



JF JUBILEE FUND

ETHICAL INVESTING IN MANITOBA



THE WINNIPEG FOUNDATION
For Good. Forever.

"The Winnipeg Foundation looks at this investment through the Jubilee Fund as an integral part of its vision for long-term community building and sustainability."

Money doing more. 
Assiniboine
CREDIT UNION

Partnering with Assiniboine Credit Union since 1997

REDUCING POVERTY THROUGH ETHICAL FINANCING

Jubilee Fund investors understand that poverty reduction, financial assets, and access to credit are interrelated issues. Together, we reduce poverty and financial exclusion in Manitoba.



Social enterprise employee completing clean-up in low-income housing unit.

Jubilee Fund, launched in 2000, is Manitoba's only charitable ethical investment fund. We provide Manitobans with the opportunity to invest in Manitoba—creating support for social impact partners working to make our province stronger.

Our investors make it possible for us to support Manitoba social enterprises, non-profits, cooperatives and charities that are helping Manitobans affected by poverty create better lives for themselves.

We accomplish this through flexible financing—loan guarantees, direct loans and bridge financing in partnership with financial institutions—used for community-based projects that reduce poverty and financial exclusion.

VISION STATEMENT

Jubilee Fund sees a future in which equitable economic opportunities are available to all members of society.

MISSION STATEMENT

Jubilee Fund's mission is to finance projects that reduce poverty and have a positive social impact in Manitoba. The Jubilee Fund is a non-profit lender that finances organizations and individuals that do not qualify for traditional financing.

VALUES

- Local ownership
- Community ownership
- Democratic ownership
- Cooperative ownership
- Economic participation by women
- Economic participation by people with disabilities
- Economic participation by Indigenous people
- Economic participation by newcomers to Canada
- Equitable, and sustainable business practices
- **Opportunities for all**



Intern at financial resource centre.

Jubilee Fund works with financial institutions to provide flexible financing—including loan guarantees, direct loans and bridge financing for Manitoba organizations that reduce poverty. Term lengths and interest rates on loans are flexible.

Jubilee Investment Certificates (JICs) purchased by ethical investors are pooled to secure financing.

OUR SOCIAL IMPACT PROJECTS FALL INTO THREE CATEGORIES:

Affordable Housing

Flexible financing results in renovations to existing housing stock or new housing for low-income Manitobans, students, housing co-ops, and special needs groups.

Community Impact

Flexible financing enables organizations to create employment or purchase a facility to provide a needed service to working families in the community.

Social Business

Flexible financing makes it possible for social enterprises, worker co-operatives and other community-based enterprises to access financing to start or expand a business and create jobs for low-income Manitobans.

Organization contacts Jubilee Fund

A

We assess organization's social impact

B

Financial institution assesses
financial viability

C

Our Project Development Support
Committee reviews application

D

Our Board of Directors approves
application

E

Financing is provided

F

Financial institution monitors
financial progress

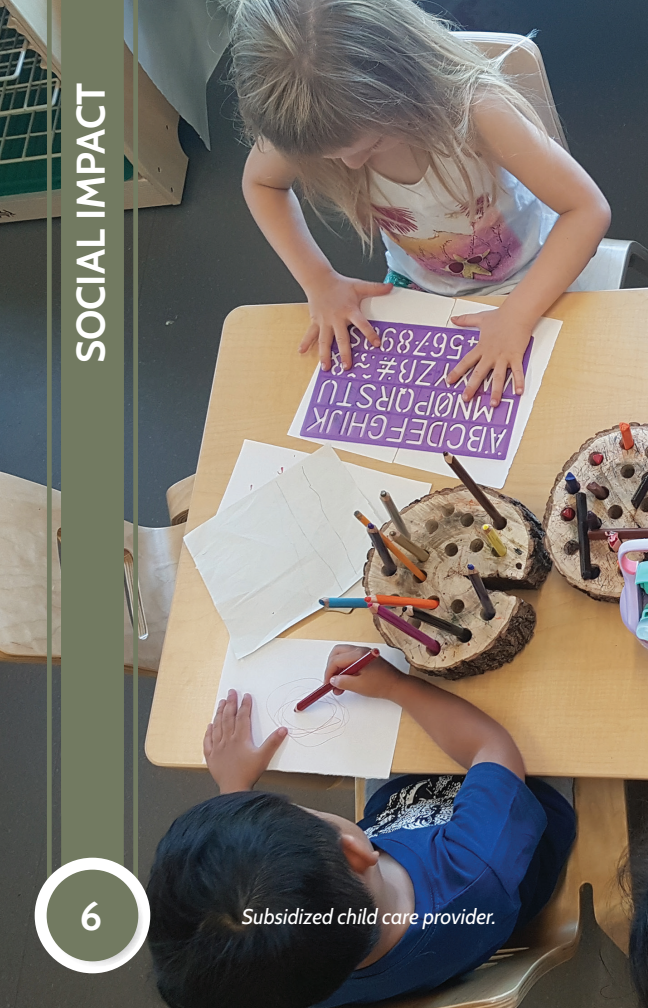
G

We monitor social impact

H

Organization repays financing

I



Subsidized child care provider.

Every \$1 you invest through Jubilee Fund creates an average return of \$4 in social and economic value in Manitoba.

Ethical investing with Jubilee Fund focusses on the social impact—helping reduce the effects of poverty on Manitobans. When you invest in a better Manitoba through Jubilee Fund you create financing for our social impact partners to help Manitobans affected by poverty.

It's important to remember that social impact is much more than a job and financial independence. Consider a single mom recovering from substance use, struggling to rebuild her life, finding a daycare for her child with special needs—a daycare that was able to expand and employ specialized staff with the support made possible by Jubilee Fund investors. This kind of impact changes lives and makes Manitoba stronger for all of us.

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



Inner-city education hub for low-income adults pursuing post secondary education.

Jubilee Investment Certificates (JICs) are based on a GIC investment model, but JICs focus primarily on the social return and secondarily on the financial return on investment.

JICs are purchased by individuals, corporations, and organizations for three or five-year terms. Funds generated are placed in an interest-bearing account which is then used to secure non-traditional loans from a financial institution.

Jubilee Fund maintains a loan loss reserve fund sourced from annual surpluses and donations to protect investors from losses. In addition, a Capital Account Fund can be used to collapse loan guarantees, pay the lender and isolate investors from losses. These two funds would be exhausted before Jubilee Fund would turn to investments to offset losses.





*Jubilee Fund team member
presenting at Fast Pitch.*

Operational expenses are supported through grants, donations, the sale of Jubilee Fund memberships and waived interest from Jubilee Investment Certificates (JICs). Loan funds are raised through Jubilee Investment Certificates (JICs).

Jubilee Fund is a registered Canadian charity. Charitable donation receipts are provided for donations of \$20 or more.

Jubilee Fund offers \$50 memberships to individuals and organizations. Memberships run annually from June 1 to May 31 of the following year.

Jubilee Fund Members are eligible to vote at the Annual General Meeting and receive discounts at local small businesses, cooperatives and social enterprises.

Our Annual General Meeting is held in April and features speakers who address the underlying issues of poverty and offer solutions that are based on community knowledge.



Annual General Meeting with James Favel & Jim Silver.



*Champagne brunch with
Devon Clunis.*



*Poverty simulation characters
"cashing" social assistance cheques*

SOCIAL IMPACT TOURS

We host educational tours to social impact projects that reduce poverty. Tours are designed to educate community members on how organizations such as daycares and social enterprises are creating a valuable social impact in Manitoba.

HOPE – A POVERTY SIMULATION

HOPE (Homelessness, Oppression, Poverty, and Exclusion) is an interactive, customizable, hands-on poverty simulation that allows students, employees, donors, volunteers and community organizations to get a glimpse of what living on a low-income is like for Manitobans. The simulation is available for rental on a cost recovery basis.

CHAMPAGNE BRUNCH

Jubilee Fund hosts an annual fundraising brunch that features inspirational keynote speakers who highlight issues surrounding poverty.

LEVERAGED FUNDS



**Jubilee Fund
Loan Guarantees**



**Access to ACU
loans & other grants**

Business Impacts economic & financial



Businesses can unlock
new markets



Efficiencies and
economies of scale are
developed



Revenues increase and
business goals are
advanced



Relationships to the
financial sector improve

Organizational Impacts social & educational



Staffing is diversified and
opportunities for
promotion increase.



Networking
opportunities increase



Social purpose
organizations get access
to business mentors



Community engagement
increases

Individual/Family Impacts economic & social



Un- and underemployed
individuals can get
trained and get better
employment



Individuals and families
can access necessary
programs and services



Families are more stable
and connected to
supports



Quality of life improves
for marginalized
individuals

Secondary Beneficiaries can be affected



Governmental depts.
(Manitoba Housing, Child
and Family Services, Early
Learning and Child Care,
Employment Insurance)



Educational institutions,
landlords, professional
organizations



Financial institutions



Retail businesses,
suppliers

Want to learn more about why Jubilee Fund exists, the issues we are working to address and how you can get involved?

The following resources and information and more are available on our website—jubileefund.ca

- Ethical investing explainer video
- Financial help for non-profits explainer video
- Impact stories
- Social impact report
- Poverty simulation hosting information
- Speaker podcast library



Jubilee Fund is Manitoba's first and only charitable ethical investment fund geared towards poverty reduction.

CONTACT US TODAY:

1

Learn about how you can ethically invest in Manitoba

2

Find financial help for your non-profit working to reduce the impact of poverty.

3

Ask how you can create a legacy of caring in your name or organization through a planned giving donation to Jubilee Fund.



1290B Border Street, Winnipeg MB, R3H 0M6

E: info@jubileefund.ca | P: (204) 589-5001



www.jubileefund.ca