

OnTarget Education Corporation

Building Financial Futures



Information Package

October 2010

Check us out at
www.ontargeteducation.org

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About OnTarget Education



- **Our Foundations**
- **Our Leadership**

Our Foundations

OnTarget Education is a registered Ontario non-profit charity corporation that was founded by a group of alumni from the University of Toronto in 2009. The organization is aimed at becoming a leading proponent of financial literacy for young adults and professionals in Canada by creating and delivering effective, innovative and targeted financial literacy programs.

Our goal is to inspire a paradigm shift and change the way that Canadian youth look at financial skills.



Our Purpose

Our Mission

The organization's mission is to provide innovative financial literacy programs that will allow Canadian youths to make informed decisions regarding the use and management of money.

Our Vision

Our vision is to create a lasting impact in our communities by being the leading provider of financial literacy programs in Canada.

Our Story

How we began

On Target began as an outreach project by a group of University of Toronto Commerce students in 2007. As members of the Rotman Commerce SIFE (Students in Free Enterprise) team at University of Toronto, this group of students developed an eight month program called *Women in Progress* to teach women living in a Toronto shelter essential financial literacy skills.

The Women in Progress program was awarded the HSBC Financial Literacy Regional Champion 2008 award at the ACE Regional Exposition, competing with 16 other programs in Ontario and Quebec. At the subsequent ACE National Exposition, Women in Progress was awarded the HSBC Financial Literacy National Runner-Up Award as the second-best financial literacy program in Canada.

Inspired by the concept and impact of the this program, the students that had developed this program, created the OnTarget Financial Education Corporation upon graduation from University of Toronto.

Our Values



Passion for Financial Literacy

Our organization is driven by a passion for promoting and teaching financial literacy. We are strong believers in the impact that solid financial skills can have in people's lives and are committed to building these skills for yourselves and among our communities.



Entrepreneurship

Having been started by a group of SIFE (Students in Free Enterprise) alumni, we value and promote the entrepreneurial spirit within our organization. We are committed to supporting our operations on sound business practices and principles.



Innovation and Leadership

We are committed to developing and implementing programs and initiatives that are innovative and creative solutions to the need for financial literacy. We are committed to being leaders in the field in terms of the content, methods and communications for our programs.



Creating an Impact in the Community

We are committed to creating programs that are effective and that generate a positive impact in the lives of the participants.



Accountability and Transparency

As a non-profit organization, we are committed to ensuring that we are accountable to our stakeholders (including our investors, sponsors, members and other partners) and are transparent in our governance and operations.

Our Leadership

The following provides you with a description of the OnTarget Education Corporation Executive Management team and Board of Directors including their background, education and experience:



Andrew Izmailov

**Financial Advisor
ScotiaBank**

Chief Executive Officer, OnTarget Education

Andrew Izmailov graduated with honours from the University of Toronto with a specialization in economics and statistics. He was involved in numerous clubs and sport teams while at University. In his spare time Andrew is very interested in historical literature and international politics. Currently Andrew is working for the Bank of Nova Scotia as a manager of business initiatives, previously working in the area of Risk Management for the Bank of Montreal, specializing in the areas of credit risk and portfolio management. The financial background and the need for furthering financial literacy in Canada were the key drivers to join forces with fellow alumni in creating OnTarget.



Krystal Pereira

**Asst. Business Advisor
Ministry of Government Services**

Chief Administrations Officer, OnTarget Education

Krystal Pereira is a founding member and the Chief Administrations Officer of OnTarget Education Corporation. Krystal graduated with a high distinction from University of Toronto's Bachelor of Commerce Degree Program, majoring in Human Resources Management.

At university, she undertook leadership roles in various student organizations. As a Project Manager for Rotman Commerce SIFE (Students in Free Enterprise), Krystal created and managed an eight-month financial literacy training program for the residents of a YWCA women's shelter. The program was awarded the HSBC Financial Education Regional Champion 2008 Award. Krystal currently works for the Ministry of Government Services as an Assistant Business Advisor as part of the Ontario Internship Program. Because of her passion for promoting financial literacy, especially among youth in Canada, Krystal teamed up with Alumni from University of Toronto to found OnTarget Education.



Bernie Marcotte

**Vice President, Corporate Development & Strategy
Urbacon**

Board of Directors, OnTarget Education

Mr. Marcotte is responsible for corporate development and overall strategy for Urbacon's entire organization. Mr. Marcotte has been with Urbacon for over 7 years and has over 20 years of direct and indirect experience in multi-facets of the commercial real estate, corporate facilities and construction. He is part of Urbacon's Senior Management and their Strategy teams. He has had similar roles with Greenferd Construction for 7 years and with The Gordian Group, a project management firm based in Montreal and Toronto for 2 years. He has been involved in several notable projects in Montreal and Toronto including the IBM relocation from Place Ville Marie to the IBM-Marathon Tower in Montreal, the Gardiner Museum complete retrofit in Toronto, the City of Guelph Civic Administration, Staples Canadian headquarters in Richmond Hill, Ontario and numerous others.

Mr. Marcotte's areas of knowledge include: corporate interiors, retail development, design-build, land development, industrial projects and data centers. In addition, Mr. Marcotte is fluently bilingual in English and French. Mr. Marcotte attended St. Marys and McGill University. He currently sits on the Business Advisory Board of the University of Toronto SIFE Team (Students In Free Enterprise) and has been a Judge in the ACE (Advancing Canadian Entrepreneurship) Canada National Competition. Mr. Marcotte sits on the Board of Directors of On Target Education. He previously held numerous Board and Committee positions with the Toronto Chapter of International Facility Management Association (IFMA).



James Feehely

**Managing Director, Canadian Structured Finance
Dominion Bond Rating Service (DBRS)**

Board of Directors, OnTarget Education

James Feehely is the Senior Vice President/ Managing Director of Canadian Structured Credit and Legal at DBRS and is responsible for all structured securitization transactions. He is the primary contact for all investor, issuer and intermediary clients involved in structured finance including the six largest Canadian banks and Canada's largest pension funds. He is the lead analyst and primary investor and dealer contact on \$32 billion asset-backed commercial paper restructuring 2001 - 2004 Torys LLP, Toronto Associate.

He graduated with an Honours Bachelor of Arts from the Ivey Business School, University of Western Ontario HBA finishing his final year in the first quartile with a specialization in finance. Having graduated from Queen's University, Faculty of Law, he represented the University in the 1998 Canadian Corporate Securities Moot. James completed the Bar Administration Course and called to the Ontario Bar. He has also completed 15 credit hours towards a Chartered Accountancy. He has been a member of the Law Society of Upper Canada, Toronto. James currently sits on the Board of Directors for OnTarget Education Corporation.



Dmitri Izmailov

**Business Consultant
Oliver Wyatt Consulting**

Board of Directors, OnTarget Education

Dmitri Izmailov is one of the co-founders of OnTarget Education and a member of the board of directors. Dmitri graduated with a Bachelor of Commerce degree from the Rotman School of Management and is currently working as a consultant at Oliver Wyman Financial Service in New York. During his time at the University of Toronto Dmitri was Co-Chair of Advancing Canadian Entrepreneurship (ACE), a non-profit promoting entrepreneurship in Canada through various outreach projects. As part of ACE, Dmitri was one of the organizers of the Women in Progress program, an award-winning financial literacy program which is the precursor to OnTarget Education. Dmitri is involved with OnTarget Education in an advisory capacity and is heavily involved in strategic decision making and planning for OnTarget Education.



Justus Raepple

**Consultant
Hedge Fund Company**

Board of Directors, OnTarget Education

Justus Raepple is one of the co-founders of OnTarget Education and a member of the board of directors. Justus graduated with a Bachelor of Arts from the University of Toronto double-majoring in Economics and International relations he currently works as an analyst at a hedge fund in Los Angeles. Justus is heavily involved in the day-to-day operations and strategic decision making for OnTarget Education.



Min Teo

**Consultant
Canada Pension Plan**

Board of Directors, OnTarget Education

Min Teo is one of the co-founders of OnTarget Education and a member of the board of directors. Min is an Analyst in the Private Debt group of CPP Investment Board, evaluating potential investment opportunities in the leveraged finance and high-yield space. She previously spent two years at CPPIB in the Rotational Analyst program in the Private Investments group. Min joined CPPIB in 2008 after receiving her B.Com. (Honours) in Commerce & Finance, with distinction, from the University of Toronto. Min is a part of the co-founding team with four other UofT alumni for OnTarget Education Corporation. Financial literacy is important to her because it empowers people to make intelligent and informed financial decisions".

Our Passion: Financial Literacy



- **Financial Literacy in Canada**
- **Target Market & Philosophy**

Financial Literacy in Canada

Financial literacy is the ability to make informed judgements and effective decisions about the use and management of money that are targeted towards achieving individual goals.

At OnTarget Education, we are passionate about financial literacy in Canada, especially among youth. We are passionate about the significant role that solid financial skills and the ability to make good financial decisions plays in allowing Canadian youth to lead successful lives.



Financial Literacy among Youth



Financial literacy is essential in making practical and well informed decisions. According to research, young adults between the ages of 18 and 25 stand at a formative period of their lives, facing an array of freedoms and responsibilities that can lead to equal measures of excitement and grief.

Great amounts of money are spent to provide students with the education necessary to cross these bridges. Government mandated lessons ensure that aspiring drivers learn the rules of the road, while health classes explore the ways in which alcohol can damage the liver.

A noticeable gap in this story exists in the subject of financial education. In short, there is currently no curriculum at the High School/College/University levels that deals with the issue. Because of this, although young adults are flooded with brochures for credit cards, student loans, and various other instruments, they often lack the wherewithal to make effective financial decisions. It is precisely this gap that OnTarget Financial Education has been set up to address.

According to the **Youth Financial Literacy Study**, conducted in August 2008 by the Financial Consumer Agency of Canada:

- 72% of young Canadians have a credit card
- 70% report having sole responsibility for managing their money
- 60% of young Canadians report having some debt (with 36% of them having \$10,000 or more)
- Almost 40% report not having enough money to cover expenses for at least one month in the past year.
- There is significant interest in additional education/ information on budgeting, debt management and credit/ borrowing.

Our Financial Literacy Philosophy

Financial Literacy is Simple

OnTarget Education's Financial Literacy programs are designed around the concept that good financial decisions are **driven by common sense** rather than memorizing mortgage tables or fancy equations.

They are meant to provide practical guidance and encouragement to get their "financial house" in order.



Financial Literacy is 'Cool'

Of equal importance is that OnTarget programs are aimed at leading a paradigm shift in the way that young Canadians view financial decision making. The aim is to make financial fitness socially encouraged and 'hip'.

For instance, young adults care about being:



Physically Fit



Socially Connected



Green



Healthy



Technology Savvy

Through our Programs, OnTarget Education strives to add being **Financially Savvy** to this list of essential skills for young adults in Canada.

Financial Literacy is About More than Money

We understand that few Canadians wake up every morning excited about maximizing their net worth. But, everybody has a passion. Whether it is baseball, art, sport cars or volunteering, OnTarget aims to show individuals how solid financial planning can turn these dreams into a reality.

OnTarget Youth Program



- Program Overview
- Program Details

Program Overview

OnTarget Education has developed a program that is targeted toward university and college students, providing them with all the essential knowledge and skills that they need to make good financial decisions and manage their money effectively.

Program Sessions

OnTarget Education has developed a program that is targeted toward university and colleges students, providing them with all the essential knowledge and skills that they need to manage their money effectively.

This one-day program consists of the following 4 sessions:



Speaker: Importance of Financial Literacy

A speaker engages the students to explore the impact that financial decisions can have on their lives and the importance of the having the knowledge and skills to make sound financial decisions.



Session 1: Financial Planning and Budgeting

A speaker engages the students to explore the impact that financial decisions can have on their lives and the importance of the having the knowledge and skills to make sound financial decisions.



Session 2: Managing Debt and Credit

A speaker engages the students to explore the impact that financial decisions can have on their lives and the importance of the having the knowledge and skills to make sound financial decisions.



Session 3: Saving and Investing

A speaker engages the students to explore the impact that financial decisions can have on their lives and the importance of the having the knowledge and skills to make sound financial decisions.

Program Benefits



The OnTarget Youth Program has been designed to provide participants with the following benefits:

Relevant Topics

The program focuses on issues that are important to young adults such as credit cards, student loans, early savings, managing expenses etc. This helps students apply the concepts that they learn at the OnTarget sessions to impact their daily lives.

Professional Speakers

The sessions are facilitated by a series of professional speakers from the financial industry that can share their expertise, knowledge, real-world experience and practical tips with students.

Interactive Discussion

Provide a learning environment that engages students through a variety of media in ways that makes them forget they are learning now

Take-Away Booklet

OnTarget provides every participant with their own OnTarget Youth Program booklet that includes a description of all the concepts discussed during the sessions (including helpful examples). This booklet will allow participants to refer to these essential concepts long after they attend the sessions.

Convenience

OnTarget Youth Program sessions are held at a convenient location on campus so that university and college students can access the sessions easily.

Program Details

Program Audience

The program targets university and college students aged 18 to 25. This year, OnTarget Education will be working with Rotman Commerce chapter of SIFE (Students in Free Enterprise), an international student organization, to implement this program at University of Toronto.



The program will be held during November 2010 at the University of Toronto, St. George Campus.

Program Agenda

The following is a description of the event timelines for implementing the OnTarget Education Youth Program at the University of Toronto:

Activity	Timeline	Duration
Speaker: The importance of Financial Literacy	6:00 – 6:30 pm	30 mins
Session 1: Financial Planning and Budgeting	6:30 – 7:00 pm	30 mins
Session 2: Managing Debt and Credit	7:00 – 7:30 pm	30 mins
Session 3: Savings and Investing	7:30 – 8:00 pm	30 mins
Networking, Raffle and Refreshments	8:00 – 8:30 pm	30 mins
Total Duration	6:00 – 8:30 pm	2.5 hours

Cost Analysis

The following is estimate of all costs associated with implementing the OnTarget Education Youth Program at the University of Toronto:

Item	Cost/ Student	Total Cost
Program Location (on campus) and Set Up	-	\$ 750.00
Program Booklets	\$ 10.00	\$ 500.00
Program Materials	\$ 1.00	\$ 50.00
Stationary	\$ 1.00	\$ 50.00
Post-program Refreshments	\$ 5.00	\$ 300.00
Program Marketing	-	\$ 150.00
Gifts for Speakers	-	\$ 100.00
Raffle Prize to students	-	\$ 100.00
Total		\$ 2, 000

Getting Involved



- **Why get involved?**
- **Current Opportunities**
- **Contacts**

Why Get Involved?

OnTarget Education Corporation works to develop and maintain mutually benefit partnerships by offering various opportunities and benefits to organizations that support our programs.



The following are a few of the benefits of supporting OnTarget Education programs:

Market your Brand

Obtain exposure for the organization's brand among university and college students in Toronto. OnTarget Education offers sponsors a unique way to impact the lives of next generation of consumers and an opportunity to advertise their name and brand among this target market.

Relevant Issue

Get involved with a cause that is becoming more and more important based on the recent economic environment. Financial Literacy has now become a major concern for various levels of government as the significance of raising a financially savvy generation is becoming increasingly clear.

Create an Impact

Organizations can create a significant impact in the community by supporting an initiative to provide Ontario's youth with essential skills for them to be successful futures.

Governance Principles

OnTarget is committed to ensuring transparency and accountability in all our operations. As such, we provide our sponsors and investors with a **Financial Report** (describing the method in which funds/ in-kind donations were used) and an **Impact Analysis Report** (detailing the impact that the contribution had in advancing financial literacy programs in Ontario).

Professional Team

As an OnTarget Education supporter, you can expect to work with a professional team that is committed to building and maintain relationships with our stakeholders

Opportunities to Getting Involved

Opportunities to Get Involved

If you would like to support OnTarget Education's financial literacy programs, the following is a list of opportunities for you to get involved:



Speakers for Financial Literacy Programs

OnTarget Education is looking for industry professionals with experience in financial planning, investing and personal banking to our Youth Financial Literacy Program sessions. As an OnTarget Speaker, we will meet with you to provide with the program slides to support your presentation and meet with you to provide details about the event and target audience.



Monetary Sponsorship:

OnTarget Education is looking for monetary contributions to assist OnTarget in building our capacity and expanding our impact among students in Ontario. As an OnTarget Sponsor, we will meet with you to provide you with further information about our program and sponsorship benefits.



In-Kind Donations:

OnTarget Education would also appreciate non-monetary contributions such as teaching locations, printing, refreshments etc.



Professional Expertise:

OnTarget Education is looking for industry professionals to provide their expertise in Marketing to help us expand our program awareness, Finance to vet new OnTarget financial literacy programs and Legal/ Tax to audit financial statements and submit our annual tax return.

Support for the OnTarget Youth Program

OnTarget is currently looking for the following areas of support from sponsors in order to implement the OnTarget Youth Program at the University of Toronto in November 2010:

- **Monetary Funding** to support OnTarget Youth Program expenses such as printing, purchasing stationary, marketing etc.
- **Printing Donations** to allow OnTarget to provide all participants with the Youth Program booklets and other session materials (such as tip sheets etc)
- **Raffle Prizes** for session participants
- **Refreshments and Beverages** for participants during the networking session following the Youth Program sessions.

OnTarget Contacts

If you are interested in sponsoring OnTarget Education or if you would like to obtain more information, please do not hesitate to contact our senior executive team:

Sponsorship Contact:

Krystal Pereira

Chief Administrations Officer

Phone: 647-986-0132

Email: krystalabigail@hotmail.com

Board of Directors:

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Vice President, Corporate Development
and Strategy

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Justus Raeppe

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OnTarget Online:



OnTarget Website:

www.ontargeteducation.org



OnTarget Financial Literacy Video:

http://www.youtube.com/watch?v=2hNuLbVn_gGc