

**WE CAN FINANCE YOUR WORK TO HELP MANITOBANS AFFECTED BY POVERTY**

Jubilee Fund—Manitoba’s only charitable ethical investment fund—is here to financially help Manitoba organizations who are working to reduce the impact of poverty. As a charity, we understand the difficulty in launching new initiatives while funding core costs.

**WE ARE LIFTING UP MANITOBANS, TOGETHER!**

**How it works:**

- 1 Manitobans invest in Jubilee Fund using a GIC model.
- 2 Investments are pooled into an interest-bearing account.
- 3 Qualifying organizations receive loan guarantees, direct loans or bridge financing.
- 4 Organizations repay loans (which builds their credit and/or assets!)
- 5 We use repaid loan funds to provide more financing to more organizations helping fight poverty.

**Eligible organizations:**

- You are a Manitoba social enterprise, non-profit, cooperative or charity.
- Your work supports poverty reduction.
- You have a repayment method.

**Financing Steps**



**Examples of poverty reduction work:**

- Job creation
- Job readiness training
- Support for youth coming out of care
- Rent-geared-to-income housing
- Newcomer settlement
- Subsidized childcare
- Services for people with intellectual or physical needs
- Mental health services
- Financial counselling
- Tutoring

When you are unable to move forward with your poverty reduction work because of a lack of funding, we are a bridge between you and the banking institutions, donors, government and foundations.

## Frequently Asked Questions

### Do you provide grants?

No, we provide flexible financing—loan guarantees, direct loans and bridge financing.

### Do you finance start-up costs like inventory and wages?

Yes! As long as there's a repayment plan.

### What are typical loan amounts?

Loan amounts usually range between \$10,000 and \$200,000.

### What are the loan term lengths?

Term lengths are dependent on your organization's capability to repay—usually 5 to 10 years. Extensions are an option if it helps you succeed.

### What are your interest rates?

Rates on direct loans are based on your organization's ability to repay and be successful. We also consider the interest the loaned money would have generated in our pooled account.

### Do you work with all financial institutions?

Yes! We are happy to work with your local financial institution.

### What happens if we can't make a payment?

We will mentor your organization to find ways to repay while allowing you to succeed. We are flexible.

### Can you come talk to our Board of Directors?

Absolutely. We know loans are not a typical funding model for community organizations and we can help answer all questions.

### How quickly do we receive our funding after applying?

We can provide funds requested as quickly as three weeks after first contact is made.

### If we need to use loan funds differently, is that possible?

We trust you. You understand your organization's needs and we will work with you to ensure success.

## Community organizations we have provided flexible financing to:

55 Harriet Street  
Canadian Deafblind Association - Manitoba Chapter  
Chapman Day Care  
Christ Apostolic Church  
Cognitive Behavior Therapy Institute  
Cornish Child Care Centre  
Diversity Food Services  
Downs Children Centre  
Elmwood Community Resource Centre  
Explorer's Children's Centre Inc.  
Financial Foundations Resource Centre  
Garden Grove Child Care Program  
GD – O2 Worker Co-op  
GGR Mould Remediation Services  
Greenheart Housing Inc.  
Heart Housing Inc.  
Heima Er Best  
Jani King Franchise  
Kikinaw Housing  
King's Park Child Care Inc.  
Manitoba Green Retrofit Inc.  
Merchant's Corner  
Mondragon Worker Cooperative Ltd.  
Murdo Scribe Centre  
Neechi Commons  
New Earth Bakery  
North End Housing Project

North Kildonan Little Thinkers Daycare  
Northern Star Worker Co-op  
Organic Planet  
Panda Bear Daycare Co-op  
PATH Centre - North End Community Renewal Corporation  
Peg City Car Co-op  
Pollock's Hardware Co-op  
Portage la Prairie Revitalization Corporation  
River Avenue Co-op Day Nursery Inc.  
Ryerson School Age Centre Inc.  
Sacco & Vanzetti's Grocery and Deli  
SAM Properties Holdings Inc.  
SEED Winnipeg Inc. - Recognition Counts  
SISTARS Community Economic Development Co-op  
South Sudanese Canadian Community Centre  
Spence Neighbourhood Association  
Springfield Learning Centre  
Student Apartments in Spence Neighbourhood  
Student/Single Parent Apartments in West Broadway  
Sunny Mountain Daycare Centre  
Tall Grass Prairie Bread Company  
The Momentum Centre  
Thompson Keewatinowi Awasisak-  
Opi-Ki-Wak Child Care Centre  
Visions of Independence Inc.  
West Broadway Development Corporation