

**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.”

– Richard Frost, CEO,
The Winnipeg Foundation



Winnipeg



JUBILEE FUND
ETHICAL INVESTING IN MANITOBA

Partnering with Assiniboine Credit Union since 1997

Money doing more. 
Assiniboine
CREDIT UNION



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

The Jubilee Fund was launched in 2000 as an expression of the millennium celebration for debt relief.

It is an ethical investment fund established to raise awareness concerning the interrelated issues of poverty reduction, financial assets, and access to credit. The Jubilee Fund provides loan guarantees and bridge financing to non-profit organizations and social enterprises, which are then used for community-based projects that reduce poverty and financial exclusion.

The Jubilee Fund is a registered Canadian charity. Loan guarantee funds are raised through Jubilee Investment Certificates. Operational funds are supported through donations from individuals, foundations, corporations, and the sale of Jubilee Fund memberships.

VISION STATEMENT

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

MISSION STATEMENT

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

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
- Organic, equitable, and sustainable business practices
- **Opportunities for all**



SEED summer interns



The Jubilee Fund works in partnership with Assiniboine Credit Union (ACU), which provides the loan for which the guarantee has been secured. This is the only working arrangement of its kind in Manitoba.

JUBILEE PROJECTS FALL INTO THREE CATEGORIES:

AFFORDABLE HOUSING PROJECTS

Loan guarantees are provided for renovations to existing housing stock or new housing for low-income Manitobans, students, housing co-ops, and special needs groups.

COMMUNITY/SOCIAL PROJECTS

Loan guarantees are provided to enable organizations to create employment or purchase a facility to provide a needed service to working families in the community.

SOCIAL BUSINESS PROJECTS

Loan guarantees are provided to enable social enterprises, worker co-operatives, and other community-based enterprises to access financing. Financing is then used to start or expand a business and create jobs for low-income Manitobans.

Community Project contacts Jubilee Fund

A

Jubilee Fund assesses social impact of Project

B

Assiniboine Credit Union assesses financial viability of Project

C

Jubilee Fund Project Development Support Committee reviews Project

D

Jubilee Fund Board of Directors approves Project

E

Assiniboine Credit Union monitors financial progress

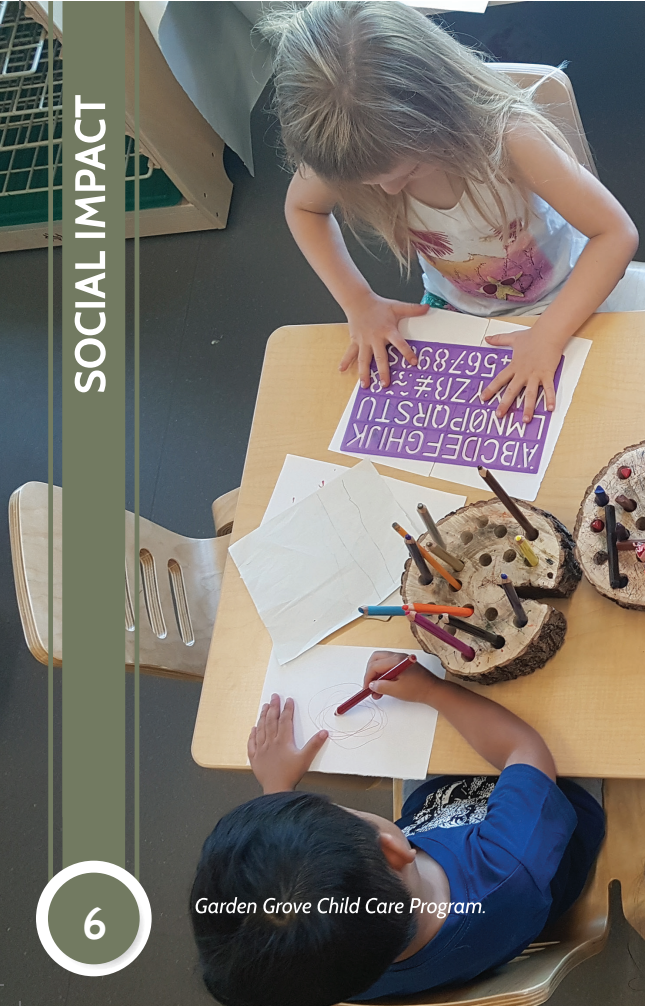
F

Jubilee Fund monitors social impact

G

Community Project repays Jubilee Fund

H




Social return on investment is found through financial, economic and organizational impacts as well as individuals in the community.

A single mother, recovering from substance abuse, had a child with special needs who often ran away from home, which only served to increase the mother's stress, low self-esteem, and inappropriate coping strategies. The daycare accepted the child because of its specialized staff expertise, reducing the risk of apprehension. In addition, because the Jubilee Fund-supported leasehold improvements had made staff expansion possible, a volunteer opportunity could be offered to the mother to support her in her recovery. A number of years later, the mother remarried and the family moved. The son, now an adult, was never apprehended and still lives happily with his family.

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 Inc.
Elements Restaurant
Elmwood Community Resource Centre
Explorer's Children's Centre Inc.
Financial Foundations Resource Centre
Garden Grove Child Care Program
GD – 02 Worker Co-op
GGR Mould Remediation Services
Greenheart Housing Inc.
Jani King Franchise
Kikinaw Housing
King's Park Child Care
Manitoba Green Retrofit Inc.
Merchant's Corner
Mondragon Worker Cooperative Ltd.
Murdo Scribe Centre
Neechi Commons
New Earth Bakery

North End Housing Project Inc.
North Kildonan Little Thinkers Inc.
Northern Star Worker Co-op Ltd.
Organic Planet Worker Co-op
Panda Bear Daycare Inc.
PATH Centre – North End Community Renewal Corporation
Peg City Car Co-op
Pollock's Hardware Co-op
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
Student/Single Parent Housing – Kinkora Development Ltd.
Sunny Mountain Daycare Centre
Tall Grass Prairie Bread Company
Keewatinowi Awasiak Opi-Ki-Wak Inc.
Visions of Independence Inc.
West Broadway Development Corporation
Your Place Hair Design

A man and a woman are walking and talking on a paved walkway outside a building. The man is wearing a dark t-shirt and dark pants, and the woman is wearing a light blue blazer over a pink top and dark pants. They are both smiling and appear to be in a friendly conversation. The background shows a brick wall and a large window.

8 Merchants Corner staff discussing the new facility's community impact.

Jubilee Investment Certificates (JICs) are purchased by individuals, corporations, or organizations for a three- or five-year term. JICs are held by Assiniboine Credit Union. The funds generated are placed in an interest-bearing account which is then used to secure non-traditional loans from a financial institution.

The Jubilee Fund maintains a loan loss reserve fund, sourced from donations, to protect investors from losses.



Jubilee Fund operations are largely supported by donations.

Donors are recognized publicly and a charitable donation receipt is provided for donations in the amount of over \$20.

Donations can be made through Canada Helps or sent directly to Jubilee Fund.



Merchants Corner low-income housing facility.



Remodeled community building focused on adult education.



Social enterprise employee refurbishing low-income housing unit.

Text “JUBILEEFUND” to 22828 to join our mailing list and receive updates on upcoming events and news.

ANNUAL EVENTS

In addition to the Annual General Meeting, Jubilee Fund hosts a fundraising event to raise operational funds as well as to increase the awareness of poverty within Manitoba.

PROJECT TOURS

Jubilee Fund hosts educational bus tours to new community projects within Winnipeg.

MEMBERSHIPS

Jubilee Fund members receive discounts at select Winnipeg projects supported by the Jubilee Fund.

3 EASY STEPS
TO REDUCE
POVERTY IN
MANITOBA

1

Choose one or more ways to get involved

2

Contact Jubilee Fund

3

Experience emotional satisfaction and witness the impact of your support



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