



## Rocky View County Family & Community Support Services (FCSS)

# 2022 FCSS SPECIAL PROJECTS FUNDING APPLICATION

### (FUNDING PERIOD: JANUARY 1 – DECEMBER 31, 2022)

Please type or print legibly. Applicants must be a non-profit organization/agency that serves Rocky View County residents. *Please note that faxed or e-mailed copies of the application will not be accepted. It is strongly recommended that you courier or hand deliver your proposal (printed single sided pages only) and request confirmation of receipt. **APPLICATION DEADLINE IS 4:00 P.M. JUNE 24, 2022 - APPLICATIONS NOT RECEIVED BY THIS DEADLINE WILL NOT BE ACCEPTED.***

1. ORGANIZATION INFORMATION	
Organization Name	The Dollar Detectives Inc.
Project Name	Youth Financial Empowerment Program
FCSS Funding Request (Maximum \$7,500) (from Section 9.6 C Proposed Budget)	\$7500
E-Mail Address and Website	Email: <a href="mailto:service@thedollardetectives.com">service@thedollardetectives.com</a> Website: <a href="https://thedollardetectives.com/">https://thedollardetectives.com/</a>
Mailing Address (include postal code)	#118 612-500 Country Hills Blvd NE, Calgary AB, T3K 5K3
Street Address (for courier purposes)	same as above
Agency Telephone Number	403-668-7536
Agency Fax Number	N/A
Executive Director Name	Guirlene Joseph
Program Contact Name	same as above
Phone Number (If different from above)	██████████

☒ Please email confirmation of receipt of this application to: [service@thedollardetectives.com](mailto:service@thedollardetectives.com)

2. PREVENTION		
In what way(s) is your program preventive in nature? Check the appropriate items from the following list. You will be required to report on each of the Outcomes that you have selected.		
Provincial Outcome	Rocky View County Outcomes	
Improved social well-being of individuals	Outcome 1: Individuals experience personal well-being. Indicators: Resilience; self-esteem; optimism; capacity to meet needs; autonomy; competence; personal engagement; meaning and purpose.	<input type="checkbox"/>
	Outcome 2: Individuals are connected with others. Indicators: Quality of social relationships; social supports available; trust and belonging.	<input type="checkbox"/>
	Outcome 3: Children and youth develop positively. Indicators: Developmental assets.	<input checked="" type="checkbox"/>

Provincial Outcome	Rocky View County Outcomes	
Improved social well-being of families	Outcome 4: Healthy functioning families. Indicators: Positive family relationships; positive parenting; positive family communications.	<input type="checkbox"/>
	Outcome 5: Families have social supports. Indicators: Extent and quality of social networks; family accesses resources as needed.	<input type="checkbox"/>

Provincial Outcome	Rocky View County Outcomes	
	Outcome 6: The community is connected and engaged.	<input type="checkbox"/>
	Indicators: Social engagement; social support; awareness of the community; positive attitudes toward others and the community.	
Improved social well-being of the community.	Outcome 7: Community social issues are identified and addressed.	<input type="checkbox"/>
	Indicators: Awareness of community social issues; understanding of community social issues; agencies and/or community members work in partnership to address social issues in the community.	

### 3. PROJECT DESCRIPTION

Attach a separate page providing a brief overview of your organization and the project.

- a) Describe briefly how this is a special project and how it will specifically support Rocky View County Residents. Rocky View County residents do not include people who reside in Airdrie, Beiseker, Chestermere, Cochrane, Crossfield, Irricana or Redwood Meadows. It does include those who live outside of these municipalities and within the hamlets located within the County's borders.
- b) Define your region of operation;
- c) Include the statement of need;
- d) The activities that will be used to address the need;
- e) The expected outcomes; and
- f) Agency/project mission. What is your mission and what are you currently doing to achieve your mission (e.g. other programs and services that are not a part of this application for funding)?

### 4. PROJECT FIGURES

- a) Estimated Number of Total Program Participants: **15**
- b) Estimated Number of County Resident Program Participants: **15**
- c) Estimated Number of Volunteer Hours Related to Program: **12**

### 5. SUPPORTING DOCUMENTS

The following documents **must** be attached:

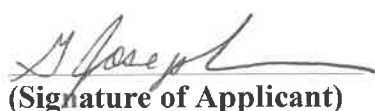
- ✓a) Organization's Annual Financial Statement;
- ✓b) Organization's Proposed Operating Budget – include contributions from other sources and detailed expenditures, do not include in-kind supports, only actual dollars. A budget shell is attached on the next page if you wish to use it;
- ✓c) List of Organization's Officers and Directors. Do not include personal contact information (home addresses, emails, or phone numbers);
- ✓d) A copy of Alberta Societies Act Registration if new applicant.

Other documents may also be attached to the application form that provides further clarification.

### 6. CERTIFICATION OF COMPLIANCE:

This is to certify that to the best of my knowledge and belief, the information included in this application complies with the requirements and conditions set out in the Family and Community Support Services Act and Regulation. (<https://www.alberta.ca/family-and-community-support-services-fcss-program.aspx>)

A project outcomes evaluation is required by February 28, 2023 if your application is successful.

  
(Signature of Applicant)

Guirlene Joseph, Director  
(Print Name & Title)

June 23, 2022  
(Date)

Please indicate how you heard of the Rocky View County FCSS Program:

☐ newspaper ad      ☐ social media      ☐ website visit/search  
☐ word of mouth      ☒ other (specify) FCSS Airdrie

Submit Completed Documents to:

Dimitri Dimopoulos, FCSS Coordinator  
 Rocky View County  
 262075 Rocky View Point  
 Rocky View County, AB T4A 0X2

**For further assistance, please call 403.520.1289**  
**or email [fcss@rockyview.ca](mailto:fcss@rockyview.ca)**

***The FCSS Program Is Not:***

- Recreational.
- A Public Health Transportation Grant.
- Direct assistance, including money, food, clothing or shelter to sustain an individual or family.
- Rehabilitative.
- A duplication of services from other Government Agencies.

***\*ALL INFORMATION PROVIDED IS PUBLIC\****

*The personal information on this form is being collected for the purpose of determining eligibility of an applicant to receive FCSS funding; to assist in administering the FCSS funding; and to monitor, assess, and evaluate your program. This information is collected under the authority of Section 33 (c) of the Freedom of Information and Protection of Privacy Act and may become public information once it is submitted to the FCSS program. Questions regarding the collection of this information can be directed to the Manager, Recreation, Parks and Community Support at 403.520.6307.*



## FCSS Funding Special Project Proposal Youth Financial Empowerment Program

June 24, 2022

### Program Description

The Dollar Detectives' programs are designed to empower youth to take charge of building their confidence. We teach youth financial concepts as a cumulative process with sequential, age-appropriate information. In the classroom, youth learn basic concepts and gradually move on to more complex concepts. We apply this same principle to financial well-being. We created an amazing platform for youth to learn about money while building their social-emotional, leadership and self-efficacy skills.

Our program is socially conscious and designed to enhance youths' financial and life skills. Youth participate, collaborate and socialize with similar aged peers. Youth are given the opportunity to practice skills through a blend of structured in person and virtual social activities. Through a combination of group, individual and community-based activities, youth are provided the opportunity to practice skills in a within an inclusive, interactive and social-emotional learning space.

Our program is designed to complement Canadian curriculums and school learning outcomes. At the end of each module, a tip sheet will be sent home with a recap of the module and strategies to incorporate into everyday life. We will provide parent resources to help the generalization of skills at home and the community. We can easily customize our program to increase parental involvement based on needs of the community or funders. Parental involvement is an important factor for a successful education program.

### Priority Populations Served

Our services are available and accessible to any youth who is curious about money and wishes to expand their financial knowledge. The Dollar Detectives however co-creates specialized programs with the following:

- Indigenous, First Nations, Inuit or Metis Families Communities
- Gender and Sexual Minorities
- New Canadians, Immigrants and Culturally Diverse Communities
- Geographically Diverse (e.g., rural, remote or on reservations)
- Social and Economically Disadvantaged
- Persons Living with a Disability (including Mental Health)



## Program Structure

Our program is 6 weeks in length and includes approximately thirteen hours of financial education. Youth are given the opportunity to practice skills through structured in person or virtual activities. Through a combination of group, individual and community-based activities, youth are provided the opportunity to practice skills in real life settings. Activities include but not limited to scenario-based learning, hands-on and interactive games, incentives, community field trips, guest speakers, peer-support and mentorship.

Our core curriculum modules include Master Your Money, Budgeting Basics, Bank to Basics, Fraud Facts, Savvy Savers and Skills for Life. Specialized modules include Learning a Living and Forecasting Financials. Our co-partner modules include Employment Tool Kit (Service Canada), Income Tax Basics (CRA), Investing (Primerica) and Student Loans (RBC). Our modules are complemented by our Detective Deeds which foster positive mental health, empathy, resiliency, decision making and equality. These traits and values are woven throughout our curriculums. Certificate of completion is provided at end of program.

## Region of Operation

The Dollar Detectives specializes in co-creating programs with local organizations to ensure the needs of the local community is supported. We will do the same for Rocky View County residents. We will collaborate with local high schools and/or community centres to conduct research, plan curriculums and arrange service locations to deliver supports. We would also work with local schools to explore the possibility of assigning high school credits for our curriculum to give youth another option to earn credits for their diploma. Our vision is to deliver our first program for Springbank and area residents. We will use outcomes, success stories and learnings from this program to support our application for future FCSS funding so we can offer our program to other Rocky View County communities.

## Statement of Need

***“Individuals, families and communities in Alberta may not always have the resources or capacity to enhance their own social well-being. Unless the strengths, skills and abilities of individuals, families and communities are enhanced, life challenges can impact their social well-being”- FCSS***

The Dollar Detectives want to strengthen the social infrastructure of youth by enhancing their financial confidence and resilience, emotional well-being, belief in a bright future, and overall sense of connection and engagement. This includes fostering their capacity and leadership abilities through quality, evidence-informed and youth-centred activities and programs, as well as improving their access to community resources and support.



Based on research, there is both a gap in services and ever-increasing need for supports relating to building the financial literacy, life skills, and social-emotional capacity of youth and especially those who are vulnerable. Childhood traumas could leave young adults trying to satisfy inner and outer voids through spending money, hoarding money, or controlling through access to or limitation of money. Youth who experience traumatic incidents such as violence, bullying, poverty, discrimination, etc., are also at greater risk for financial, physical, and mental health challenges in adulthood. This is evidenced in the following statistics:

- The results of a 2021 study conducted by Nature Public Health Emergency Collection suggest that it is not only physical and mental health that are negatively impacted by Adverse Child Experiences (ACEs) but financial well-being as well. Having Experienced more ACEs is directly correlated with having more financial stress in adulthood, as measured by food and housing security.
- According to the Children First 2020 report, suicide remains the second leading cause of death for youth aged 15 to 24. These rates continue to be significantly higher among First Nations, Métis and Inuit children and youth.
- According to 2019 Statistic Canada report, between 2010 and 2018, youth aged 12 to 17 made up 24% of all persons accused of hate crimes. Over half (54%) of the youth accused of hate crimes targeted race or ethnicity. Regardless of the pandemic, individuals designated as visible minorities generally report feeling less safe than the rest of the population and certain groups are much more likely to report experiencing discrimination.

Geographically diverse youth could feel disconnected which is often compounded by socioeconomic inequalities, isolation, ability, age, ethnicity, gender, immigration status, Indigeneity, race, sexual orientation. This can interfere with a youth's ability to sustain positive development and to develop a healthy and happy perspective. By providing an environment that is anti-oppressive, flexible, responsive and harm-reducing, we believe our program will prevent many of these concerning statistics.

### **Program Outcomes**

Our program builds on youths' existing strengths to develop knowledge, skills and behaviours needed to succeed in our modern world. We help youth foster healthy relationships with their peers, their family, their school, and their community which allow them to successfully apply and practice their knowledge in the real world. These collaborations have a positive impact on all aspects of our youths' journey. Our program goals support youth gain confidence to navigate difficult situations and help support sense of identity, community, and purpose by:





- Enhancing youth employability by offering job-related experiences through volunteer, experience-based learning and/or mentorship opportunities.
- Increasing youth life and future-ready skills by focusing on financial literacy, social and personal interest activities.
- Expanding youth support network by providing access to trusted professionals and fostering social connections through community engagements and resources.
- Building youth social-emotional skills by teaching coping strategies, how to make good decisions, building healthy relationships, and being a responsible global citizen.
- Delivering a holistic and family-centred approach by offering optional family financial counselling in conjunction with youth program.

We will complete a Preparing for Adulthood Checklist (PAC) for each youth at intake based on their experiences, needs and their goals. Youth will be supported by a multidisciplinary team who will work closely with them, their families, their school, and their community. The youth's mentorship team will consist of a Program Coordinator, LIFE (Learning Independence from Experience) Mentor and Financial Empowerment Facilitator. PAC will outline the services to meet youth's goals and the supports needed. The Dollar Detectives will recruit project staff and volunteers who have the education, shared life experience, and passion needed to connect with our youth.

Youth are expected to have the following individual outcomes:

- Improved mental health and emotional well-being.
- Increased social cohesion, sense of connection, and sense of belonging.
- Improved financial literacy, social-emotional, employment and life skills.

Our program is designed to foster the following protective factors:

- Good mental and emotional health
- Strong social supports
- Positive adult role models, coaches, and mentors
- Availability of services
- Community engagement
- Conflict resolution (interpersonal) skills
- Problem-solving (assertiveness) skills
- Empathy and perspective-taking skills



## About The Dollar Detectives

Our mission: Empower our youth to confidently transition to adulthood by building the financial, social, and emotional resilience needed to successfully navigate their world.

Our vision: A network of caring, globally minded youth who contribute to the well-being of their family and the resiliency of their community.

## Other Program and Services

We offer a few other programs for our local community. They include:

**Youth Financial Life Hack Series** – free virtual webinars on a variety of financial, employment and life skills sessions. Co-delivered with various community partners such as RBC, CRA and Service Canada.

**Dimensions of Diversity Program** - is a specialized financial and life skills program designed to facilitate the participation of diverse young adults in meaningful mentorship, development and volunteer engagements.

**Corporate Partner Program** - we designed specialized programs modelled after our fun and dynamic Crack the Case series for educators and community organizations.

Gary Rabbior, President of the Canadian Foundation for Economic Education, said it best:

*“There is much more work to be done to achieve the successful outcome we aspire to: that today’s youth will build successful, happy financial futures, living within their means, staying in control, and being confident that they can set their goals and achieve them.”*

Our team wants to thank-you for reviewing our special project proposal. This information will give a general idea of our proposed service. Details can be fine tuned if FCSS Rocky View is interested in having further discussions. We want accurate and accessible financial information to be accessible within our rural communities so we can enhance youth’s capacity!

Warm regards,

Guirlene Joseph BA, AFCC (Accredited Financial Counsellor of Canada)

Founder and Executive Director

The Dollar Detectives | [www.thedollardetectives.com](http://www.thedollardetectives.com)

O: 403-668-7536 | [REDACTED] | [guirlenej@thedollardetectives.com](mailto:guirlenej@thedollardetectives.com)



**9.6 C. INPUTS** (Resources dedicated to the program. Include staff and budget for one year.)

**2022 PROPOSED BUDGET** (Ensure all calculations are correct. Use the second column to itemize the program expenses to which you plan to direct the County FCSS funds. Column 1 + Column 2 = Column 3)

ITEM	Column 1 2022 Costs to be paid or contributed by the Applicant and other funding partners (Agency Contribution)	Column 2 2022 Costs to be funded by County FCSS (Program Request)	Column 3 2022 Projected Year End Total Program Budget (Total Cost)
<b>EXPENSES</b>			
<b>PERSONNEL (specify positions and hours per week)</b>			
Coordinator 3 hrs x 12 weeks		\$1440	\$1440
Mentor/Resource 4 hrs x 8 weeks		\$1120	\$1120
Facilitators x2 4 hrs each x 6 weeks		\$1440	\$1440
Support Team 3 hrs x 12 weeks	\$288	\$1150	\$1438
<b>a. SUBTOTAL PERSONNEL</b>	\$288	\$5150	\$5438
<b>TRAVEL &amp; TRAINING (specify)</b>			
Dreams Transportation (Participant)		\$500	\$500
Staff Travel x 2		\$700	\$700
Training (3 staff x 4 hours)		\$500	\$500
Volunteer Training	\$160		\$160
<b>b. SUBTOTAL TRAVEL &amp; TRAINING</b>	\$160	\$1700	\$1860
<b>MATERIALS AND SUPPLIES (specify)</b>			
Take Away Kits (15 Participants)		\$200	\$200
Program Materials	\$100		\$100
<b>c. SUBTOTAL MATERIALS AND SUPPLIES</b>	\$100	\$200	\$300
<b>OTHER (specify)</b>			
Optional Financial Counselling (could be less depending on need)		\$450	\$450
<b>d. SUBTOTAL OTHER</b>		\$450	\$450
<b>e. TOTAL EXPENDITURES (e=a+b+c+d)</b>	\$548	\$7500	\$8048
<b>REVENUE (specify other sources of funding including fundraising, fees for service, other grants, etc.)</b>			
N/A			
<b>f. TOTAL REVENUE</b>			
<b>g. FCSS REQUEST (DEFICIT = Total of Column 3 Expenditures – Total Revenue)</b>		\$7500	



Microsoft Excel  
Worksheet

**THE DOLLAR DETECTIVES**

**Financial Statements**

**(Unaudited - See Notice to Reader)**

**July 31, 2021**

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### **Notice to Reader**

On the basis of information provided by management, we have compiled the statement of financial position of The Dollar Detectives as at July 31, 2021 and the statement of operations and statement of changes in net assets for the period then ended.

We have not performed an audit or a review engagement in respect of these financial statements and, accordingly, we express no assurance thereon.

Readers are cautioned that these statements may not be appropriate for their purposes.

Jeffery J O'Rourke Professional Corporation  
Chartered Professional Accountant


December 16, 2021


Calgary, Alberta

**THE DOLLAR DETECTIVES**  
**STATEMENT OF FINANCIAL POSITION**  
(Unaudited - See Notice to Reader)  
As At July 31, 2021

	2021
	( Schedule 1 )
<b>ASSETS</b>	
<b>Current assets</b>	
Cash	\$ 1,130
	\$ 1,130
<b>LIABILITIES AND NET ASSETS</b>	
<b>Current liabilities</b>	
Accounts payable	\$ 583
Accounts payable - related person	8,655
	9,238
<b>Net Assets</b>	
Unrestricted - operating fund	(8,108)
	(8,108)
	\$ 1,130

Approved on behalf of the Board

  
\_\_\_\_\_. Director

  
\_\_\_\_\_. Director

**THE DOLLAR DETECTIVES**  
**STATEMENT OF OPERATIONS**  
(Unaudited - See Notice to Reader)  
For The Period Ended July 31, 2021

	<b>2021</b>
	<b>( Schedule 1 )</b>
<b>REVENUE</b>	
Donations and gifts	\$ -
	-
<b>OPERATING EXPENSES</b>	
Advertising	6,927
Bank charges	65
Insurance	190
Meals	130
Office supplies	160
Professional development	53
Professional fees	583
	8,108
<b>Deficit of revenue over expenses</b>	<b>\$ (8,108)</b>



**THE DOLLAR DETECTIVES**  
**STATEMENT OF CHANGES IN NET ASSETS**  
(Unaudited - See Notice to Reader)  
For The Period Ended July 31, 2021

	Unrestricted - operating fund		2021
Balance, beginning of year	\$	-	\$ -
Deficit of revenue over expenses		(8,108)	(8,108)
Balance, end of year	\$	(8,108)	\$ (8,108)

**THE DOLLAR DETECTIVES**  
**SCHEDULE TO FINANCIAL STATEMENTS**  
(Unaudited - See Notice to Reader)  
July 31, 2021

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**1 INCORPORATION**

The Organization was federally incorporated January 9, 2021.



Innovation, Science and  
Economic Development Canada  
Corporations Canada

Innovation, Sciences et  
Développement économique Canada  
Corporations Canada

## **Certificate of Incorporation**

*Canada Not-for-profit Corporations Act*

## **Certificat de constitution**

*Loi canadienne sur les organisations à but non  
lucratif*

**The Dollar Detectives**

Corporate name / Dénomination de l'organisation

**1263367-1**

Corporation number / Numéro de  
l'organisation

I HEREBY CERTIFY that the above-named  
corporation, the articles of incorporation of which  
are attached, is incorporated under the *Canada  
Not-for-profit Corporations Act*.

JE CERTIFIE que l'organisation susmentionnée,  
dont les statuts constitutifs sont joints, est  
constituée en vertu de la *Loi canadienne sur les  
organisations à but non lucratif*.

**Raymond Edwards**

Director / Directeur

**2021-01-09**

Date of Incorporation (YYYY-MM-DD)  
Date de constitution (AAAA-MM-JJ)



Innovation, Science and  
Economic Development Canada  
Corporations Canada

Innovation, Sciences et  
Développement économique Canada  
Corporations Canada

Corporations Canada  
C. D. Howe Building  
235 Queen Street  
Ottawa, Ontario K1A 0H5

Corporations Canada  
Édifice C.D. Howe  
235, rue Queen  
Ottawa (Ontario) K1A 0H5

## Corporate Profile / Profil corporatif

Date and time of Corporate Profile (YYYY-MM-DD)	2021-11-30 2:40 PM	(AAAA-MM-JJ) Date et heure du Profil corporatif
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CORPORATE INFORMATION	RENSEIGNEMENTS CORPORATIFS	
Corporate name	Dénomination	
	The Dollar Detectives	
Corporation number	1263367-1	Numéro de société ou d'organisation
Business number	788824860RC0001	Numéro d'entreprise
Governing legislation	Régime législatif	
	Canada Not-for-profit Corporations Act (NFP Act) - 2021-01-09	
	Loi canadienne sur les organisations à but non lucratif (Loi BNL) - 2021-01-09	
Status	Statut	
	Active	
	Active	

REGISTERED OFFICE ADDRESS	ADRESSE DU SIÈGE
Suite 118, 612-500 Country Hills Blvd NE Calgary AB T3K 5K3 Canada	

ANNUAL FILINGS	DÉPÔTS ANNUELS	
Anniversary date (MM-DD)	01-09	(MM-JJ) Date anniversaire
Filing period (MM-DD)	01-09 to/au 03-10	(MM-JJ) Période de dépôt
Status of annual filings	Statut des dépôts annuels	
	Not due	2022 N'est pas dû
Date of last annual meeting (YYYY-MM-DD)	Not available / Pas disponible	(AAAA-MM-JJ) Date de la dernière assemblée annuelle
Type	Type	
	Not available	
	Pas disponible	

DIRECTORS		ADMINISTRATEURS
Minimum number	1	Nombre minimal
Maximum number	10	Nombre maximal
Current number	4	Nombre actuel
Guirlene Joseph	Suite 118 612-500 Country Hills Blvd NE, Calgary AB T3K 5K3, Canada	
Dr. Diana Florea Davila	Suite 118, 612-500 Country Hills Blvd NE, Calgary AB T3K 5K3, Canada	
Denise Christopher	Suite 118, 612-500 Country Hills Blvd NE, Calgary AB T3K 5K3, Canada	
Clay Depner	Suite 118, 612-500 Country Hills Blvd NE, Calgary AB T3K 5K3, Canada	

CORPORATE HISTORY		HISTORIQUE CORPORATIF
Corporate name history (YYYY-MM-DD)		(AAAA-MM-JJ) Historique de la dénomination
2021-01-09 to present / à maintenant	The Dollar Detectives	
Certificates issued (YYYY-MM-DD)		(AAAA-MM-JJ) Certificats émis
Certificate of Incorporation	2021-01-09	Certificat de constitution en société
Documents filed (YYYY-MM-DD)		(AAAA-MM-JJ) Documents déposés
Financial Statements received	2021-04-23	États financiers reçu
Dated as of	2021-04-07	En date du

The Corporate Profile sets out the most recent information filed with and accepted by Corporations Canada as of the date and time set out on the Profile.	Le Profil corporatif fait état des renseignements fournis et acceptés par Corporations Canada à la date et à l'heure indiquées dans le profil.
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