

# JF JUBILEE FUND

## ETHICAL INVESTING IN MANITOBA

### THE THREE Cs

CHOICE, CHANCE and CHANGE are commonly referred to as the Three Cs of life. As Jubilee Fund gets settled into 2019, those three words in combination have been on my mind.

I had the pleasure of joining the Jubilee Fund team in May of 2018. The opportunity was exciting but also a big adjustment. The Three Cs helped me make my decision to accept the Fund Development Manager position.

“You must make the CHOICE, to take the CHANCE, if you want anything in life to CHANGE.”

Just as I had to make the choice to take a chance to change my work environment, Jubilee Fund is giving community members the choice to take a chance to create change in their community.

Can you remember the last time you left the house and didn't see an aspect of poverty? On my daily commute, I often encounter homeless community members attempting to stay warm. I commute past a school where I've seen an underdressed young gentleman walking to

school in frigid temperatures because the family can't afford a bus pass. This is the harsh reality of our community and it takes unique approaches in order to reduce the poverty we see, and don't see, every day.

Jubilee Fund is giving community members the choice to take a chance on a unique poverty reduction strategy to make lasting and impactful change. It is no secret that we are unique as a charity and provide a unique service to help organizations respond to an ever changing world.

**CHOICE** – You are given the choice to make an investment in order to provide Projects with crucial loan guarantees that help Manitobans living in poverty become self sustainable.

**CHANCE** – You are taking a chance by investing in a unique idea that provides non traditional loans and gap financing that create a high level of impact.

**CHANGE** – Your investment helps create approximately \$4 in social and economic impact for every \$1 invested in the Jubilee Fund. That social and economic impact looks like job creation, immigrant support and many other impacts.

When is the best time to implement the Three Cs in order to create change through the Jubilee Fund?

***The Winnipeg Foundation has announced that all net new Jubilee investments will be matched up to \$500,000 for the next four years. Every \$1 invested now helps create \$8 in social and economic impact vs. just \$4! That is a lot of change that you can create simply through an investment.***

The Three Cs are important in every aspect of life but I believe they fit what we are striving for at Jubilee Fund perfectly. Will you make the CHOICE, to take a CHANCE to create CHANGE?

**Monica Dueck**  
Fund Development Manager



*The Winnipeg Foundation CEO and Jubilee Fund President signing the investment match agreement.*

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.

## OUR 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**

## Thank You

Thank you to all our generous donors, granters, sponsors, investors and members that help make poverty reduction possible in Manitoba.

The support we continue to receive, helps us impact thousands of people living in poverty!

For a full list of Jubilee Fund supporters, please visit [www.jubileefund.ca](http://www.jubileefund.ca).

## JUBILEE FUND IS PROUD TO BE SUPPORTING THE FOLLOWING ORGANIZATIONS!

Chapman Day Care Inc. C.A.C. Rehoboth Christian Centre Inc. Cognitive Behavior Therapy Institute of Manitoba Inc.  
Garden Grove Child Care Program Inc. Keewatinowi Awasisak Opi-ki-wak Inc. Manitoba Green Retrofit Inc.  
Merchants Corner Inc. Pollock's Hardware Co-op Ltd. Ryerson School Age Centre Inc.  
S.A.M. Properties Holding Inc. Sunny Mountain Daycare Centre Inc.

Congratulations to **VISIONS OF INDEPENDENCE** on your loan repayment!  
It's been a pleasure partnering with you to reduce poverty.

For a full list of organizations financed by the Jubilee Fund since 2000, visit [www.jubileefund.ca](http://www.jubileefund.ca).

## MARK YOUR 2019 CALENDAR

**February 26, 2019** – Faith Meeting

**April 17, 2019** – Annual General Meeting with special guests James Favel and Jim Silver

**TBA** - Living Marginalized, A Poverty Simulation

**September 9, 2019** – Project Tour

**November 2, 2019** – Champagne Brunch with special guest Jamie Wilson

To learn more, RSVP or become a sponsor for an upcoming event, visit [www.jubileefund.ca](http://www.jubileefund.ca) or call 204-589-5001.

As we transition to paperless news and updates, please consider joining our mailing list. Visit [www.jubileefund.ca](http://www.jubileefund.ca) to sign up today.

## WANT TO MAKE A DONATION

To donate and help reduce poverty reduction in Manitoba, visit [www.canadahelps.org](http://www.canadahelps.org) and search for your favorite charity, **JUBILEE FUND!**

If you wish to donate by cheque, please address it to "The Jubilee Fund Inc." and mail it to the address found at the bottom of this newsletter.

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