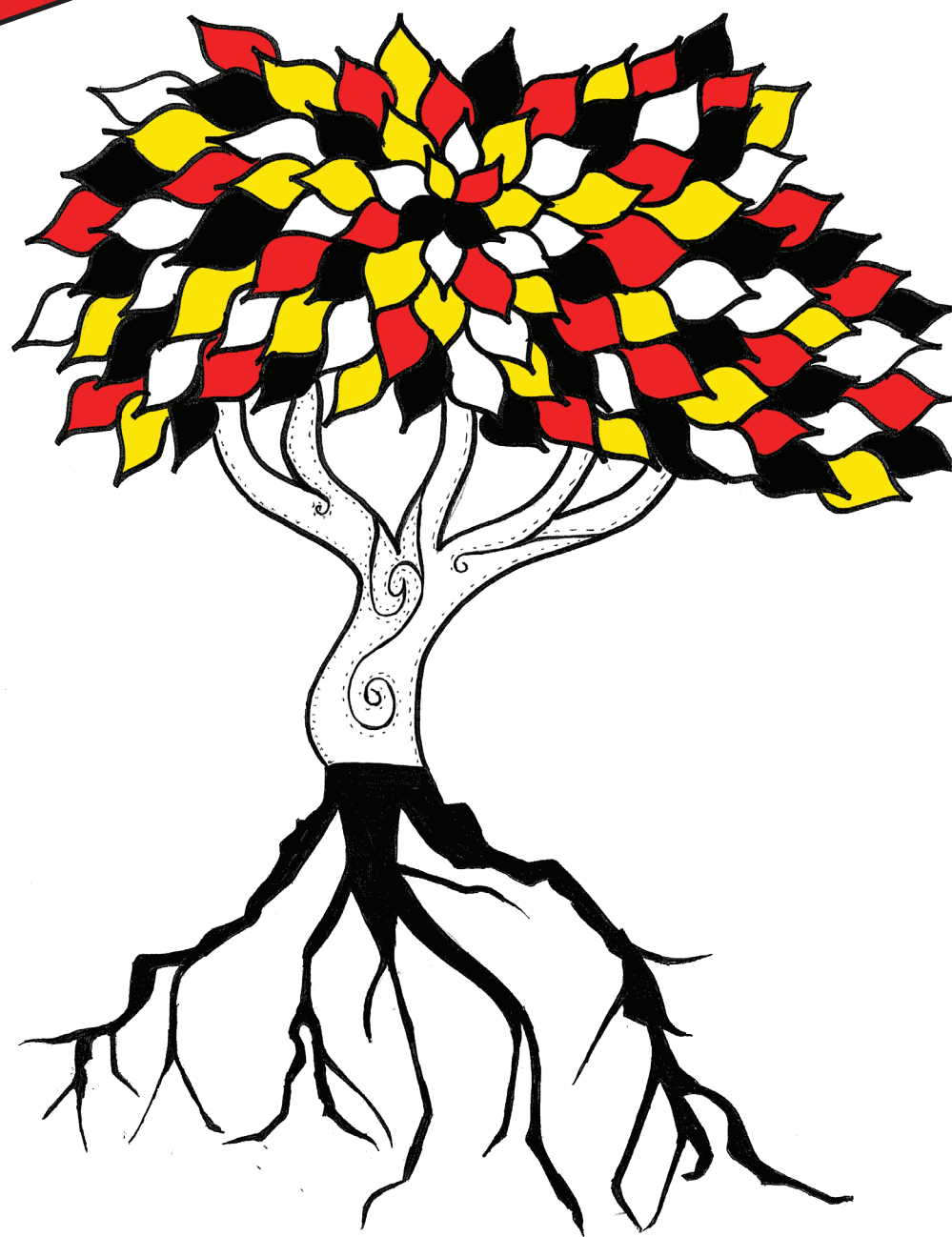


seed Supporting
Employment &
Economic
Development
WINNIPEG INC.

YOUTH LEADERSHIP & EMPLOYMENT



ANNUAL
REPORT

2017-18



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 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.

2017-2018 Board of Directors

STEVEN BEAL
Chairperson

KEELY RICHMOND
Vice-Chairperson

WAYNE FLAMAND
Secretary/Treasurer

MARGO BOUCHAUD
Director

DEREK EARL
Director

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SHIRLEY FORSYTH
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DAMON JOHNSTON
Director

NATHAN MCCORRISTER
Director

RAYMOND NGARBOUI
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 our valued participants for their hard work learning new skills to help their communities grow and flourish.

This has been a year of constant learning and growth. Carinna and Louise continue to grow into their positions, and staff at SEED steadily work together to accomplish great things. New programs have begun, and new sources of funding have been tapped.

None of this happens without a great deal of work and effort on everyone's part, so again I thank everyone who works at SEED, and I encourage them to continue their hard work.

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 Strategic Planning - March 2018

MESSAGE FROM THE Co-Directors

SEED Board members and staff brought the year to a close by launching a collaborative strategic planning process to develop a new three-year strategic plan. This process began with reflecting on highlights from SEED's 2015–2018 Strategic Plan.

Key achievements include:

- Adoption of the Truth and Reconciliation Commission's (TRC) Call to Action #92
- Embedding Access to Benefits program supports in other community organizations
- Maintaining participant-centered core programs in an uncertain funding climate
- Addressing systemic barriers through our research and policy initiatives.

SEED continues to be increasingly recognized as a sector leader in the fields of community economic development, financial empowerment, and social finance at a local, regional, and national level.

In the past year, SEED initiated and led groundbreaking research on [Access to Identification for Low-Income Manitobans](#), and the [Regulation of Group Plan RESPs and the Experiences of Low-Income Subscribers](#); these reports were welcomed by policy makers and practitioners across Canada.

Diversity Foods Services was featured in the 2017 Manitoba Budget as “a social enterprise that provides meaningful employment to those facing barriers in accessing the labour market.” This social enterprise, co-owned by SEED and the University of Winnipeg Community Renewal Corporation, created over 100 jobs and generated \$3.6 million in revenue this past fiscal year.

This past year also marked the launch of the Immigrant and Newcomer Women Exploring Small Business program funded, in part, by the Canadian Women's Foundation. It will also include a program stream for Indigenous women.



Carinna Rosales and Louise Simbandumwe

The Access to Benefits program continued growing to meet unprecedented demand from community members and other organizations. SEED's Identification Fund is now embedded in 8 community-based organizations. SEED and partner agencies leveraged over \$7 million in income tax refunds and related benefits for the participants they serve.

The deepening of existing partnerships, and the development of new relationships with Indigenous-led organizations, has enabled SEED to work toward the goal of “ensuring that Aboriginal peoples have equitable access to jobs, training, and education opportunities,” which is contained in the TRC's Call to Action #92.

The expansion of the Money Stories Program was a key driver behind substantially increasing the number of Indigenous community members reached by SEED's Money Management Training workshops. By the end of 2018, 49% of these training sessions were focused on Indigenous community members. Summer employment and internship opportunities for youth have provided a bridge to permanent employment for Indigenous youth at SEED, and in other community-based organizations. Their leadership as role models has inspired other Indigenous youth, and their contributions as employees has strengthened the impact of SEED's programs.

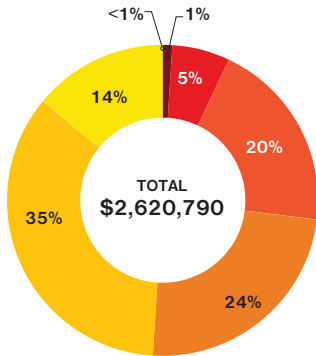
Louise Simbandumwe and Carinna Rosales

Co-Directors, SEED Winnipeg Inc.

Operations

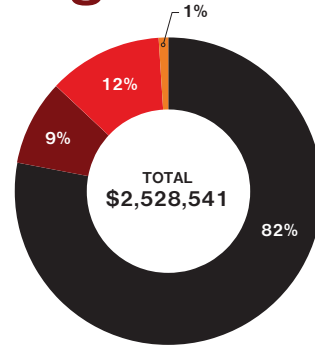
The Operations team is a dedicated group of individuals who bring together a wide range of skills, experience and history to provide the support system behind the programs and services SEED offers. Operations handles accounting, payroll, human resource management, building and grounds maintenance, security,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

2017-2018 Financial Reporting



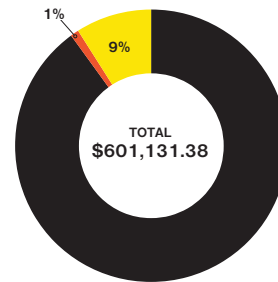
SEED's Operating Revenue

● INDIVIDUAL DONATIONS	\$10,318
● CORPORATE CONTRIBUTIONS	\$27,000
● GENERATED INCOME	\$128,666
● PRIVATE FOUNDATIONS	\$529,392
● UNITED WAY OF WINNIPEG	\$635,904
● PROVINCIAL FUNDING	\$920,081
● FEDERAL FUNDING	\$369,429



SEED's Operating Expenses

● PERSONNEL EXPENSES AND BENEFITS	\$1,963,582
● GENERAL AND ADMIN EXPENSES	\$227,493
● PROGRAM EXPENSES	\$307,372
● DEPRECIATION & RENOVATIONS	\$30,094



Local Purchasing

● OWNED AND OPERATED IN WINNIPEG*	\$541,532.92
● OWNED AND OPERATED ELSEWHERE IN MANITOBA	\$5,516.80
● OTHER	\$54,081.66

* Including, but not limited to, Buy Social Prairies' suppliers, cooperatives, social enterprises, and past participant sole proprietorships or partnerships



Royal Bank of Canada provided SEED with a generous contribution to its Money Stories program. This support will make a difference in SEED's work with Indigenous youth. (From left) Holly Toupin (RBC) Millie Acuna, Calandra Necan, Louise Simbandumwe, and Annette Sabourin (RBC)



Operations Team

(From left) Daisydee Bautista, Calandra Necan, Eric Stenhouse, Susan Belmonte, Kevin Schachter, Jocelyn Friesen, Sharon Jonatanson

10 Year Milestone

In 2008, Daisydee Bautista was a fresh grad with a degree in Mathematics and Statistics, and no idea what to do with it. Pursuing an opportunity through a job posting at SEED Winnipeg, the proud North Ender thought the interview and computer skills assessment didn't go well. However, she fared very well, and with her experience and community involvement, her potential was clear.

Hired as an Administrative Assistant to work reception at the front desk, Daisydee recalls, "one of my earliest memories involves rushing to answer the phone, but tripping on my office chair along the way. Luckily, I landed on my desk and knocked the receiver off the hook, so I was still able to take the call. Unfortunately, I was not saved from the embarrassment of having a witness to the whole thing remark 'that's dedication'." Her continued dedication and high standards show in her work. Daisydee is skilled at juggling multiple demands and has played a large role in helping to implement an internal customer service focus for the Operations Team. With her attention to detail, strong problem-solving and trouble-shooting skills, her role evolved to Administrative Coordinator, and then to Executive Assistant.

The self-proclaimed defender of the planet is an advocate for the reuse and repurposing of anything and everything that can be saved from going to the landfill. If she's not salvaging or sorting out compost, recycling, and garbage into the proper bins around the building, she can be found at her desk, happily bopping her head to dance music while surrounded by piles and piles of paper.

"Through the years there have been some challenges and some tears, but there has also been a lot of learning and growth and laughter... and cake. Lots and lots of cake."

Congratulations to Daisydee on 10 years of service!



Daisydee Bautista

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, 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 community Elders.

Truth & Reconciliation (TRC) Call to Action Committee

The TRC Call to Action Committee, composed of Indigenous and non-Indigenous staff, is a way to embed program delivery and community engagement into SEED's culture based on the Board of Director's adoption of Call to Action #92. This is a call to businesses to apply the United Nations Declaration on the Rights of Indigenous People as a framework for reconciliation, to commit to such things as meaningful consultation with Indigenous peoples, to ensure equitable access to jobs, training and education opportunities, and to provide staff and management with education on the history of Indigenous peoples, intercultural competency, and anti-racism.



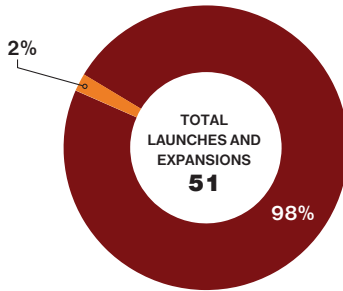
Second signing of the Winnipeg Indigenous Accord, June 2018

Newcomer Support at SEED

SEED is committed to making our programs accessible for newcomers and participants that have English as a second language. All SEED participants can work with our Newcomer Support Specialist to assist 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.

Business & Enterprise Support & Training (B.E.S.T.)

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 opening 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.



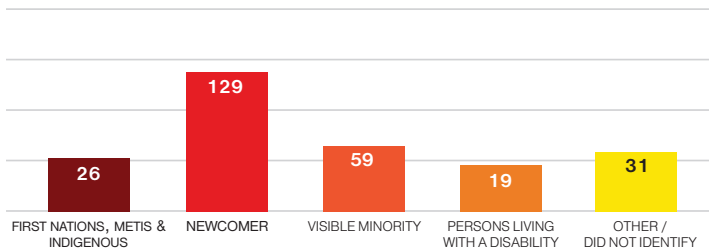
Business launches by structure

- SOLE PROPRIETORSHIP 98
- COOPERATIVE 0
- SOCIAL ENTERPRISE 2

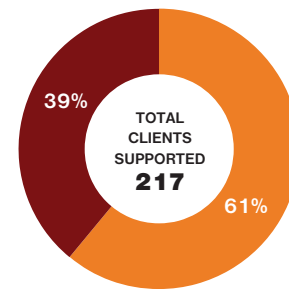
Program Stage

Program Stage	# of Participants
Attended information session	122
Applied to program	78
Accepted to program	70
Completed training	48
Engaged in consulting	68
Received aftercare	27
Launched and expanded a business	51

Diversity of Clients



Note: Some people identified in more than one category



Gender

- FEMALE 132
- MALE 85

Business Development Services - Year End Achievements

Business Development Workshop Attendance	379
Clients supported	217
Jobs created	80 (39 full time & 41 part time)
Business launches and expansions	51

BEST Team

(From left) Keisha Paul, Nef Villagonzalo, Laurel Daman, Carinna Rosales, Gilbert Dion



Recipe for Success

SEED assists newcomers from Brazil



“WHATEVER YOU NEED, WE’LL BE THERE FOR YOU.”

Sanderson Rabelo and **Lysandra Orsano** immigrated to Canada from Brazil in 2014.

“We went directly to Winnipeg because I have family here,” Lysandra says.

Though they had a notion to open up a business of their own, the newcomers had no idea where to start. Then Lysandra found a flyer promoting SEED. Intrigued, she contacted them in 2015.

They encouraged her to register for a business planning course.

“There were about a dozen of us in the course, all immigrants,” she says. “We were taught how important it was to have a business plan before we did anything else.”

“While my English skills were basic at that time, they allowed me to participate because they saw how anxious I was to learn how to start up my own business, and they knew I had planning skills because I had worked in this field in Brazil.”

“This is going to be very difficult for you,” they told her, “but if you need any help, we’ll sit with you, provide you with translation assistance—anything you need to be a success. Whatever you need, we’ll be there for you.”

“It was excellent,” Lysandra says. “Sanderson and I were grateful beyond words.”

Equipped with the information and assistance they had received from SEED, Lysandra and Sanderson were more than ready later that year when they were invited to participate in Folklorama, the two-week celebration of global culture that is Canada’s largest and longest-running multicultural festival.

“I love to bake and cook,” Sanderson says, “so I prepared more than 2,000 churros.”

His concoctions were a roaring success. Festivalgoers ate them up—literally. Every one of their tasty fried-dough pastries was purchased.

“They loved our food,” Sanderson says proudly.

The success they encountered at Folklorama encouraged the couple that this was where their future needed to be. So Lysandra contacted SEED again.

“We need your help,” she told them. “We only have the idea, and we have the training, thanks to the course I took with you, but we need more support.”

Lysandra returned to SEED. In her meetings, a SEED Business Consultant helped her to start a business plan, explained how to attract clients, and advised her of the risks inherent in any new venture of this nature.

“He was honest about the risks, which we appreciated,” Lysandra says. “Here in Winnipeg, or anywhere, for that matter, it’s not very easy to open up a restaurant or bakery.

“But this is what we wanted to do and we needed to try. And our community was behind us.

“Besides,” she laughs, “Sanderson told me, ‘If we don’t open up something soon, I’m going back to Brazil!’ So, of course, we did!”

The couple opened **deli Brazil Café** this year in the city’s west end, specializing in home-style Brazilian cooking.

“Thanks to SEED,” says Lysandra, “we had enough good advice and information to start something great. And they helped us deal with our level of English, and encouraged us all the while! It’s not everyone who would do that.”



510 Sargent Avenue

<http://www.delibrazil.ca/>

delibrazil.wpg@gmail.com

<https://www.facebook.com/delibrazilcafe/>

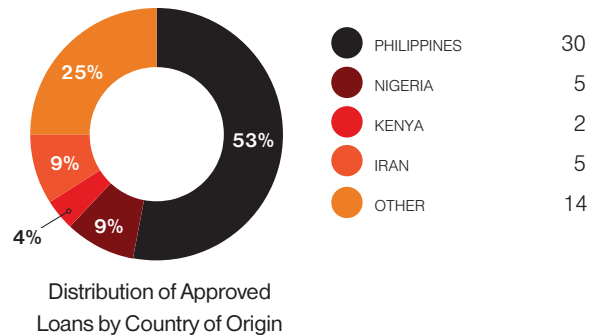
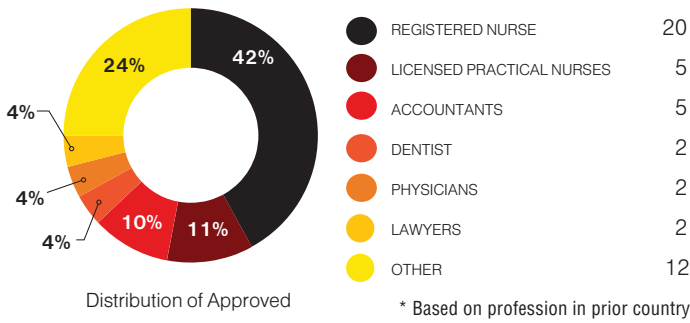
RELATED PILLARS



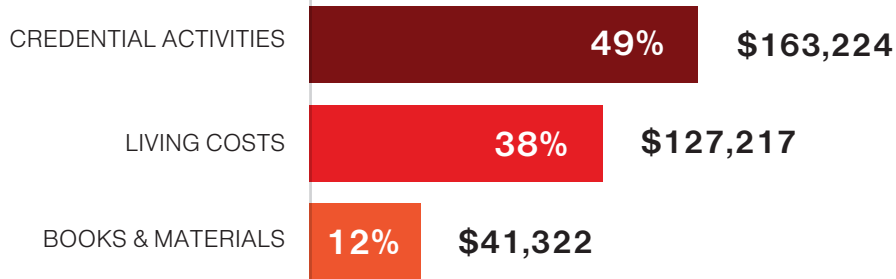
Recognition Counts

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 coaching, as well as the opportunity to apply for a flexible, low interest loan with Assiniboine Credit Union of up to \$10,000 to help with the cost of having their qualifications recognized in Manitoba, and obtaining employment in their profession or trade.



Use of Loans



Total Amount of Loans Disbursed = \$331,763

Transportation Loan

The Transportation Loan Repayment Program supports families who come to Canada as refugees to repay 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.

Since the launch of the pilot project in 2015, the success of the program continues with our partner at Immigrant and Refugee Community Organization of Manitoba (IRCOM).



Transportation Loan Team

Laurel Daman and Eric Stenhouse



Recognition Counts Team

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

Manage Your Money Workshops

SEED offers money management workshops free of charge for a wide variety of community organizations in Manitoba. SEED also provides a free 3-day **Train-the-Trainer** series and **Financial Empowerment Capacity Building** workshops for service providers working with low-income individuals, families or groups.

Topics include:

- Community Economic Development
- Building Assets
- Goal Setting and Problem-Solving
- Money Choices
- Gathering Information
- Making a Budget
- Banking
- Introduction to Credit
- Credit and Debt Management
- Savings and Investing
- RESPs
- Tax Filing & Benefits

Requests for SEED Winnipeg to deliver **Manage Your Money** workshops continue to grow and have created long-term, on-going partnerships within the community. This year, through workshops and individual financial coaching sessions, **2,974 participants** gained new knowledge toward financial problem-solving, and tools to manage money effectively.

Stand Alone Money Management Training (MMT)

2,974 participants gained new knowledge
in financial literacy

806 participants attended
individual workshops

265 participants attended a
series of workshops

28 service providers attended
Train the Trainer workshops

140 participants attended
Financial Empowerment
Capacity Building workshops

1,735 participants attended
One to One MMT and Financial
coaching sessions

Stand Alone Money Management Training (SAMMT) Team

(Back from left) Calandra Necan, Andrew Douglas, Raena Penner, Jocelyn Friesen, Pamela Krasniuk, Eric Stenhouse
(Front from left) Millie Acuna, Alanna Yuen, Barb Wilton, Roberta Douglas, Natalie Wiebe, Raoul Bittern-Stevenson



Youth Leadership & Employment

Not your average summer job



Money Stories Junior Facilitators

(From left) Raoul Bittern-Stevenson, Shaylynn Tobacco, Justin Flett

“SEED REALLY CHANGED MY LIFE.”

While SEED’s many programs benefit the community at large, what should not be overlooked are the many teens whose lives have been changed for the better through summer employment. Here are just three profiles of youth who have completed SEED’s Money Stories program and were then hired as Junior Facilitators. Each one is a fine example of youth leadership.



Raoul Bittern-Stevenson, Junior Facilitator

The Case of the Missing T4

Raoul Bittern-Stevenson had never done his income taxes before, but when his mother told him she knew a place that did them for free, he was pessimistic.

“No, there’s no such place,” he asserted. “It’s too good to be true.” Nevertheless, he accompanied his mother to SEED.

As luck would have it, he misplaced his T4 slips en route and had to cool his heels in the reception area while his mother had her own income taxes completed—free of charge.

On a whim, Raoul asked a member of the staff if there were any summer job opportunities at SEED, and she

suggested signing up for Money Stories.

Raoul enjoyed it, as he learned about topics such as money management training, budgeting and financial literacy.

Best of all, at the end of the course, he was successful in securing a job as a Junior Facilitator. As with all Junior Facilitators, he spent a week working on the curriculum. “It was neat looking at things from a facilitator’s point of view, rather than as a participant,” he says.

And that’s what Raoul did that summer, facilitating workshops for Indigenous youth at Boys & Girls Clubs and other organizations.

At the end of the summer, Raoul was offered a three-month internship, and he and another teen were tasked with developing a Junior Facilitators’ Facilitator Manual.

“It was one of the most difficult tasks I’ve ever been asked to do,” he replies honestly. “I struggled with it for a long time.

“I’ve never written so much before in my life,” he continues. “Teaching people is not as difficult as it was before, but preparing information so that others could teach . . . this stuff was not my strong suit.”

But he did it.

“I created the manual they have now,” he proudly says, “which includes all the information they need to facilitate.”

Best of all, as a Junior Facilitator, he was able to participate in the Saving Circle Program.

“That came in handy for me because I didn’t have a bed, so I got to save to buy one.

“My room looked pitiful before,” he laughs. “I slept on a cot.”

Raoul feels he is in a pretty good place in his life now, thanks to SEED.

“It’s all good,” he says. “I’ve got a steady income, I now live with two roommates in a great part of the city. SEED really changed my life. And all because of a missing T4!”



Money Stories Staff Team

(From left) Jocelyn Friesen, Calandra Necan, Pamela Krasniuk, Barb Wilton, Millie Acuna



Justin Flett, Junior Facilitator

Out of His Shell

Justin Flett got involved with SEED through a program in high school.

"I took Money Stories there and I thought it was pretty cool," he says. Encouraged, he decided to apply to SEED for a summer position.

"A friend put in a good word for me, but my mom had to give her permission as I was only 15½

At first, Justin found that getting to know the material was daunting, but once he got familiar with the contents, he became more confident.

"And the people at SEED were very welcoming."

As a Junior Facilitator, Justin facilitated Money Stories sessions for groups like the Boys & Girls Club of Winnipeg. "I used to live in the neighbourhood, so it was great to be with these kids," he says.

This is the second summer Justin has been employed as a Junior Facilitator. This fall, he enters Grade 12.

Justin has nothing but good things to say about SEED.

"I had a very wonderful experience," he says. "I used to be shy in front of people and this got me comfortable in group settings. I learned a lot and it brought me out of my shell."



Money Stories Staff & Junior Facilitators

(Sitting from left) Dorothy Monkman, Ariel Bruce, Skyler Kennedy, Jocelyn Friesen; (standing from left) Justin Flett, Shaylynn Tobacco, Raoul Bittern-Stevenson



Shaylynn Tobacco, Junior Facilitator

The Advocate

"I grew up in foster care my entire life," says Shaylynn Tobacco, "so I have always been aware of the good work that SEED does in the community."

This past summer was Shaylynn's second year as a junior facilitator, and she is glad she returned.

"SEED continually tweaks and improves, and there were a lot more interactive activities, so it was well worth coming back.

"I'm appreciative of the opportunities that I was given this summer."

Working as a Junior Facilitator has helped Shaylynn grow as a person. "There were many opportunities where we were given leadership roles," she says. "We got to make decisions and self-manage.

"Facilitating classes made me less shy as a person, and more open. I can talk to a group of people without being nervous or second guessing myself. There's been a lot of confidence building where I am involved."

Shaylynn thoroughly enjoyed facilitating the Money Stories, a 8-week course that teaches everything about money management, from advertising and consumerism, to spending behaviours.

"I actually had the privilege of getting to discover my heritage," she says. "As a result, I am determined to get in touch with my Indigenous side, so I plan to take an Indigenous course when I return to school."

Shaylynn is thinking of pursuing a career in social work. "I want to be an advocate for kids."



Money Stories After School Program 2017

Saving Up for a Good Night's Sleep

SEED taught Ryan Kemash how to save for the bed of his dreams



“I KNOW I COULDN'T HAVE DONE THAT ON MY OWN. THANK YOU, SEED!”

Ryan Kemash first encountered SEED while attending a money management course at Stony Mountain Institution. “I was in Rockwood Institution serving my time,” he says, “and I decided to register because they had a budgeting component I felt would be perfect for me.”

Ryan completed the course and, upon release, contacted SEED and registered for their **Saving Circle Program** which helps low-income individuals and families save for needed assets while building money management skills. Participants save \$250 toward their goal, and receive \$3 for every \$1 they save, for a total of \$1,000.

Ryan was so committed to the project that he saved his \$250 in four months instead of the maximum of six months.

Once he saved that amount, he heeded the lessons he learned from the program and went to three different stores to ask for quotes for the best price, then he reported his findings to SEED.

“They worked with me to decide the best thing for me. Is this what I really wanted? Is this the best way to spend my money?”

In Ryan's case, he wanted a new bed.

“When I told the manager at Sleep Country Canada about SEED and the Saving Circle, he was so impressed that he wanted to be a part of that. They gave me a great price on a queen sized pillow-top mattress and threw in a bedframe, sheets, a mattress cover and protector—all the bells and whistles.”

Ryan was so pleased with the Saving Circle program that he's actually encouraged other people's interest in the program.

“But whether you succeed or not is up to you,” Ryan goes on to say. “SEED can do so much, but they can't save the money for you or tell you how to save it. You've got to make the proper budgeting decisions. It's all on you!”

“But if you can do that, it disciplines you in so many ways for future, larger acquisitions.”

Ryan is in the landscaping business and, thanks to SEED, he saves every chance he gets.

“There's a wrong way to save and a right way to save,” Ryan believes. “SEED helped me save the right way and properly manage my money. I used to spend everything I made and then try to figure things out later. And that's not a good way to think.”

“I know I couldn't have done that on my own. Thank you, SEED!”

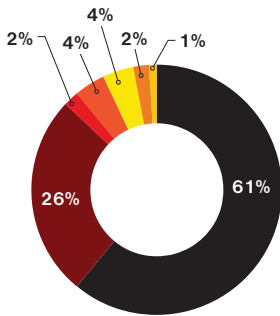
RELATED PILLARS



Matched Savings Program

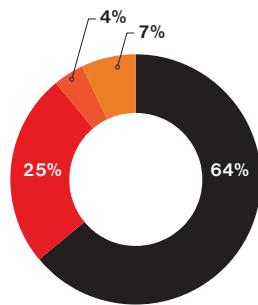
SEED's **Saving Circle Program** helps low-income individuals and families to save for needed assets including medical expenses, education, computers, a small business, furniture, or other household necessities. For every \$1 a participant saves, SEED matches it with \$3, up to a maximum of \$750. Participants have up to six months to save toward their asset goal. Participants open a special matched savings account at Assiniboine Credit Union for the Saving Circle and other matched savings program.

The **Individual Development Account (IDA) Program** helps low-income individuals and families to save for assets that will yield long-term benefits for themselves. Examples include education, starting a small business, and ability supports. This past year, SEED piloted a redesigned IDA program based on recommendations from members of the *AssetBuilders* Partnership, information from program evaluations, and from emerging best practices.



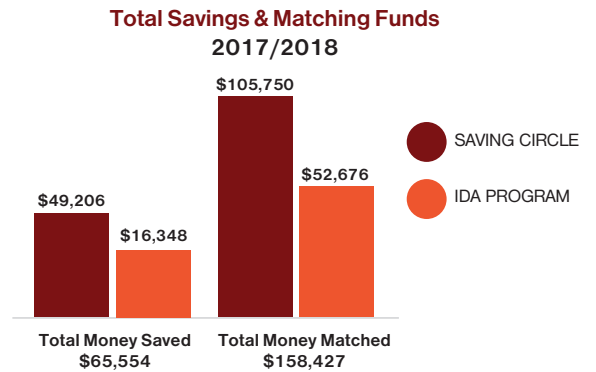
Completed Asset Goals
Saving Circle 2017/2018

- EDUCATION
- CHILDREN'S EDUCATION
- COMPUTER EQUIPMENT
- FURNITURE / HOUSEHOLD NEEDS
- ACCESS TO HOUSING
- HEALTH NEEDS / ABILITY SUPPORTS
- EMPLOYMENT SUPPORTS

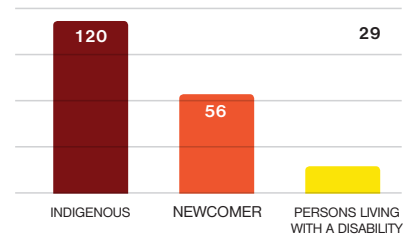


Completed Asset Goals
IDA 2017/2018

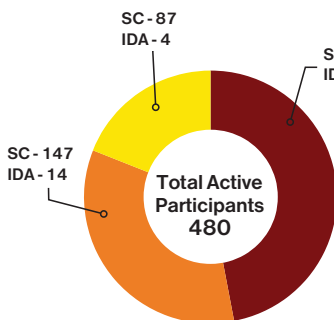
- EDUCATION
- CHILDREN'S EDUCATION
- BUSINESS START / EXPANSION
- ABILITY SUPPORTS



Participant Diversity



Note: Some people identified in more than one category

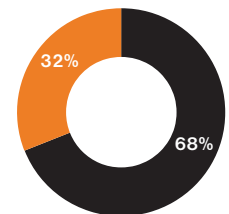


Breakdown by Matched Savings Program Area

- NEW PARTICIPANTS
- EXITED PARTICIPANTS
- PROGRAM GRADUATES

Program participants by gender

- FEMALE 154
- MALE 73



Matched Savings Team

(Back from left) Millie Acuna, Pamela Krasniuk, Eric Stenhouse, Barb Wilton, Andrew Douglas; (front from left) Alanna Yuen, Roberta Douglas, Raena Penner, Natalie Wiebe



Goals Expanded for IDA

Changes ensure that SEED stays relevant

“SEED WILL CONTINUE TO BE AS FLEXIBLE AS WE CAN AND CHANGE WHAT’S NEEDED WHEN IT’S NEEDED”

Natalie Wiebe is excited. The Asset Building Manager at SEED is thrilled with the changes that have been made to SEED’s **Individual Development Account (IDA)** program over the past year, and wants everyone to know about it.

“With IDA, people would have one to two years to save \$1,000 dollars, and SEED would match it with \$3,000 for a total of \$4,000.”

But what the money could be used for, she explains, was fairly limited: tuition, for themselves, their children or their partner; RESP for their children; a business start-up; or some sort of ability support, such as an RDSP, a wheelchair, or something that was particular to their disability.

“While the IDA program was successful,” Natalie says, “we wanted to respond to what other participants’ needs were, and expand the goals that people could save for.”

In consultation with partner organizations such as IRCOM (Immigrant and Refugee Community Organization of Manitoba) and SMD (Society for Manitobans with Disabilities), Indigenous organizations, and youth-serving organizations, changes were implemented.

SEED assembled a list of electives/sessions that participants could be eligible for, building on what they learned from the Saving Circle program. New topics include:

- Introduction to home ownership
- Life insurance and wills
- Income taxes
- Healthy eating on a budget
- Money Habitudes
- Saving and budgeting
- Debt reduction

“Participants can choose what they’re most interested in,” says Natalie.

Another change to the IDA program is more flexibility with the amount a person can save each month, from as much as \$250, to as little as \$25. “Whatever works for their budget”, says Natalie.

SEED has also greatly expanded the savings goals. Savings can now be used toward the cost of Canadian citizenship, record suspension or a co-op housing share.

“We’re very excited about emergency savings,” says Natalie, “where money can be put into a tax-free saving account. We hope they can continue saving into it, and it also acts as a safety net.

“We wanted to respond in the best way we could to the needs of the community,” concludes Natalie. “Going forward, SEED will continue to be as flexible as possible and change what’s needed, when needed. After all, we’re here for the people we help.”

RELATED PILLARS

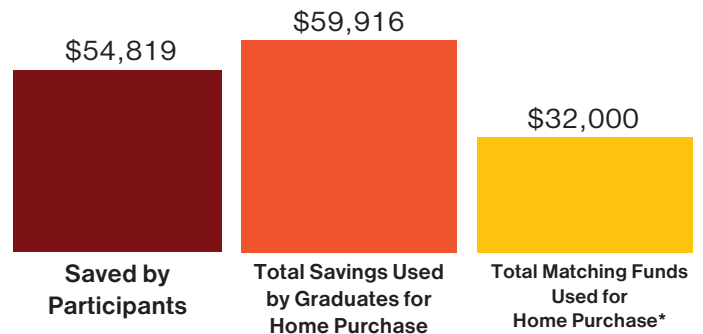


Inner City Homebuyers

The Inner City Homebuyers program supports low-income earning families to save toward a downpayment 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 \$7,000. Participants have 2 years to purchase their home. SEED has secured additional funding through Manitoba Housing which has allowed program enhancement and expansion.

Total Savings & Matching Funds 2017/2018



* Includes Funds from SEED and MB Housing



Housing IDA Team

(From left) Natalie Wiebe, Laurel Daman and Roberta Douglas

A Home of Her Own

Cassandra Golondrina had never owned a house on her own before, but thanks to SEED, she does now



“ALL OF THAT INFORMATION MADE ME AN INFORMED, PREPARED BUYER”

After her landlord sold the house where she had been living, **Cassandra Golondrina** made a promise to herself.

“I said never again will anyone else’s name be on my mortgage, it’s going to be in my name,” says the single mother of five. “I’m not going to pay anyone rent. I’m going to buy a house.”

And through SEED, she did.

Through many ups and downs, the single mother of five raised her family, went back to school, and obtained a good job as a civil servant.

Once her position was no longer temporary, Cassandra decided that it was time to pursue her dream. Then she went to SEED.

“I’ve always been involved in the community, and I have done a lot of volunteer work in my time,” Cassandra says, “so I’d probably heard of SEED through the United Way or a resource centre. I also did a project on them when I was in school studying community development, and it was one of the agencies that we looked at, so I was already aware of the fantastic work they do.”

Cassandra applied to SEED’s homebuyers program, through which families save toward a downpayment and closing costs for a home within a Neighbourhoods Alive! Designated Area. Participants are matched dollar for dollar up to \$7,000, and have two years to purchase a home.

“I’m not the biggest saver in the world, so that was appreciated,” Cassandra says.

But the best part of the program, she feels, are the eight mandatory home buying classes and two one-to-one sessions. Training sessions include presentations from experts like Assiniboine Credit Union. Topics include what to look for in a house, what goes into a mortgage, home inspections, and interactive workshops facilitated by SEED staff.

“They are ridiculously awesome!” Cassandra says.

“I can’t say enough about them,” she continues. “I’m so thankful I took them. I learned so much. All of that information made me an informed, prepared buyer.”

It took almost a year before she found the house she bought, located in the north end of Winnipeg.

“It’s a lovely house,” she beams, “with four bedrooms, 1½ bathrooms and a nice big backyard. I love it. It’s my little rectangle of the world. And I own it!”

With three children and a grandchild living with Cassandra, it’s a tight fit. There’s enough room for the entire family to live comfortably but it will not be too large a place when they move out and she eventually becomes an empty nester.

“I have plans for every room once they’re gone,” Cassandra smiles. “The smaller bedroom will be a temporary studio, and then it will be my dream bathroom. It’s going to be awesome! Then, I’ll turn the bathroom into a laundry room. I really don’t need one in the basement, especially when the kids move out. I would rather do laundry where I put laundry away.

“And then the basement bedroom will be my art studio because I like to think I’m an artist, although I haven’t painted in a while. There’s no room for it right now but that’s okay, as I can paint in my backyard if I get creative.

“The best part is, I am investing in my future, I’m investing in my children’s future, and SEED made that possible.”

Would Cassandra have been a homeowner without SEED?

“It would certainly have taken me a lot longer to purchase a house and I really don’t know if I would have been able to do it,” she replies honestly. “Who knows? I do know, however, that SEED changed my life. And I’ll always be grateful for that.”

RELATED PILLARS



Access to Benefits (A to B)

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/HST Credit, and RentAssist
- 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 2017/2018 year, **2,368 participants** accessed support from the A to B program.

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

505 participants obtained a total of 793 pieces of ID through SEED's ID Fund.

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

1,241 participants received support to access benefits from the Federal and Provincial government through filing **1,834** tax returns and income tax adjustments, and applying for child and family benefits. In total, **these participants are expected to receive over \$7.3 million in income tax refunds and related benefits** including the GST/HST Credit and Canada Child Benefit.

125 families opened **new RESPs for 213 children**, and leveraged up to \$281,208 in government grants and bonds through new and existing RESPs.

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

231 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 innercity 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) at Assiniboine Credit Union. This year, A to B staff worked with **155 CSI families to deposit 328 bursaries into RESPs. In addition, 4 students directly accessed 5 bursaries for their post-secondary education.**

Searching for Her Roots

SEED helped Sheena Jones find a personal computer for her daughter. Now, they're helping her find her past



“IT’S LIKE A REAL DETECTIVE STORY, WHERE I AM DOING THE RESEARCH.”

Sheena Jones found out about SEED a year ago through her younger sister, Chantel, who had been getting her income taxes completed there for years. Intrigued, Sheena made some inquiries and was very impressed with what she discovered.

“The five-week course helped me with money management,” she says, “and I learned so much about managing credit and debt, as well as obtaining ID and bank accounts. The teachers were awesome and the subject matter was totally relevant to my needs.”

Sheena has just completed SEED’s Saving Circle—a matched savings program where she saved \$250 and SEED matched that with \$750—and is planning to use the money to purchase a personal computer for her and her daughter.

“This will definitely help her do better at school and further her education,” Sheena says, “and I’ll be able to use the computer to help me find employment.”

Sheena graduated as a mature student this past June and is thinking of going into the mental health field or becoming a hair dresser.

She’s also interested in a business administration course, which will offer her a bursary if she can establish her Métis ancestry.

“But SEED is in the middle of that with me right now,” she says, “helping me find out my ancestry to see if I

qualify or not.”

Thanks to SEED, Sheena was able to obtain birth certificates for her and her children earlier this year, an important first step in her quest. As her mother and grandparents on her mother’s side are deceased, making her task that much more difficult, SEED is assisting her with the background checks she needs.

“There’s still more digging to do in that respect, but SEED is helping out with the research costs,” she states.

“It’s like a real detective story,” Sheena smiles, “except I am the one doing the sleuthing!”

To that end, Sheena has examined government documents, looked through family mementos, and talked to relatives. She has now completed her research—“I think the results are conclusive, though I am unsure about the surnames, but I intend to find out more if I can”—and is passing it on to SEED to continue assisting in the search for her heritage.

“SEED’s helped us so much,” says Sheena. “With the purchase of the computer, they’ve helped my daughter and me purchase something I couldn’t afford until now, and with their help in tracing my ancestry, they’re helping me purchase something I could never put a price on.”

RELATED PILLARS



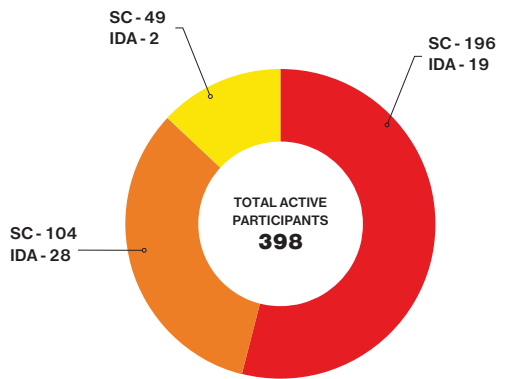
Access to Benefits Team

(From left) Jenn Bogoch, Kevin Schachter, Aileen Krush, Alyssa Harman, Autumn Merrill, Carmen Valkova, Julia Anderson, Jennifer Porter, Lani Zastre



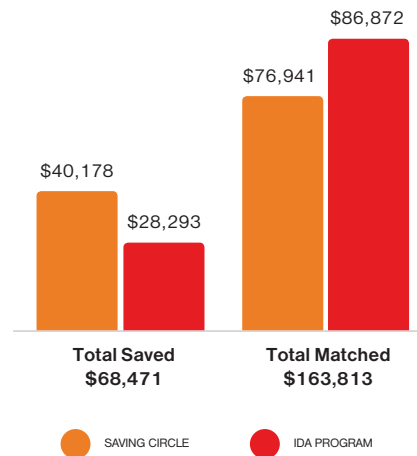
AssetBuilders Partnership

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	215
● EXITED PARTICIPANTS	51
● PROGRAM GRADUATES	132



AssetBuilders Partnership Team

(From left) Andrew Douglas, Raena Penner, Millie Acuna, Jenn Bogoch



Prioritizing for Long-term Benefit

SEED helped Georges Kalambayi purchase a laptop; in the process, he learned something about himself



“WE ARE SURROUNDED BY SO MANY THINGS WE THINK MAKE US HAPPY, THAT WE SOMETIMES FORGET WHAT IS REALLY IMPORTANT.”

Originally from Uganda, **Georges Kalambayi** immigrated to Canada in 1991.

He became familiar with SEED Winnipeg through the **Saving Circle** program offered at one of its Partnership sites, the **Society of Manitobans with Disabilities (SMD)**. During a session, the facilitator suggested that one way to save for a desired item was to sacrifice an item already in their lives.

“We have so much going on,” says Georges. “We are surrounded by so many things we think make us happy, that we sometimes forget what is really important.”

Georges thought about his own life and he realized that the “something” in his life that he could do without was cable TV.

“Here I was paying close to \$200 a month for my cable subscription. For what? I calculated that I watch my cable TV maybe two hours a month. I realized just how much I had become attached to “things” that did not make my life better in any way, shape, or form. What a waste!

“If for no other reason, I’m grateful that that facilitator helped me get back to basics.”

So Georges cut the cable and, with the program’s help, managed to save enough money to buy a computer and a printer.

“I’m enjoying my laptop one hundred percent,” he says. Georges is using his computer to search for employment.

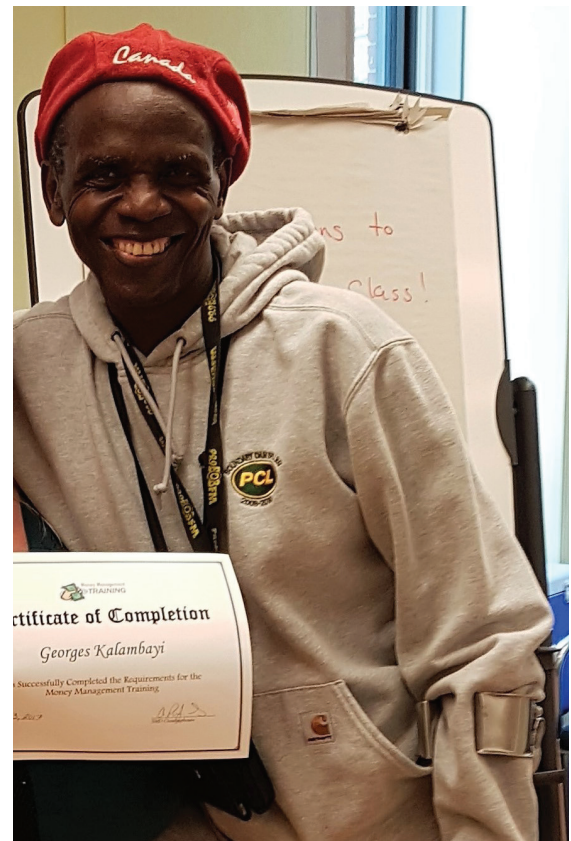
“I’m looking for a warehouse job, loading and unloading products. Those jobs are hard to find but SMD is still helping me.”

In the meantime, Georges passes the time when he is not on the job hunt by volunteering with various groups.

“By doing so, I get to know people from different cultures. Each encounter is a wonderful experience that stays in your memory.”

Georges considers himself fortunate to have immigrated to Canada, but is especially appreciative of the good work that SEED and its partner organizations do for people in his community.

RELATED PILLARS



Staff

April 1, 2017 to March 31, 2018

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ABP Program Coordinator

Sheri Bailey, Manager
Manager, ABP

Daisydee Bautista
Executive Assistant

Susan Belmonte
Office Manager/Network Administrator

Raoul Bittern-Stevenson
Junior Facilitator

Jennifer Bogoch
Manager, ABP

Ariel Bruce
Junior Facilitator

Laurel Daman
Newcomer Support Specialist

Gilbert Dion
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Roberta Douglas
ABP Administrative Coordinator

Justin Flett
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Billy Granger
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Lani Zastre
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2017 - 2018 Volunteers

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

Lisa Anderson, HR Specialist

Megan Andrews, David Livingstone

Teresa Becker, Assiniboine Credit Union

Kim Champion-Taylor, David Livingstone

Darryl Chatyrbok, Key Move Realty

Agnes Cruz, Assiniboine Credit Union

Brent Differ, Assiniboine Credit Union

Bertha Fontaine

Richard Fulham, Fulham Law Office

Marilyn Funk

Kelly Guerra

Sumegha Gupta, NSD Tech

Damon Johnston, Aboriginal Council of Winnipeg

Carla Loewen

Ari Marantz, Trained Eye Home Inspection

Norman Meade

Thelma Meade

Mary Meilleur, David Livingstone

Nigel Mohammed, Assiniboine Credit Union

Clemence Nibayubahe, Assiniboine Credit Union

Adekemi Oloyede, Assiniboine Credit Union

Velma Orvis

Jeffrey Patteson, Assiniboine Credit Union

Matthew Payjack, Assiniboine Credit Union

Laura Pelsler, Registered Dietician

Brenda Poole, Assiniboine Credit Union

Brendan Reimer, Assiniboine Credit Union

Keith Robinson, Osborne Village Resource Centre

Renato Sanalang

Dave Sarlo, NorthStar Inspections

Regina Sudlow, SuperFUNtastic Events

Yusuf Taiwo, Assiniboine Credit Union

Kristi Tkach, David Livingstone

Nathan Weltman, Levene Tadman Golub Law Corporation

Michelle Williams

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