



2015-2016 ANNUAL REPORT

TRANSITIONS



SEED WINNIPEG is a registered non-profit charitable organization. The organization was formed in the late 1980s as a result of a major study into the economic development needs of Winnipeg's inner city. The study indicated a strong need for a business development organization to serve Winnipeg's low-income community. After a few years of searching for resources, SEED Winnipeg became operational in January 1993.

Vision

SEED envisions a world where opportunities exist for all people and communities to realize their hopes.

Mission

To build strong communities and increase opportunities for people through financial empowerment programs and services.

Five pillars of financial empowerment

- Financial information, education & counselling
- Help accessing income-boosting benefits & tax credits
- Safe & affordable financial products & services
- Access to savings & asset building opportunities including business ownership
- Consumer awareness & protection



Look for these icons to see which pillars are relative to each story throughout this report.

2015-2018 Strategic Plan Goals

1. To work in partnership with Aboriginal community members and organizations to reduce the ongoing impact of colonization and to increase understanding of its effect on Aboriginal program participants and program design.
.....
2. To increase financial capacity and well-being through the provision of financial literacy and asset building opportunities.
.....
3. To provide opportunities for meaningful livelihoods through business ownership and enterprise creation.
.....
4. To demonstrate and promote CED principles as an effective and attainable approach to local development.
.....
5. To sustain the ongoing provision of excellent programs and services by strengthening our organizational capacity and adhering to CED practices.
.....
6. To facilitate policy and practice changes to remove structural and systemic barriers through collaboration.
.....
7. Be entrepreneurial in providing sector leadership that responds to emerging needs and opportunities in the community.

2015-2016 Board of Directors

STEVEN BEAL
Chairperson

KEELY RICHMOND
Vice-Chairperson

WAYNE FLAMAND
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Director

VERN DANO
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Director

RAYMOND NGARBOUI
Director

CELIA VALEL
Director



(from left) Steven with Wayne Flamand, Board member, and Ivan Davis, SEED staff

MESSAGE FROM THE Chairperson

*On behalf of SEED Winnipeg’s Board of Directors,
I would like to express my thanks to all staff, funders,
individual donors, community partners, and Directors
for their on-going hard work, dedication, and loyalty.*

I would also like to acknowledge all participants for their ongoing efforts and dedication to learning and helping their communities grow and flourish.

A special thank you to Cindy, whose dedication over these past 14 years, 13 of those as Executive Director, has provided invaluable guidance and direction to the overall organization, and saw it grow from 13 full time employees to over 30 full time employees. She also greatly contributed to the growth of SEED’s annual budget of \$900,000 to \$2.5 million in the same period.

Over the past few years, Cindy has added a focus to staff development and succession planning. In fact, she leaves behind a strong team and, in particular, two strong Directors who will take on her role together as Cindy moves on.

I am proud to be associated with SEED Winnipeg and to be on the Board of Directors for the past ten years. I wish SEED and all its participants all the best for the coming years.

Steven H. Beal
Chairperson, SEED Winnipeg Inc. Board of Directors

MESSAGE FROM THE Executive Director

The past year was one of transitions and preparation for future transitions in SEED Winnipeg's external and internal working environments.



We have seen changes in the Municipal, Provincial and Federal governments over the last two years, and as with many community economic development organizations, we are still discerning the impact of these changes to policy priorities and departmental processes. SEED strongly supports the Federal government's acceptance of the Calls to Action contained within the Final Report of the Truth and Reconciliation Commission (TRC).

Moreover, I feel very lucky for the opportunity to be part of a number of gatherings celebrating and advancing the work of the TRC. SEED is designing ways to make the TRC Report an important part of the education and strategic planning that is undertaken by its staff and board.

Some of these external environmental transitions have immediate practical implications and, hopefully, some will have long-term impacts on how we perceive and respond to concerns and strengths in our community.

Internal transitions include new ways of assessing our work to help us better recognize interconnections between the programs we provide and the ways we can enhance the collective impact of our work. We also learned from, and responded to, issues raised by our participants. Examples include the creation and expansion of our Access to Benefits program, and the launch of our Transportation Loan Repayment Pilot Program.

SEED has long emphasized the importance of assets (i.e. education, business, etc.), in addition to income, for moving out of poverty, or not falling into poverty. Work began this past year to launch the Manitoba Financial Empowerment Network in collaboration with many community partners. More information about this will follow as 2016-17 evolves.

SEED also contributed to the advancement of the social enterprise and social finance agenda with the Canadian Community Economic Development Network MB

(CCEDNet MB) and other members of the Social Finance Committee of the Social Enterprise Strategy.

We are also excited to see how Diversity Food Services continues to strengthen and grow. Diversity is a social enterprise co-owned by SEED and The University of Winnipeg Community Renewal Corporation. Its seasonal contract with the Fort Whyte Nature Centre compliments its work at The University of Winnipeg, thereby providing more year round jobs.

The Canadian Centre for Policy Alternatives worked with SEED to launch a research project looking at how other jurisdictions provide identification documents to community members who face multiple barriers. SEED continues to expand its work on tax filing in partnership with other service providers. It is quite wonderful to work in a province where the health sector not only accepts that poverty is a major determinant of health, but tries to actively do something about it by having doctors assess financial health and prescribe "filing your taxes" as a crucial avenue for people living on low incomes to receive benefits and entitlements.

Throughout many of these transitions and expansions, SEED has been planning the final stages of a transition at the executive management level, though much of the ground work towards this change has been happening for a number of years. When I indicated my decision to step down as Executive Director, it was great to see Louise Simbandumwe and Carinna Rosales step up to take on the executive management duties, and for Board and staff to embrace the transition plan.

One thing that makes transitions easier is feeling you have a broad community that will support you through that change; this is something for which SEED is very grateful.

Cindy Coker
Executive Director, SEED Winnipeg Inc.

Co-Directors Transitioning Forward

Louise Simbandumwe and Carinna Rosales have been integral members of the management team at SEED Winnipeg for the past decade. Both have worked closely with Cindy Coker, Executive Director, in all aspects of the organization, from strategic planning to governance, budgets to funder relations, program development to partnerships, and everything in between.

Organization-wide succession planning has been an ongoing objective within SEED's Strategic Plan for more than six years. Much had already been accomplished towards this through professional development, cross-training and continued development of internal policies and processes when Cindy announced her intention to step down as Executive Director. It was a natural progression for Carinna and Louise to consider expanding their roles, since many of the Executive Director's responsibilities were already key components of their positions.

The decision to jointly apply for the position as Co-Directors stems from their commitment to SEED's mission and to the core values that inform their work. Their overlapping and complimentary skill sets, wide-ranging experience working at SEED, and their different work styles, come together to create the ideal team to manage the organization, while providing balance and opportunities for individual growth.

The Board of Directors of SEED Winnipeg exemplified forward-thinking in welcoming a joint application, and at the conclusion of the hiring process, the Board approved the recommendation to appoint Louise and Carinna as Co-Directors. SEED staff, a number of whom were part of the hiring process, are very supportive of this decision and look forward to working through the transition plan developed collectively with the goal of minimizing disruption while working collaboratively to enhance the impact of our work.

Effective September 1, 2016, Louise and Carinna officially assumed the roles and responsibilities of the Executive Director, while Cindy transitioned to the role of Manager of Strategic Projects and Training.

Please join the staff and Board of SEED Winnipeg in congratulating Carinna and Louise on their newly expanded roles, and in wishing everyone at SEED a positive and progressive transition.



Louise Simbandumwe



Carinna Rosales

Cindy's Legacy

Cindy joined SEED Winnipeg in 2002 as a Business Consultant providing expertise in the areas of management design and training, financial systems, and strategic planning to worker cooperatives. Though not in Cindy's plans, but fortunately for SEED, her first year ended up being a transition into the role of the Executive Director.

Combined with Cindy's prior experience and knowledge as an Executive Director in the non-profit world, staff and Board were confident in her ability to move SEED forward. Over the next 13 years, Cindy supported SEED through a period of growth that included many internal and external transitions. A few of the highlights include:



Improving SEED's physical space

- Purchasing a building and moving 2 physical offices into one
- Planting a tree as a symbol of SEED laying down roots in the North End and strengthening its foundation
- Paying off the mortgage for 80 Salter Street!
- Introducing creative solutions to improve SEED's space as program needs have grown and changed

Developing and Incubating new programs

- Hosting the CED Technical Assistance Project which has since been renamed Spark and is now a program of the Canadian Community Economic Development Network (CCEDNet)
- Hosting the Winnipeg Social Purchasing Portal which has since transitioned to Local Investment Towards Employment (L.I.T.E.)
- Developing and launching Recognition Counts
- Developing and launching Money Stories: Grounding Aboriginal Youth in the Lessons of their Elders
- Launching the Access to Benefits program resulting from various pilot projects providing support to access RESPs, identification, income tax preparation and government benefits

Strengthening Operational Processes

- Reviewing and revising SEED's by-laws
- Strengthening human resource procedures
- Establishing a Workplace Safety & Health Committee
- Implementing participative management training and practices

Organizational growth

- Placing a priority on financial diversification and stabilization
- Forming the Indigenous Community Collaborations program
- Staff and Board working together to create the art piece displayed in the reception area
- Implementing a pension plan for employees
- Establishing the Research and Development committee
- Developing and implementing three consecutive strategic plan processes
- Launching SEED's first Social Enterprise, Diversity Food Services
- Marking SEED's 20th anniversary with a celebration
- Revisiting and broadening SEED's Charitable Objectives
- Establishing an internal Governance Committee
- Analyzing SEED's work through a Financial Empowerment lens
- Creating and establishing SEED's Vision Statement
- Reviewing and reestablishing SEED's Mission Statement

Cindy went above and beyond in fulfilling the dual role of Executive Director. In one of her more external roles, Cindy was a founding member and Chair of the Winnipeg Poverty Reduction Council, and she Co-Chaired the Winnipeg End Homelessness Task Force, which has now become its own entity. Cindy also helped with the design and negotiation of a co-op tax credit and the creation of the Business Chair of Cooperative Enterprises at the University of Winnipeg. Internally, Cindy supported, encouraged and involved herself in behind-the-scenes work not visible to most, but which positively impacted many.

SEED Winnipeg's staff, Board, partners, clients and participants, are fortunate to have shared in Cindy's passion, perseverance, loyalty, humour and calm under pressure. We are optimistic and eager to move forward through the coming transition phase with Cindy taking on her new role of Manager of Strategic Projects and Training to the end of December 2016.

Please join SEED staff and Board in thanking Cindy and wishing her all the best in the new year when she takes some much-deserved time for herself and family.

Operations

The Operations team is a dedicated group of seven individuals who bring together a wide range of skills, experience and history to provide the support system behind the programs and services SEED offers. Operations handles accounting, payroll, human resource management, building and grounds maintenance, security, IT, phone system management, data management, operational policies and procedures, reception area, event planning, and more!

Can you spot the **difference?**



Operations Team

(from left) Sharon Jonatanson, Cindy Coker, Jocelyn Friesen, Calandra Necan, Susan Belmonte, Kimberley Dittberner, Daisydee Bautista

Differences: Rose in Sharon's hand, piece of cake, mug in front of Kimberley, leaf brooch on Daisydee, addition of Calandra

Support Services

Indigenous Community Collaborations (ICC)

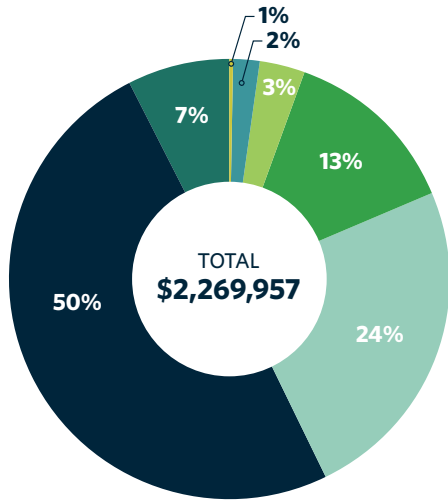
ICC works within SEED and establishes connections with Indigenous organizations to create programs for the Indigenous community, including business development and asset building programs. ICC offers customized training, services and supports that promote Indigenous cultural and traditional teachings.

English as a Second Language (ESL)

SEED is committed to making our programs accessible for participants that have English as a second language. All SEED participants can work with our ESL specialist to help them with language issues as well as any questions about how things work in Canada. We have developed specialized programs for newcomers participating in both our Asset Building and Business programs and provide off site workshops for newcomers thinking about starting a business in Canada.

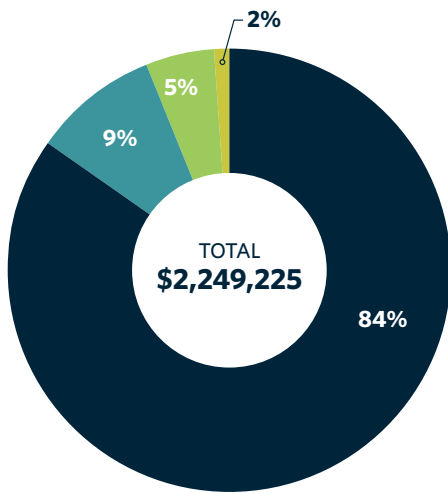


2015-2016 Financial Reporting



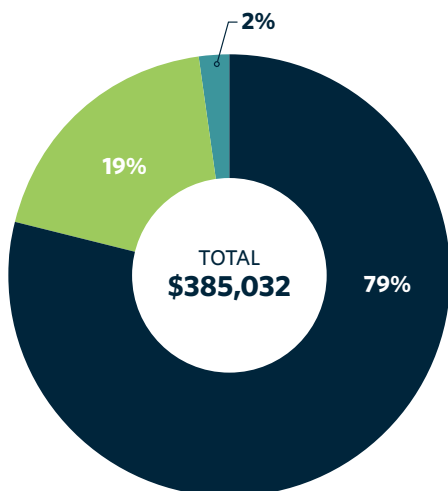
SEED's Operating Revenue

| | |
|---------------------|-------------|
| DONATIONS | \$8,815 |
| CORPORATE | \$45,000 |
| GENERATED | \$72,561 |
| PRIVATE FOUNDATIONS | \$296,151 |
| UNITED WAY | \$553,085 |
| PROVINCIAL | \$1,130,281 |
| FEDERAL | \$164,064 |



SEED's Operating Expenses

| | |
|---------------------------------|-------------|
| PERSONNEL EXPENSES AND BENEFITS | \$1,889,797 |
| GENERAL AND ADMIN EXPENSES | \$206,307 |
| PROGRAM EXPENSES | \$120,120 |
| DEPRECIATION & RENOVATIONS | \$33,001 |



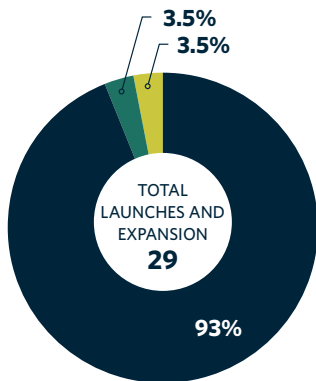
Local Purchasing

| | |
|---------------------------------|-----------|
| OWNED AND OPERATED IN WINNIPEG* | \$303,434 |
| OWNED AND OPERATED IN MB LOCAL | \$72,257 |
| OTHER | \$9,341 |

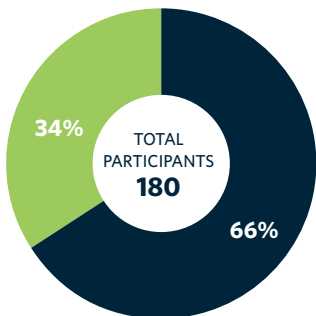
* Including, but not limited to, Social Purchasing Portal suppliers, cooperatives, social enterprises, and past participant sole proprietorships or partnerships

Business Enterprise Support & Training

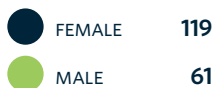
Business Enterprise Support & Training (B.E.S.T.) helps low-income individuals, groups and non-profit organizations to develop and expand small businesses, cooperatives and social enterprises in Winnipeg. The initial phase of training and support focuses on the feasibility of the business idea and self-employment. The pre-launch phase takes clients forward to complete a business plan and prepares them for launch or expansion. Aftercare support is provided for a minimum of one year following a business launch, expansion or stabilization. Aftercare can include help with marketing, operations, and setting up and monitoring of financial systems. The B.E.S.T. program often partners with other organizations to develop and deliver training to specific audiences.



Business launches by structure



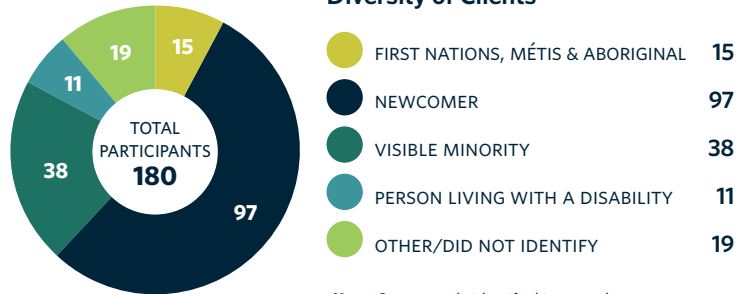
Gender of clients



Business Development Services Achievements

| | |
|--|----------------------------------|
| Business Development Workshop Attendance | 237 |
| Clients Supported | 102 |
| Jobs Created | 37 (20 full time & 17 part time) |
| Business Launches and Expansions | 29 |

Diversity of Clients



Note: Some people identified in more than one category

Program Stage

| Program Stage | # of Participants |
|--------------------------------|-------------------|
| Attended information Session | 230 |
| Applied to Program | 129 |
| Accepted to Program | 108 |
| Completed Training | 86 |
| Consulting | 54 |
| Aftercare | 33 |
| Business Launch and Expansions | 29 |



MARCELA SANCHEZ

Marcela Sanchez heard about SEED Winnipeg approximately three years ago. From her first visit to SEED, Marcela felt welcomed. “My first visit to SEED was very nice; everyone was welcoming,” says Marcela. Nef Villagonzalo, Administrative Coordinator for Business Development Services, was very helpful at explaining the process of SEED’s business training program. Marcela feels that SEED has many resources for clients to utilize, and that staff are willing to help with whatever is needed.

Marcela and her father, Nelson, were both accepted into the Business Enterprise Support & Training (B.E.S.T.) program in the fall of 2015. With a commercial cleaning business that was already established, SEED Business Consultants felt it best to begin with one-to-one consulting and were impressed by Marcela’s and Nelson’s hustle; always looking for a new strategy. Consultants were also pleased to meet Claudia, Marcela’s mother and Nelson’s wife, as a fellow business partner. This family supports each other and works as a cohesive team in a most admirable way.

Over the next six months, the business underwent a name change and received bookkeeping training and assistance. They also developed a marketing plan, operational processes, and a pricing strategy. MDN Cleaning was launched in March 2016 and is looking for more commercial cleaning contracts.

If you ask Marcela for advice to people facing similar issues and needing support, she will say, **“I would tell them there are people that can help you and will guide you in any need you might have.”** Marcela has been a source of inspiration for all who come in contact with her. The B.E.S.T. team is more than happy to support this family in achieving their business goals.

www.mdncleaning.com

RELATED PILLARS



JOHN BONKOWSKI

John Bonkowski owns *Let's Get Going*, a 24/7 roadside assistance business that provides 12v and 24v boosting for consumer vehicles and heavy equipment, along with other services including unlocking doors, fuel calls, and tire changes. John also contracts with CAA.

A year ago, John was receiving CPP disability. Wanting to become self-reliant, John approached the Society for Manitobans with Disabilities (SMD), where he was introduced to SEED Winnipeg.

After attending an information session and filling out an application, John was accepted into the Business Enterprise Support & Training (B.E.S.T.) program. “[The] services I got from SEED were phenomenal,” John said. **“They helped me with a business plan, research and employment. My business consultant helped me to set up the website. All people at SEED were extremely professional and helpful.”**

John also hired a bookkeeper, launched a Facebook page for his business, designed and created promotional materials, accessed financing, purchased business insurance, and registered with the Better Business Bureau (BBB).

“My course took a year,” John adds, “and after, I still associate with SEED to get valuable advice and support. Although my company is just me right now, I will hire more people with disabilities before winter.”

Maintaining a good reputation, having good skills, representing himself in a professional manner, and enjoying what he’s doing are all components of John’s success. “Never stop learning” is John’s key advice to future entrepreneurs.

www.letsgetgoingwpg.com

RELATED PILLARS



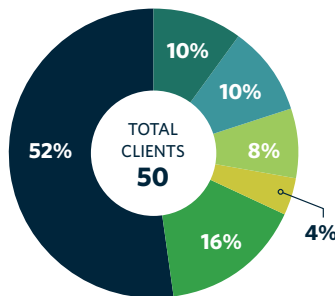
B.E.S.T. Team

(from left) Billy Granger, Carinna Rosales, Laurel Daman, Keisha Paul, Colleen Simard, Nef Villagonzalo, Laura Gordon

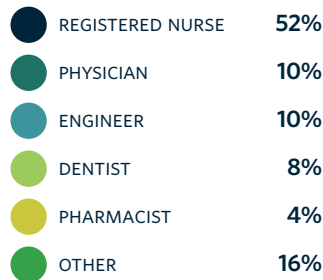
Recognition Counts

Recognition Counts, a partnership between SEED and Assiniboine Credit Union, provides supports to skilled immigrants wishing to work in their fields of expertise in Manitoba.

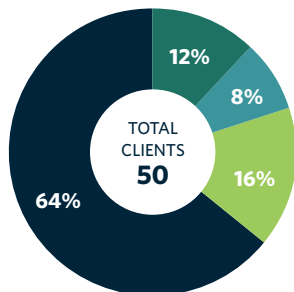
The program offers financial counselling, as well as the opportunity to apply for a loan of up to \$10,000 from Assiniboine Credit Union, to help with the cost of having their qualifications recognized in Manitoba and obtaining employment in their profession or trade.



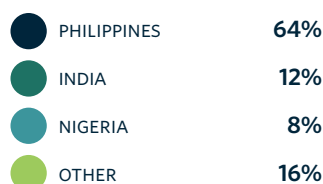
Distribution of Approved Loans by Occupation*



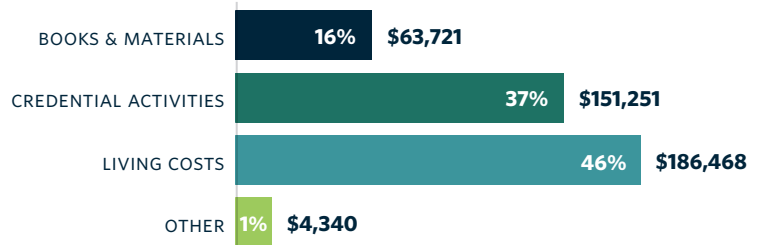
* Based on profession in prior country



Distribution of Approved Loans by Country of Origin

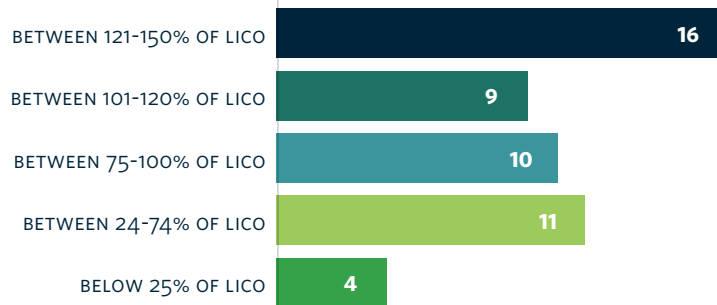


Breakdown of Loan Fund by Use



Total Loan Fund = \$405,780

Distribution of Clients Based on Low Income Cut Off (LICO)



Since the first loan was approved on August 24, 2012, 53 clients gained employment in the same or similar field of expertise they had before moving to Canada.

The following table highlights the financial improvements for this group of clients.

Getting back to your profession - BENEFITS

| | |
|---|-----------------|
| Increase to annual income upon completion of Career Action Plan | \$2,136,748 |
| Decrease in child tax supports (CCTB, UCB and NCT) | \$155,431 |
| Decrease in other government supports (EI, EIA, Training and Shelter Allowance) | \$189,166 |
| Average annual household income improvement | \$40,314 |



“It’s never easy for immigrants to be recognized in Canada. However, SEED makes this process much easier.” — Hasaka R.B. Uduweriye

HASAKA R.B. UDUWERIYE

Hasaka R.B. Uduweriye emigrated from Sri Lanka in 1996 where he was a practicing lawyer. After arriving in Canada, Hasaka found work as a computer technician because he did not possess the necessary credentials to practice Law in Canada.

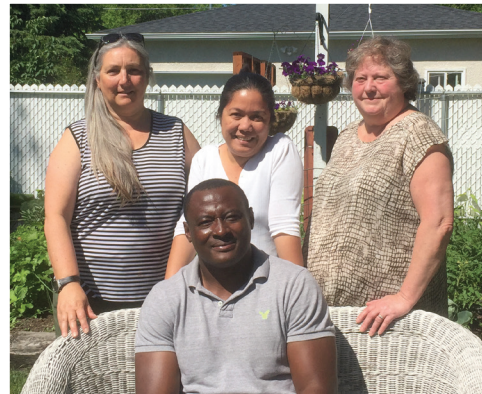
Following a few lay-offs during the world economic crisis, Hasaka wanted to return to his original profession, but he was faced with many economic difficulties during the process of attaining the necessary credentials.

In search of answers, he visited an Employment Manitoba office where he was referred to SEED Winnipeg’s Recognition Counts program. “At SEED Winnipeg I got a lot of information about their credential recognition program. After the detailed analysis of my professional background, experience and skills, SEED staff suggested I apply for financial support from Assiniboine Credit Union. It gave me great financial relief and enabled me to apply to the University of Manitoba to complete my assigned Canadian subjects of the Law Society of Manitoba’s Canadian Centre for Professional Legal Education (CPLD) Program, and to become an articling student prior to being called to the bar.”

Hasaka has since been called to the bar and now operates his own legal firm Ratnamalala Law Office which handles criminal matters, real estate law and family law. “SEED Winnipeg is a “must” place to visit for everyone who has a question (regarding attaining credentials in Canada),” Hasaka confirms. “It’s never easy for immigrants to be recognized in Canada. However, SEED makes this process much easier.”

E h ratnamalala@gmail.com T 204-891-5448

RELATED PILLARS



Recognition Counts Team

(standing from left) Sandra Leone, Nef Villagonzalo, Laurel Daman; sitting - Dennis Mamattah

Manage Your Money Workshops

SEED offers a series of money management workshops free of charge at a wide variety of community locations. SEED also provides free Train the Trainer workshops for service providers looking to offer Managing Money workshops to low-income individuals, families or groups.

Requests for SEED Winnipeg to deliver Manage Your Money workshops continues to grow and has created long term, on-going partnerships within the community. For the past year, Manage Your Money Workshops, either in individual workshops or in a workshop series, were delivered to over 59 community organizations. 1999 participants gained new knowledge towards financial problem solving and tools to manage money effectively, a 16% increase from last year's attendance.

Stand Alone Money Management Training

1999 participants gained new knowledge in financial literacy

660 participants attended individual workshops

180 participants attended a series of workshops

64 participants attended Train the Trainer workshops

68 participants attended Financial Empowerment Capacity Building workshops

1103 participants attended One to One MMT and Financial Problem Solving sessions

Stand Alone Money Management Training (SAMMT) Team

(from left) Roberta Douglas, Natalie Wiebe, Bemnet Hailegiorgis, Millie Acuna, Raena Penner, Pamela Krasniuk



Money Stories

Money Stories is an intergenerational financial literacy program that was developed in collaboration with the Aboriginal Senior Resource Center and Children of the Earth High School. Money Stories offers after-school money management training to Aboriginal youth using the lens of traditional cultural teachings and support from Aboriginal seniors. Program graduates can develop further financial literacy and leadership skills in a summer employment program by becoming Junior Facilitators at SEED and delivering peer-to-peer workshops on money management to other inner-city youth.



“Before visiting SEED, I was a very shy person. Participating in Money Stories and working at SEED has given me confidence.”

—Calandra Necan

CALANDRA NECAN

Calandra Necan’s relationship with SEED Winnipeg began as a participant of the Money Stories program delivered at Children of the Earth High School in Winnipeg’s North End. After completing the program, she was hired as a Junior Facilitator at SEED for three consecutive summers, and as a casual Administrative Assistant during the rest of the time. Today, Calandra’s position of Administrative Assistant has expanded to a permanent, full time position which encompasses her role as Junior Facilitator during the summer months. She is one of two smiling faces that greet visitors and staff as they enter SEED’s offices.

Attaining full time, permanent employment was not easy for Calandra who faced various barriers as a low income, single foster mom. “After graduating, I had a hard time finding work. I didn’t have many skills, so I did odd jobs like house cleaning. It was difficult stretching money. When my son was 3 years old, I was very fortunate to hear that SEED Winnipeg had an employment program. That’s how SEED entered my life. Here I developed job skills, money management skills, and learned about the opportunity for a Facilitator position for the summer.”

During facilitation training, Calandra obtained a number of skills: believe in yourself and don’t doubt yourself; take control, show initiative, be a leader and work well as a team. “I don’t worry about emergencies anymore,” she notes, “like if my son needs something. Stability is so important. After going through an employment program, now I have a job teaching important life skills to other indigenous youth.”

“Before visiting SEED, I was a very shy person. Participating in Money Stories and working at SEED has given me confidence.” Calandra’s advice is to think about your financial future and stability; speak up, don’t be afraid to change things and “grow, grow, grow.”

RELATED PILLARS



Junior Facilitator Team

(from left) Destiny Wolf, Ocean White, Corrie Hart, Ronald Traverse, Calandra Necan, Brittany Laplante, Dillon Courchene, Andrew Proulx-Courchene



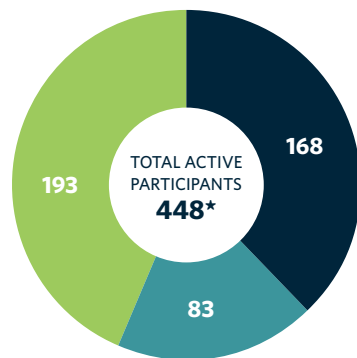
Money Stories Program

(top from left) Ruth Graham, Beth Ann Mclvor, Jocelyn Friesen, Pamela Krasniuk; (bottom from left) Carinna Rosales, Louise Simbandumwe, Colleen Simard, Calandra Necan

Matched Savings Program

SEED’s Saving Circle Program helps low-income individuals and families to save for needed assets including furniture, medical expenses, a computer, education, a small business, or other household necessities. For every \$1 the participant saves, SEED matches it with \$3, up to a maximum of \$750. Participants have up to six months to save toward their asset goal.

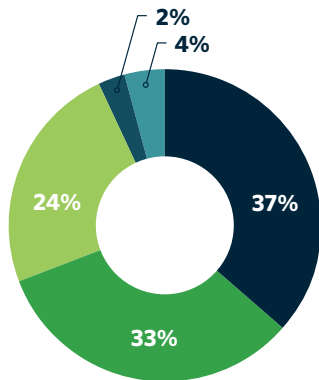
The Individual Development Account (IDA) Program helps low-income individuals and families to save for assets that will yield long term benefits for low income families. Examples include education, starting a small business and disability supports. SEED worked with program partners in 2015/16 to redesign the IDA program based on program evaluations and emerging best practices.



Breakdown by Matched Savings Program Area

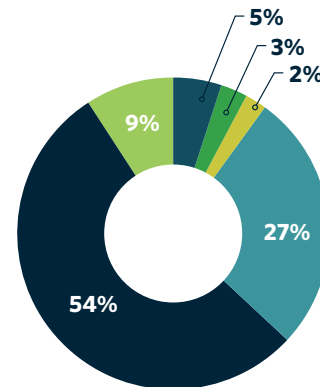
- NEW PARTICIPANTS**
- EXITED PARTICIPANTS
- PROGRAM GRADUATES

* Also includes active participants recruited in previous years
 ** Some new participants are included in the exit and graduate categories



Completed Asset Goals
IDA 2015-2016

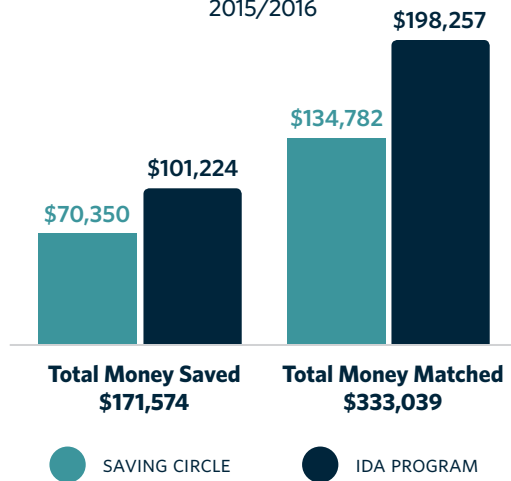
- EDUCATION
- CHILDREN'S EDUCATION
- BUSINESS START / EXPANSION
- HOME PURCHASE
- HOME RENOVATIONS
- DISABILITY SUPPORTS



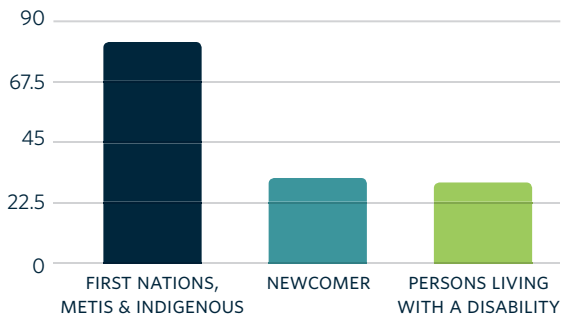
Completed Asset Goals
Saving Circle 2015-2016

- EDUCATION
- CHILDREN'S EDUCATION
- BUSINESS START / EXPANSION
- COMPUTER EQUIPMENT
- FURNITURE / HOUSEHOLD NEEDS
- HOUSING
- HEALTH NEEDS / DISABILITY SUPPORTS
- EMPLOYMENT SUPPORTS

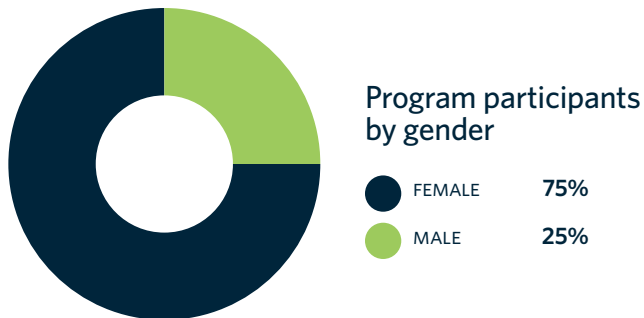
Total Savings & Matching Funds 2015/2016



Participant Diversity Matched Savings Programs



Note: Some people identified in more than one category



“SEED is all about support, help and advice.” — Diane Halpern



DIANE HALPERN

Diane Halpern participated in SEED Winnipeg’s Saving Circle program one year ago after learning about SEED online. Through the program, Diane learned how to save money, build a budget, prevent overspending, and plan her finances effectively.

The Saving Circle program, in partnership with the United Way of Winnipeg, was a great support. Diane notes that staff provided supports that enabled her to increase skills in budgeting, shopping, and paying bills.

Diane deposited her savings into a Registered Disability Savings Account (RDSP) to provide funding for future disability supports.

Today, Diane continues to use the skills she developed. “In the future,” she says, “I’m planning to be involved in other programs. Also, I’m planning to attend computer classes and SEED can help me find the right one. SEED is all about support, help and advice.”

RELATED PILLARS



RANDY JANZEN

Randy Janzen, songwriter, artist, and advocate for visually impaired people, participated in several programs at SEED Winnipeg and feels he was most impacted by the financial literacy components that are incorporated throughout. According to Randy, “learning how to manage money is crucial for each and every person.”

Through the Saving Circle program, Randy’s matched savings provided sound equipment and further education to support the expansion of his business. His participation in the Access to Benefits program supported him in filing his income taxes, setting up a Registered Disability Savings Plan (RDSP) and successfully applying for RentAssist.

Staff from the Business Enterprise Support & Training (B.E.S.T.) program also supported Randy with website development, the creation of business cards, development of his online music portfolio, and launching his social media presence.

Being an advocate for visually impaired people, Randy notes disabilities are all about abilities. “Let’s take the word ‘disability’ and erase the first three letters. Then you’ll see the ‘ability.’ The brain is ready to adjust and has a lot of senses. Focus on the ability and see what is the best way to utilize it.”

randyjanzen.wixsite.com/randyanzen

RELATED PILLARS



“Let’s take the word ‘disability’ and erase the first three letters. Then you’ll see the ‘ability.’”

— Randy Janzen

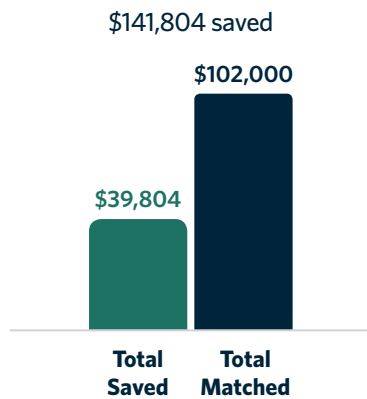


Matched Savings Team

(top from left) Raena Penner, Bemnet Hailegiorgis, Millie Acuna, Louise Simbandumwe, Pamela Krasniuk, Roberta Douglas; (bottom from left) Sheri Bailey, Natalie Wiebe

Inner City Homebuyer Program

The Inner City Homebuyer Program supports low-income earning families with saving towards a down payment and closing costs for a home within a Neighbourhoods Alive! Designated Area. For every \$1 a participant saves, SEED matches it with \$1 up to a maximum of \$5000. Participants have 3 years to purchase their home.



CHINTHAKA WIJewardena

Chinthaka Wijewardena began his relationship with SEED Winnipeg in 2011 when he was accepted into a Saving Circle program offered at MacDonald Youth Services, in partnership with SEED. He recalls seeing a post on their bulletin board asking “Would you like to improve your financial situation? Is there something you or your family need, but it seems like you’ll never be able to save enough money?”

Successful completion of the program’s ten workshops provided answers to many of the questions whirling in his head, like how to manage his finances. Through the matched savings component of the program, Chinthaka successfully purchased a “smart and wonderful laptop”.

Through this program, Chinthaka learned about SEED’s Inner City Home Buyer program. He was accepted into this program after graduating from the Saving Circle Program. Eight workshops and one year later, he purchased his first home. “Above all,” says Chinthaka, **“this program has helped me hit one of my biggest dreams, and that is purchasing a home.** I don’t know how you feel about owning a home, but to me, it is one of the most fascinating and greatest achievements that surpasses all.”

Chinthaka cites many benefits he has experienced since becoming a homeowner. It has given him the opportunity and the spirit to learn basic skills to address

problems himself instead of going elsewhere for help. Even if the solution is expensive, it is outweighed by the joy and happiness that comes with owning a home. He now has space to plant a garden in his backyard to produce fresh fruits and vegetables to lower his grocery bills. His feeling of physical security has improved, and there is a sense of belonging to his neighbourhood which can increase civic engagement.

Chinthaka believes “Success breeds success” and feelings of accomplishment improve your morale and desire to work harder than expected. Owning a home has given him an appetite to work harder towards accomplishing more goals than he first anticipated.

“Thank you very much for helping me achieve my dream of purchasing my first home in September 2015. I also want to give special thanks to Natalie and Jacob for the well done job in running the classes.” Chinthaka feels both played a big part in preparing him to pursue his dream of home ownership, and to fully meet the challenges life offers.

RELATED PILLARS



Inner City Homebuyer Program Team

(from left) Millie Acuna, Natalie Wiebe, Roberta Douglas

Access to Benefits

Access to Benefits (A to B) provides assistance to people living on a low income to:

- Get information about benefits like the Disability Tax Credit, Canada Child Tax Benefit, GST Credit, RentAssist, and more
- Apply for the benefits they qualify for
- Open an RESP and get free money for their children's education
- Get identification needed to access benefits
- Open a bank account
- File income tax returns

During the 2015/16 year, **1187 participants** accessed support from the A to B program.

65 participants accessed referrals to open no-fee basic bank accounts at Assiniboine Credit Union.

299 participants obtained a total of 487 pieces of ID through SEED's ID Fund.

83 participants received support to apply for additional government benefits including the Disability Tax Credit, the Manitoba Primary Caregiver Tax Credit, and RentAssist.

610 participants received support to access benefits from the Federal and Provincial government through filing 1046 tax returns and income tax adjustments, and applying for child and family benefits. In total, **these participants are expected to receive over \$3.5 million in income tax refunds and related benefits** including the GST/HST Credit and Canada Child Benefit.

79 participants accessed support to apply for Manitoba Identification cards and/or Secure Certificates of Indian Status.

154 families opened new RESPs for 114 children, and leveraged up to \$169,680 in government grants and bonds through new and existing RESPs.

111 participants submitted applications to **receive their Government of Canada benefits by direct deposit.**

RESP Supports for CSI Families

Each summer, hundreds of children from 13 inner city elementary schools attend the Community School Investigators (CSI) program. Run by the Boys and Girls Club of Winnipeg, this 5 week enrichment program provides quality programming designed to combat summer learning loss. Students who complete the program earn a bursary for their education after high school. As part of the Access to Benefits (A to B) program, SEED manages these bursaries and works with families to deposit their children's bursaries into Registered Education Saving Plans (RESPs). This year, A to B staff worked with **143 CSI families to deposit 263 bursaries into RESPs.**



RELATED PILLARS



LIZA FEAVER

Liza Feaver has a personal story about her connection with SEED Winnipeg. “Being a homeless person, I was having a coffee at Tim Hortons, when one lady was passing out cards for SEED Winnipeg”, Liza explains. **“It was a really challenging time for me; I didn’t know how to get a safe place to live, or get my taxes paid.** Who knows,” Liza thought, “I’ll try.” And Liza tried it out.

Liza says her first visit to SEED Winnipeg’s office was very welcoming and interesting. She was surprised to see a lot of smiles on people’s faces, and their optimistic attitude.

Liza participated in a number of SEED programs and services. With SEED’s support, she was able to obtain her birth certificate and photo identification, set up a bank account, file income tax for multiple years and get referrals to other supports and resources in the community.

Since connecting with SEED and receiving strong support from staff, Liza noticed she started smiling a lot more. As her confidence grew, she felt she had a real chance at becoming a smoke-free person and took steps to enrol in a 10-week program to quit smoking.

Today Liza is proud to be a smoke-free person with a stable home who feels she has made a few really big steps forward with the support of SEED Winnipeg.



RELATED PILLARS



SHANNON LETENDRE

Shannon Letendre is originally from Dauphin River, Manitoba. In 2011, the First Nation’s community where she lived was severely affected by flooding. Shannon moved to Winnipeg as an evacuee with her family. Though they have remained in Winnipeg since, they hope to return home soon. “Life was so much different...different environment, nature, air, relationships,” recalls Shannon.

It was really challenging being displaced from their homes and housed in hotels. Many evacuees are experiencing depression and Shannon is not excluded. “My grandparents built their business throughout their whole life, and now it’s totally gone. It was very hard for me and my family to deal with this loss.”

Shannon heard about SEED from her grandmother, who heard about it from the Red Cross. “Over time, I brought other family members there that needed assistance.” Throughout numerous visits to SEED, Shannon and her family received support with filing their income taxes and applying for disability-related benefits.

When asked about her experience with SEED, Shannon says “I loved it. **People here are so supportive in trying to help us with what we need; it was an awesome experience.**”



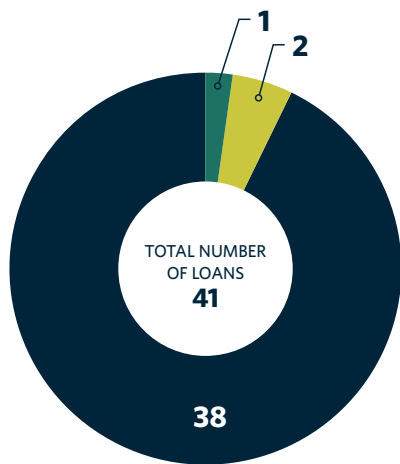
Access to Benefits Team

(from left) Jennifer Porter, Kevin Schachter, Jenn Bogoch, Lani Zastre, Aileen Krush, Aarti Sharma

Transportation Loan Repayment Program

The Transportation Loan Repayment Program supports families who come to Canada as refugees with repaying loans for their transportation and medical examinations. These loans can be up to \$10,000 per contract and are due within 6 months of arrival. The program provides customized money management sessions and matching funds for loan repayment.

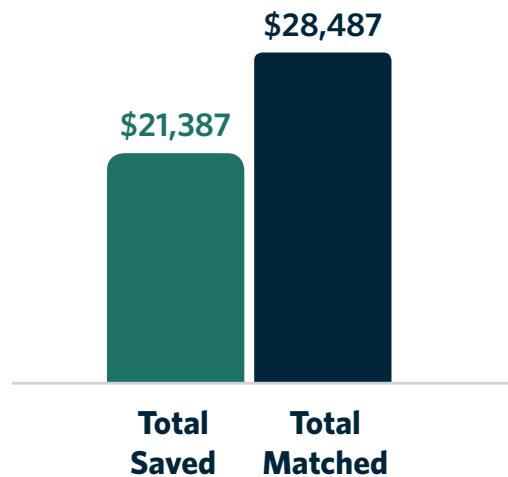
For every \$1 a participant contributes to their loan payment, SEED will match it with \$3. Participants contribute up to \$250 and SEED will match those contributions up to a maximum of \$750. As many loans exceed \$1000, participants often contribute more than \$250.



Transportation Loan

- ACTIVE PARTICIPANTS
- EXITED PARTICIPANTS
- PROGRAM GRADUATES

Total Individual Contributions & Matching Funds





“I came from a different country with a different language, political and social systems, and weather. It was hard to adapt.”

— Noor Ibrahim

NOOR IBRAHIM

Noor Ibrahim was 13 when he and his family fled their home country of Somalia and entered Kenya as refugees in 1990. “It was like a prison; it wasn’t safe”, says Noor. After more than 20 years in the refugee camp, Noor, who was now married and the father of five children, was determined to change his life and the life of his family; to provide a brighter future for his children.

Noor, his wife Kuresha, and their children, arrived in Canada in July 2014, where Noor felt he no longer needed to worry that someone would kill him or steal his children. “It was my luck to immigrate to Canada. When I immigrated, I felt happy and worn.”

“I came from a different country with a different language, political and social systems, and weather. It was hard to adapt” says Noor. Part of the process of immigrating to Canada as a refugee is the assumption of a Transportation Loan with payments expected within 30 days of arrival in Canada, and full repayment expected within six months of arrival. The pressure to meet the deadline to repay these loans, some up to \$10,000, causes stressful conditions for newcomers who are also trying to adapt and secure employment.

Through a referral by the Immigrant and Refugee Community Organization of Manitoba (IRCOM), Noor was accepted into SEED Winnipeg’s Transportation Loan pilot project. SEED staff, along with an interpreter provided by IRCOM, supported the Ibrahim family in managing their multiple transportation loans.

While receiving support through the Transportation Loan pilot project, Noor discovered SEED’s Access to Benefits program, which assisted him in applying for Disability and Primary Caregiver Tax Credits to help support one of his children.

Through his contact with SEED, Noor feels he has gained significant supports and obtained valuable money management skills that will assist him and his family to successfully adapt and flourish in their new country.

Future goals for Noor include pursuing a career in Social Work through the University of Manitoba.

RELATED PILLARS

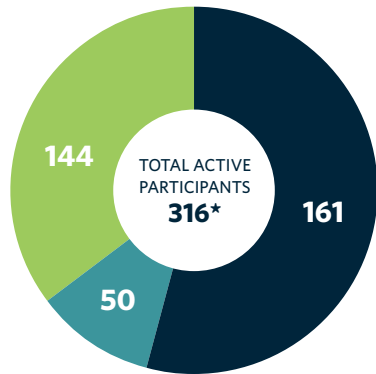


Transportation Loan Repayment Project Team

(from left) Laurel Daman, Aileen Krush, Bemnet Hailegiorgis

AssetBuilders Partnership

The AssetBuilders Partnership was established by SEED, Assiniboine Credit Union, and United Way of Winnipeg to replicate SEED's IDA and Savings Circle programs. SEED coordinates a network of 10 other program delivery sites in Manitoba.

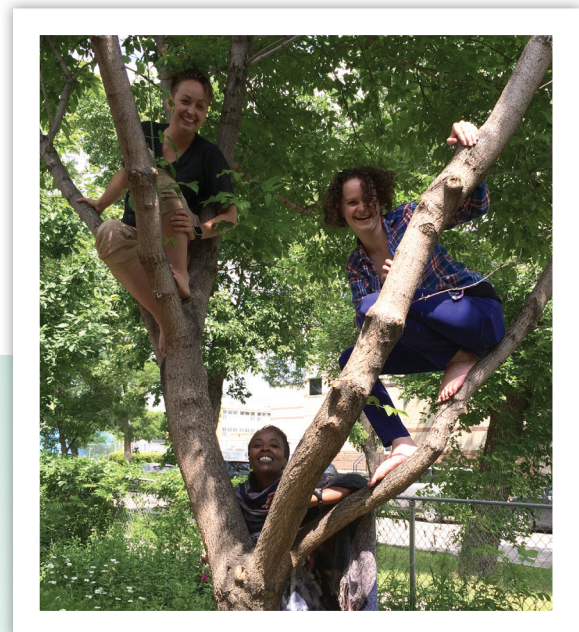
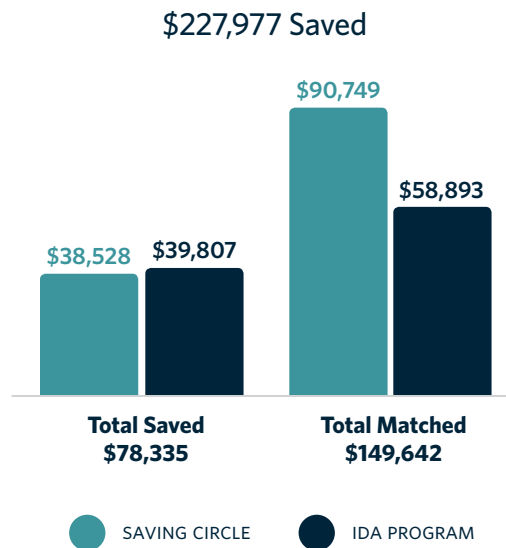


AssetBuilders Partnership
Breakdown by Matched Savings Program Area

- NEW PARTICIPANTS **161****
- EXITED PARTICIPANTS **50**
- PROGRAM GRADUATES **144**

* Also includes active participants recruited in previous years

** Some new participants are included in the exit and graduate categories



AssetBuilders Partnership Team

(in tree from left) Sheri Bailey, Raena Penner;
(behind tree) Louise Simbandumwe



Ruta with her daughter and Erin Baird, Villa Rosa staff

RUTA TESFALIDET

Ruta Tesfalidet credits the Saving Circle program and Rebecca, Post Natal House Coordinator at Villa Rosa, with learning how to save money and be more responsible when making purchases. "Without SEED, I wouldn't know how to save, and I wouldn't have half the stuff [I bought]," explains Ruta.

Villa Rosa is a member organization of the AssetBuilders Partnership, a group of partner sites that offer money management and savings programs developed and supported by SEED Winnipeg. When Ruta first learned of the

*"No more living day to day.
Now I have goals."*

— Ruta Tesfalidet

Saving Circle program while attending a class at Villa Rosa, she didn't think it would be possible for someone on a low income to save money. Thankfully that didn't stop her from applying to the program. "I didn't know this kind of program existed, and I feel lucky to be accepted into a program that has limited space," she says. "I loved it!"

The classes took Ruta through a process of self-discovery, including determining her triggers when it comes to purchasing, and learning about credit cards and how to handle debt. "I also learned from the other participants who had debt." Ruta feels her perspective changed as she gained the confidence to succeed and realized how important it was for her to save. "Before, I would have spent the money I had today," she admits, "and not think about tomorrow." In fact, Ruta saved more than she needed and was able to purchase a full dining room set in addition to her original goal of buying living room furniture.

Ruta notes that she continues to save for future goals, and that the skills she learned have become habit. She laughs while explaining how she hears Rebecca's voice asking her if an impulse buy is something she needs, versus something she wants. "Rebecca was very awesome, supportive and motivating." At the end of the program, Ruta felt proud and blessed. "I did it" she says smiling.

Ruta has recently moved into a place of her own, and she is set to return to school at Taking Charge in preparation toward a career in health care. "No more living day to day," she states, "now I have goals".

Her advice to others facing similar issues and needing support? "Join Saving Circle; get to know yourself. It's possible to save and plan for the future."

RELATED PILLARS



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April 1, 2015 to March 31, 2016

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2015 Volunteers

SEED staff could not do what we do without the time and expertise contributed by the many individuals listed below. Their dedication and support continues to positively impact our programs, clients and participants. Thank you all!

Julia Anderson
Assiniboine Credit Union

Naomi Audia
Urban Eatin

Reginald Ayo
Assiniboine Credit Union

Gibril Bangura
Bangura Art

Char Bart
Assiniboine Credit Union

Katherine Bayer
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Allison Bramforth
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Rachel Cabrera
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Louise Champagne
Neechi Foods Co-op

Michael Redhead Champagne
Aboriginal Youth Opportunities

Karin Christoph
Assiniboine Credit Union

Melissa Chung
United Way Winnipeg

Kathleen Clarke
Internationally Educated Engineers
Qualification (IEEQ) Program

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Robin Eriksson
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Monica Feist
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Serena Goebel
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Metis Money Stories Grandma

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RE/MAX Professionals

Jessie Howell
Money Stories Elder

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Success Skills

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