



Please join us

Investing in Self-Sufficiency

Moving the Asset-Building Agenda Forward in BC

October 21st – 23rd, 2004

Coquitlam, British Columbia, Canada

Conference Goals

The goal of this conference is to share information, educate attendees, and promote excitement around asset-building policies and activities across Canada in order to create a more supportive environment for asset-building in British Columbia.

Conference organizers hope to achieve the following outcomes:

- To begin a dialogue on the social policy context of asset-building – analyze and address policy gaps and disconnections;
- Increase awareness of the concept and existing initiatives, and develop strategies to move asset-building forward; and
- Build the relationships needed to strengthen asset-based approaches.

*Investing in Self-Sufficiency:
Moving the Asset-Building
Agenda Forward in BC*

October 21st – 23rd, 2004

Executive Plaza Hotel
& Conference Centre
405 North Road
Coquitlam, BC
Canada
V3K 3V9
1.888.433.EXEC (3932)

Hotel reservation deadline:
September 20th, 2004

Registration forms may
also be found online at:
www.newwestced.bc.ca



Asset-Building

Asset-Building

Building savings and assets is a new and progressive approach to alleviating poverty and fostering independence. It provides low-income individuals with tangible incentives to “save their way out of poverty” by helping them build the kinds of assets that can transform their lives, such as continuing education, skills training, self-employment or housing.

The theory behind asset-building initiatives for the poor rests in the observation that traditional income security programs are inadequate as an independent solution. Asset-building takes income security one step further by not only offering a financial incentive but also a combination of services, including financial literacy and case management, designed to teach people how to make more productive use of their assets.

Assets Matter

Poverty is not just a question of income it is also a question of savings and assets. Having access to assets or even to the process of accumulating assets, changes the way people view their life situation. When combined with income, assets are resources that create opportunity; and beyond annual income, assets can mean the difference between financial security and economic exclusion.

For middle and higher income earners, the benefits of saving and building assets have been obvious, but only recently has any attention been paid to the impact assets can have on the lives of families and individuals at lower incomes.

Canadian Perspective

At present, the asset-building field in Canada is in a developmental stage – as an approach to poverty alleviation, asset-building is only a promising idea, not yet a public policy. However, the federal government has begun investigating the efficacy of asset-building as a strategy to increase access to learning and skills development among low-income earners. For example, working with SEDI, the federal government has launched *learn\$ave*, Canada’s first large-scale asset-building demonstration project.

Similar projects are also off the ground in provinces across Canada including British Columbia, Alberta, and Ontario. Many of these projects were created at a grass-roots community level through local not-for-profit agencies and service providers. In addition, both federal and provincial government departments have funded asset-building research and program design.

Asset-building practitioners are assembling a comprehensive body of knowledge to guide this work and inform policy makers at all levels of government that new and innovative approaches to poverty reduction are necessary.



Workshops

Conference Schedule

Thursday, October 21 st , 2004	
6 PM	Conference Registration
7 PM	Welcome/Opening Remarks
7:30 PM	Accountholder Panel – The Impacts of Asset-Building
8:30 PM	“Building an Inclusive Economy” - Keynote Address – Bob Friedman, CFED
9 – 10 PM	Cocktail Reception & Networking Opportunity

Friday, October 22 nd , 2004	
7 AM	Conference Registration
7:45 – 8:30 AM	Breakfast
8:30 – 10 AM	OPENING PLENARY WHAT IS ASSET-BUILDING AND WHY ARE WE HERE?
10 – 10:15 AM	Break
Morning Workshop Sessions ~ Making the Case for Asset-Building ~	
10:15 AM – Noon (please choose one)	1A. The Business Case
	1B. The Research Case
	1C. The Political Case
	1D. The Human Case
12 – 1:30 PM	LUNCH PLENARY POVERTY IS NOT JUST AN ISSUE OF INCOME
Afternoon Workshop Sessions ~ Asset-Building: In the Field and On the Ground ~	
1:30 – 3 PM (please choose one)	2A. <i>learn\$ave</i> : The Journey from Design to Implementation
	2B. Spreading the Word: Marketing Asset-Building Initiatives in your Community
	2C. Asset-Building in BC: What’s Happening Locally?
	2D. Where the Heart Is: Asset-Building as a Key to Accessing the Housing Market
	2E. Learning Bonds: An Asset-Building Approach?
	2F. Financial Literacy: The Link to Asset-Building
3:00 - 3:15 PM	Break
3:15 – 4:30 PM	CLOSING PLENARY WRAP UP /RESPONSE PANEL

Cocktail reception
 Thursday evening
 (cash bar)

Breakfast and lunch
 provided Friday



Workshops

Conference Schedule – cont'd

Saturday, October 23rd, 2004	
7:45 – 8:45 AM	Breakfast
Workshop Sessions <i>~ The Challenges ~</i>	
9 – 10:30 AM <i>(please choose one)</i>	3A. Funding and Sustainability
	3B. Policy
	3C. Awareness and Attitudes
10:30 – 10:45 AM	Break
10:45 AM – Noon	CLOSING PLENARY MOVING THE AGENDA FORWARD: STRATEGIC NEXT STEPS
Noon	Conference Adjourns

See the following pages for workshop descriptions.

Breakfast provided Saturday

Wrap-up by noon





Descriptions

Workshop Descriptions

Thursday, October 21 st , 2004	
Welcome/ Opening Remarks	A welcome to all conference attendees.
Accountholder Panel – The Impacts of Asset-Building	Join us in welcoming four accountholders from various asset-building initiatives across BC. You will have an opportunity to ask questions about their experiences during this session.
“Building an Inclusive Economy” – Keynote Address	Bob Friedman, founder and chairman of the U.S.-based CFED, joins us to talk about the principles behind asset-building and to share inspirational stories and experiences from the field in the United States.

Friday, October 22 nd , 2004	
What is Asset-Building and Why Are We Here?	Gain an overview of the asset-building field, learn how it all began in the U.S. to how it has spread across Canada and where it is now in British Columbia.
Morning Workshop Sessions ~ <i>Making the Case for Asset-Building</i> ~	
<i>Please choose one of the following:</i>	
1A. The Business Case	Asset-building initiatives not only benefit accountholders, they also benefit the economy. Learn about the economic impacts from business analysts/economists.
1B. The Research Case	The asset-building field is growing and there is now evidence from across the globe that shows it is making a difference. Hear about evidence from initiatives in the U.S. and across Canada.
1C. The Political Case	Asset-building is a concept that crosses partisan boundaries. Hear about how asset-building is viewed in the political arena and learn how to promote asset-building on a political level.
1D. The Human Case	Learn about the impact of asset-building from the people who see it most closely - the case managers. From this unique perspective you will see the personal evidence and explore how asset-building initiatives are being rolled out “on the ground”.



Descriptions

Workshop Descriptions – cont'd

Friday, October 22 nd , 2004 – cont'd	
Lunch Plenary	
Poverty is Not Just an Issue of Income	Gain an understanding of how to shift from typical deficit thinking to asset-based thinking. Hear perspectives on poverty as it relates to economic security.
Afternoon Workshop Sessions ~ <i>Asset-Building: In the Field and On the Ground</i> ~	
Please choose <u>one</u> of the following:	
2A. <i>learn\$ave</i>: The Journey from Design to Implementation	<i>learn\$ave</i> is the world's largest demonstration project of IDAs for learning. This 9-year research project has been in operation since 2000. Learn more about the project, hear highlights to date, and find out what the future holds for <i>learn\$ave</i> .
2B. Spreading the Word: Marketing Asset-Building Initiatives in the Community	Free money? It sounds like an easy sell but marketing IDAs and asset-building is not always a simple task. Learn from a panel of experts what works and what doesn't in terms of marketing, see samples of recruitment techniques and materials, and discover how to "spread the word" in your community.
2C. Asset-Building in BC: What's Happening Locally?	The asset-building concept is catching on in BC. Hear highlights from three major initiatives up and running in the province – <i>learn\$ave</i> , Family Self-Sufficiency and Future Foundations – where did they start, what have they learned, and where are they now?
2D. Where the Heart Is: Asset-Building as a Key to Accessing the Housing Market	The asset-building concept can be applied many different ways, for many different purposes. Learn about one of the most interesting applications of the concept - helping people access the housing market, from owning a home to helping those in transitional housing achieve more secure housing.
2E. The Learning Bond: An Asset-Building Approach?	Learn about two recent initiatives launched at both the federal and provincial government levels to encourage low-income Canadians to save for their children's education - making it easier for all Canadians to access one of the most important assets of all - learning.

Travel and accommodation subsidies are available for not-for-profits.

Please refer to the registration form for details.

Friday afternoon descriptions continue on the following page...



Descriptions

Workshop Descriptions – cont'd

Friday, October 22nd, 2004	
Afternoon Workshop Sessions – cont'd	
2F. Financial Literacy: The Link to Asset-Building	Financial literacy is the new buzzword in social policy - it is also a key component of any asset-building initiative that aims to assist people to escape the cycle of poverty. Learn more about this area and its fit in the asset-building field.
Closing Plenary	
What Have We Learned So Far?	Throughout this day a number of topics and issues have been explored, and a number of questions have been raised. Join us and our key panellists in this Wrap-Up/Response Panel to address these issues, ask questions, and hear a summary of the day's key points.

Saturday, October 23rd, 2004	
Workshop Sessions ~ The Challenges ~	
<i>Please choose one of the following:</i>	
3A. Funding and Sustainability	Explore the issues of sustaining asset-building projects in the long-term. Identify challenges and explore solutions to funding for initiatives and IDAs.
3B. Policy	Discover and learn about the various policy obstacles, which exist for asset-building, and explore ideas on how to create a positive policy framework for this growing field.
3C. Awareness and Attitudes	Hear from our panel of experts and learn about the challenges and rewards involved in increasing awareness, expanding public support, and shifting attitudes toward the asset-building concept.
Closing Plenary ~ Moving Forward ~	
Moving the Agenda Forward: Strategic Next Steps	Join us for this final session of the conference and hear where asset-building is heading in BC, and explore the next steps towards adopting this concept as policy in Canada.

Hotel check-out is at noon.

Don't forget to make arrangements for checking out prior to Saturday conference sessions.



Logistics

Conference Logistics

Location

Executive Plaza Hotel & Conference Centre
405 North Road
Coquitlam, BC V3K 3V9

Tel: 1-604-937-4577
Fax: 1-604-937-4577
Toll Free: 1-888-433-3932

The Executive Plaza Hotel & Conference Centre is an elegant 4.5 star-rated Full Service Hotel located on the cusp of Burnaby, New Westminster and Coquitlam. The hotel is just off the Trans Canada Highway (exit 40B or 37) and located across the street from the new Skytrain Millennium Line. This high speed line accesses downtown Vancouver in just 20 minutes, as well as a variety of sightseeing destinations. The hotel is complete with a heated pool, hot tub, steam room, workout facilities, tennis court, and complimentary shuttle service. We also offer live entertainment, dining and dancing in our Copper Club Grill and lounge and in our Foggy Dew Irish Pub. Coach and vehicle parking is complimentary to all overnight guests and easily accessible. We strive to maintain excellent service and endeavour to make your group stay the most pleasurable. For more information and a virtual tour, please visit the website at coquitlam.executivehotels.net

Hotel Reservations

A block of rooms is reserved at the Executive Plaza Hotel. Room rates are as follows:

Standard Deluxe	\$ 92.00
Corporate Club	\$102.00
Superior Suite	\$129.00

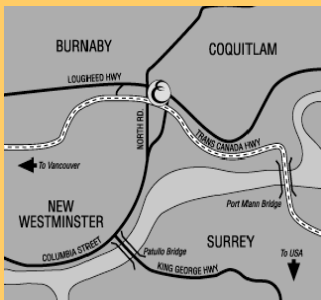
Plus applicable taxes.

The deadline for reservations is **September 20th, 2004.**

To book a room, contact the hotel at the number listed above and quote the following reservation name and group number:

**New Westminster Community Development Society
Group # 489**

Check out time is 12 noon and check in time is 3 PM. Late charges may apply for checkouts beyond noon.



Getting Here From Vancouver International Airport

1. Follow signs to Vancouver over the Arthur Lang Bridge
2. Take SE Marine Drive ramp and follow Marine Drive
3. Continue on Marine Way through the lights at Marine Drive
4. Turn left on Boundary Road
5. Turn right on Lougheed Highway
6. Turn left on North Road
7. Hotel is on immediate right



Logistics

Conference Logistics – cont'd

Meals

Conference registration includes breakfast and lunch on Friday, breakfast on Saturday, breaks each day, and the reception on Thursday evening.

Registration

Please register by October 8th, 2004 to secure your attendance. Payment for the conference can be made by either cheque or money order only.

Resource Materials

Resource tables will be set up in the registration area for you to share information about your organization and any asset-building initiatives you are involved in. If you prefer to send this information prior to your arrival, please contact the New Westminster Community Development Society for details at 604.517.6145. Conference writing tablets and pens will also be available at the registration table.

Cancellations and Refunds

You may cancel your attendance at the conference by calling or writing to the New Westminster Community Development Society by October 8th, 2004. If you cancel by October 8th you will receive a refund, less a \$35 administration fee. If you cancel after October 8th, a refund is at the discretion of the conference sponsors. You will not receive a refund for not attending the conference. Please note that hotel cancellations are the responsibility of attendees.

Please see the following page for the Conference Registration Form.



Registration

Registration Form

Name: _____

Organization: _____

Address: _____

City: _____ Prov/Ter: _____ Postal Code: _____

Tel #: _____ Fax #: _____

E-mail: _____

A list of participants will be distributed at the conference. Do you consent to have your name, organization (if applicable), city, province, telephone number and e-mail address publicly distributed? Yes No

Do you have any dietary restrictions and/or allergies? Yes No

If yes, please describe:

Do you have any accessibility requirements? Yes No

If yes, please describe so that we may accommodate your needs:

Are you planning to bring resource materials to the conference to share with other participants? Yes No

If yes, please describe:

Please note: You are responsible for any shipping charges and extra costs associated with your display. While we make our best efforts, the conference organizers cannot be responsible for the security of your materials on site. Materials may be mailed to the address listed at the bottom of this form.

Don't forget to choose your personal workshop schedule for Friday and Saturday.

Conference Registration Fees

Fee: \$125CAD per person

The conference fee covers the reception Thursday evening, breakfast and lunch on Friday, breakfast on Saturday, refreshment breaks each day, and conference documentation.



Registration

Personal Workshop Schedule

Friday, October 22nd

Please choose only one from each list:

Morning Session:

- 1A – The Business Case
- 1B – The Research Case
- 1C – The Political Case
- 1D – The Human Case

Afternoon Session:

- 2A – *learn\$ave*
- 2B – Spreading the Word
- 2C – Asset-Building in BC
- 2D – Where the Heart Is
- 2E – Learning Bonds
- 2F – Financial Literacy

Saturday, October 23rd

Please choose only one:

- 3A – Funding and Sustainability
- 3B – Policy
- 3C – Awareness and Attitudes

Payment Information

You may pay by cheque or money order only. Please make your cheque or money order payable to:

New Westminster Community Development Society

The organizing committee has reserved some funding for not-for-profit organizations that may need assistance in attending the conference. Please indicate your needs below by September 17th, 2004 and we will notify you of our ability to subsidize your attendance.

Your cheque or money order should be mailed along with this registration form to the Conference Liaison officer at the address below:

Debbie Johnstone, *Conference Liaison*
New Westminster Community Development Society
713 Columbia Street <main fl>
New Westminster, BC V3M 1B2
P: 604.517.6165
F: 604.517.6137
E: djohnstone@newwestced.bc.ca
W: www.newwestced.bc.ca

You will receive confirmation of your registration as soon as it is processed.

Cancellation Policy

Cancellations received prior to October 8th, 2004 will receive a refund minus a \$35 administration fee. Refunds after this date are at the discretion of conference sponsors.

Conference organizers wish to thank the sponsors whose funding makes this event possible.



Special Thanks

Investing in Self-Sufficiency Moving the Asset-Building Agenda Forward in BC

Sponsors, Supporters & Organizers

Sponsors

VanCity

Founded in 1946, Vancouver City Savings Credit Union is a democratic, ethical and innovative provider of financial services to its members. Through strong financial performance, we serve as a catalyst for the self-reliance and economic well-being of our membership and community.



SEDI

SEDI stands for Social and Enterprise Development Innovations. We are a national charitable organization dedicated to enabling poor, unemployed and under-employed people to become self-sufficient. SEDI envisions a society where there is an end to barriers that prevent individuals from realizing their full economic and human potential and where social, cultural, and economic supports are available to enable people to learn, take risks, invest wisely, and participate in the economic mainstream. Since 1997, SEDI has been leading the asset-building field in Canada



BC Housing

BC Housing is a provincial crown agency that develops, manages and administers a wide range of subsidized housing options across the province. We are committed to enhancing and forging new partnerships with non-profit housing providers, the private sector, other levels of government, health authorities and community agencies to develop quality housing for those with the greatest need.



BC Housing

Supporters

Corporation for Enterprise Development (CFED)

Based in the United States, the CFED promotes asset-building and economic opportunity strategies, primarily in low-income and distressed communities, that bring together community practice, public policy, and private markets in new and effective ways.



Corporation for Enterprise Development

Keynote Speaker: Robert Friedman

Robert Friedman is General Counsel, founder and Chair of the Board of the CFED. He directs CFED's individual assets work. Mr. Friedman and CFED have helped lead the U.S. development of innovative economic development strategies including micro-enterprise, flexible business networks, individual development accounts, and economic health assessments.



Special Thanks

Investing in Self-Sufficiency

Moving the Asset-Building Agenda Forward in BC

Organizers

New Westminster Community Development Society

The New Westminster Community Development Society is a not-for-profit charitable and registered Society that supports individual growth, community development, and economic progress through innovation and collaboration. The Society focuses on community economic development as a holistic approach to improving the health and well-being of communities.



Burnside Gorge Community Association

The purpose of the Association is to enhance the quality of life and environment of the Burnside Gorge neighborhood. In accordance with this purpose, the Burnside Gorge Community Association (BGCA) provides a wide variety of programs for children, youth, and families in the neighbourhood including recreation, education, family support and other neighbourhood activities.



Mennonite Central Committee (MCC), BC – Employment Community Development

MCC, BC – Employment and Community Development enables people and communities toward economic self-reliance by empowering them to discover their gifts, develop their abilities, and mobilize resources to become self-sufficient. In response to community needs, we deliver the following services: asset-building and financial literacy training, retail and customer service training, career decision-making and counselling, work experience and job coaching, social enterprise facilitation, micro-enterprise training and development, community needs assessment, and feasibility studies.

