



## Letter from the Chair

With the arrival of Spring, I'm reminded of the busyness of bees, and the new season of growth and fruitfulness that lies ahead. Despite our difference in size how very similar we are to the humble little bee.

Resting upon flower from flower collecting pollen and nectar. A workflow input that is essential to the output of plant proliferation and the health and development of the bee community. The Bumblebee Economics at play bear directly on the life cycle success of the hive and its future generations.

In nature, much like in life, and in business, success is determined by the interdependency of this input to output model. Populations that operate within this successful loop are lucrative, strong and equipped for the future. The input we exert with our efforts to nourish and support the next generation bear directly on the skills and abilities they have to foster and lead others.

I have come to refer to this as The Economics of Kindness. A ripple effect that resonates over time as the network continues to build and expand with each connection.

This basic principle serves as the underlying foundation that our efforts at State of Kindness Scholarship Fund are built upon. It has been our desire over the past 5 years to inspire students to live a meaningful life, while encouraging them to use their unique gifts to grow and develop both personally and professionally. With the support, knowledge and expertise of community members we continually seek to engage our student Ambassadors in purposeful programming that empowers their development.

We believe that to inspire, empower and connect students is pivotal to their success and the success of the community as a whole. It is our intention at SOKSF that this Economics of Kindness fuels the development of our organization and its Ambassadors now and into the future.

*Carla Liberta*

**Carla Liberta**  
Executive Director & Chair

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# Mentor Spotlight: Understanding Finance with Ian Miller



This February, we were thrilled to welcome back Ian Miller, Vice President of Mansha Financial. Ian, along with third-year Ambassador Desmond Anuku, led students in an engaging fireside chat. Focused on financial literacy and discernment during these uncertain economic times. Sharing perspectives and insights from both a professional and student point of view. Together, they highlight the importance of budgeting, saving, and investing in the future.

During the discussion, Ian introduced the **50/30/20 principle**, a simple budgeting method that allocates 50% of income to needs, 30% to wants, and 20% to savings or debt repayment. He also addressed **common mental barriers to effective budgeting**, such as **instant gratification, avoidance mindset, peer pressure, and lack of financial literacy** - all challenges that many students face when managing their finances.

Ian further broke down the **key difference between savings and investing**. While saving involves setting aside money in a secure, easily accessible account for short-term needs, investing focuses on growing wealth over time through assets like stocks, bonds, or mutual funds. He also introduced **beginner-friendly investment options for students with lower incomes** and emphasized the **power of compound interest**. Explaining how small, consistent investments can grow exponentially over time.

We are grateful to Ian for his continued support and dedication to empowering students with financial knowledge. His insights provided practical tools and strategies to help students take control of their financial future.

Kickstart your Financial Knowledge with these recommended apps!

- **Mint** - Tracking spending and budgeting through multiple accounts.
- **PocketGuard** - Categorizes expenses and shows how much is safe to spend
- **Moka** - Best for automating saving and investing.
- **Koho** - A prepaid card with built-in budgeting tools and cashback rewards.

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# Discovering Desmond Anuku

When I was 10 years old, during a drive to school, I told my dad, "*I want to be a cardiac surgeon.*" Why did I say that? Honestly, I wanted to choose the hardest-sounding career to make my parents as proud as I possibly could. For many years after that moment, I pursued that statement, holding onto it, even as my passion for healthcare began to fade.

Deep down, I always had a strong interest in social justice, law, and, most of all, entrepreneurship. Still, I entered university studying biology, thinking it was the first step toward a career in health care.

But there was never any debate in my heart about how much I loved the idea of business management. I had already started small business ventures, dreaming that they might one day become something I could fall back on. I was moved by the idea of controlling my wealth and building something of my own.

After my first semester in biology, it was clear. With the support of my family and my State of Kindness family, I decided to let go of the hard-headed determination that kept me glued to something I did not truly want. I finally listened to that inner voice and made the switch to study Economics at Carleton. That decision changed everything. My passion for business and finance began to grow exponentially. For the first time, I felt like I was exactly where I was meant to be.

Economics wasn't easy at first. Coming from a science background, I had to adjust to an entirely new way of thinking. I hadn't taken many business classes therefore, everything I knew about economics and finance came from my curiosity and love for business. But I kept going. Through the opportunities provided by State of Kindness, I was able to explore this field more deeply, build connections, and even shadow the President of State Window Corp - recognized by Deloitte as one of Canada's Best Managed Companies in 2024.

Now, I'm actively working on personal business ventures and continuing to learn about finance, economics, and entrepreneurship. I know I wouldn't be where I am today if I hadn't dared to follow my dreams or hadn't had the support of those who believed in me along the way. I am truly excited for the future. "

In Christ,  
Desmond



# Meet our Board of Directors!



**Carla Liberta**  
Chair  
Executive Director for State of  
Kindness Scholarship Fund



**Christopher Liberta**  
Vice-Chair  
CEO at State Window  
Corporation



**Nikki Carvalho**  
Treasurer  
President at State Window  
Corporation



**Adriana De Lima**  
Board Member  
CAO at State Window Corporation



**Moez Bawania**  
Board Member  
Founder of AMLB



**Alexander D'Orazio**  
Board Member  
Co-Founder of Brixen  
Developments Inc.



**Jessica Fowler**  
Board Member  
Director of NEXT at Humber College



**Monica Tran**  
Secretary  
Communications Coordinator  
at State Window Corporation



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# Healthy Body, Healthy Mind

We were excited to welcome Marin Golemac, Strength and Conditioning Specialist and Owner of Strength Mechanics, as he led an insightful session on the importance of fueling our bodies and maintaining a strong mind-body connection. Marin emphasizes how the food we consume and the way we move directly impact our energy levels, mental clarity, and overall well-being, ultimately leading to a more positive and productive life.

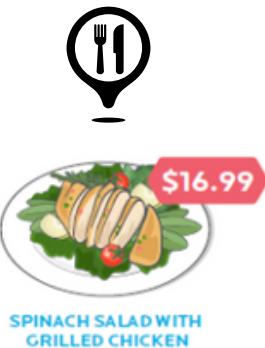
## Top takeaways from Marin's discussion:



## MAKE MOST OF YOUR MEALS

Buying ready-to-eat prepared foods is generally much more expensive than buying whole ingredient's, which you can then prepare yourself.

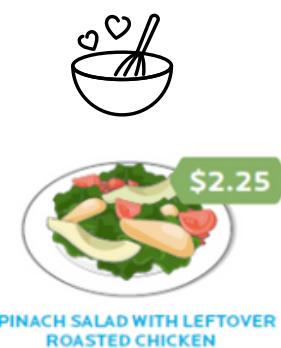
### RESTAURANT



### GROCERY



### MAKE FROM SCRATCH



## AVOID FOOD WASTE

Buying ready-to-eat prepared foods is generally much more expensive than buying whole ingredient's, which you can then prepare yourself.

When perfectly good food rots in the fridge, it's like throwing money away.

### Plan before your shop

- Look at the week ahead to see how many meals you'll need, and how much time you have for food prep. Make a list and stick to it to avoid overbuying and impulse purchases.

### Learn to preserve food

- Extend the life of foods from days to months (or even years) with these tips.

**Days:** when whole fruits or vegetables on the counter get ripe, transfer them to the fridge to extend their life by a few days.

**Months:** when food in the fridge won't be eaten soon, transfer to an airtight freezer-safe container and store in the freezer for 3-6 months. Lightly steam or boil veggies before freezing.

**Years:** Learn how to make jams, pickles, dehydrated/fermented goods, smoked/cured meats, etc. Some of these methods can preserve food for years.

# Grow with Us at State of Kindness

If you're passionate about making a difference—whether through donations, mentoring, or simply sharing your time and insight—there are many meaningful ways to get involved.

One powerful way to contribute is by becoming a Guest Mentor on one of our monthly mentorship calls. By sharing your personal or professional experiences, you can inspire and empower the next generation.

If you're interested in becoming a mentor or would like to learn more, we'd love to hear from you.

Please reach out to us at [info@stateofkindness.ca](mailto:info@stateofkindness.ca).

HELP US HELP STUDENTS  
SCAN TO DONATE NOW

