



Investing In Community Dreams

Mentoring at Northern Star Worker Co-op

"A mentorship program is designed to develop the knowledge, skills and abilities of a less experienced person through individual attention from someone with more experience and knowledge in a given area of expertise." It is important that when the Jubilee Fund loans money, it doesn't set the project up for failure. The addition of a mentor significantly enhances the success rate of the business.

Northern Star Worker Co-op first started in 1989, as a group of fourteen volunteer north-end women who met to sew blankets. Four years ago when their funding from the North End Women's Resource Centre was cut they formed a collective and then a co-operative which currently has five members. From their location at 211 Isabel Street, they develop and sew blankets, pillow shams, oven mitts, tote bags, shirts, parkas, etc.

In 2002, the members approached the Jubilee Fund to guarantee a loan to assist them in building up inventory for the Aboriginal Games that were to be held in Winnipeg that summer and to launch long term marketing. The Jubilee Fund was pleased to be involved as it fulfilled their mandate to invest in projects that strengthen the community.

In addition to guaranteeing their loan, the Jubilee Fund has assisted Northern Star with its marketing and accounting needs. Once per month, the members meet to discuss sales, new marketing plans and their financial status.

Allyson Watts has been involved with Northern Star for two and a half years. She spends approximately twenty hours per month doing the bookkeeping, accounting and support work. She expresses that this is one of the best experiences she has ever had. "I feel like I am coming home when I come here. It is fun and welcoming. At the present time, there have been some serious concerns with cash flow. However, we still manage to talk and really care about each other. These women live life so much more, they are people who are doing their outmost to do something for themselves and their community. It is a real inspiration."



Allyson Watts

Allyson has been involved with the Jubilee Fund almost from its inception. In 1999, while she was working full time for Sisters of Our Lady of Missions, she indicated to the Provincial Leadership Team that she would enjoy work in the community. The Provincial Leadership Team gave Allyson the opportunity to work on Jubilee Fund activities as part of her job with the Sisters. Allyson was very much involved in the development of the By-laws, Constitution and accounting. In May 2000, when Dollphine Oguna was hired as the Fund Manager, Allyson became a member of the Board, serving as Treasurer and on the Finance Committee (where she continues to serve).

In addition to her work with the Jubilee Fund and Northern Star Worker Co-op, Allyson is also a member of Project Peacemakers, an organization that promotes Peace in the World. She has been a volunteer since she was 15 years old, when she worked with Individuals with Disabilities. Her parents are excellent teachers. Their motto is, "If you think something is wrong, don't just complain, do something about it."

"I believe in grass roots work. The present economic structure is very unfair. I want to work and volunteer in places where I can live my passion." In 1991, she traveled to Uganda with Marquis Project, a member of the Manitoba Council for International Co-operation. It was a learning tour, working in rural areas on CED projects. Every project clearly showed the people's passion for their community. One particular day, Allyson became separated from her group. While trying to find her way back, she came across some women who were busy working around their huts. "It was a gift. None of us could speak to each other's language, yet we all able to communicate. They had a strong passion for their community. The women were able to help me find my way back."

In 1992, Allyson traveled to El Salvador to meet members of a recently resettled community who had been twinned with a group of Winnipeggers. While she appreciates the experience she had gained from her travel abroad, Allyson is quick to note that you don't have to go abroad to see injustice. There is plenty of it right here.

Allyson is a self employed accountant who loves to read poetry, biographies and is greatly attracted to political reading. Her partner Lee Bushell was a childhood friend and they have been together for ten years. Allyson refers to Lee as her best friend.

Mission Statement

The Jubilee Fund endeavours to advocate social justice through awareness-raising about a moral economy and through ethical financing in the form of loans and equity for community economic development.

Goals

1. To increase the community's awareness of the Fund and the need for a moral economy.
2. To increase the organization's financial strength to support future projects.
3. To finance community development initiatives not served by traditional banking institutions.

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Sister Jean Ell, President

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Sister Josephine Chudzik, Secretary

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Janelle Siemens

Mennonite Central Committee

People who want to

Message From President Jean Ell

A number of activities occurred since our last newsletter, which precipitated some proposed changes. This newsletter is an appropriate time to highlight them.

Recently, The Jubilee Fund Board of Directors approved a five-year Strategic Plan. It is an ambitious plan that will help to shape the future of the Fund. As part of that process, four priorities were approved at the June board meeting, which followed a Board Orientation Meeting, during which these proposed priorities were discussed. These are:

1. First, "Streamline the committee reporting to the board", which also implies moving the activities of the board from a working to a decision making/policy setting board.
2. Second, "Increase the number of members on almost all the committees." Due to the Fund's increased activity level, we need more volunteers serving on the committees. These committee members should come from a variety of backgrounds, such as the community-at-large, the different faith based groups and a variety of professionals. We see the need for a suitable mixture of ideas and resources.
3. Third, "Continue to secure stable long-term funding"
4. Finally, "Increase the number of projects we fund."

If you our reader are interested in serving on a Committee, please call Rita Borthwick, our Fund Development Manager at 589-5001. She will be pleased to meet and give you a background of each committee's activities.

We note with regret that Dollphine Oguna, our Alternative Risk Manger since May 2000, has left the Jubilee Fund for the Women's Enterprise Centre. Dollphine will be sadly missed. We wish her much success in her new position.

An Ad Hoc Selection Committee was established to recruit a replacement for this position. We are happy to announce that Terry Terichow joined our staff on August 16th. Terry has extensive experience in Credit Union work and community economic development. He can be reached at 975-2650. There has been some shifting of responsibilities as we make the best use of our employee's skills.

We wish to take this opportunity to thank our readers for the interest you show in the Fund, and for the support we receive from you.



Pictured Hon. Rosann Wowchuk and Sister Jean Ell. On September 28th, the Executive had an excellent meeting with the Hon. Rosann Wowchuk, Minister Responsible for Urban Initiatives to discuss the Jubilee Fund's Strategic Plan and a new funding arrangement for 2005 - 2009.

Victor Olson



Victor has been a practicing lawyer since 1982. In the 1990s, he became involved in political activities, but quickly came to dislike what he saw as the growing tendency of parliamentary politics to produce

"professional" or career politicians and to concentrate excessive power in the office of the party leader. Leadership based politics also tended to distort politics, in his view, by focussing on the personalities of individuals rather than ideas and policies of larger significance.

Victor came instead to believe in direct rather than representative democracy, or politics that distrusts the claims of experts to make better decisions for the many, than the many can make for themselves. Politics should be less about relying on brilliant individuals, but rather encourage ordinary people to reflect on issues of the day and to rely on their own judgement. This approach did not lead him to become a political partisan: such participation could be encouraged through reforms such as referenda and recall votes, which are generally promoted by conservatives, as well as models of consensus building and affinity groups advocated by anarchists.

Victor's approach to political activity and organization was to deemphasize the importance of leadership and instead encourage participation by as broad a number of people that could be accommodated. People who believe sincerely that their choice is meaningful, that they could have a real voice, affect the outcome and are an active partner in political matters. If governments are more accountable, their role will acquire greater legitimacy and trust.

This is necessary for on economic issues, Victor believes large and important sectors of the economy, such as education, healthcare, telecommunications, auto insurance and utilities, need to be owned by government. Private business can not supply those who do not have money. We have to protect and provide for the weak and less fortunate segments of our society. In his view, The Jubilee Fund and other social investment funds cannot do the work of government, but such funds can play a role in building a more humane economy that cannot be met by private profit-based business.

Special Thanks to Our Investors

Anonymous Fund (3)
Agassiz Presbytery United Church
Anglican Diocese of Rupert's Land
Elizabeth Anne Barr
Centre for Christian Studies
Jessie Chudzik
Anne & Robert Duncan
Madeline Enns
Beatrice & Andrew Goussaert
Grey Nuns of Manitoba (The)
L'Institute De Notre Dame
Immanuel United Church
In Memory of John Ell
Carl L. James
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Les Oblates de Marie Immaculee du
Manitoba
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Mennonite Central Committee (Mb)
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Lynda Trono & Alan Doerksen
United Church of Canada Mb & NW On
Melanie Whyte & Paul Gehrs
Sandra Wiebe & David John Dyck

Government and Foundation Support

Government of Manitoba, Urban
Development Initiatives
The Winnipeg Foundation

Your investment choices
make more than a statement -
they make a difference to
people's working conditions,
local economies, the
environment and to your
community.

make a difference

Janelle Siemens



Janelle Siemens has been with the Mennonite Central Committee (Manitoba) for three years. MCC is a Christian relief and development agency that works in North America and overseas.

In Manitoba, the main focus is on outreach to refugees, prisoners, people out of prison, the mentally handicapped, people with fetal alcohol syndrome disease and new immigrants. Janelle's title is Program Assistant/Human Resources. Her responsibilities in Human Resources entails screening the volunteers who to come to MCC wanting to do volunteer work; and with the Service Worker Program she works with approximately twenty volunteers who are seconded to work for various agencies in Manitoba.

Janelle is originally from Saskatchewan. She moved to Manitoba seven years ago. During her time at the University of Saskatchewan, Janelle was contemplating a career in Education. Not certain that education was her real calling she accepted a position in Swaziland, Africa to teach English. During that year, she lived with an African family and had the opportunity to learn some Siswati. It proved to be a tremendous learning experience. At the end of the year, Janelle decided she was not a teacher and returned to Winnipeg and enrolled at Menno Simons College to take International Development and Conflict Resolution.

It was at Menno Simons College that Janelle first heard about the millennium Jubilee initiative. When she came to MCC, she was excited to learn that the Jubilee Fund had become involved with community economic development. Janelle joined the Jubilee Board in March and commented on the appreciation she has for the work done by the volunteers who are very passionate about a moral economy and have an interfaith approach to CED. Janelle serves on the Communications Committee.

In her private life, Janelle is married. She enjoys camping, canoeing, gardening and reading. This fall, Janelle will be going back to school to study Human Resources.

Robert Bacinger



Robert has been a member of the Jubilee Fund Credit Committee since 2001. He was asked by his aunt, Sister Josephine Chudzik to share his expertise with the committee.

The Credit Committee is responsible to review and make credit recommendations to the Executive Committee in accordance with the lending guidelines as approved by the Board of Directors.

When asked why he was willing to participate, Robert quickly answered, "I liked the idea, the values, what the Jubilee Fund stands for and the support it provides to the inner city with the niche projects. The Jubilee Fund needs to tell its story and make more people aware of the good work it does."

Robert believes the experience has been very positive, "You learn from everyone, it is a constant work in progress. Every application is different; we review each application to determine if it meets our qualifications and what the risks are. Our standards are very different from traditional banking. The Credit Committee members all come to the table with varied experiences and are able to give a different perspective to each application."

Robert has a Credit Union background, having started his career at Assiniboine Credit Union in 1987. He went to South Interlake Credit Union in 1992 and then took the position as Senior Credit Analyst at National Leasing in October, 1999. National Leasing has been very supportive of his involvement with the Jubilee Fund.

Much like a Credit Union needs the support of the community it serves, residents must support their local businesses and community. They should be constantly asking themselves, "How can we support this project and make it happen." If we really want to make a difference to our neighbourhood, to our community, our province, we must support small business. It is important to work together if we are going to change the economy.

Robert is married to Bernice and they have one daughter. In the summer, Robert plays and coaches soccer. As a family they enjoy camping. He is currently taking the final course needed to obtain his "Fellow of the Credit Institute" designate offered by the Credit Institute of Canada.

Audrey McClelland



Audrey McClelland has been involved with social justice since the 1980's, beginning with the Church for Society committee of the United Church congregation where she attends. At present it is KAIROS, Canadian Ecumenical Justice Initiatives that consumes most of her volunteer time.

In a recent interview, Audrey commented, "When I first became involved, what surprised me the most was that I knew nothing about the negative effect of world economic policies on Third World Countries. We are living in a society where our actions, how we live, make it worse for others."

During the Canadian Ecumenical Jubilee Initiative (1998-2001) Audrey, being active in Ten Days for Global Justice, attended a local meeting where the discussion centered on a moral economy and the idea of the Jubilee Fund began. She later became part of the Winnipeg Jubilee Committee.

Audrey has served for two years on the Jubilee Fund Board of Directors and is a member of the Communications Committee. Audrey acknowledged that she tends to take on the devil's advocate role (be the conscience) in many of the groups that she is a member of.

In January, Audrey attended the Forth World Social Forum in Mumbai, India. The WSF began as an alternative to the World Economic Conference where a select few of the rich and powerful determine world economic policy, which tends to oppress many. Most who attend the World Social Forum have a more holistic idea of how things should be.

Audrey grew up in a large family on a small farm in Grandview and learned among other things that we must nurture the earth and respect to each other. Due to her interest in environmental issues, she serves on the Faith and the Common Good's steering committee for Renewing the Sacred Balance.

The most recent volunteer to the Northern Star Worker Co-op is John Loewen. John started his two year assignment with Northern Star through the Manitoba Mennonite Central Committee program in mid August. He views his role as increasing repeat business, developing and implementing new markets and driving sales. His first few weeks have been a learning experience determining "how can I use my skills, give support and offer clarity." He has already made contact with a number of existing customers.



John Loewen

When asked what he hoped to accomplish at the end of his two years, John stated "I want them to be strongly profitable by the end of my term. These women have the skills and resources to become self sustaining. The ultimate goal is that these women will make a living doing something they love doing."

John completed his study in Conflict Resolution and International Development at the Menno Simons College. Community Economic Development is where his real passion lies. In 1989-90, he went to Palmeira, Brazil, through the MCC Serving and Learning Together program. He has chaired the Habitat for Humanity Winnipeg chapter and serves on the Governance Board for the Cycle of Hope Cyclethon.

John is a third generation member of the family business Loewen Windows & Doors Ltd. in Steinbach. While he is not involved in the family business, he does chair the C.P. Loewen Family Foundation. John and his wife Joy live in Winnipeg with their two children Lia who is four years old and Sam who is 11 months. His hobbies include cycling and renovations.

Yes, I want to Invest in People – Invest in Our Community

- I would like to purchase a Jubilee Investment Certificate. Please find enclosed my cheque for:
\$500.00_____ \$1,000.00_____ \$1,500.00_____ Other \$_____
- I would like to make a donation to the Jubilee Fund Inc. Please find enclosed my donation for:
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- I would like to become a monthly donor to The Jubilee Fund Inc. Please call me to arrange monthly automatic withdrawal.
- I am interested in becoming a Member.
- I would like to volunteer_____as a business mentor_____as a committee member
- Please telephone me to discuss further.

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If we have sent this newsletter to the wrong person, or you are no longer interested in receiving it, please call Rita Borthwick at 589-5001 or email: ritalb@shaw.ca

Jubilee Fund Loan Guarantee Recipients

Social Projects

Career Action Pathing Centre (North End Community Renewal Corporation)
 Financial Foundations Resource Centre (Alternative Financial Services Coalition)
 King's Park Childcare Centre Inc.
 Panda Bear Daycare Co-op

Business Projects

GD - 02 Worker Co-op
 New Earth Bakery
 Northern Star Worker Co-op
 Organic Planet (sole proprietorship)
 Organic Planet Worker Co-op
 Your Place Hair Design

Housing Projects

North End Housing Project: 4 houses
 Spence Neighbourhood Association: 2 infill housing homes
 Student Apartments in Spence Neighbourhood (Young St.)
 Student/Single Parent Apartments in West Broadway (Furby Street)

Projects where loan guarantees were approved but not used after grants became available

Pikangikum Drop-in Centre
 West Broadway Community Land Trust

Membership 2004

Agassiz Presbytery United Church
 Anglican Diocese of Rupert's Land
 Archdiocese of St. Boniface
 Christ Lutheran Church
 Grey Nuns of Manitoba (The)
 Mennonite Central Committee (Mb)
 Micah House
 Missionary Oblate Sisters of St. Boniface
 Oblates of Mary Immaculate (Mb)
 St. Mary Magdalene Anglican Church
 Sisters of the Holy Names of Jesus & Mary
 Sisters of Our Lady of the Missions
 Sisters of the Saviour
 United Church of Canada-Conference of Mb & NW On