



# Annual Report

## 2021-2022



### **Vision**

SEED Winnipeg 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.

### **What We Do**

Access to benefits, business development, credential recognition loans, financial education, matched savings for future goals, and more!

### **Goals**

1. To work in partnership with Indigenous community members and organizations to reduce the ongoing impact of colonization by taking action on the recommendations of the Truth and Reconciliation Commission.
2. To increase financial well-being through the provision of financial empowerment programs and services including business and social enterprise development.
3. To demonstrate and promote CED principles as an effective and attainable approach to local development.
4. To sustain the delivery of effective programs and services by strengthening our internal organizational capacity.
5. To engage in partnerships and cross sectoral collaboration to address poverty through policy and practice change.

*This year's cover photo captures the tree that SEED planted during a Tree Planting Ceremony honouring all the children who were forced to attend residential schools and marking the first National Day for Truth and Reconciliation.*

# 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 SEED's program participants for their strength and determination. Their commitment to making positive changes has contributed to building stronger communities.

This has been another year of adapting and learning as we continue to experience the effects of the pandemic. SEED continues building resilience by developing and expanding collaborative partnerships – increasing the

scale, scope, and impact of our financial empowerment programs. SEED has also built on its commitment to the Truth and Reconciliation Calls to Action through the growth of Money Stories and the launch of the Indigenous First Language program, deepening partnerships with other organizations, and making changes to our internal practices – including the observation of The National Day for Truth and Reconciliation and hosting a tree planting ceremony to mark the occasion.

I thank everyone who works and learns at SEED, and I encourage them to continue their hard work. On a personal note, I will be stepping down as Chair of the Board. It has been my privilege and honour to be Chair of the Board for these past eight years, and part of the Board of Directors for almost eighteen years. I wish SEED and its participants all the best for the coming years.

## Board of Directors

Steven Beal (Chairperson)

Keely Richmond (Co-Vice Chair)

Sumegha Gupta (Co-Vice Chair)

Mary Nirlungayuk (Treasurer)

Derek Earl (Secretary)

Monika Feist

Shirley Forsyth

Katie Haig-Anderson

Damon Johnston

Nathan McCorrister

Brendan Reimer

Rylee Nepinak

Frank Parkes

Nonsikelelo Sibanda

# Message from the Co-Directors



*Carinna D'Abramo Rosaes and Louise Simbandumwe*

We reflect on this past year with immense gratitude. Expanded partnerships and increased service provision resulted in program delivery to over 6,700 Manitobans living on low levels of income. This represents an increased reach of over 50% compared to the previous year. We are grateful to our funders for making this work possible and we are continually impressed by community partners who have developed customized programs to address the specific needs of the communities they serve. We appreciate the dedication of an amazing staff team who consistently rose to the challenge of providing participant centered services in spite of the hurdles posed by the pandemic. We would also like to acknowledge the steadfast support and guidance of SEED's Board of Directors in navigating ever-shifting terrain.

The Access to Benefits program leveraged over \$16 million in tax refunds and income support last year. The number of businesses launched or expanded increased by over 50%

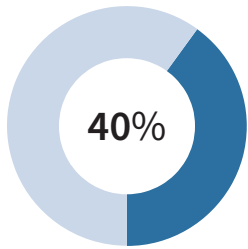
contributing to the creation or maintenance of 78 jobs. Most of these jobs were with Diversity Food Services, a Social Enterprise that is a joint venture of SEED Winnipeg and the University of Winnipeg's Community Renewal Corporation. It is noteworthy that despite the challenges of the pandemic, Diversity Foods not only survived but is on a path towards more success and growth. Also of note, many more low-income entrepreneurs are continuing to launch new businesses with the support of SEED's Business Development Services.

Despite the unprecedented expansion in program delivery highlighted in this report, demand for SEED's programs continues to far exceed service delivery capacity by a wide margin. Of particular concern are financially vulnerable community members who have been disproportionately impacted by the pandemic and are being left behind in an uneven recovery. SEED is committed to working towards addressing this gap through introducing new program innovations, expanding our partnerships with other non-profit organizations, and embedding program interventions within government departments and other large-scale service delivery systems. SEED will also continue to work across sectors for systems and policy changes to improve the financial well-being of the most financially vulnerable Manitobans.

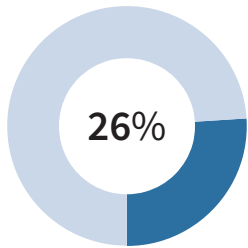
We thank you for your continued support of SEED Winnipeg Inc.

# Who We Are

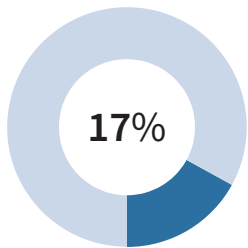
## Participants



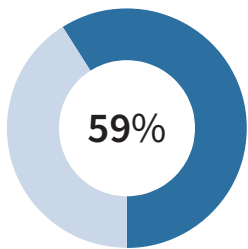
Indigenous People



Newcomers to Canada

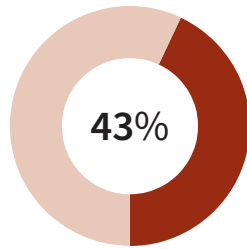


People with Disabilities

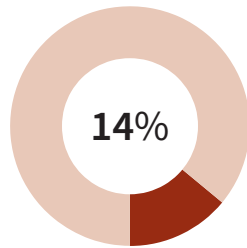


Women

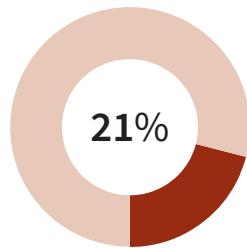
## Board Members



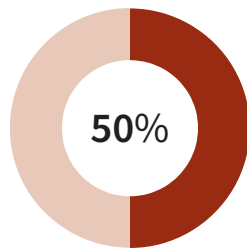
Indigenous People



Racialized Communities

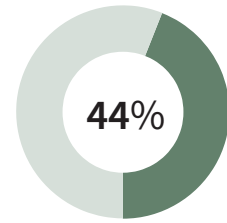


Past Participants

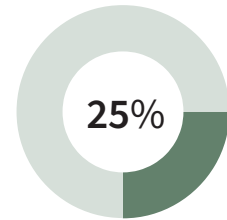


Women

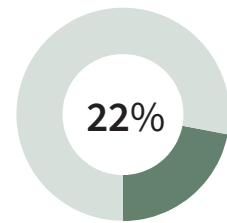
## Staff



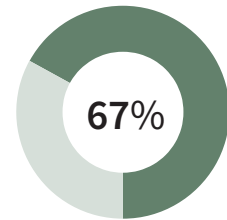
Indigenous People



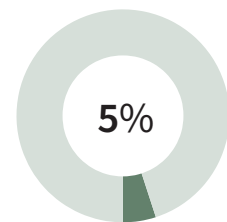
Racialized Communities



People with Disabilities



Women



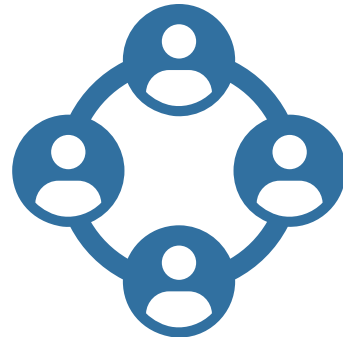
Non-Binary or Gender Fluid

# Year at a Glance

SEED and program partners served over **6,700** participants.



**6,794** participants

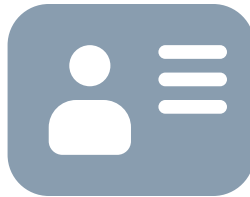


**126** partner organizations

## Access to Benefits



**\$16,384,943** in income benefits



**1,260** pieces of ID



**22** RESPs opened

## Business Development



**16** businesses launched or expanded



**78** jobs created or maintained



**126** people accessed consulting



**224** people trained

## Credential Recognition Loans



**\$276,120** was distributed through loans to **26** clients

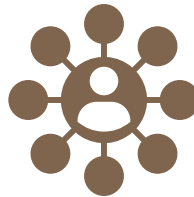


**22** clients secured employment in the same or similar professions

## Financial Education and Coaching

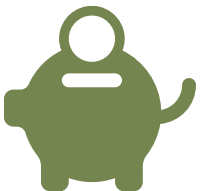


**6,450** participants received financial education or coaching



**413** service providers were trained to provide financial education

## Matched Savings for Future Goals



**479** participants saved **\$226,800**



**322** participants purchased assets worth **\$600,368**

# John's Story

In midst of the Covid-19 pandemic, John found himself between a rock and a hard place: “It was just one of those situations where a lot of things happened at once. I hadn’t been employed since 2017 and was helping my mom who has medical conditions that affect her short-term memory. I became her full-time caregiver while my dad was still working. Then, he got placed on reduced duty because of the pandemic. Eventually our First Nations reserve was able to get us into a medical facility. At that point, I realized my Manitoba health coverage had lapsed and in order for it to be reinstated I needed photo ID and my birth certificate.” With his Manitoba health coverage expired, John was left to pay for his own medical bills. In October 2021, John was looking for a way to get a new health card but didn’t know where to start. On the recommendation of his niece who had previously been involved with the organization, John found his way to SEED where they helped him to obtain his photo ID and birth certificate through the Access to Benefits program.

With his IDs in hand, he was able to get his health coverage renewed. But more than that, he says the opportunity to talk through life issues with someone willing to listen was what gave him the confidence to keep going and search for employment: “It was like a domino effect. Being able to get the IDs and move forward lifted the stress and constant gnawing feeling. With the stress gone, I’ve been feeling more positive overall. Carmen, who helped me, is a wonderful

human being. It felt very comfortable and easy working with her. Our conversations left me feeling energized and motivated.” With family stepping in to provide extra help with his mom, John was then able to find full-time employment and engage more with his close friends and community.

Since receiving support from the Access to Benefits program, John has been able to gain additional help from SEED to do his taxes and is very enthusiastic about the programs the organization offers: “I would recommend SEED to anyone who is looking to take the next step in their life but are not sure where to look or start. Being able to talk with SEED and them guiding me through the entire process was a huge help.”





# Lekan's Story

Lekan came to Canada in 2018 from the tropics where he worked as an architect: "the mode of construction there is largely using masonry. In Canada, it is predominantly wood construction." With this change, Lekan knew some additional education would be needed in order to continue working as an architect in Canada. He began looking at organizations that could help him get the training he needed: "I went to [the organization] Success Skills to get relevant information regarding getting back into my profession. SEED was one of the organizations that came around to talk to us at that time, and I heard about all the wonderful things that they do. I noted that the Recognition Counts program would be very helpful for me."

Through the Recognition Counts program and in partnership with Assiniboine Credit Union, SEED offers a flexible loan to newcomers needing additional education so they can find employment in their field here in Canada. Lekan began taking courses at the University of Winnipeg and Red River College in order to gain the proper certification: "I was going to school at the U of W from 9am-4pm and taking evening classes at Red River from 6pm-9pm." Taking courses from morning until evening, Lekan found he had little time to work a part-time job to support himself and his family. Thankfully, with the help of the Recognition Counts program, Lekan was able to focus completely on his studies for a full year without having to work on the side. When the year was over, Lekan was able

to enter the workforce right away: "At the end of my program, I did a 4-week internship with the University of Winnipeg Community Renewal Corporation (UWCRC), and that translated into full-time employment for me because they saw that I had all the relevant skills and training to jump in and start working immediately." After a year of working at UWCRC, Lekan was also delighted to share that he obtained another job as project manager with a company that leads various real property and infrastructure projects, and it has offices across Canada and abroad. He added that this job offered him a salary package higher than industry standards.

Working full time in his profession, Lekan has taken the opportunity to help other skilled immigrants find support: "Right now I'm also able to mentor others like myself who are immigrants and professional architects. I am able to help them map out how to get to where I'm right now. I've also been referring them to SEED to get the same support I received."



# Lori's Story



Lori joined the Saving Circle program in early 2022. Winnipeg was experiencing another partial lockdown due to the pandemic, which meant the program would be offered online rather than in person. Despite this potential obstacle, Lori was still able to connect with others and find community: “I got to meet other people online who are in the same situation as me. Hearing other people’s stories and ideas really helped me feel less isolated and alone.” Lori joined the program on a recommendation from a friend with the goal of saving for a new bed. For every dollar she saved, she received three dollars from SEED. Throughout the program, Lori was not only able to grow her savings but also grow her knowledge of finances and services offered by banks: “I learned how to keep track of my assets and debts, I learned about things like RRSP’s, and I learned how to check my credit score which was a big one for me.”

Having finished the program and successfully reaching her goal of purchasing a new bed, Lori wants to continue to find people and organizations to network with to help both herself and her community: “It’s made me think about how I can make more connections with people and organizations like SEED and network more. I don’t feel as stuck as I did. There are things I can do and places I can go to ask for help now. The program did a lot of good for me and I would encourage anyone who needs an extra boost to take it.”

# Lindiwe's Story

Lindiwe moved back to Winnipeg in 2015 with her daughters to start fresh and was looking for resources to help her get started, “I was on EIA [Employment and Income Assistance] while I was going to school from 2015-2018. I took graphic design in school so I wanted to invest in a computer but on EIA you have such a small amount to spend so you can't really spend anything extra.” In her research, she found SEED and their matched savings programs. Lindiwe first joined the Saving Circle program in 2018 in which participants receive three dollars for every dollar they save. She then joined the Individual Development Account (IDA) program in 2019 in which participants receive two dollars for every dollar they save.

Through these programs, Lindiwe was able to save while in school in 2018 and while working at her job in 2019: “My initial purchase was some furniture and then with the IDA program I was able to get some dental work done and got some glasses. I was able to cover whatever my employee benefits didn't cover, and I was able to get a computer.” Finished with the programs, Lindiwe now works at a resource center called Wolseley Family Place: “they had a job opening for graphic design, social media, and community support which I was interested in because I could use my experience to help other women navigate where they're at. It feels great to be a part of an organization that helps the community.”

Looking back on her time in the programs, Lindiwe emphasizes how important the work

organizations like SEED are doing: “I've learned so much about being more mindful about my finances. Learning about credit cards and money management was a big deal. With SEED, I felt like I accomplished a goal, I attained something that seemed unattainable before. I'm really thankful for these organizations like SEED that provide such awesome resources for people to reach their goals.” Looking forward, Lindiwe has future goals in mind: “I'm also interested in going back to SEED and seeing if I can access the small business program and the homebuyer's program. I came to Winnipeg with almost nothing and started off with EIA. Being able to own a home would be an amazing achievement.”



# Lydia's Story



Lydia came to Winnipeg in 2017 as a chef with many years of experience working both in Kenya and the United Arab Emirates. Lydia had always dreamed of starting her own restaurant or catering business but found it difficult while going through challenges in employment and finding childcare: “It has been a dream of mine since I was a little girl to cook like my mom, but I just didn’t have the knowledge and opportunity to start a business until now.”

After hearing about how SEED could assist in starting a business, Lydia joined the Business & Enterprise Support & Training (BEST) program: “I decided that this is the opportunity for me to get started. The program was so informative and productive. We learned about everything from taxation and financing to permits.” In June 2020, Lydia opened her catering business Nyumbani African Delicacies and has seen steady business:

“So far it’s been good, we can’t complain.” Lydia emphasizes that even while she has taken time off for maternity leave, the staff at SEED have continued to follow up with her to make sure her business is able to continue: “It’s a very supportive team; they’re still doing the follow up. It’s not like you finish the program and then they leave you. They want us to be stable and help us build our business; they’re seeing us through so that our dreams can become a reality.” While she currently rents out a commercial kitchen for cooking, Lydia is hopeful she will eventually find a permanent location for her business operations. Lydia is very grateful for the support she found at SEED: “They’re really helping a lot of people out there. They may not know it, but we couldn’t be where we are without them, they’ve played a big role.”

# Partnership Spotlight: Rent Relief Fund



In 2018, SEED was approached by a community organization to design a model for a rent bank in Manitoba. After consulting with rent banks in Vancouver and Toronto, it was decided that there wasn't enough funding at that time to establish a sustainable fund for rent relief. Three years later, with the stress of the pandemic continuing to grow, the Manitoba Non-Profit Housing Association (MNPCHA) received funding from the Manitoba government to create a Rent Relief Fund (RRF) for the province. Knowing of the work SEED had already done, MNPCHA approached SEED for consultation and collaboration in building a model and together they launched the RRF in 2021 with MNPCHA at the helm.

The fund offers an interest-free loan with a 24-month term for people living on a moderate to low income. Residents of Manitoba can use the fund for either two months of rent or to help pay for their utility bills. The loan is accessible online

and through the Community Financial Helpline that SEED established during the pandemic. While getting screened for eligibility for rent relief, callers can receive information about government benefits, ID, taxes, Employment and Income Assistance (EIA), foodbanks, and other financial tools. Prior to the launch of the RRF, the Helpline was receiving an average of 5-10 calls a day. Once the fund launched, the call volume increased to 30-40 calls a day.

What sets this program apart from others is the level of collaboration between organizations to help people find answers to questions without having to go to multiple agencies: "People who come to SEED have always been looking for ways to talk to the residential tenancies branch which has never been our forte, but now we have MNPCHA that can guide us through that. So, our capacity to help people across the board has increased. The RRF and Helpline are so successful because of the partnerships" (SEED Employee).

# Community Builder Award Recipients



## **Portage Learning and Literacy Centre, Portage La Prairie** [pllc.ca](http://pllc.ca)

In 1995, the Portage Learning and Literacy Centre (PLLC) incorporated to include adult learning and literacy to their already established employment programs. Gaining more funding and momentum over the years, PLLC has been able to add settlement services, English as a Second Language classes, and a paid work experience program for youth. Through a partnership with SEED, PLLC has expanded to offer Money Management Training as a complimentary program for both clients and the public. Executive Director Cathy Dowd says the Centre has become a one-stop-shop for people looking for help in many different areas: “We’re unique in the sense that we have all of these programs that people can access in one place

like employment, education, settlement, and support services.” Over the last 15 years, PLLC has seen a large increase in demand for their settlement program, going from 50 clients a year to now 750 clients a year. While the program is popular, it’s not the only program that is accessed regularly: “Someone may come in for a class and find out we have settlement services, so they access that service and then they move into work experience and get help with their resume. We also have staff that go into schools and work directly with newcomer youth who then access our work experience program. All of our programs and staff interact really well together so that we’re able to help in a lot of different ways.”

# Community Builder Award Recipients



## Fearless R2W

[fearlessR2W.ca](http://fearlessR2W.ca)

Every Wednesday evening, Fearless R2W hosts sessions on the child welfare system, housing solutions, financial resources, and self-care for families in the North End of Winnipeg who have had children apprehended by Child & Family Services (CFS). Fearless R2W is named after the area code for Winnipeg's North End which has a high number of children in child welfare. The grassroots organization has offered support for families in the community through education and advocacy since 2014: "we help our families navigate the child welfare system and if they've already lost their children to CFS we will work on getting them back together. If they're at risk of losing their children, we work on getting them the resources they need so that their family can

stay together." By consulting with organizations like SEED, Fearless R2W was able to secure grant funding and officially became an organization in 2020.

The Indigenous-led organization is largely volunteer-based with only two paid employees. Mary Burton, Executive Director of Fearless R2W, highlights the important work the organization is doing by training the public and volunteers to become advocates for families in the community: "We train community members to be advocates for families and base the trainings on the solstices, so we do four trainings a year. On Wednesdays we focus on education so that our families who are facing barriers in system literacy are more empowered"

# Community Builder Award Recipient



*Photo courtesy of United Way Winnipeg*

## Catherine Biaya

Catherine Biaya and her family came to Winnipeg from the Congo in 2007 as government sponsored refugees. When they first arrived, they unknowingly made some spending decisions that had negative impacts: “We made a lot of mistakes because nobody ever told us about banking, saving, or credit.”

Today, Catherine works as a Community Health Facilitator at Mount Carmel Clinic where she coordinates regular sessions on various topics for newcomers including Money Management Training: “These sessions have become a passion of mine. The majority of people come from war-torn places where the banks are only for rich people. I want to help newcomers settle in a new country in a positive way and support them in understanding how money works here. Once someone knows how to manage their money, they make priorities

and set goals and they become empowered.” Catherine is also a pastor in her community and founded a support group for victims of sexual assault called the Sisters of Strength: “We come from a country where [sexual assault] is used as a weapon of war, to destroy women’s identity and power, to bring shame. So, we sit down and talk and support each other; when someone has a baby, we all get together. We make food together sometimes too. It’s just like back in the villages.” Catherine works hard to support those in her community and is adamant that more people need to know about the programs offered by SEED, like the Saving Circle program which she also participated in: “In all my speeches I talk about SEED, how the Money Management Training and other programs empower clients. The more we know, the more opportunities we have, to become what we want to be”.



# Celebrating Ten Years of Recognition Counts

*Adapted from "ACU celebrates 10 years of Recognition Counts" by Christine Wong*



In 2022, Assiniboine Credit Union (ACU) marked the 10th anniversary of its partnership with this landmark program, which provides loans to highly skilled, foreign trained immigrants so they can obtain credentials to practice their professions in Manitoba.

SEED is ACU's key delivery partner for Recognition Counts. Back in 2012, Recognition Counts began as a two-year pilot program. It originally offered microloans of up to \$10,000 for highly skilled immigrants (like nurses, doctors, engineers, dentists, pharmacists, and including trades) seeking Canadian qualifications to practice in Manitoba. The goal was to help participants support themselves while they obtained the education, training and credentials necessary to re-enter their chosen professional career path in this province.

"It's pretty awesome to think that 10 years have come and gone since launching this pilot," says Nigel Mohammed, Director of ACU's Community Financial Centre (CFC), which also celebrates its 10th anniversary in 2022. Nigel has worked closely on Recognition Counts from day one. "This program has been fundamentally life-changing for over 300 families, individuals and youth during the past decade," Nigel explains. "Without such a resource in the community, there are so many individuals who would not

be given an opportunity to participate and fully contribute to our local economy if they had still been stuck in survival jobs or were forced to choose a different profession."

The microloan component of Recognition Counts really sets it apart from other immigrant support services, says Nef Villagonzalo, Loan Coordinator for the Recognition Counts program at SEED. "When immigrants come here as professionals, especially those in regulated professions, even though they have extensive experience in the field, their qualifications are not recognized," explains Nef. "The process (of re-qualifying) is usually long, expensive and takes a heavier toll on professionals when they are still trying to start a new life. Some of our clients need to stop working to become full-time students or attend training full-time. So that financial [microloan] piece is very important, not only to pay for their qualification process but also to cover their living expenses."



# Celebrating Ten Years of Money Stories



For the past 10 summers, Indigenous youth have participated in the Money Stories program at SEED, an intragenerational program which helps participants gain financial literacy and tools to get on track for future financial success. While the program has evolved to best suit the needs of today's youth, it has been consistent in helping participants reach both their financial and personal goals. A former participant turned SEED employee explains: "It was eye opening to learn about goals, saving, and budgeting. Before SEED, I wasn't that in touch with my culture. The Elders that spoke in the program helped me get my colours, they helped me find out who my clan is. The fact that they have a consistent Elder that you can talk to about anything; it inspired me to find out who I am and where I come from."

Upon finishing the program, participants are awarded a certificate and become eligible to apply for the Junior Facilitator (JF) program which puts them in charge of delivering future

Money Stories workshops to other Indigenous youth. A group of former JF's, now interns and employees, recount how the program has affected their lives and grown over the years:

"I was a high school student with pretty much no job experience. So, when I joined the Money Stories program, SEED helped me get my Social Insurance Number and all my ID's because at the time, I had nothing. SEED really built me up, they really had a big influence on who I am today, and I am so grateful for that."

"The program has grown in the last 5 years. Doing things online, we're able to reach more Indigenous communities that are further away... we're able to interact with these communities that have no programs like this at all."

"My goal as a mentor is to help people feel comfortable with who they are and connect more with the community. Just letting them know that, yeah, life is tough but we're tougher, our community is tougher."

# Celebrating Twenty Years at SEED



## Aileen Krush

In 2001, I was a single parent working at a low-paying job. I decided to take advantage of my training as a Career Coach to start a resume-writing business to earn some extra income. I applied to SEED's Build-A-Business Program [or BAB, as it was called then]. I was working on my business plan with one of SEED's Business Counsellors when I was approached by another staff member. She told me that SEED had just received funding for a program that would allow low-income individuals and families to save and earn matching funds for more immediate needs and she thought I might be interested in applying for the job.

Twenty years later, I am still here, and still loving what I do. I have had the opportunity to play many roles within the organization, and the privilege of walking alongside many diverse participants. From developing and delivering Saving Circle and the

Immigration Loan Repayment Program, to training and coordinating partner organizations, to working with Access to Benefits. There have been many new challenges and opportunities for growth.

The best part of working at SEED is the people. I work with an amazing group of fellow SEEDlings, who motivate and challenge me every day. Program partners have shown me the strength in cooperation and community-building. Most of all, I have been inspired and moved by the thousands of program participants who have walked through SEED's doors in the past two decades; I am honoured to be able to play a small part in supporting them to achieve their goals.

# Celebrating Twenty Years at SEED



## Louise Simbandumwe

I arrived in Winnipeg almost 30 years ago, fresh out of university with a Bachelor's degree in Commerce and a Masters in Comparative Social Policy. My dream was to establish a business development program for immigrant women. As a former refugee, I was eager to be part of building opportunities for others. When I saw a job posting for a Business Consultant at SEED, I applied right away as it seemed like a perfect fit with my future aspirations. I was disappointed but not surprised when I didn't get the job due to my lack of practical experience. A few months later, I was thrilled when I was offered a position as a Business Consultant and was even happier when I was trusted to secure

funding and implement an entrepreneurship program for immigrant women. In the months and years that followed I had the opportunity to work with my colleagues at SEED, community members and partner organizations to establish SEED's Asset Building programs. I left SEED for a number of years to explore other opportunities. I enjoyed working on a variety of projects which included developing immigrant-led initiatives, leading participatory research projects and teaching university classes but found that I missed SEED. I was profoundly grateful for the opportunity to return to SEED to manage our Asset Building Programs and I'm honoured to be working alongside Carinna as a Co-Director.

As our programs have grown over the years I am meeting more and more previous program participants in the most unlikely places. The most recent encounters happened at a bus stop, a shoe store and a community meeting. I loved hearing their accounts of participating in SEED's programs and the impact on their lives. It is particularly gratifying to hear from former participants about their volunteer work and the wonderful contributions they are making towards building stronger and healthier communities. My brilliant and dedicated co-workers have been a source of support and inspiration as we have weathered unprecedented challenges over the past two years. I'd like to thank them, our partner agencies and our many supporters for making it possible to provide responsive community-centered programs.

# Celebrating Ten Years at SEED



*Photo courtesy of United Way Winnipeg*

## Jocelyn Friesen-Peters

I showed up at SEED 10 years ago when I was working for a temp agency who placed me in a position at the front desk at SEED. At that point in my life, I was always living in survival mode, fearful about my future and having enough to provide for my 4 kids. As I settled into SEED and gained permanent employment, I saw that my co-workers weren't worried about utilities getting cut off or not having enough for groceries the closer we got to payday. When I asked to sit in on the Money Management Training classes, things started to change in my personal life. I learned how to make a budget, it was eye-opening

to gain this awareness. My co-workers have provided so much support over the years and it's meant so much to be involved in all aspects of SEED, building meaningful relationships.

I've had so many firsts at SEED – I got birth certificates and SINs for my kids, I got my own ID, I voted for the first time, was approved for my first personal loan and first credit card, started caring about my community in new ways, got my Status, emceed a big event [our Annual Report to the Community], became a speaker for United Way and so much more. I was even able to deposit the significant money earned by my kids in the CSI summer learning program into a family RESP – it's pretty emotional to see them planning and dreaming for their futures.

I am so grateful that SEED recognized my lived experience as education and gave me a chance, I am now in a role that I find fulfilling. I even facilitate those Money Management Training classes that impacted me all those years ago. SEED has also empowered me to connect to my Indigenous culture, an Elder and my identity as a community helper who makes a difference.

I am excited about the future and my work at SEED, I look forward to many more years working in the community and with the best team.

# Celebrating Ten Years at SEED



## Barb Wilton

I became a SEEDling in May of 2012. Before joining SEED, I earned a degree in International Development Studies from the University of Winnipeg, then worked and volunteered in the non-profit sector locally and abroad for more than a decade.

My experiences in BC, Uruguay and Costa Rica taught me the importance of social justice, voluntary simplicity and building good relationships. It has been a big part of my life to work on addressing structural inequalities, systemic barriers, and environmental racism. My journey includes learning more deeply about personal, group, and community wellness and development.

Just before joining SEED, I was working at the Elmwood Community Resource Centre to develop a community plan and became a Money Management Training facilitator through SEED's Train-the-Trainer program. When I heard of a job opening as an Asset Building Program Coordinator at SEED, I jumped at the opportunity. I appreciate how lucky I am to be able to incorporate my passions and experiences into my daily skillset. In that role, I facilitated Managing Money Workshops, coordinated Matched Savings programs, supported Access to Benefits work, and managed projects with the Money Stories Junior Facilitator program.

Using my past experiences and further professional development in group development skills, crisis intervention and experience in researching a co-housing initiative, I currently work with the BEST [Business & Enterprise Support & Training] program. I help people access community resources, manage projects, and support groups with organizational development. While working at SEED, I continue to be a student of life: practicing Mysore style yoga and teaching Ashtanga yoga for over 10 years. I also am a helper within a Sundance community and a part of the Latin dance community of Winnipeg.

# Volunteers

**Amy Jackson**

Native Love Notes

**Angelica Potes**

Angel Advisers

**Ari Marantz**

Trained Eye Home Inspection

**Autumn Merrill**

Community Volunteer Income  
Tax Program

**Brenda Watt**

**Carter Wilson**

MNP

**Chris Berthelette**

TIPI Insurance Partners

**Chris Scott**

Talbot & Associates

**Cody Sinclair**

TIPI Insurance Partners

**Dollphine Oguna**

Dollphine & Haptom Chartered  
Professional Accountants

**Janine Seymour**

Janine Seymour Law

**Jessica Dumas**

Jessica Dumas Coaching and  
Training

**Joan Jack**

Deadly Kookums

**Joanne Toupin**

Sleepy Owl Bread

**Justin Rowan**

Efficiency Manitoba

**Katherine Bayer**

Taylor McCaffrey LLP

**Kehney Toyin**

Feferity Designs

**Mayra Dubon**

JC's Tacos  
Century 21 Advanced Realty

**Roan Van Eerd**

The Leathwood Group

**Sumegha Gupta**

NSD Tech Inc.

**Assiniboine Credit Union**

**Corporate Office**

Amy Judson

Angel Kubinec

Cheryl Palchewich

Cassandra Mctavish

Heather Sadowy

Wanda Peacock

**Garden City Branch**

Justin Vigier

Kim Sylvester

Matthew Aleck

**Pembina Branch**

Bianca Selby

Melody Magtoto

Steven Bennet

# Staff

Aileen Krush  
Alexsis Tanner  
Allen Mankewich  
Ana Antunes  
Andrew Douglas  
Andrew Proulx-Courchene  
Anna Levin  
Anneliese Schoppe  
Asher Sinclair  
Barb Wilton  
Bemnet Hailegiorgis  
Calandra Necan  
Carinna D'Abramo Rosales  
Carlos Vialard  
Carmen Valkova  
Chanel Hudson  
Daisydee Bautista  
Destiny Nippi  
Fraz Wiest  
Jacqueline Salamisan  
Janet Steep

Jenn Bogoch  
Jennifer Nembhard  
Jocelyn Friesen-Peters  
Josh Ferland  
Julia Beaupre  
Justin Huntinghawk  
Justin Morriseau  
Kalene Hastings  
Keith Twohearts  
Kevin Schachter  
Kobe Boulette  
Lani Zastre  
Lauren MacDonald  
Lee Flett  
Leyla Shahsavar  
Liam Keep  
Lisa Forbes  
Lisa Tully  
Lizeth Ardila  
Louise Simbandumwe  
Mars Ballantyne

Melissa Chung-Mowat  
Michael Huntinghawk  
Millie Acuna  
Natalie Wiebe  
Nef Villagonzalo  
Ocean White  
Omar Kinnarath  
Pam Krasniuk  
Priscila Calderon  
Rachael Howgate  
Raena Penner  
Rayden Kematch  
Roberta Douglas  
Roshani Perera  
Saman Azizkhani  
Sandra Leone  
Sara Bennet  
Sharon Jonatanson  
Teruni Walaliyadde  
Waylon Richard  
Yemilo Audu





# Funders

## Government of Canada

- Employment and Social Development Canada
- Citizenship and Immigration
- Prairies Economic Development Canada
- Canada Revenue Agency

## Province of Manitoba

- Advanced Education, Skills and Immigration
- Education and Early Childhood Learning
- Families
- Consumer Protection Division

## United Way Winnipeg

## Assiniboine Credit Union

## Canadian Women's Foundation

## Catherine Donnelly Foundation

## Community Foundations of Canada

## Tachane Foundation

## Toronto Foundation

## RBC Foundation

## The Winnipeg Foundation

## Moffat Family Fund (The Winnipeg Foundation)

## Youth in Philanthropy (The Winnipeg Foundation)

## Manitoba Realtors Shelter Foundation

## Prosper Canada

## IG Wealth Management

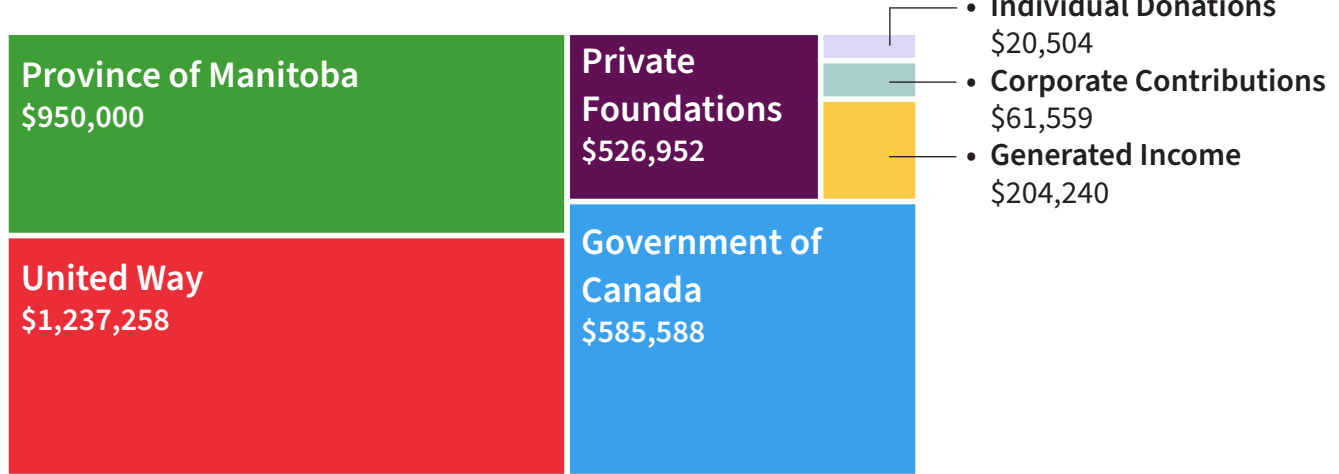
## The Giving Ring of Women (GROW)

## Anonymous Donor

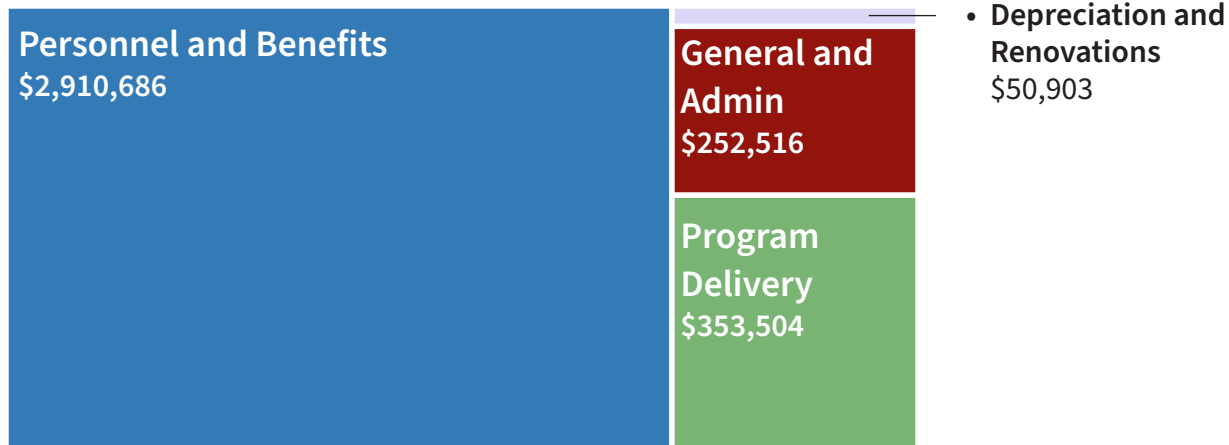
## Individual Donors

# Financials

## Revenue — \$3,586,101



## Expenses — \$3,567,609



## Local Purchasing

89% of products and services were purchased from local businesses & individuals





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