sponsorship organization.</p>
	<p>So that's all super. They also will manage the financial part. So they'll get the cheque, they'll distribute the money, all in ways that are so supportive to me. Having written grants before and then had to manage the whole thing and all that as an individual, that's a lot! It's also feeling that, you know, when you can lean back and go, there's somebody else here that's holding this with me, which is very different than doing your own project on your own.</p>
Erin	<p>As we see in this example, many grants will not receive applications from individual people, which is a definite barrier for community based ministers like Wendy Luella. Thankfully, in this case Mirth and Dignity were generous to offer their organizational structure as the sponsoring organization, and their guidance with writing the grant. However this isn't necessarily sustainable if UUism were to see an increase in community based ministries as all of this labour was offered voluntarily and was manageable because it was a single initiative.</p>
Amber	<p>It is a useful reference point to demonstrate the type of support that could be provided if we want to remove barriers to full inclusion and freedom of expression to our community-based ministers and groups that are not already associated with a congregation.</p>



Erin	And even for those with associations to congregations, there are unique on-going supports that community based ministries would benefit from that congregational bodies may not be familiar with. Wendy Luella emphasized that the current structure of UUism in Canada is set up to engage with congregations, who are recognized as the formal member associations of the CUC, and not necessarily groups which are outside of that definition. But she feels that we have come by this honestly, given our shared history.
Wendy Luella	When people had big families and this is very binary but mothers and fathers and fathers went to work and mothers stayed home with the children. When you look at the forties, fifties and sixties, when that was the norm, you had REs (religious exploration) filled with children and congregations filled and communities that could seat 5,6-700 filled because it met that need at that time.
	And then things have changed fundamentally since the fifties. And yet our congregations still kind of look a lot like they did in the fifties. So you raised something, you know, in what you talked about with the CUC bylaws. It serves congregations. And I know this is a challenge to someone who is an entrepreneurial minister or a community based minister.
	I get paid because people who receive the services that I offer pay me. With soulful singing? Maybe 60% of the people that come to soulful singing give me money for that. Probably 40% don't. And I would say of that, 40%, the vast majority of those people are living in poverty. I know that the ministry that I do serves folks who are living, they're on ODSP (Ontario Disability Support Program) or they're on Ontario Works or they have a disability or they're retired on a fixed income and so there are quite a number of people that that I know if if they had to pay for this, if they were like, I'm going to the singing
	group and it's this much, they would not be able to come. I've always offered all of my things with a sliding scale, which zero is a legitimate offering and zero isn't zero because in Soulful Singing you were talking about the aliveness that is part of our youth culture. And I think the aliveness part of soulful singing is that we're all participating.
Erin	It sounds like then the point of your relationalness, right? It's all connected. So if they give money to you, it's because they know that money is what you use to sustain life when it comes to housing and food and energy bills and transportation and what have you.
	So it's not just about the maintaining of a building or giving a tithing type donation or whatever it is, right? There is a personal connection there. I'm curious, is this the way that you make a living or do you have other things that you have to do or do do to supplement?
	It is mostly now the way that I make a living. I actually left my job at Queen's (University) for a variety of reasons. I do an occasional wedding or memorial service and a little bit of other work. I have a partner, he's retired, but he



	<p>has, you know, we have income from him as. If that didn't exist, I would not be able to live on my own with the level of income I make.</p>
Amber	<p>Ah, so here we're seeing another instance where something is able to happen because there is a considerable amount of volunteer time, however Wendy Luella's ministry is not yet paying a living wage.</p>
Erin	<p>Right, and as she shared with me, she is able to volunteer this time because she has a partner whose retirement income contributes significantly to maintaining their shared household. In terms of considering long term sustainability however, I am reminded of the comment from one of our interviewees who lives below the poverty line, that volunteering is a privilege for those who have their basic needs met.</p>
Amber	<p>So in terms of removing barriers to full inclusion, it seems there is work to do to support community-based ministries. If our movement depends only on those with enough privilege to volunteer, we are in trouble. As soon as life circumstances change and they can no longer volunteer their time, that ministry may not be able to continue.</p>
ERin	<p>Yes, and to expand this notion further, imagine if community-based ministries were thriving so much that they could afford to create good jobs for people, providing local alternatives to the economy that many people, including UU Young Adults, have been lamenting.</p>
Amber	<p>That would be ideal and certainly on brand for UU's. A good topic for further reflection could be: What role could each of us, and the national community, be playing in supporting community based ministers and/or ministries. What is the relationship of community ministers to UUMOC (Unitarian Universalist Ministers of Canada) and the CUC? Are there additional pathways to membership and support services? And then potentially local congregations and UU groups, or something else entirely as in the case of an online ministry that is not defined by geographic boundaries.</p>
Erin	<p>To get to where community-based ministries could thrive, we need a paradigm shift around money. Of the various people I interviewed I noticed an apprehension to engage in the economic system feeling that it would be like selling out, or perhaps cause the ministry to go off track. Here's Wendy Luella and I in conversation:</p>
	<p>There's ways of generating funds that use business models that then also give you a secure base of customers. So it carries through, right? So you're not just pooling random people to say, hey, do you want to support my ministry?</p>
Wendy Luella	<p>I understand that we live in this system that privileges the bottom line. That's the system we currently live in. That is not the system I want for the future.</p>
	<p>I know myself, like, even as you're talking about business models and part of me there is a resistance,, which is like, my gosh, I have to buy into a system that I actually don't believe in to have a sustainable ministry. There is an</p>



	<p>existential kind of grief about that and angst about that in a certain kind of a way.</p>
Erin	<p>I've heard this and ... one of my growing edges in life is to understand money is energy is just another form of energy, that things can become sustainable in a variety of different ways and that there's an opportunity to put you in.</p>
	<p>You said give money to meaning. I would also say give meaning to money, and let's claim that back because money is being harnessed and used for a lot of destructive things in the world. And that's there is, in my view, a wonderful thing that happens when money becomes an energy that flows, that moves and that systems are allowed to do that.</p>
	<p>And so that it doesn't become an issue of selling out, whereas something becomes financially sustainable. We go, my gosh, am I now corrupt? Have I done the wrong thing? And so there's something there to be understood. I've operated New Vision Unlimited since 2006, always on a social enterprise model and also had the ability to use sliding scale and somehow.</p>
	<p>Because we're holding the values as the center that we then use money in a way that is transformative, that's engaging, that brings life and that allows things to be sustainable regardless of what the powers that be think. And that, I think, is what's really important, because when we are at the mercy of begging people for money, then those who are being begged to have an upper hand.</p>
	<p>And this happens the most probably in charitable exchanges where somebody literally can say, I don't grant you the ability to exist because I won't give you the money to do it. And so part of becoming financially sustainable in my view is that it removes some of those, whether it's a government that gives money or it's a wealthy person that gives money, there's still an inability for people to do what they want to do, what their heart and their soul is calling them to do. If there isn't a way for money to move that doesn't require someone else to say, I christen you or I don't.</p>
Wendy Luella	<p>It does create these dependencies all over the place for sure. Yeah. And I think it's beautiful what you said too. And that's the intellectual versus the really embodied understanding, that I do see money is energy and I still have blocks.</p>
Erin	<p>I really appreciated Wendy Luella's introspection here and her willingness to name what resistance comes up in her. She is certainly not alone in this feeling as it appeared in several interviews in one way or another.</p>
Amber	<p>Me too. The apprehension is evident here, as though setting up a ministry that involves an exchange of money outside of donations within churches would mean buying into something that goes against UU values.</p>



Erin	Right, as though churches currently operate outside of the system.
Amber	Maybe we need to be explicit here. What is meant by "the system"?
Erin	Great question. Let's break it down. Pulling from the Oxford dictionary and Wikipedia, " A system is a group of related things that work together as a whole. These things can be real or imaginary. Systems can be human-made things like a car engine, or human societies, or natural things like a star system or ecosystem. Systems can also be concepts made by people to organize ideas.
Amber	Ok, so in this case, the system is referring to the social system- the way our society operates.
Erin	Right, the Canadian social system is made up of components that interrelate, including economy, health, education, protection, infrastructure, religion, charity, food production, laws & governance - essentially all the components of human relating. We are born into this system, domesticated to it, and it will endure past any of our individual life spans.
Amber	So it is rather interesting to imagine that setting up a ministry where money is exchanged would suddenly result in participating within the system, because we are in fact already within the system as Rev. Wendy Luella acknowledged.
Erin	Right. Religion and economy are interwoven within the system, just like all other aspects are too. The most obvious evidence of this is that our current ministers working in the congregational settings which many UU's are familiar with, receive money for their work from the people who attend their congregation. Those people get their money from the jobs they do within the system- whether they are construction workers, medical professionals, teachers, business owners, artists, whatever it is - they get their money by participating in the system. Also, under Canadian tax law, religious institutions qualify as charities, which gives them certain tax shelters within the system. They can also qualify for grant money which can come from government taxes or donations from private citizens or foundations. There is no way around it, UUism is already integrated within a system.
Amber	Does that mean we are already corrupt?
Erin	Personally, I don't see things in those terms. I think it's more about recognition of the interrelated <i>nature</i> of all things. We exist within a co-created society - not above it or outside it, but within it.
Amber	This makes me think of our 7th UU principle: "Respect for the interdependent web of all existence of which we are a part."





Erin	<p>Exactly. We might first think of the ecosystem when we hear that principle, but it also includes the human created systems. There is a wonderful book called "Getting To Maybe: How the World is Changed" by Frances Westley, Brenda Zimmerman, and Michael Patton. It's one of my personal favourites. These authors draw the parallel between natural ecosystems and human created systems emphasizing that, no matter which angle you consider it, we are all "beings of the system". They go on to say, "We don't stand outside the complex system we are trying to change: when it changes, we do; when we change, it does" (p. 46).</p> <p>Other change experts like Gregory Bateson point out that while we may disagree with the system, we each play a role in sustaining it until we feel called to change it. Now the good news in all of this is that we can shift the system just by changing ourselves, because we are connected to it. It shapes us, sure. And we shape it. In fact there are specific terms and strategies that social entrepreneurs take to enact systems based change which could be exciting to delve into in more detail sometime.</p>
Amber	I'll have to add that to my reading list...Ok, so what does it mean for our consideration of UU community based ministries?
Erin	Likely the full answer will come from UU's asking <i>themselves</i> that question but what I can offer is this: Instead of shying away, lean into it with consciousness and intentionality, and begin shifting that system.
Amber	Which could really open the ways we bring our UU values into the world.
MUSIC	
Erin	Conversation about how UU's could approach things differently was interwoven into several of the interviews. Let's hear from Kayoki Whiteduck at the Ajashki project at First Unitarian Congregation of Ottawa. In talking with Ajashki I learned that this project is also precarious - meaning it's depending on grants and donations from Ottawa First and volunteers at the moment.
Kayoki Whiteduck	All the volunteers are pretty much all non-Indigenous people, and we really appreciate them.
	All of our youth participants are paid the livable wage for Ottawa and that's pretty much almost all funded through grants and the rest of it comes from donors who give monthly.
	My salary also comes from the grants and the donors as well. We all struggle with getting enough funding.



	<p>Some times are doing better than others. We've applied for some grants so hopefully get that but if we do not get any more grants, eventually our funding will run out.</p>
	<p>We also do get a lot of in-kind contributions from First U that has also allowed us to operate the way we've been operating.</p>
Erin	<p>Kayoki explained the challenges Ajashki has because the lead organization is not Indigenous.</p>
	<p>We applied for Indigenous funding. First we've gotten successful, but then they realize, no, you're not an Indigenous organization and with certain Indigenous funds they need an Indigenous run organization to be able to actually accept the funds.</p>
	<p>And since First U oversee all our financial and all obviously they help us with all our finances, they weren't able to accept the money on behalf of Ajashki. So we actually went to external organizations that are Indigenous to help us out with any Indigenous funding. And we were successful in that.</p>
Erin	<p>And Lynn Kofmel-Preston, who is a part of Ajashki's "Circle of support" Volunteers, explains how relying on grants impacts their ability to take action as they would like.</p>
Lynn	<p>Last winter we were able to do an art project which was driven by the Future Food Warriors in terms of the format, but we were able to do that because we had the money for an arts grant and an arts project. So to some degree, the money that we receive allows us to do certain things and then also restricts us in certain things because we don't have consistent funding.</p>
MUSIC	
Erin	<p>There's a few things to unpack here. Earlier we talked about how everything in the system is interconnected. What we didn't speak about, but is understood by many UU's, is that certain types of people within the system have more power and others have less, based on their characteristics like race, religion, gender, sexual orientation, disability, class, relationship and/or family configuration, education, and various other factors.</p>
Amber	<p>This system we have here in Canada is a colonial system which means it has been imposed on this land by outsiders from Europe with the intent of taking over Indigenous Land and Lives. Their agenda continues to this day. Everyone alive today has inherited this legacy.</p>
Erin	<p>Within this system there are efforts happening to try to correct imbalances related to settler-Indigenous relations, which Ajashki seems to have run headlong into. Specifically, I'm referring to the roadblock they encountered when they applied for a grant but were turned down until they could find an Indigenous partner to receive the grant on their behalf because Ottawa First is not an Indigenous organization. And while it sounds like they welcome the</p>



	<p>opportunity to create strong partnerships with Indigenous organizations, it means that the Ajashki project may need to consider how to set up their organizational structure in relation to their main sponsoring organization, Ottawa First.</p>
Amber	<p>To be within the system in this case means navigating legal structures and frameworks in order to access the various grants, while simultaneously managing the relationship between Indigenous groups and settler groups. I've had this experience applying for grants to produce documentaries with First Nations and Inuit communities. There is always an underlying power dynamic that can add pressure to the relationship.</p>
Erin	<p>The other part to unpack is the role that charity, foundations, and grants play within the larger colonial system. Ajashki, and other community based ministries, rely on grants or volunteers, which means their existence is dependent on the whim of donors and so they need to cater their actions to suit donor goals and priorities. And, it means they could cease to exist if donors decided they were no longer going to fund them.</p>
Erin	<p>I shared my thoughts about grants and colonialism, perpetuating old systems of oppression.</p>
	<p>Charities mean that somebody who has stuff gets to gift it to people who they perceive don't have stuff, and then that perpetuates the problem.</p>
	<p>...charities exist when the colonial system has such huge gaps, and the gaps exist because it's set up to favor certain people. And then the balance is supposed to be it's favoured to reward these sorts of people and then those that have lots give money and get a tax donation. But it's set up so that those people are always in that position of needing.</p>
	<p>And so when we talk about decolonial work and using social enterprise, what we're trying to do is remind people that the things that they have previously said don't have value, really do have value. And we want people to have experiences where they can see that something that they've made isn't just being, say, purchased out of pity.</p>
	<p>When I talk to people who perceive themselves to be lacking that are on the recipient side of charity, I always love to say to them, What ways are you selling yourself out? In what ways are you not seeing your own worth? And then folks who believe themselves to have something and then are then worthy to decide whether a project begins or ends or whatever.</p>
	<p>But it's not whether they decide to give money.</p>
	<p>If you start going down that path where from an energetic perspective, you're focusing on the things you don't want to see more of in order to get the funding. You're saying, Here's the pathetic state we're in. People with power and privilege decide right now, you know, do you want to keep us in our misery or do you want us to move forward?</p>



	<p>To me, that's like, my gosh, same old colonial drama and trauma going on all over again. Right? So you have this really beautiful opportunity, in my opinion, with the tango between this religious organization. But that is becoming more conscious of the colonial dynamics. And then folks like yourself who are willing to to work in some sort of a collaborative way, but to actually begin to push back on some of these default settings that are so ingrained in how we think of doing these sort of projects.</p>
	<p>How I see it is that money is energy and. Like all energy, it wants to flow freely and it wants to gain speed and momentum and move towards abundance, not scarcity. And so when we create opportunities for what people have to be authentically acknowledged, it doesn't mean that money has to be the only thing. But it is the way that our societies often work.</p>
	<p>When things are honored as being truly meaningful, it actually changes mindset.</p>
Amber	<p>This certainly puts the idea of charity into a different light. So often we think about it from the perspective of being the ones to give to those in need. It feels good to help people out so we could understandably begin to conclude that charity is a good thing because it feels good to be the giver. But we may not think about the impacts it may have to those in the position of recipient. Grants may temporarily relieve discomfort, or in the case of Ajashki, pay wages to Indigenous participants, but that only lasts as long as the grant, and then things go back to the way they were.</p>
Erin	<p>Yes, grants offer a temporary change, but not always a permanent solution.</p>
Amber	<p>So what can we be doing that is more sustainable?</p>
Erin	<p>One thing is to begin challenging some of our beliefs, assumptions, and resistance to models of operating that include components of business. For instance, at one point in my conversation with Unicamp one of them referred to people who attend as customers and then changed it to community members. My sense is that they are wanting to emphasize that people are being invited into a community, which makes sense, however it almost felt like the word customer was being seen as a dirty word.</p>
Amber	<p>Right, because that might feel too transactional. But the reality is that people are paying Unicamp to have a certain type of experience or facility and that is a customer-service provider relationship.</p>
Erin	<p>Right. And if there is a hesitancy to engage with the aspect of the relationship that is customer-service provider it can create a block in terms of understanding potential paths forward to build a thriving community, which is the value they are upholding. For instance, Unicamp, who we introduced in the last episode, has a vision for itself that requires more money. Aside from general maintenance, repairs, and retaining their quality staff, they see</p>



	<p>themselves as the go - to campsite for many people from all walks of life. Here's Yvette Salinas, Executive Director of Unicamp.</p>
Yvette Salinas	<p>My big dream is to have more glamping things and Joanna and I have talked about having canvas tents available so people can walk in and have a tent ready to go, that would be so amazing. But the cost of just maintaining our current cottages and our dorms that God help them, they're old, they're trying, because it's so expensive that like getting to that next level, it's difficult.</p>
Amber	<p>Do they know how to determine if and when it's the right time to build the business and how to do so sustainably?</p>
Erin	<p>This is an area where they expressed that they could use some additional support. I asked about the skills of the people on the board and if there were people there that could help them with a business strategy. Here's Yvette Salinas' reply.</p>
Yvette	<p>Our nominating committee is pretty good about going out and finding people that have some experience and understanding. But like, I think I wouldn't be remiss to say like is what congregations are going through as well.</p>
	<p>Like you, you get the board members, you get like you're happy if you feel your board, right? Because some years you're just struggling to fill those seats because you legally have to fill those seats. People aren't knocking on our doors.</p>
Amber	<p>Right and so if for everybody who deals with board centred leadership, if it's difficult to fill the seats to begin with than its even more difficult to find folks who have the expertise to help you grow strategically. And if the person running the operation doesn't have the business knowledge themselves then ot could make it all very challenging.</p>
Erin	<p>I shared with them that some not-for-profits boards will operate as a mastermind team of sorts where there are specific people on the board with the skills to advise those running social enterprises like Unicamp about how to make business plans, when and how to scale up their business, and how to approach things like securing finances, and marketing the new venture. Ideally, this group can help take the guesswork out of things. And of course there is the option of paying a professional consultant to map out a path forward that the staff and board could roll out. Joanna Barrington, Camp Director, noted that there is always a cost to these things.</p>
Amber	<p>It's true it could cost money, but if it is done wisely it would be an investment into a prosperous future.</p>
Erin	<p>Right. There is a difference between spending money that you don't get back, and investing money that brings a return on investment. For a social enterprise, that return is not just financial but includes the enhancement of the cause. While there was a desire for help, I heard an overall concern about</p>



	not having the money to access the type of support they need. Here's an excerpt of our conversation about this:
Yvette	If we could have a professional consultant come in and be like, Hey, like this is what you could do better, or like, like this little move will like, help you in this little way. That would be super cool. It's beyond our budget right now, like what we're doing, what we can to access the resources we can.
Yvette	Jo's mentioning the Ontario Camp Association, it's worth the price at least to have her in that, because then has access to resources. But a lot of the board resources and my own professional development, it's like what we can access online for free. Like we can't get to that level yet because that requires income that we don't have.
Erin	And it's always a balance, right? Because back to talking about customers, right? That people are still paying money and you have to look at what they're paying for. Have you tried raising your rates?
Yvette	We have to raise them if we want to at least cover the cost of staffing and maintaining the space. But then the big question is, will the campers still keep coming, which is why we try to create like funds so that if people can't afford it they can at least request some subsidies.
	We've prided ourselves because we're pretty affordable compared to other summer camps like that. But like we still have to raise our fees so that we can, we can pay our staff members properly.
	I don't feel like we could go to our camper parents and be like, Hey, can you give us seven \$700 for a week of kids camp instead of \$538?
	That amount of jump? I think it would impact our families too much. But are we meeting to get to that point just so we can feed the kids properly? Food costs are just so incredible from this past year. I don't know. We're doing what we can to make ends meet.
Amber	It feels a bit like this operation would benefit greatly from some coaching on how to find that healthy balance in charging enough so they can provide a quality experience.
Erin	I agree. Both Joanna and Yvette are concerned that if they go too high some families may not be able to afford to pay for camp, but on the other hand some families won't send their kids to this camp unless it's a better camp. In this next conversation Joanna and I speak about the hesitancy to discuss Unicamp in business terms and the challenge it places on them as employers when they don't have the money needed to pay employees well or have enough employees to ensure staff satisfaction remains high.
	You said before, Joanna, about our customers.



	<p>And I don't think that's a terrible word. I think that's fine to think about an exchange of money that happens. It's an energy and it's not an evil thing to have going well through a place so that people can feel like whatever they're contributing is the right amount for what they're getting back. It's a heck of a lot better than people feeling the burnout, the resentments, the whatever that happens.</p>
	<p>And people don't have boundaries. I can hear you saying that you try to have a blend of professionalism and community feel.</p>
Joanna	<p>We're trying to, like, maintain ourselves and make sure we're giving proper employment opportunities to youth. So we need to charge a good rate or to our customers or I also like to call them guests. It sounds nicer. I don't know why I said customers, but it is.</p>
	<p>You're right. There is an exchange of money and that's how we keep the camp going. But it's also that funny balance between that and yes, it's a community that we want to keep meeting amazing people and giving this opportunity to so many people to enjoy. So yeah, definitely funny balance.</p>
Music	
Erin	<p>For the last half of my conversation with Yvette and Joanna I took off my researcher hat and put on my social entrepreneur hat. Some listeners may not know this but since 2006 I have operated a not-for-profit that is a social enterprise and we have created other social enterprises within that model. It's also a topic that I did my doctoral studies on, so it's more than just an interest I have. And since Joanna and Yvette were so clearly motivated, eager and devoted to their mission, we had a bit of fun discussing potential paths forward.</p>
	<p>...I'm wearing a slightly different hat, but as I hear you speak, right, I hear so many interesting little emerging nuggets where, you know, you're saying about how we really are this safe community in this haven for queer polyamorous, trans, whatever kind of folks. Right. And that becomes something that's different to market than just where a kids camp or we're a kids camp with UU values saying, here's what you guys look like when you bring them into reality, which to me is a very different thing than talking about UU values.</p>
	<p>It's showing UU values. And so when you tell that story well, and if you had marketing support, you can be kind of like when you said you're working with the Ontario Campus Association. There's this sense like we're on a journey together, not that you have to arrive in order to be even considered, but what I think about then is like telling that story well, because what you want is for people to say, first of all, I will pay more to have my kids go to the camp because I see the vision and I'm willing to put in more because I want to be able to build and grow, not just to have the bare minimum</p>



	<p>experience. But they typically write with customers that they need to be seeing what they're paying for. Then they need to feel compelled for whatever comes next. So as I'm talking to you right now, I'm in my coworking center and that's one of my businesses and so I'm always going through this process of here's what we have to offer and trying to keep it as affordable as possible because of our social mission.</p>
	<p>But on the same note, we have costs and they continue to go up. We can <i>not</i> tend to those and then you'll just see a crappier and crappier experience. We tell them, Here's the cost of maintaining the experience you're having, like the real costs, the true cost, the not subsidized cost.</p>
	<p>And then here's what it would be like if they say, "But we want to have like a recording studio so that we don't have to drive to the city to make our whatever we do" Then we're like, okay, then there's the cost of this, the true cost. And then what I've been amazed with, not just for this, but I've done lots of different projects like this, is that people often will pay you more than you think they would.</p>
	<p>With social valued organizations, we tend to undermine what we have to offer and we think, my gosh, we might alienate like a poor family or something. But in doing that, we almost like service down to the point then that you don't get the families who would send their kids if it was serviced up. There's lots to be said about this. I helped a camp, they used to be a thriving camp.</p>
	<p>So I've seen this sort of balance of always trying to figure out how you move forward, but you can't move forward without telling customers why.</p>
	<p>And for social driven organizations, they want to be a part of that why. So I'm inspired when I hear you talk because I can see things in what you're saying that are easy to market to certain crowds, but you do have to have the support to know how to tell the story and to market it. And then you have to look at the base stuff - whatever it is you say the camp needs - fixing the dampness in the cabins or whatever. It's a lot easier to move towards that.</p>
	<p>And then when you're talking about things like you said, well, why doesn't the CUC use that facility for like, that's a wonderful question to be asked because that would be looking at people as customers and saying, I want your business. What do you need? What would make this a destination for you?</p>
	<p>Because you know that you have the potential there. So this is why several times you heard me say two word customers over and over again, because I want you to hear from me that I think that's brilliant to be quick. Yeah. Nothing wrong with that because it's not exploitive to say to somebody, we want to treat you well, we want to help you, we want you to feel at home in our space.</p>
Amber	<p>Sounds like a really great conversation and potentially points to the type of business coaching that could help Unicamp take their next steps.</p>





Erin	Yes, it is exciting to imagine where they could take their vision with just a little bit of strategic support. I had a similar type conversation with Ajashki and was thrilled to hear that they are in the first steps of thinking about social enterprise opportunities. Here's Kayoki again followed by Lynn.
Kayoki	We created a makerspace at Ajashki. So we got one another room where we're building stuff that we could use to, to sell, make a bit of money on the side for Ajashki it's all centered around like today we were making decorative holiday baskets, you know they conifers and pine cones and stuff like that... kind of has to do with gardening.
	So it kind of has to do with what we're working with. It's also teaching them a skill that like, Hey, not just here. You can also go home and build this kind of thing and sell it yourself as well.
Lynn	A lot of the ideas of what we're going to go forward with have already been generated by the Future Food Warriors. So we sat down on this and we said, What skills do you have? What skills would you like to share? And we came up with a lot of things that they already know that they'd like to participate in.
	But then they had questions about things they don't know how to do that they would like to learn how to do. And then the knitting, they all want to knit, for instance. And so how do we use that then to create something that might be marketable for them, and for us.
Erin	I shared a few thoughts to help them expand their scope of the types of things that they could sell. Here are some excerpts from that conversation that show how ideas began flowing, even in the short span of our conversation as we considered all the various things Ajashki is uniquely positioned to share with others.
	It's two tiers of things you can sell, things you make with your hands and then things that are learning or heart centered. Like those are all things that are sellable.
Lynn	I also think there might be a place for the the youth who come to us with certain skills that they learned either in their community or in their family, to be able to hold workshops that might actually be physically -
	I think people here kind of like the hands-on stuff too, so that they could also be running those workshops. It doesn't have to be the circle of support or Kayoki. I think the youth could also be involved in what they've learned, either hands on or through the program.
Erin	Building on Lynn's comment about youth being involved as teachers, I offered this idea of how to create scenarios that are a win for Ajashki, a win for the youth, and a win for the person or people that are engaging with the project.
	...Helping people to understand how to tell their story, whatever their story is, but not in an exploitive way, but in an educational way.



	For people to learn how to share their story of their involvement in this project, but from a place of weaving in the climate and the language and the culture and what things mean and how things got to be where they are.
	And so now they're becoming advocates for their own project, but without buying into that plot line that says I'm the youth that's being rescued or helped because of this initiative. I love that you use that term Warriors. That term is suggesting not pitiful recipients. It's the opposite of that.
	So then it's like embodying that and helping them to share their story in a way that has meaningful impact. There's very ethical ways to be able to weave that into your storytelling, because lots of times in communities like Ottawa, there'll be people saying, We would love to have someone come and give a ten minute talk or a 15 minute talk.
	And now suddenly you say, No problem, we'll talk for 10 minutes. It costs \$200, \$300. Ajashki keeps this much and we give this much to the youth. Right? And it's like \$100 talk for 10 minutes. They're like, sign me up, I'll get real good. Right?! So that's I guess what I mean by when you find win, win wins.
	It's a win for the person's developing their skills and it's a win for the organization.
Amber	I love the idea of finding exchanges that are three-ways win.
Erin	And that really is at the heart of social enterprise. It's not meant to be exploitative. It's not about someone having power over someone else but about sharing power. The idea is to create exchanges that are life-giving to all involved while creating a model that allows the vision of the project to continue in a way that is sustainable.
Amber	So it really is about harnessing the vehicle of entrepreneurship and putting it to the service of a good cause.
Erin	Exactly.
Music	
Erin	On the topic of power, I want to share an excerpt of a conversation I had with Liz James of Mirth & Dignity where they approach the power dynamic of money very differently. While they function through a combination of volunteer labour and donations, they intentionally limit how much people can give. Here's Liz to explain more:
Liz	We're...very intentional about soliciting small donations from large groups of people.
	So we don't have anyone who donates more than \$25 a month is our top tier. And that's because that gives us a certain kind of freedom to not have big donors that we depend on, because it means that we're very flexible in terms



	<p>of our direction. It also makes us economically accessible and diverse in a way that we really like.</p>
Erin	<p>Okay, so to put it in another way, having a big sponsor could make it so that you have to do what the sponsor wants you to do in order to get this.</p>
Liz	<p>Yeah. And in a sense we do have the grants, the grant body, but we have a really good relationship with them and that's a body of people and it's a, it makes sense to be accountable to a group, but we don't be accountable to individuals.</p>
Erin	<p>This is a very important part of what we've been trying to figure out when it comes to the changing of structures, when you do have, I would say, financial vulnerability. So you have groups of people who cannot exist without a few very wealthy donors..</p>
	<p>But then you do risk the loss of autonomy, right? Because people can just be kind of, for lack of a better word, can just bully their way into whatever they want. Because if you don't do what they want, then they'll just say, we're not donating.</p>
Liz	<p>When if you're trying to be diverse, the way systems of privilege work, the people who are big donors tend to be people with a lot of privilege. That's how they got money in the first place. Not always, but there's a tendency that way. And so if you as an organization want to really dig into diversity, it's very hard to do that if your finances are tied up in people who all come from one cultural group. So that gives us an ability to be more flexible in what we choose to do.</p>
Erin	<p>I love that consciousness behind that choice. Like, I love that that was intentional and designed to think about power and think about inclusivity and diversity.</p>
Amber	<p>What important points here. So often we get caught up in worries about not having enough money, whether it's in our community ministry or congregational ministry, that we don't think about the strings that are attached to the money that comes our way.</p>
Erin	<p>And so whether it's through small donations from a large group of people, as Liz described, or a large number of customers supporting a social enterprise through paying for ethical goods and services, there <i>is</i> a freedom in not relying on a large sponsor. It allows the ministry to march to its own drum.</p>
Amber	<p>We have been told, the need to keep key financial supporters happy has skewed power dynamics within some UU congregations. Some UU's have expressed that they feel like they are less valued members if they can't help to pay the bills, and then conversely those that can are seen as more valuable. On more than one occasion we have heard anecdotes of there being decisions that need to be made within the congregation and those with</p>



	<p>money saying they will leave if they don't get the outcome they want. Without that financial donation, the UU congregation could not keep up with the cost of the building or staff and so people relent in order to not fall out of the favour of these big donors.</p>
Erin	<p>Money can also get tied up in things that are not necessarily in service to the vision or needs of the community. In episode 5 we heard from folks who do not have a building, and some of that reasoning was because of the expense.</p>
Amber	<p>Right, we heard that if we're not careful, it's possible to view people's value in terms of their ability to pitch in financially to maintain this resource, especially when the costs of sustaining it become all-consuming. Meaning if they can't contribute financially, they are worth less in some way. Some people have said they feel like they're being juiced for money because, for instance, the roof needs being done or the furnace is in need of repair.</p>
Erin	<p>And these decisions that need to be made around the building in a way bring things like classism, ableism, racism, ageism into UU spaces in, in a very real way that becomes much more apparent than it may be if there wasn't a pressing need to figure out how to keep a building sustainable. The idea that I'm thinking about. Is this a tough balance? Right? Because on one hand, we can't ignore the fact that we need money in order to maintain these things, but we cannot make it the center of the mission and the goal of whatever it is doing together. It has to be managed with consciousness and transparency when it comes to power, but also recognizing what the limitations are. That, you know, if you have a resource and you cannot keep it up, and nobody present can do that, then putting the community in service to and in debt to upkeep this resource may not be in the best interest of the growth of that UU community?</p>
Amber	<p>Yes.</p>
Music	
Erin	<p>Another area where money emerged as a topic is in my conversations with UU Young Adults. Money was recognized as a very sensitive topic as several young adults have expressed that their own financial life is precarious.</p>
Amber	<p>It's true - They live in an economy where part time work and hustling is commonplace, and the cost of housing has made home rentorship out of reach for many, never mind home ownership.</p>
Erin	<p>Yeah so there's an apprehension to ask for money when it comes to their UU ministries. One example came up during my interview with the organizers of QUUeer Connecting. After we were talking about their ideal situation of having money to remunerate facilitators and the option to invite queer ministers to be involved in some capacity. I inquired how this could be funded. Since they requested anonymity, I will share what I heard: they see QUUeer Connecting as a free group and that if other UUs want to contribute to say, Minister time, they are not opposed to that. They would even be open</p>



	<p>to some sort of acknowledgement of the sponsorship and an invitation to donate to the CUC, but suggesting an amount to participate could make it really awkward.</p>
Amber	<p>I hear their desire is to keep this group relational and not have it feel like something people have to pay to play, so to speak. Of course the challenge here is that too is not sustainable long term unless the group is ok with truly being peer-led and volunteer-based and can manage the minimal costs of hosting the online platform that allows them to meet there as opposed to in person.</p>
Erin	<p>I got the impression in talking with the various young adults I met through these interviews that they may not yet be aware that the model that has funded the Canadian Unitarian Council, which has financially supported Young Adult program staff and related activities, is no longer sustaining itself because congregations are shrinking in size ...and so then is the money they give to support Young Adult programming.</p>
Amber	<p>And since these young adults are not necessarily becoming members of congregations then the number of people contributing to the funds the CUC receives is also decreasing. This really needs to be examined openly by all demographics of UUs.</p>
Erin	<p>I wholeheartedly agree. While it is certainly ok for things to change over time, with certain things starting while other things end, it might be beneficial to get everyone involved in understanding the situation so conscious planning and decision making can happen, and other approaches can be employed to ensure financial sustainability.</p>
Music	
Amber	<p>To wrap up this episode about money, can we talk about the theological perspective of money? You've noted several times through these interviews that some UU's have apprehension, fear, caution, resistance and like negative views of money.</p>
Erin	<p>Absolutely. I asked the Congregational Life team (Revs Linda Thomson and Anne Barker) about this exact thing when I shared with them what I was hearing. I wondered if some of the views people express may have connections to Bible verses that have very strong cautions in regards to money, such as Matthew 19:23-26 that reads, "And Jesus said unto his disciples, Verily I say unto you, It is hard for a rich man to enter into the kingdom of heaven. And again I say unto you, It is easier for a camel to go through a needle's eye, than for a rich man to enter into the kingdom of God" Here's Rev. Linda Thomson's reflections:</p>
Linda	<p>The scripture about money actually says the love of money is the root of all evil, not money. Money is a tool that we use in our culture. Everyone's got</p>



	<p>exchanges that happen. So I think there's a lot of education and thinking around that.</p>
Amber	<p>That feels like an important distinction. Loving money and putting the need for it above the intent to build beloved community, that's where she's saying things can get off track. But money itself is not evil.</p>
Erin	<p>Yes. Linda gave an example of how she and Rev Anne are witnessing this happening in the ways that some congregations are approaching the decline in membership, and therefore, financial resources.</p>
Linda	<p>And you talked about scarcity and how it made people anxious, Erin. And I think that feels fundamental to the social enterprise question for me, because there are a lot of congregations who are feeling in peril, vulnerable right now. Like if we don't get more money, if we don't get more people, it's all going to fall apart.</p>
	<p>So they're at this level of real fear. And so when they imagine themselves being in the community, they imagine it's a recruiting project. So they're coming at the we want to talk to people out in the larger community because we want them to serve us. And that is completely upside down and backwards. The reason we need to go out into the community is because we want to live our values and we want to express them in the world.</p>
Amber	<p>Right, you can see how the focus isn't on serving the people but on finding people who value the congregational experience enough to become funders of it.</p>
Erin	<p>Interestingly, there are others who take the opposite approach and seem to distance themselves from money, which seems to be motivated in a genuine concern about excluding people who can't afford to pay, which tracks with UU's history of advocating for the poor. This is an approach that works fine as long as there are enough wealthier people who want to contribute to the upkeep of a building, ministers, staff and the projects of the church.</p>
Amber	<p>Which we are learning is not the case currently within UUism.</p>
Erin	<p>And makes it even more timely to consider our theological perspective on how to use money as a tool to serve others and bring UU values into the world. Here's Linda again:</p>
Linda	<p>We need to figure out how to be creative, to attach value to that in a way that helps sustain fair wages for people...</p>
Amber	<p>And by wages she's referring to the potential of creating good jobs for people.</p>
Erin	<p>Yes, and something that would very likely be welcomed by UU young adults who have expressed a need for good, stable employment, alongside a desire to contribute to things that have a direct and meaningful impact.</p>



Amber	This isn't to say that congregations don't have a meaningful impact on those who enjoy their expression, but we now know that this is not the only way of expressing UU values in the world.
Erin	And if a UU community is able to bring to life a social enterprise idea that brings them joy <i>and</i> has value to the general public, there is the opportunity to build community, engage new people, share UU values, create good employment, and bring in money that is separate from people's participation in UU communities and ceremony.
Amber	And like Rev. Linda said, it will take some creativity.
Erin	And some new skills. As we have seen in this episode passion only gets a social enterprise part of the way there. There are essential skills that transform a great idea into a thriving social enterprise.
Amber	And I get a sense from hearing about the community based ministries that are happening already, that serving the world in the ways that already bring us passion and joy could open another way of thinking about all of this.
Erin	On that note, I'd like to end this episode on money by sharing an excerpt of a conversation between myself and Liz James of the Hysterical Society- whose online humour ministry engages over 200,000 people.
	What you said at the beginning is that the hysterical society happened because you value laughing. Yeah. Even a little bit more different. Right. It's not you looking out into the world and saying, this very horrible world, it's so blah, it needs to laugh. I'm going to make it laugh and gosh darn it, you're going to do that laughing for I think you need it like that is, you know, some of what happens when people impose.
	And then there's the other thing, which was the business model where people will say whether people need it or not. We'll make them think they need it so that they'll buy the power, which is also exploitative. So it really is about what brings us to life, what makes our heart shine. And then with vulnerability, sharing, whatever that is.
Liz	...talking about ...how do we meet people where they are is so crucial.
	Many people who fund the historical society don't ever become UU. They're UU ish, they're UU adjacent. They're sort of like you are. And we had this aha moment when we realized we aren't using humor to serve Unitarian Universalism. We are using Unitarian Universalism as a tool to achieve the ends of humor and community. So I love the way you're thinking because it opens this up to it's not our job to make a pocket of Unitarians from which we collect A-B-C, and that's how we survive.
	It's our job to take Unitarianism and just make it useful, add value and then you can collect money whenever you add value



Amber	It's our job to take Unitarianism and just make it useful, add value and then collect money whenever you add value. This is such a great wealth of knowledge - very inspiring.
Erin (laughing)	I agree. I love it! In our next episode we will delve more into the potential that exists in social enterprise models for community based ministry. I look forward to wrapping up my conversations with these ambitious UU expressions and share some of the potential ideas that came out of our conversations about next steps.
Amber	Until we meet again!

End of Episode 7 transcript

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