



2016-2017 ANNUAL REPORT

REFLECTION





SEED Winnipeg is a registered non-profit charitable organization 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 spending a few years 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 Indigenous community members and organizations to reduce the ongoing impact of colonization and to increase understanding of its effect on Indigenous 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.

2016-2017 Board of Directors

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Chairperson

KEELY RICHMOND
Vice-Chairperson

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DAMON JOHNSTON
Director

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Director

CELIA VALEL
Director

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.

This has been a year of new beginnings, with two new joint Executive Directors in Carinna and Louise. They have learned and grown over the year, and the organization has learned and grown as a result.

The year has not been without its challenges, as we struggled to adapt to changing internal and external environments with uncertainties on many levels, but as a group we have managed to get through many of them.

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

Steven H. Beal

Chairperson, SEED Winnipeg Inc. Board of Directors



Board and Staff Retreat - February 2017

MESSAGE FROM THE Co-Directors

The program results and achievements highlighted in our report this year are particularly remarkable in light of the uncertain funding context that faced SEED and many of its partner organizations.

SEED's Board, staff, funders and partners made critical contributions toward ensuring the continuity of our programs and implementing a number of new initiatives.

We are grateful for the active engagement, guidance and support provided by SEED's Board of Directors. SEED staff members demonstrated their deep commitment to the values that inform our work by consistently placing the delivery of high quality programs at the center of our decision-making processes.

The flexibility and responsiveness of core funders, like the United Way Winnipeg, was pivotal to preserving program continuity. We were able to enhance the impact of financial empowerment initiatives by engaging with cross-sectoral partners to increase program delivery capacity, and to reduce barriers at a systems level.

We met or exceeded our program delivery in virtually all areas, with significant growth in the Business Enterprise Support & Training (BEST) and Access to Benefits (A to B) program areas. The BEST program supported the launch and expansion of 34 businesses. Diversity Food Services, a social enterprise owned by SEED and the University of Winnipeg Community Renewal Corporation, expanded to an additional location and created 25 new jobs.

The A to B program filed 1,681 tax returns and income tax adjustments, a 50% increase. These efforts generated over \$6.6 million in refunds and benefits to low-income community members.

An expansion in program delivery was accompanied by new initiatives



Louise Simbandumwe and Carinna Rosales

to increase collective impact through cross-sectoral collaboration. Highlights include the Winnipeg Social Finance Forum and the Manitoba Financial Empowerment Network (MFEN).

SEED and the Canadian Community Economic Development Network (CCEDNet) co-hosted the Winnipeg Social Finance Forum this past year; which brought together stakeholders from government, financial institutions, social enterprises, and community organizations to share learnings on the state of social finance in Canada and Manitoba, with specific sessions on Social Impact Bonds.

Cross-sectoral collaboration was also a key driver in joint efforts with the United Way Winnipeg, the Winnipeg Poverty Reduction Council and Community Financial Counselling Services to design and launch MFEN.

The outcomes of these collective efforts are captured in the inspiring stories shared by program clients and participants featured in this report. It is their strength, resilience and courage that lies at the heart of our collective efforts to create communities where opportunities exist for all people to realize their full potential.

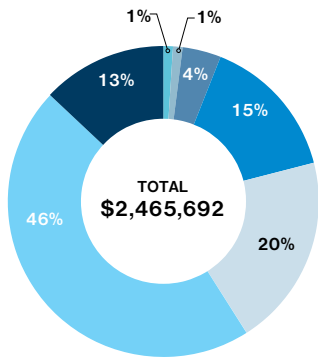
Louise Simbandumwe and Carinna Rosales

Co-Directors, SEED Winnipeg Inc.

Operations

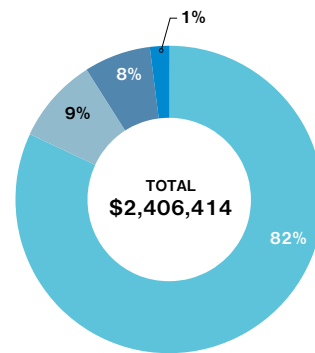
The Operations team is a dedicated group of individuals who bring together a wide range of skills, experience and history to provide the support system behind the programs and services SEED offers. Operations provides accounting, payroll, human resource management, building and grounds maintenance, security,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

2016-2017 Financial Reporting



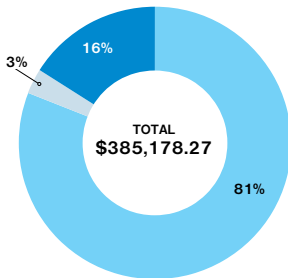
SEED's Operating Revenue

● DONATIONS	\$27,875
● CORPORATE	\$14,000
● GENERATED	\$89,072
● PRIVATE FOUNDATIONS	\$370,822
● UNITED WAY	\$505,268
● PROVINCIAL	\$1,145,830
● FEDERAL	\$312,825



SEED's Operating Expenses

● PERSONNEL EXPENSES AND BENEFITS	\$1,975,600
● GENERAL AND ADMIN EXPENSES	\$221,471
● PROGRAM EXPENSES	\$177,481
● DEPRECIATION & RENOVATIONS	\$31,862



Local Purchasing

● OWNED AND OPERATED IN WINNIPEG*	\$310,307.16
● OWNED AND OPERATED ELSEWHERE IN MANITOBA	\$11,981.52
● OTHER	\$62,889.59

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



Operations Team

(Back from left) Susan Belmonte, Jocelyn Friesen, Calandra Necan, Sharon Jonatanson
(Front from left) Daisydee Bautista, Carinna Rosales, Louise Simbandumwe

Responding to the TRC's Calls to Action

The Truth and reconciliation commission (TRC)'s comprehensive report on the history and legacy of the residential school system in Canada was accompanied by 94 calls to action. Responding to these calls to action are a critical part of the process of reconciliation.

In response, SEED's Board of Directors passed a resolution in 2016 committing to implementing the TRC's Call to Action #92 regarding business and reconciliation. SEED is doing so by adopting the United Nations Declaration on the Rights of Indigenous Peoples as a reconciliation framework, and by applying its principles, norms, and standards to internal policies and core operational activities involving Indigenous peoples.

SEED is committed to:

- Meaningful consultation
- Building respectful relationships
- Supporting the right of Indigenous peoples to free, prior, and informed consent
- Ensuring equitable access to jobs, training, and education opportunities
- Providing education for management and staff on the history of Aboriginal peoples

This past year, a joint strategic planning session was held with SEED staff and Board to deepen the understanding of the TRC calls to action, and to critically reflect on our current practices, policies and programs. Program teams have been working on incorporating learnings and insights from the strategic planning session into SEED's work, and a cross programs team was established to support goal setting, monitor progress, and develop recommendations for further action.

Support Services

Indigenous Community Collaborations (ICC)

ICC works within SEED to foster partnerships with Indigenous organizations that enhance program delivery for Indigenous community members, including Business Development and Asset Building Programs. These programs emphasize customized training, services, and supports that are responsive to specific circumstances of Indigenous community members, and building on community strengths, including Indigenous cultural and traditional teachings. The work of ICC is guided by the Indigenous Programs Advisory Committee (IPAC), which includes representatives from partner organizations, SEED's Board of Directors and staff, and community Elders.



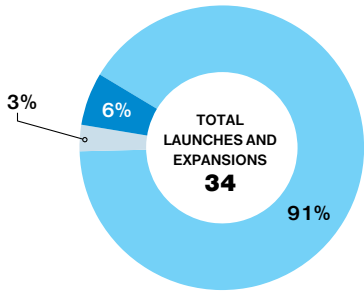
Board and Staff Retreat - February 2017

English as a Second Language (ESL)

SEED is committed to making its programs accessible for participants for which English is an additional language. SEED participants can work with SEED's ESL Specialist for assistance with language issues, and any questions they have about Canada. SEED has developed specialized programs for newcomers participating in Asset Building and Business programs, and provide customized off-site workshops for newcomers who are thinking about starting a business in Canada.

Business Enterprise Support & Training (BEST)

BEST 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 opening or expanding. 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 financial systems. The BEST program often partners with other organizations to develop and deliver training to specific audiences.

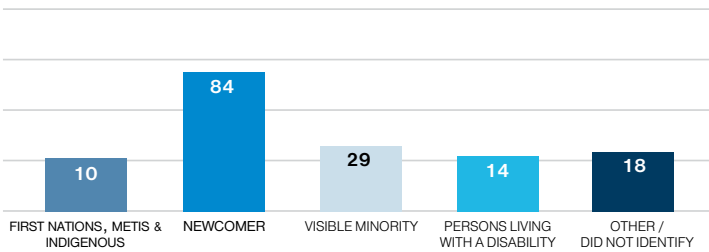


Business launches by structure

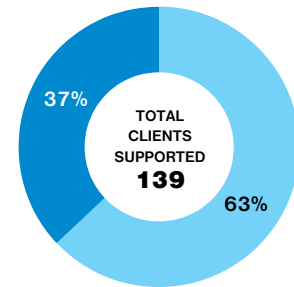
- SOLE PROPRIETORSHIP 31
- COOPERATIVE 1
- SOCIAL ENTERPRISE 2

Program Stage	# of Participants
Attended information session	217
Applied to program	132
Accepted to program	75
Completed training	50
Consulting	55
Aftercare	26

Diversity of Clients



Note: Some people identified in more than one category



Gender

- FEMALE 88
- MALE 51

Business Development Services Achievements

Clients supported	139
Jobs created	74 (26 full time & 48 part time)
Business launches and expansions	34

BEST Team

(From left) Gilbert Dion, Laurel Daman, Nef Villagonzalo, Carinna Rosales, Keisha Paul, Colleen Simard (missing) Billy Granger





“PEOPLE IN ALL NATIONS WANT THIS BREAD”

At first encounter, **Abdul Kamara** is like an enthusiastic friend, excited to see you after a long absence, and as you get to know him, his generosity and genuine friendliness feel perfectly natural. His story with SEED Winnipeg, and his business journey, are ongoing.

He has completed the first phase of SEED’s Business & Enterprise Support & Training program (BEST). Taught over six weeks, the first phase seeks to determine the viability of a potential business idea. “I’m so proud of that certificate.” Abdul is the founder of a small baking start-up business, Real Buns.

Abdul came to Winnipeg from a Sierra Leone bakery where he was well-respected. “The owner cried when I was leaving”, Abdul recounts. “He said, ‘Not that I don’t want you to go to Canada, but in your absence, my business is going down!’” Abdul laughs, “I cried too, but I trained my co-workers.”

Flash forward from 2001 through his stints in many local bakeries. “I worked for the big bakeries, I cannot speak against them, but...” The feeling, the joy he had experienced in Sierra Leone was gone. The work conditions were not ideal, and the pay made it difficult to support his family.

Eventually he left each successive bakery, an overqualified employee working entry-level positions. His awards and credentials got him hired on the spot at each new kitchen, and his work ethic and cheerful disposition has guaranteed him standing job offers from employers who were sad to see him go.

Abdul settled in at the Winnipeg Regional Health Authority (WRHA) in July 2006, an organization where he continues to work today, and feels is better suited to his people-oriented vision for his life. “I only want to make people happy.”

He continued to bake a limited amount of bread in his kitchen to give freely every other Sunday at his church, earning him the affectionate title of ‘Bread

Man’ among the kids of his congregation. Whereas most people receive gifts on their birthday, Abdul will take time off work and bake for two and a half days to bring a loaf of bread to every member of his church. “The children are happy and the families are happy! Everyone prays for me to succeed and get work.”

One day, his manager at the WRHA pointed Abdul towards SEED Winnipeg. He came to SEED and was accepted into the BEST program to create a business model and learn how to operate as an entrepreneur in the Canadian business system. He smiles, reminiscing about the quality of the program and the positivity of the staff: “They are very, very good people, and I am always happy when I think of them.”

Abdul is now taking steps towards creating a self-sustaining business, a process that is ongoing. At the time Abdul was interviewed, he was visiting industrial spaces for lease, and finalizing the nutritional labelling process. “That’s what I’m waiting for, and I need help so that I can establish my business.” This is the role SEED responds to; helping talented and motivated individuals get oriented in a system that is new or foreign to them.

As for Abdul, he already has a long list of clients interested in a large rollout of his services. He intends to begin by targeting individual clients and small businesses. “It’s not only me I am trying for. I need people to be with me. I want to hire people.”

There is gratitude plainly evident in the way Abdul speaks of his life and opportunities, and a clear desire to pay them forward. Just as he one day intends to teach future employees the tricks of the bakery trade, he is already preparing his son for success in business. He is raising his eighteen-year old to share his values, and also his drive.

While Abdul Kamara’s business is still in process, it’s a safe bet he will continue to move forward with joy and positivity. SEED is proud to work alongside people who shape the community we work and live in. We look forward to SEED’s continued presence in Abdul’s journey.

www.realbunswpg.com

www.facebook.com/realbunswpg

RELATED PILLARS





“WE REALLY GAIN AS A COMPANY BECAUSE OUR STAFF ARE THE ONES WHO DEVELOP OUR MENU ITEMS”

Diversity Food Services is an anomaly in the business world. Co-owned and co-founded in 2009 by the University of Winnipeg Community Renewal Corporation (UWCRC) and SEED Winnipeg, **Ian Vickers**, Diversity’s Chief Operating Officer, describes Diversity’s mandate as essentially to “be a leader in [food service] sustainability in North America.”

With the creative freedom given to him by the Diversity Board, also chaired by SEED Winnipeg and UWCRC staff, he has the ability to stretch that mandate to its limit.

Diversity’s mandate can be broken down into three key areas. First, it provides tasty, healthy, ethnically diverse, and reasonably priced food. Second, it commits to ethical hiring practices and extensive employee training. And third, it aims to be a responsible community member and seeks to increase the overall sustainability of the Winnipeg food chain. Essentially, the goal is to make good food, treat its employees well, and have a positive impact on its community.

“Part of the reason I love my job is I get a lot of latitude to [...] figure out what those sustainable things are, at the same time there is an outlying framework. Our total marginalized employees can’t drop below 65 percent, and local procurement [of food] is expected to be somewhere in that same 60-65 number.”

Eight years on, Diversity has increased its physical presence. What started as a university food service has now expanded to a catering company and several off-site locations, including the year-round Buffalo Stone Café at FortWhyte Alive, and the Eagles Roost Café at Player’s Golf Course. With this expansion

comes increased job security for Diversity's 90 plus employees. Off-campus operations have grown enough that all of the staff who would traditionally be laid off in the summer season now get moved to other locations.

Good treatment of staff extends beyond hiring practices. For example, Diversity pays for each employee to complete the Safe Food Handling course, beyond the Provincial Government's mandate requiring only one employee of the twenty in the cafeteria at any given time be certified. Staff are encouraged to take ownership of the food that is produced.

"We really gain as a company because our staff are the ones who develop our menu items, and our chefs go through and figure out how to make them in an institutional setting – how to scale it up into the kind of sizes we can do." Diversity builds new menus for all its spaces every two weeks, to stay current with seasonally available produce.

Diversity has no shortage of connection to local farmers. Ian estimates that it buys from over 160 vendors. This is a staggering number, when compared to some university cafeterias that make a hundred times larger sales and typically carry six to twelve vendors.

Consequently, the food is always very fresh. "We've driven down our food waste. A typical restaurant is going to report its food waste at 8%, but ours got so low from constantly refreshing and bringing things in so frequently that we don't even show it on our balance sheet" says Ian. "There's no write-off to it anymore."

This is only possible through Diversity's direct connections with small suppliers. "I don't actually target organic," he says. "What we actually target is farmers who are doing good Earth stewardship practices who can't get an organic certification." He cites the example of a farmer whose field may have been sprayed twenty years ago with Roundup, yet whose sustainability practices are revitalizing the land.

In the same way Diversity doesn't target organic farmers, it is not focused on becoming Fair Trade. "You have to carry at least two fair trade certified products [to be certified]. I carry at least seven."

Diversity's small size is part of what makes it successful. "Reverse economy of scale that kicks in – we can do more for [our food partners] because we're smaller." At a certain scale, fostering direct connections with small vendors becomes unfeasible. Combining its size with an open-minded, non-profit-driven Board makes for a winning recipe.

Their local community and partners benefit in ways that aren't easily quantifiable. By composting on an institutional level at FortWhyte Alive, the compost company is able to offer residential collection in the surrounding area because of the guaranteed supply, consequently greening up the whole community.

Diversity's open-ended contract with Fort Whyte's pork operation guarantees its stock and buys any pork that FortWhyte cannot use or sell directly, allowing the farm to grow more pigs, risk-free. For Diversity, the difference is made up in a few extra ham sandwiches.

Running a business this way likewise attracts challenges. By hiring marginalized employees, a steep learning curve is common. Often, it's their first job, or their first Canadian job.

Another challenge relates back to shelf inventory. "It's a cash flow liquidity question," says Ian. Simply put, most of Diversity's cash value comes from the food on its shelves, and that food comes in and then goes out very quickly. Unlike most food services providers, Diversity deals directly with farmers who cannot offer the flexible terms of a warehouse food distributor. "You need to pay farmers right away," says Ian. Luckily, one thing students can be reliably counted on to do is eat.

So, what does it take to be like Diversity? First, they display a high tolerance for risk. Second, a willingness to pursue a management intensive approach. And third, be governed by an open-ended and flexible, ethical mandate.

Finally, employees like Ian Vickers are required. Employees who take independent ownership of the company mandate while functioning seamlessly as a member of the team. Employees who view their role within Diversity in the same way Diversity exists within the larger web of non-profits, everyone contributing what they can towards a more equitable, sustainable future.

Four years into working for Diversity, Ian is still amazed by the company and closes by saying, "here I get to care."

www.diversityfoodservices.com

RELATED PILLARS



“GOING THERE OVER THE YEARS, I HAVE ACTUALLY LEARNED TO BE MORE OUTSPOKEN AND BE MORE OUT THERE”

Kyler Harper is a recent graduate from Children of the Earth High School, a direct neighbour to SEED Winnipeg. Since 2014, the two organizations have worked together on the abOriginal Student Cooperative Project and Omazinibii’gig Artist Collective. These two programs aim to equip students with marketable art and entrepreneurial skills while they are still in high school.

Kyler’s biggest takeaway was “[learning] about business skills, about selling [products], and selling yourself”. He explains that “going there over the years, I have actually learned to be more outspoken and be more out there.” The experience of selling his personal art, and art made by his fellow students, is a great confidence boost. The ongoing lessons which teach valuable employment skills, combined with traditional Indigenous knowledge, provide a strong reason to keep coming back.

According to Kyler, the program has around 16 students from year to year. The students work in collaboration with the collective to produce their artworks. The business strategy is informed by the seven Cooperative Principles, which are then taught to the students, connecting their hands-on experience to business theory.

Although drawn more predominantly to the business side of the program, Kyler has a strong creative bent. He has a passion for video projects, and works with Video Pool and Winnipeg Film Group. Completing work with Video Pool through the Indigenous Youth Mentorship Program, he has continued to work with them for six years and got involved with such programs as their youth summer camps. He dreams of one day growing a YouTube video production business, a dream he has already begun to implement into practice by purchasing and learning to use game recording hardware.



Looking back on his time with the co-op, he muses “I was one of the original members in the end. I felt like I knew the whole history since I was there the entire time.” Watching the program grow, while he did the same, has made Kyler invested and keen to give back. He intends to pay the experience forward through mentorship, and hopes to return to the co-op to engage with new students.

To future students considering joining he says: “Do it. Because I’ve been with the co-op ever since grade nine to now, and it will teach you all the skills you need from now to forever.”

RELATED PILLARS

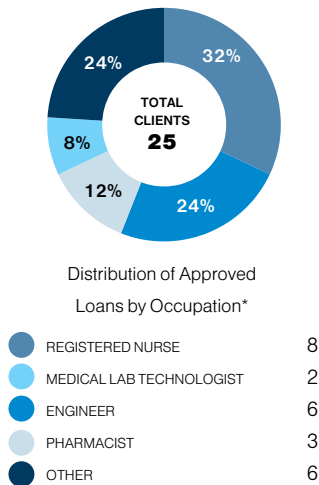


Kyler Harper and Justin Flett, co-op member

Recognition Counts

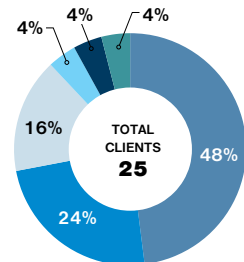
Recognition Counts is a program that provides supports to skilled immigrants who want to work in their fields of expertise in Manitoba.

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



Distribution of Approved Loans by Occupation*

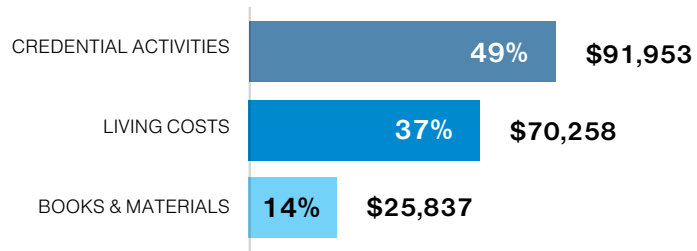
* Based on profession in prior country



Distribution of Approved Loans by Country of Origin



Use of Loans



Total amount of loans disbursed = \$188,048

Getting Back To Your Profession

Since the first loan was approved on August 24, 2012, 96 clients found employment in the same or similar field of expertise they had trained in before moving to Canada.

Overall financial improvements:

Total Increase to annual income upon completion of a Career Action Plan	\$4,129,843
Average increase in annual income	\$43,019



Recognition Counts Team

(From left) Sandra Leone, Laurel Daman, Dennis Mamattah, Nef Villagonzalo



“THE LESSON I WANT PEOPLE TO LEARN FROM THIS IS NOBODY SHOULD EVER LOOK DOWN ON SOMEONE...THEY JUST NEED THE SUPPORT.”

Bukky Omoruku’s journey towards achieving recognition for her Nigerian nursing credentials is a story of hardship and isolation, but also of resilience. She knows the terror of trying to do everything alone. She knows the value of seeking support at those critical moments, and she has felt the overwhelming relief of coming out on the other side of her challenges.

“The first two years were stressful,” she remembers. Bukky was in an abusive relationship when she arrived in Canada, and then she became pregnant. Although she experienced complications throughout her pregnancy, eventually Ethan was born.

Bukky’s situation quickly became untenable and she left her husband. She recalls her thought process at the time: “I have a baby, I’m going through this bad relationship that I just got out of. It wasn’t my choice to get out at the time, but I don’t have a regret that I left, because they were going to apprehend my son if I didn’t leave. They gave me a choice, but that wasn’t a choice for me – either you stay and we take your child from you, or you leave and we take you to the shelter.”

“You are starting your life all over in a country you don’t know. You don’t know the culture, you don’t have family, you don’t have friends [...] It’s like you’re in the wilderness, all by yourself.”

“I was in the shelter for three months. When I was in the shelter, I went to Manitoba Start,” Bukky recalls. She was referred to the Recognition Counts program at SEED, as well as the Bridging Program for Internationally Educated Nurses (BPIEN) at Red River College, and was accepted into both programs.

Bukky received a loan of \$2,600 through the Recognition Counts program, which covered the cost of her books, professional clothing, the purchase of a

computer and association fees. Eighteen months later, Bukky wrote her BPIEN exam and passed with flying colours.

She found out she passed on her birthday and “it was the best birthday gift I ever had.” She received her first paycheque after four days of work, and it was more than she received in a month on EIA. She took that first paycheque and framed it: “I actually didn’t want to cash the cheque. I wanted to put the cheque in a frame and when I get up in the morning I could be looking at it – but I have to cash it, it’s still money. I photocopied the pay slip and put it in a frame in my bedroom. I look at it every morning.”

“The person who I was in Nigeria carried me through this hardship here [...] The lesson I want people to learn from this is nobody should ever look down on someone. I know a bunch of people out there who have the potential to do well. They just need the support.”

“I was able to move on, and that’s it, I’m happy now. I’m a registered nurse and I’m not only going to stay as a registered nurse. Last week I was at University of Manitoba because I want to get my BA and if possible, I would love to be a nurse practitioner.”

“I am going to try my best. I don’t know what the future holds, but I am going to try.”

RELATED PILLARS



Money Stories

Money Stories is an intergenerational financial literacy program that was developed in collaboration with the Aboriginal Seniors Resource Center and Children of the Earth High School. Money Stories offers after-school money management training to Indigenous youth using the lens of traditional cultural teachings and support from Indigenous 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.



(From left) Andrew Proulx-Courchene, Jaylene Wood, Dean Lafrienere, Calandra Necan (staff), Kashtin Mekish, Destiny Wolf



Money Stories Team

(From left) Millie Acuna, Gilbert Dion, Carinna Rosales, Pamela Krasniuk, Andrew Douglas, Calandra Necan, Jocelyn Friesen, Colleen Simard, Louise Simbandumwe, Barb Wilton



Manage Your Money Workshops

SEED offers a series of stand alone money management training workshops, free of charge, at a variety of community locations. SEED also provides free Train the Trainer and Financial Empowerment Capacity Building workshops for service providers working with low-income individuals, families or groups.

Requests for SEED to deliver Manage Your Money workshops continue to increase and have created long term, on-going partnerships within the community. This year, through workshops and individual financial problem solving sessions, 2,829 participants gained new knowledge towards financial problem-solving and tools to manage money effectively.

Stand Alone Money Management Training (MMT)

2,829 participants gained new knowledge
in financial literacy

991 participants attended
individual workshops

335 participants attended a
series of workshops

9 participants attended
Train the Trainer workshops

135 participants attended
Financial Empowerment
Capacity Building workshops

1,359 participants attended
One to One MMT and Financial
Problem Solving sessions

Stand Alone Money Management Training (SAMMT) Team

(Back from left) Natalie Wiebe, Bemnet Hailegiorgis with
Sarsaparilla, Andrew Douglas, Raena Penner
(Front from left) Laurel Daman, Eric Stenhouse, Pamela
Krasniuk, Roberta Douglas, Millie Acuna





“When it came more to learning about car finance or home financing, the program gave me a way better perspective on it. I valued how in-depth it went about finance and home ownership.”

Some clients who work with SEED find themselves in situations where they feel trapped, with few options to change their circumstances. **Rylee Nepinak** faces a different set of challenges. Like many young people, the professional story of his life is just beginning, and he is exploring his options.

At the age of 21, Rylee has already built an impressive list of work experience. WASAC (Winnipeg Aboriginal Sports Achievement Centre) gave him his first day job at 15. He continues to work with them today, and also works at his local community centre and with Green Team, both jobs involve mentoring youth, either after school or over the summer.

Rylee also trained and worked in carpentry, and while attending Neeginan College Carpentry, he enrolled in SEED’s Money Management Training course, taught by Millie Acuna, Asset Building Programs Manager. He completed carpentry school and the Money Management Training, then went on to complete SEED’s Saving Circle program.

“Being in school, it wasn’t really a topic that was touched on as much as it should be, so when it came more to learning about car finance or home financing, the program gave me a way better perspective on it. I valued how in-depth it went about finance and home ownership, because I never really got that in high school. It was practical. We had to find an actual car that we wanted to buy and go through the actual process of buying it – on paper. It prepared me to buy my own car. After the program I purchased my own car.”

He bought a used Chrysler 300, his dream car. He uses it to go grocery shopping or to chauffeur family around.

“It gets the necessities of my life done easier, it’s more convenient for me and my family.” It’s not all work though, as he admits to also using the car to “take the girls out on dates.”

“Before [Money Management Training] I was pretty bad with money,” Rylee confesses. “I was having problems saving cheque to cheque.” He believes the program opens doors for youth, “I’ve recommended this program to a lot of my friends and family.” They have benefited from the programs too, mostly signing up for SEED’s Community Referral program to open a free bank account. “Not everyone wants to commit the two months to the Saving Circle.”

With a better understanding of budgeting and his personal finances, he now knows what is reasonable to expect, and he has the tools to weigh the value of different paths.

One thing is clear: Rylee will continue to work hard and explore his world. “I spent a little time on EIA and just not doing something for that period of time – months of not doing something - just really bugged me. We have a lot of free time when we’re young, and I don’t want to waste it.”

Rylee remains grateful to SEED for helping him to navigate it all. “SEED is a great organization. Millie is an awesome coordinator, they should know that they’re very lucky to have a coordinator like her. She has definitely had an awesome influence on my life.”

RELATED PILLARS

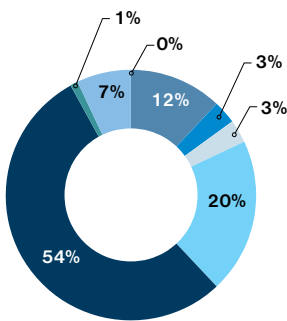


Rylee Nepinak (right) with Millie Acuna, ABP Manager

Matched Savings Program

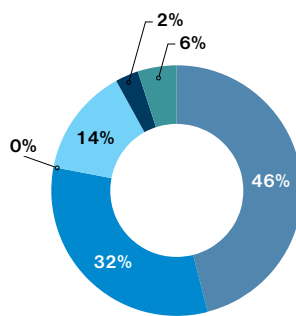
SEED's **Saving Circle Program** helps low-income individuals and families to save for needed assets including medical expenses, education, computers, a small business, furniture, or other household necessities. For every \$1 a participant saves, SEED matches it with \$3, up to a maximum of \$750. Participants 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 ability supports. In 2016/17 SEED completed a redesign of the IDA program based on recommendations from members of the *AssetBuilders* Partnership, information from program evaluations, and from emerging best practices.



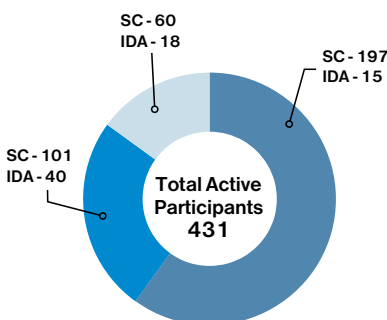
Completed Asset Goals
Saving Circle

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



Completed Asset Goals
IDA

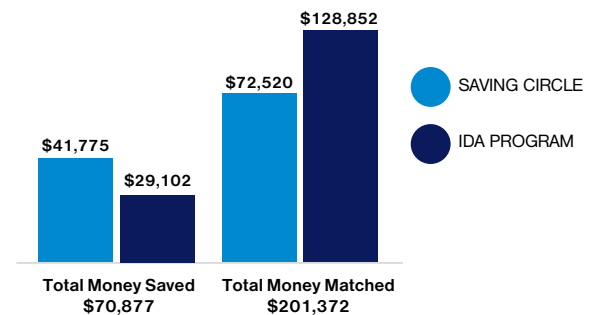
- EDUCATION
- CHILDREN'S EDUCATION
- BUSINESS START / EXPANSION
- HOME PURCHASE
- HOME RENOVATIONS
- ABILITY SUPPORTS



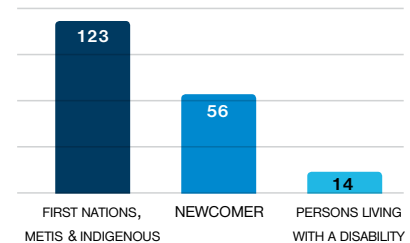
Breakdown by Matched Savings Program Area

- NEW PARTICIPANTS
- EXITED PARTICIPANTS
- PROGRAM GRADUATES

Total Savings & Matching Funds



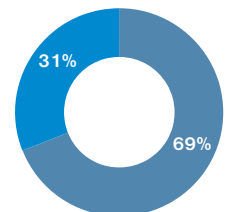
Participant Diversity



Note: Some people identified in more than one category

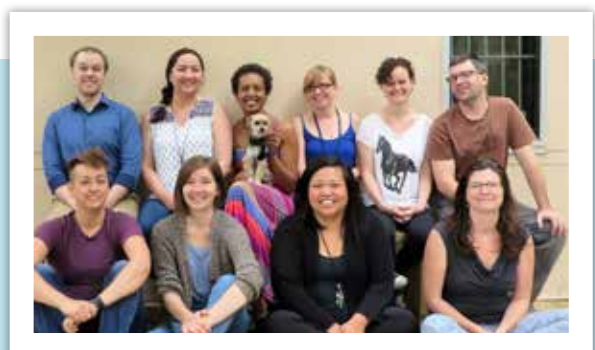
New program participants by gender

- FEMALE 146
- MALE 66



Matched Savings Team

(Front from left) Sheri Bailey, Natalie Wiebe, Millie Acuna, Barb Wilton
(Back from left) Eric Stenhouse, Pamela Krasniuk, Bemnet Hailegiorgis with Sarsaparilla, Roberta Douglas, Raena Penner, Andrew Douglas





“IT’S A GREAT LIFE SKILL. NOW HE KNOWS HE CAN DO IT FOR OTHER THINGS”

Bruce is a man of many hobbies. To get outside and stay active, he often rides his bike throughout the city – through the Exchange District, St. Boniface, The Forks, Polo Park, Assiniboine Park, and Kildonan Park. He can also be found at Winnipeg’s many pools – Sherbrook, Seven Oaks, Pan Am, and Elmwood Kildonan. At home, Bruce spends a great deal of time kicking back, listening to his extensive collection of used Classic Rock vinyl records.

Dave is Bruce’s support worker and has been biking, swimming, and working with Bruce for five years. Dave’s employer, Maitland B. Steinkopf (MBS) Residence, put the two in touch with SEED Winnipeg, where Bruce was accepted into the Saving Circle program. “They suggested it might be a good opportunity for Bruce to acquire some budgeting skills in a very hands-on and applicable manner.” After successfully completing the course, Bruce applied for an Individual Development Account and began saving in mid-2015.

“Bruce was very focused” says Dave, and completed the program early 2016. According to Bruce, he maintained frugal spending habits by directly targeting and cutting down specific expenses.

Bruce saved up to buy mostly day-to-day items like kitchenware: pots and pans, a microwave, a toaster, and Tupperware containers, but also included a special purchase that has become a household staple. With SEED’s assistance, Bruce was able to renovate his shower, making it more accessible by installing a seat and a showerhead that is both softer and easier to control.

“It’s a great life skill” adds Dave, “now he knows he can do it for other things; we can target other projects and save up money for those things”. For example, when Manitoba Hydro experienced a power surge, damaging home electronic equipment that was only partially insured, Bruce and Dave transferred those same skills and strategies to finance a full repair.

Dave describes his responsibilities towards Bruce as that of a coach, helping him make “safe, healthy, and reasonable choices”. In that same way, SEED Winnipeg exists within the continuum of community support services, working to empower people to better manage their finances and, by extension, their daily lives.

RELATED PILLARS

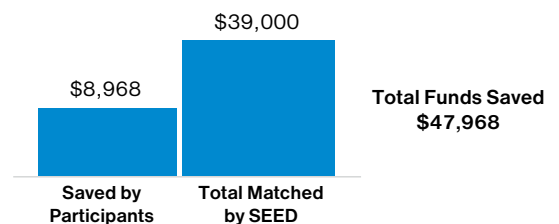


Dave & Bruce

Inner City Homebuyer Program

The Inner City Homebuyer Program supports low-income earning families to save toward 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 \$5,000. Participants have 2 years to purchase their home. SEED has secured additional funding through Manitoba Housing which will allow the program to be enhanced in upcoming years.

Total Savings & Matching Funds



Housing IDA Team

Laurel Daman and Natalie Wiebe

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 benefits for which they qualify
- 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 2016/17 year, **1,592 participants** accessed support from the A to B program.

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

399 participants obtained a total of **554 pieces of ID** through SEED's ID Fund.

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

1,077 participants received support to access benefits from the Federal and Provincial government through filing **1681** tax returns and income tax adjustments, and applying for child and family benefits. In total, **these participants are expected to receive over \$6.6 million in income tax refunds and related benefits** including the GST/HST Credit and Canada Child Benefit.

101 families opened **new RESPs for 221 children**, and leveraged up to \$175,370 in government grants and bonds through new and existing RESPs.

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

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

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 five 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 **65 CSI families to deposit 108 bursaries into RESPs.**



“I’VE HIT ROCK BOTTOM SO MANY TIMES – SEED DOES A LOT OF WORK WITH ME, A LOT OF STUFF THAT I WOULDN’T KNOW HOW TO DO ON MY OWN.”

Roger Lavalée’s success story is one of progress. He has shown great resilience in the face of long-term adversity, and he is unwaveringly devoted to his children.

Gaining literacy about financial supports has been an important step. “I didn’t know what a food bank was [...] A friend referred me [to SEED] and it didn’t take long: we did my taxes right away, and then I needed child tax, which was even harder. I had to get the kids on my budget, I was on my own budget for like eight months; we were living off two to three hundred dollars [per month in addition to rent].”

Systemic challenges can turn seemingly simple tasks into nightmare situations. When the mother of Roger’s children passed away suddenly, he became their full-time custodian, but obtaining legal guardianship evolved into a year-long struggle, because his name does not appear on their birth records.

He provided documentation to prove he is their father, but not enough to get his name on their birth certificate. Now, with SEED’s referral to the Public Interest Law Centre, it’s looking like this issue may soon be resolved. However, Roger notes that it’s not always a straight path forward. “I’ve hit rock bottom so many times – SEED does a lot of work for me, a lot of stuff that I wouldn’t know how to do on my own.” Nonetheless, he’s made personal progress, like learning to better cope with his anxiety. He does things now as a father that he wouldn’t have seen himself doing before. “I can actually talk to people, I’m not as worried as I used to be.”

“When I came in to SEED I was a scared little puppy. When I first came here I didn’t know what to expect, I didn’t know if I was going to get the help I needed, but [my Program Coordinator], Aileen Krush, showed I was pretty much welcome to bring my kids in the first time because, like I said, I couldn’t leave them alone.”

And his relationship with the kids keeps getting better. “It’s awesome. We’re really close, we’re a really close family.” He smiles when he looks at them, “I still call them my babies even though they’re not babies anymore.” He says the youngest likes it, but the eldest gives him a hard time about it sometimes. “They’re my heart and soul.”

“We’ve been through tough times [...] I still think I’ve got about a year’s worth of challenges ahead of me” says Roger, looking back and looking ahead. “But”, he says, “I’m resting a lot easier since I found SEED. If I’m down, SEED will pick me up. I know they’ve got my back [...] I think we will be fine; I’m confident, I’m not too sad anymore, and I know my goals will be met.”

RELATED PILLARS



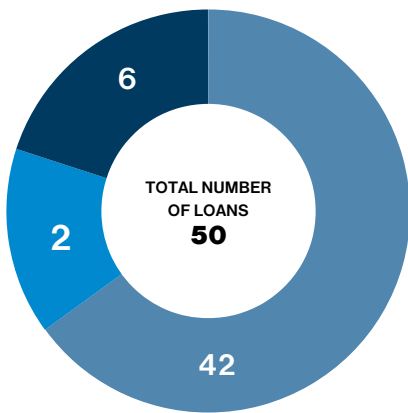
Access to Benefits Team
(From left) Julia Anderson, Carmen Valkova,
Lani Zastre, Aileen Krush, Jenn Bogoch
(missing) Jennifer Porter, Kevin Schachter



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. The program provides customized money management sessions and matching funds for loan repayment.

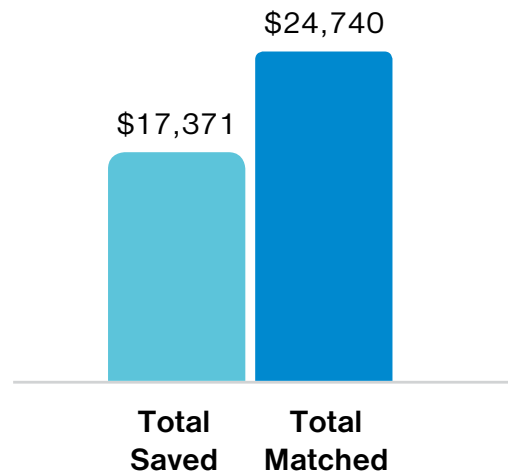
For every \$1 the participant contributes to their loan repayment, SEED matches it with \$3 up to a maximum of \$750. Participants have up to 6 months to make their loan repayment contributions.



Transportation Loan

- ACTIVE PARTICIPANTS
- EXITED PARTICIPANTS
- PROGRAM GRADUATES

Total Individual Contributions & Matching Funds



Transportation Loan Repayment Project Team

Laurel Daman and Bemnet Hailegiorgis



“SEED WINNIPEG EMPOWERED US, NOT ONLY WITH KNOWLEDGE, BUT WITH FOLLOW UP TO SEE IF WE PUT THAT KNOWLEDGE INTO PRACTICE. WONDERFUL.”

Jean-Pierre Kisama first got involved with SEED by applying to the Saving Circle program, which led to a referral to SEED’s Transportation Loan Repayment program. Through this program, he could save money and pay off the debt he acquired through immigrating to Canada with his family.

High demand for the Transportation Loan Repayment program meant that Jean-Pierre had to wait until the next round to be accepted, which gave him the opportunity to assist SEED by providing interpretation and orientation for other new clients. Once accepted into the program, he was able to pay off the entirety of his government debt with the matched funds he saved.

Jean-Pierre says he views his time at SEED as an opportunity. “If I help people out, I feel good. If I work for community, I feel good.” This thread runs through much of his life: “Back home,” says Jean-Pierre, “I was a teacher, tour guide, interpreter, and I worked in the community development sector.” The same sector he used to work in is where he turned to for assistance once in Winnipeg, all while continuing to give back.

“At the time we came, we did not know how the system worked here in Canada. With that program, we were really empowered: we knew how to plan, how to use the money, how credit works, and how to involve the family in the finances and in the budgeting. All this kind of stuff was very, very helpful.”

“They add follow-up too – they give you homework and make sure you understand exactly what they taught you, that you applied it and understood.”

Four years after arriving, Jean-Pierre continues to work and volunteer in his community. He has given time to Immigrant and Refugee Community Organization of Manitoba (IRCOM) and Independent Living, all while extending the lessons he learned at SEED and elsewhere, paying them forward in his community. In the fall, he plans to take courses at Red River College in Therapeutic Recreation.

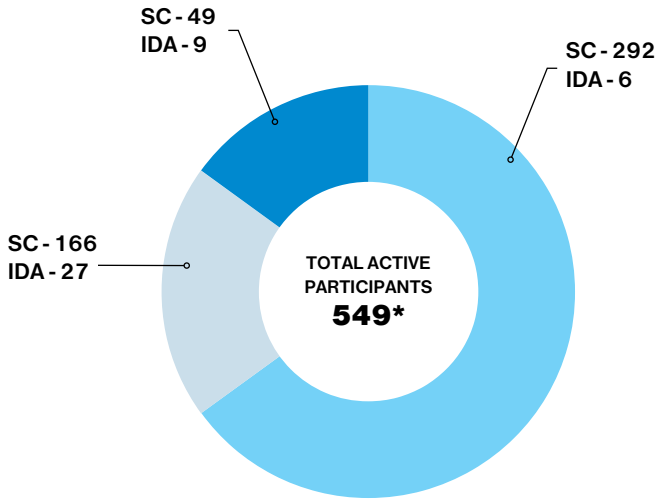
Looking back at his journey, Jean-Pierre has this to say: “I am very much changed, because everything in the Canadian system was new for me. I didn’t know where to start, where to go, what to think about, or what to plan. Today I can plan and I know what to think about. I know how to navigate in the social system and the financial system. I can look for jobs: I was empowered by SEED.”

RELATED PILLARS



AssetBuilders Partnership

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

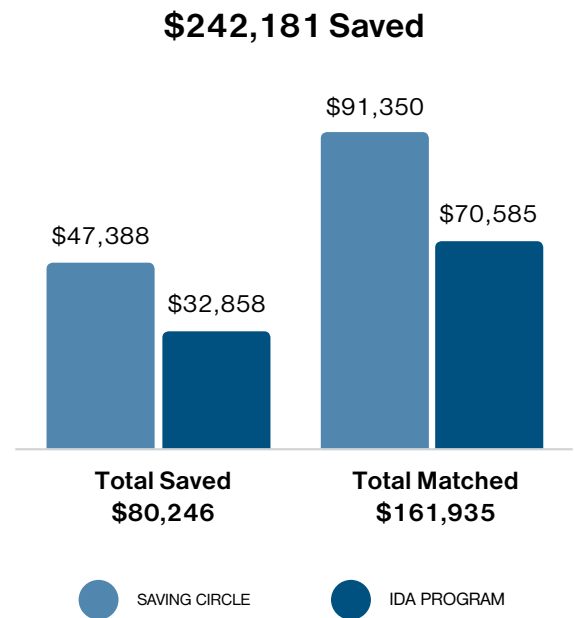


AssetBuilders Partnership
Breakdown by Matched Savings Program Area

● NEW PARTICIPANTS**	298
● EXITED PARTICIPANTS	58
● PROGRAM GRADUATES	193

* Also includes active participants recruited in previous years

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



AssetBuilders Partnership Team

(From left) Millie Acuna, Raena Penner with Sarsaparilla, Andrew Douglas, Louise Simbandumwe, Sheri Bailey, Jenn Bogoch



Garry Richard (center) with Andrew Douglas and Pamela Krasniuk (SEED Staff)

“COMMUNITY IS ALWAYS CHANGING. WHAT THE COMMUNITY ASKS OF US, WE BRING FORWARD.”

SEED Winnipeg partners with many local, community-driven organizations. One of the original matched savings partner organizations is **Ma Mawi Wi Chi Itata Centre** (often shortened to Ma Mawi). Ma Mawi joined the Partnership in 2006 to deliver the Saving Circle program. This partnership continues to expand: SEED staff now assist with tax filing onsite at Ma Mawi in addition to providing direct funding assistance for their ID Fund.

Ma Mawi was incorporated in 1984 and is the largest non-profit, non-mandated, Indigenous led organization in Manitoba. SEED is fortunate to be counted among its 85 organizational partnerships. The meaning of the Ojibway expression, from which its name is derived, translates to “we all work together to help one another” which describes this partnership well.

The partnership is especially important in light of the Truth and Reconciliation Commission’s Call to Action to corporate entities:

92.ii. Ensure that Aboriginal peoples have equitable access to jobs, training, and education opportunities in the corporate sector, and that Aboriginal communities gain long-term sustainable benefits from economic development projects.

Garry Richard, a Ma Mawi team leader, explains “Things happened in the past but we are living [them] today. That is why it’s so important for us to do what we are doing now.” Ma Mawi provides many community-directed services, such as “emergency supports, like our lunch program where we feed anywhere from 400 to 600 people a week.”

Garry participates in the Manitoba Financial

Empowerment Network (MFEN) Steering Committee, which SEED helped launch in coordination with Community Financial Counseling Services, the Winnipeg Poverty Reduction Council, and the United Way Winnipeg. This initiative seeks to increase the scale of financial empowerment program delivery while addressing the larger systemic barriers to financial wellbeing. The MFEN Steering Committee draws on a wide scope of participants ranging from academics, to large scale systems like Employment and Income Assistance, the Canada Revenue Agency, and Assiniboine Credit Union, while connecting to community-based organizations such as the Immigrant and Refugee Community Organization of Manitoba, and Ma Mawi.

“As you grow up in the Indigenous community, money management is not something you are assisted with. In some instances, we have third generation EIA recipients, and a lot of the time they are not [or cannot be] teaching their children how to manage their finances. So that’s an issue, that’s where programs like Saving Circle come in and help.”

Indeed, 75-80% of participants who access SEED’s ID Fund are of Indigenous descent. By targeting programming and resources to directly address the ongoing impact of colonization, SEED seeks to be more equitable and responsive to community needs. Ma Mawi continues to be a key partner in this arena: their direct connection to Winnipeg’s Indigenous community drives focused and impactful programming. In Garry’s words, “Ma Mawi is a community driven organization.”

Speaking to the effectiveness of the partnership, he follows up: “It’s been great.” Since SEED and Ma Mawi have begun working together, “I see an increase in community wanting to take that step forward out of poverty, to benefit themselves.”

“We are fighting a war against poverty and everything that comes with it. The addictions, the struggles, the broken homes where kids are in care, parents are alone, and kids are away from their parents. We are here to fight that. We are a spoke in the wheel, just like SEED is. We are both working towards the same thing. We need programs like SEED - and I am hoping that SEED would also say the same thing about us. That we can count on each other – we can send people to them and they can send people to us”

“My hope is that places like this are no longer needed down the road.”

RELATED PILLARS



Staff

April 1, 2016 to March 31, 2017

Millie Acuna
Manager, Asset Building Programs

Julia Anderson
ABP Program Coordinator

Sheri Bailey, Manager
Manager, Asset Building Programs

Daisydee Bautista
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Susan Belmonte
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Jennifer Bogoch
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Roberta Douglas
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Jocelyn Friesen
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Laura Gordon
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Brendan Govereau
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Billy Granger
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Bemnet Hailegiorgis
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Sharon Jonatanson
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Pamela Krasniuk
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Aileen Krush
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Carmen Valkova
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Natalie Wiebe
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Barbara Wilton
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Destiny Wolf
Junior Facilitator

Jaylene Wood
Junior Facilitator

Lani Zastre
ABP Program Coordinator



2016 - 2017 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!

Naomi Audia, **Urban Eatn**
 Katherine Bayer, **Taylor Mccaffrey**
 Rachel Cabrera, **Assiniboine Credit Union**
 Louise Champagne, **Neechi Foods Co-op**
 Michael Redhead Champagne, **Aboriginal Youth Opportunities**
 Melissa Chung, **United Way**
 Sam Constant, **Onashowenwin**
 Rosanna Deerchild, **CBC Radio Unreserved Host**
 Robin Eriksson, **CKUW**
 Monica Feist, **Success Skills Centre**
 Wayne Flamand, **UW Community Renewal Corporation**
 Brad Franck, **Manitoba Marketing Network**
 Lucy Guiboche, **Metis Money Stories Grandma**
 Nitin Gupta, **NSD Tech**
 Sumegha Gupta, **NSD Tech**
 Jessie Howell, **Money Stories Elder**
 Lionel Houston, **Money Stories Cultural Advisor**
 Rany Jeyaratnam, **Success Skills**
 Hope McIntyre, **Sarasvati Dramatic Theatre Production**
 Norman Meade, **Money Stories Elder**
 Thelma Meade, **Aboriginal Senior Resource Centre**
 Kim Parry, **Millennium Library**
 Jeffrey Patteson, **Assiniboine Credit Union**
 Mihaela Pirlog, **Assiniboine Credit Union**
 Rafiq Punjani, **AccuRoot Financial Solutions**
 Vanessa Russell, **Manitoba Hydro**
 Jonathan Sandberg, **Arthur Gallagher Canada Ltd**
 Norma Spence, **Indigenous Liaison Officer at Manitoba Hydro**
 Tim Stevenson, **Food Matters Manitoba**
 Roberta Stout, **National Collaborating Centre for Aboriginal Health**
 Nathan Weltman, **Levene Tadman Golub Law Corporation**

Assiniboine Credit Union

Access to Benefits Program Volunteers:

Agnes Cruz
 Serena Goebel
 Manichan Luangkhot
 Jennifer Mullen-Berube
 Clem Nibayubahe
 Brenda Poole

RBC Day of Service Team:

David Blackmon
 Michelle Blackmon
 Rick Franklin
 Tracey Hird-Franklin
 Dallas Huston
 Kasun Mapatuna
 Wendi Matthews
 Ilya Shilshutit
 Brett Wilsmore

Practicum Students:

Ashlee Jackson, **University of Winnipeg, Menno Simons**
 Sherrilyn McLaghlin, **University of Manitoba**
 Erin Roach, **University of Manitoba**
 Weiwu Ning, **Red River College**

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(Back) Brett Wilsmore, Rick Franklin
 (Front from left) David Blackmon, Wendi Matthews, Michelle Blackmon,
 Dallas Huston, Tracey Hird-Franklin, Ilya Shilshutit, Kasun Mapatuna

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