



**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.

**Board Members**

Gabriel Dufault, President  
 Consultant Dufault Consulting

Jerry Buckland, Vice President  
 Menno Simons College

Sister Josephine Chudzik, Secretary  
 Sisters of the Holy Names of Jesus & Mary

John Schwandt, Treasurer

Sister Jean Ell, Past President  
 The Grey Nuns (Manitoba)

Sister Caroline Deters  
 Missionary Oblate Sisters

Douglas Mackie  
 United Church of Canada - Conf. Mb/NW On.

Michael McSween

David Northcott

Victor B. Olson  
 Merchant Law Group

Russ Rothney  
 Assiniboine Credit Union

Janelle Siemens  
 Mennonite Central Committee (Mb)

Jubilee Fund Newsletter  
 Vol. 2, 2005

# Investing In Community Dreams

## Heart Housing Inc.



"Painting at Heart Housing"  
 Kelly (right) volunteers with Agwa, a proud tenant.

The focus of Heart Housing Inc. is to improve living conditions for immigrant families in Winnipeg by purchasing a home and through education and practical hands on experience gradually transfer affordable home ownership to the residents.

Heart Housing Inc. was formed by a small group of people who are "test driving" a collaborative, non-profit, affordable housing project in Winnipeg.

"We care about the needs of families who struggle daily to make ends meet. Food, clothing and shelter are basic needs that all persons have a right to access," Ruth Vince President of the group commented recently in an interview. In addition to Ruth, Mark Koenker and Judi Chambers form the Board of Directors. They are responsible members of the community and their local churches who want to follow their Christian faith by forming Heart Housing Inc. and provide support to new Canadians by helping them find suitable housing.

In July, 2005 they purchased a duplex at 381 College Avenue which has been completely renovated with volunteer help. Together with donations received from the community and a benefactor who made an \$8,500 donation, the Jubilee Fund loan guarantee for their mortgage provided the final piece of the financing they needed.

Their goal is to provide housing to new Canadians who have been living in Canada for a year or two, who have steady employment and are getting near to being able to purchase a home. The target groups are low income new Canadians, those families who have special disability needs and those families who do not yet have the down payment to buy a home. Another option would be enabling home ownership through a unique rent to own savings plan. By using volunteer labour and donations from the public, they are able to provide very low-cost housing.



381 College Avenue

Two families were identified by the Interfaith Immigration Council to be the first tenants. One couple is a recent immigrant from Sudan, Agwa and Mary and their three children. They have been assisting with the painting and renovating of the house and will be moving into their home in September.

The model Heart Housing has developed can be used by church congregations and other interested non-profit groups to make a similar "social investment" in affordable housing.

[www.jubileefund.ca](http://www.jubileefund.ca)

# People who want to

## A Message from the President Gabriel Dufault



Gabriel Dufault

Gabriel Dufault was elected President of the Jubilee Fund's Board of Directors in March of this year. He is a Métis from Saint-Boniface who is fluently bilingual in both of Canada's official languages with a background in

insurance and economic community development. Gabriel is Principal of Consultation Dufault Consulting.

It was in 2001 in a discussion with Brother Thomas Novak that Gabriel was asked to join the Jubilee Fund. He readily agreed. "I work with aboriginal people and see first hand the poverty and homeless in Winnipeg." These situations have often caused people to turn to drugs, alcohol, prostitution, and gangs. One way is to assist people get out of their rut, is to help to make their life more pleasant; to assist them to own a home and do things that other citizens take for granted. Most people are not there because of their own choosing.

Gabriel views communication with our members, the community and general public and less dependency on government funding as his two main goals while in office. "We have to let people know what we are about and at the same time enhance our image. The new website that was recently launched will assist us in getting the word out." Gabriel also views being less dependent on government funding as a priority. Hopefully, over the next five years we will be able to cut back 15 - 20 % each year in the amount of money the Fund needs from the government. Fund raising projects like the Art & Antique Auction, Dinners with Guest Speakers and other fund raising activities will replace government funding. As well we must obtain more funding from foundations and philanthropists. Forming new partnerships with other like organizations is another area that can be financially beneficial. Gabriel has been President of Owiisookaage (First Nation and Métis youth) for seven years. Owiisookaage is an Ojibwa word that means helping those who help themselves. He is President of the Union Nationale Métisse St. Joseph Manitoba. It was formed in 1887, making it the oldest Métis organization in Canada. Gabriel is also a student of Métis history. He recently wrote the preface for a new book written by Ismene Toussaint on Louis Riel.

In a final question when asked what he liked best, Gabriel immediately smiled and said, "Helping others. Life is what you make of it; the more you put in, the more you get out of it."

## Special Thanks to Our Investors

Anonymous Fund (2)  
Katherine & Herman Ahrens  
Anglican Diocese of Rupert's Land  
Elizabeth Anne Barr  
In Memory of Manya & Pinya Baumel  
Maria & Edward Benjamin  
Elizabeth & Jerry Buckland  
Centre for Christian Studies  
Jessie Chudzik  
Anne & Robert Duncan  
In Memory of John Ell  
Madeleine Enns  
Beatrice & Andrew Goussaert  
Grey Nuns of Manitoba (The)  
L'Institute De Notre Dame de Missions  
Immanuel United Church  
Carl L. James  
Geraldine & Eugene Kostyra  
Oblates of Mary Immaculate (Mb)  
Jakob Letkemann  
Mary Lobb  
Terri & Garry A. Loewen  
Audrey McClelland  
Ivey & G. Bruce McNeill  
Mennonite Central Committee (Mb)  
Jeanette & James S. Moran  
Glenn Nichols  
Parish of St. Mary Magdalene  
Irene Rainey & Tim Sale  
Beverley Ridd  
Harold Shuster  
Sisters of the Holy Names of Jesus & Mary  
Lynda Trono & Alan Doerksen  
United Church of Canada Agassiz  
Presbytery  
United Church of Canada Mb & NW On  
Sandra Wiebe & David John Dyck

## Government and Foundation Support (2005)

Government of Manitoba, Urban  
Development Initiatives  
The United Way of Winnipeg  
The Winnipeg Foundation

"I have come to realize more and more that the greatest disease and the greatest suffering is to be unwanted, unloved, uncared for, to be shunned by everybody, to be just nobody (to no one)"

Mother Teresa

## Mike McSween



Mike McSween

When Sister Jean Ell first spoke to Mike about the Jubilee Fund, she explained its mandate of investing in the fulfillment of community dreams for both individuals and groups without financial resources. Mike immediately knew he wanted to be involved. In 2004, Mike volunteered to serve on a few committees and was elected to the Board in March 2005. In speaking with Mike recently he stated "I am very impressed with the work done to date by the Fund and the opportunities being considered for further investments. It is not often that we can positively assist in successfully bringing ownership back to neighbourhoods."

Mike related that the work done by the Jubilee Fund is similar to articles he had read about women in Africa. They were able to obtain small loans to start a business. In one case it was to buy a sewing machine to make small items for resale; in another, it was to purchase a grinding mill. In the last case, the woman is now employing her husband, son and several neighbours in her business. If it is a person's own idea, they have a sound plan and the passion; they will work hard to make it succeed. It makes people responsible for their actions. What we are really doing is helping people help themselves. "Luck really is opportunity and the ability to recognize that opportunity."

Mike's career has included almost twenty-six years with the Air Force working as an aircraft electronic technologist; nine years at Bristol Aerospace. He capped his career at Sara Riel working as a placement officer. It was at Sara Riel that he first met Sister Jean.

In his retirement Mike has a busy schedule volunteering in the community. In addition to serving on the Jubilee Fund Board and two of its committees, Mike is the Trustee for both St. Paul the Apostle Catholic Church and the St. James Knights of Columbus and a volunteer worker for Grace Hospital Hospice.

In speaking with Mike you become aware that his love and concern for the community is compounded many more times in the love he has for his wife Helen, their two children and two grandsons.

# make a difference

## Nanette McKay



Nanette McKay

After two years of planning, the North End Community Renewal Corporation (NECRC) was officially launched in 2000 as a non-profit organization. Nanette McKay joined the North End Community Renewal Corporation (NECRC) as the Executive Director in September 2002, replacing Gary Loewen who moved on to do other community development work. Their office, located at 509 Selkirk Avenue was purchased for them by the Mennonite Central Committee. In addition to NECRC, it also houses LITE (Local Investment Towards Employment) and CEDA (Community Education Development Association).



Murdo Scribe Centre

The Jubilee Fund has worked and supported several projects with NECRC, the most recent taking place at 510 Selkirk Avenue. The building at 510 Selkirk Avenue was originally Manuel's Furniture, but in recent years it came into disrepair and was used as a storage space. Major renovations took place including total renovations inside and out. The building has been renamed the Murdo

Scribe Centre in recognition of a former Aboriginal educator. It houses the Aboriginal Education Directorate which provides training and education services to people in the north end.

NECRC's relationship with the Jubilee Fund has grown considerably over the past four years. "The Jubilee Fund has always been willing to being involved, and sharing the vision. In many ways, the Jubilee Fund is like a mustard seed. The support given by the Jubilee Fund may not always be large, but it is a very important part. The Murdo Scribe Centre would not have happened without the support provided by Fund." Purchasing and renovating that property was a very strategic move for NECRC. As a non-profit it will receive revenue (it has a lease with the Province of Manitoba) which, in the long term will result in sustainability for the organization.

The vacancy rate on Selkirk Avenue is presently 40%. While the number of boarded up buildings is down from a few years ago, there is still a long way to go. For the future, NECRC plans to expand their work out from Selkirk Avenue and go to other parts of the north end including Main Street. One of the major projects on the drawing board is the Wellness Centre to be built in the old YMCA Building on McGregor Street

Prior to accepting this position, Nanette was living in Saskatoon working as an outreach minister in the areas of poverty, social justice and racism for the United Church in Saskatoon. In addition, she served as Chairperson for the Quint Development Organization. It was there she developed her passion for economic development. Nanette commented, "It is the most exciting social experiment that I have been able to do. To be able to test the theories of economic development, even a little bit, what a fantastic opportunity. I love that, it is complex and innovative." Prior to living in Saskatoon, she worked in social programming in the east side Vancouver area. She saw many people living there feel quite desperate. "Most of the people don't see any other alternative and no way out.



Cornish Child Care Inc.

## Cornish Child Care Centre Inc.

Cornish Child Care Centre Inc. is located in the Winnipeg Regional Housing Authority apartment block at 25 Furby Street. It was established in 1986 and is run by an elected Board of Directors; Thelma Randall has been the Executive Director since its inception.

The centre has 35 clients, with the majority living in various Manitoba housing units in the neighbourhood. In 2004, Neighbourhood Alive approved a grant of \$45,000 and The Winnipeg Foundation approved a grant of \$17,000. to start construction on an addition. This was a great opportunity, giving Cornish Child Care Centre eight more spaces for three month to two year old children. Prior to building the addition, they identified a great demand, as the present waiting lists contained more than 130 parents in the area needing this service.

The grant approved by Neighbourhood Alive and The Winnipeg Foundation would only cover sixty percent of the costs of the construction costs. Thelma proceeded to apply to The Thomas Sill Foundation, The Winnipeg Foundation, Community Places and The West Broadway Development Corporation for funding. Approval for the grant requests had not been received when Neighbourhoods Alive informed the Board that they would lose the grant if construction didn't start before March 31, 2005, their year end. Thelma was starting to consider mortgaging her house, when someone at ACU suggested she call the Jubilee Fund. Terry Terichow, the Alternative Risk Manager at the Jubilee Fund was able to quickly put the package together and receive approval from the Fund's Credit Committee and Board of Directors. With the Fund's loan guarantee, Cornish Child Care was able to complete construction.

In June, Thelma had to once again request and received approval for bridge financing from the Jubilee Fund for the infant size furniture and equipment needed for the addition. However, since then, all grant requests have been approved and received and the loan to the Jubilee Fund has been paid in full. When speaking with Thelma, she stated, "I can't thank you enough for being there for us. I don't know what my husband would have thought of mortgaging our home to pay for the construction, but I felt I didn't have a choice."

The new addition is complete and the eight young clients were accepted August 15th, 2005. On September 10th, a Grand Opening is being held to celebrate the completion of the Cornish Child Care Infant Care Centre. Congratulations to Thelma Randall and the Board at Cornish Child Care Centre!

## The Jubilee Fund Art & Antique Auction

The Jubilee Fund will be holding an Art & Antique Auction on Thursday, November 24th. It will be held at the Missionary Oblate Sisters of St. Boniface Auditorium at 601 Aulneau Street. Doors will open at 6 p.m. for registration, viewing and a Wine and Cheese. Bidding will start at 7 p.m. In addition to the main event, there will be a silent auction, draw baskets and several door prizes. This event is sponsored by Assiniboine Credit Union.

The success of this event will be measured by the number of persons in attendance and the number of donated items we receive. Be certain to attend and bring your family and friends. The monies raised at the Art & Antique Auction will allow the Jubilee Fund to continue its work.

The Fund has is most grateful to those who have already made a donation to this event. However, we are still looking for more items. If you wish to make a donation or want further information, please contact Rita at 589-5001.

Updated information on the event will be posted on our web in late October

# 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 support the work done by the Jubilee Fund Inc. Please find enclosed my donation for:

\$25.00 \_\_\_\_\_ \$50.00 \_\_\_\_\_ \$100.00 \_\_\_\_\_ \$250.00 \_\_\_\_\_ Other \$ \_\_\_\_\_

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

I would like more information. Please telephone me to discuss further.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/Town \_\_\_\_\_ Prov. \_\_\_\_\_ Postal Code \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_

All donations are tax deductible and a tax receipt will be issued.

Charitable tax # 6758 5481 RR0001

## **The Jubilee Fund Inc.**

**Ste. 210 - 207 Fort Street, Winnipeg, Manitoba R3C 1E2**  
**Telephone: 204 - 589-5001 or 975-2650 Fax: 204 - 977-0123**  
**Email: [rita@jubileefund.ca](mailto:rita@jubileefund.ca) or [jubileefund@shaw.ca](mailto:jubileefund@shaw.ca)**

## **We Are Now on the Net**

The Jubilee Fund officially launched its new website on September 1st, 2005. Please give us a look at [www.jubileefund.ca](http://www.jubileefund.ca). It contains up-to-date information on our projects, board members and activities. Our newsletters can also be found on the web.

This project was made possible through a grant received by The Winnipeg Foundation. In addition we are most grateful to Mike Berg and Aiden Enns for the great job they did.

If you wish to link your organization to our site or have any comments, please call Rita Borthwick at 589-5001 or at [rita@jubileefund.ca](mailto:rita@jubileefund.ca). Now that our newsletter is on line, you will have the option of receiving the newsletter by Canada Post or by email.

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: [rita@jubileefund.ca](mailto:rita@jubileefund.ca)

[www.jubileefund.ca](http://www.jubileefund.ca)

## **Jubilee Fund Loan Guarantee Recipients**

### **Social Projects**

Alternative Financial Services  
Career Pathing Centre (NECRC)  
Cornish Child Care Centre  
King's Park Childcare Centre Inc.  
Panda Bear Daycare Co-op

### **Business Projects**

Community Financial Services  
Centre  
GD – 02 Worker Co-op  
GGR Mould Remediation Services  
Mondragon Worker Cooperative Ltd.  
Murdo Scribe Centre (NECRC)  
New Earth Bakery  
Northern Star Worker Co-op  
Organic Planet (sole proprietorship)  
Organic Planet Worker Co-op  
Your Place Hair Design

### **Housing Projects**

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

## **Membership 2005**

Anglican Diocese of Rupert's Land  
Archdiocese of St. Boniface  
Christ Lutheran Church  
Grey Nuns of Manitoba (The)  
KAIROS, Cambrian-Agassiz Region  
Mennonite Central Committee (Mb)  
Micah House  
Missionary Oblate Sisters of St. Boniface  
Oblates of Mary Immaculate (Mb)  
Roman Catholic Archdiocese of Winnipeg  
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-Agassiz  
Presbytery  
United Church of Canada-Conference  
of Mb & NW On