



Annual Report

2022-2023

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 summer our whole staff gathered at Fort Whyte for the first time since the pandemic. Our retreat focused on connecting and healing through being together and receiving Indigenous teachings. This report's nature photos (including the cover) represent the special time we had together on the land.

Message from the Chairperson



to acknowledge SEED’s program participants for their strength and determination. Participants’ commitment to making positive changes has contributed to building stronger communities. This has been another year of refining and adapting as we continue to feel the lasting effects of the pandemic. SEED persists in 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, 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. I thank everyone who works and learns at SEED. I am so proud to be associated with SEED Winnipeg and to be a part of the Board of Directors. I wish SEED and all its participants all the best for the coming years.

On behalf of SEED Winnipeg’s Board of Directors, I would like to express my gratitude to all staff, funders, individual donors, community partners, and Directors for their continued dedication, energy, and loyalty. I would also like

Board of Directors

Abdikheir Ahmed
Brendan Reimer
Catherine Biaya
Damon Johnston
Derek Earl
Frank Parkes

Katie Haig-Anderson
Keely Richmond
Mary Nirlungayuk
Monika Feist
Nathan McCorrister
Nonsikelelo Sibanda

Rylee Nepinak
Shirley Forsyth
Steven Beal
Sumegha Gupta

Message from the Co-Directors

We continue to be inspired by the community building contributions that former SEED participants are making in many arenas. Former SEED participants are creating jobs in the inner-city through their businesses. Some are now in leadership roles as Executive Directors of community serving organizations. While others are directing resources to community development efforts as program funders. We value the guidance of the former program participants who are now on SEED's Board of Directors.

Despite our collective efforts, the combination of steep price increases, the chronic lack of affordable housing, and a toxic drug supply are having devastating impacts on the communities we serve. Over the past year, direct service delivery staff have responded to an unprecedented demand for financial support services accompanied by escalating levels of desperation and volatility. We deeply appreciate the many ways staff at SEED and partner organizations have risen to this challenge. Balancing the delivery of essential services with organizational health has been difficult. Our capacity has been diminished due to the end of pandemic-related funding streams and the imperative to avoid staff

burnout due to vicarious trauma and heavy workloads.

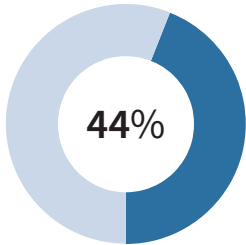
We thank our funders for providing us with the resources and flexibility to expand the provision of the financial help services in greatest demand. SEED and partner organizations served 46% more people when compared to the previous year. Our dedicated board members have supported this expansion in our work while reminding us of the importance of ensuring organizational sustainability during these turbulent times. In the upcoming year, we look forward to a renewed focus on supporting a healthy work and life balance for staff members who have given so much of themselves to serving our community.



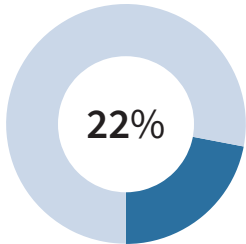
Carinna D'Abramo Rosales and Louise Simbandumwe

Who We Are

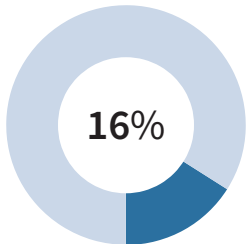
Participants



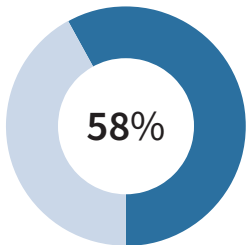
Indigenous People



Newcomers to Canada

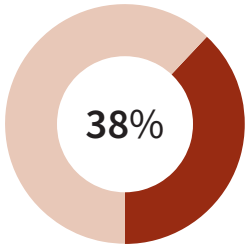


People with Disabilities

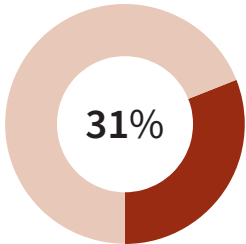


Women

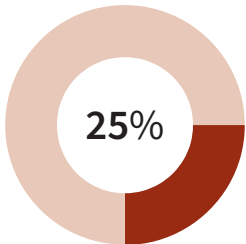
Board Members



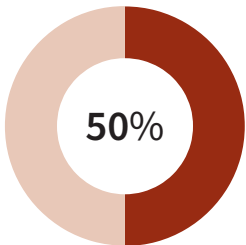
Indigenous People



Newcomers to Canada

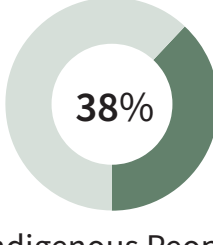


Past Participants

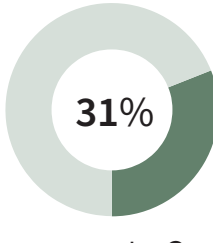


Women

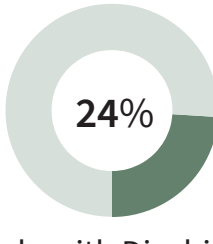
Staff



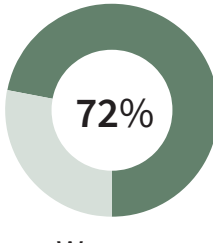
Indigenous People



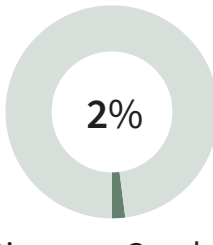
Newcomers to Canada



People with Disabilities



Women



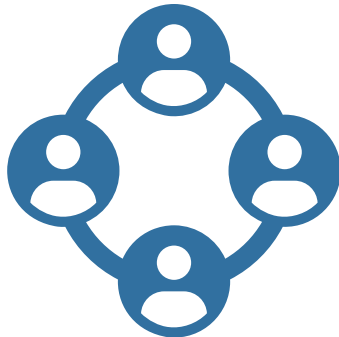
Non-Binary or Gender Fluid

Year at a Glance

SEED and program partners served over **9,900** participants.



9,925 participants



116 partner organizations

Access to Benefits



\$21,080,945 in income benefits



1,113 pieces of ID



68 RESPs opened

Business Development



31 businesses launched or expanded



50 new jobs created



175 people accessed consulting



333 people trained

Credential Recognition Loans



\$178,638 was distributed through loans to **17** clients

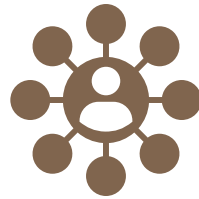


33 clients secured employment in the same or similar professions

Financial Education and Coaching

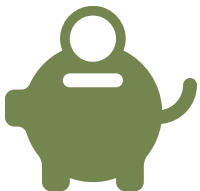


6,836 participants received financial education or coaching



159 service providers were trained to provide financial education

Matched Savings for Future Goals



333 participants saved **\$186,589**



247 participants purchased assets worth **\$471,069**

Aira's Story

Aira rode the bus by the SEED building every day on her way to university from her home in the North End. Curious, she checked SEED out online and wanted to get involved. In addition to being a full-time student, Aira was interested in business, in fundraising for causes, and in her community. One of her initiatives was collecting e-waste, enabling her to donate computers to various non-profits, including SEED. Through this campaign she met Melissa Chung-Mowat from SEED who told her about the Immigrant and Newcomer Women Exploring Business program.

During the COVID lockdown, Aira discovered her skill in flower arranging as she researched online to prepare for her Mom's 50th birthday celebration. After hearing about the devastating November 2020 typhoon in the Philippines, Aira asked herself how she could help. She came up with the idea of selling flower arrangements. With a loan from her mom, she reached out to a wholesaler and purchased \$60 worth of baby's breath. She made arrangements, sold them and donated all proceeds of over \$1,000 to typhoon relief. Aira says, "I became obsessed with learning more about flower arranging and about starting and marketing my business." Aira recognized she needed assistance. "I was young, I had little social capital, and no accounting experience or training. I was lucky to be accepted into the IWEB (Immigrant Women Exploring Business) program because it was



in-depth for all areas of managing a business, especially with the regular homework."

SEED helped Aira learn the essentials of starting a business. "I really appreciated the bookkeeping training. It is very important as an entrepreneur." The follow up mentorship with a business consultant has also been instrumental in helping her business grow. They worked together on her Christmas and Valentine collections and both were successful. Aira tells friends and neighbours about her positive experience with SEED. "I enjoyed the whole experience. I loved listening to the other participants' ideas and business ventures. To see all the new immigrants, to see all their hard work in moving ideas into reality. Very inspirational. SEED is a very supportive community, paving the way for the children. I'm impressed."

Fleur de Fusilero
📷 fleurdefusilero

Elija's Story

As a newcomer to Canada in 2021, Elija dreamed of starting his own business using his love for people and his passion for essential oils. However, without an understanding of Canadian tax rules and regulations, or how to start a business with limited finances, he wasn't sure where to begin. While exploring Google for help, Elija found SEED and its Business & Enterprise Support & Training (BEST) program.

Elija joined the BEST program in 2021. Although he had some experience in sales, SEED staff taught Elija all the steps he needed to know to open a business. "They were very helpful. They guided us. They always entertained all my questions – I had a lot." Elija attended all classes and completed all his business planning homework. He frequently referred to the helpful materials that were provided as he learned about marketing and prepared to start his business.

While starting a business was a big risk, Elija felt supported throughout the process, saying, "SEED is very organized with their classes, curriculum, and follow up." In June 2022, he started to sell his essential oils at summer markets around Winnipeg and in November, he opened a kiosk at Kildonan Place with additional products. Elija appreciates regular contact with Priscila his business consultant and other staff at SEED as his business continues to grow.



Wanting to stay connected, Elija set up a Facebook group for his BEST classmates so they could help and encourage one another. One fellow participant told him she was about to give up, but "you inspire me to take the next steps." When asked if he would recommend SEED based on his experience, he said, "Always! I regularly acknowledge and recommend SEED because of the impact they have had on the success of my new business."

With Elija's enjoyment of people, he has made many strong connections with those visiting his kiosk. Business has grown through word of mouth, and he has already hired 4 part-time employees, with plans to open another branch in the future.

Standing in front of his kiosk, Elija declared, "I am so happy. A new chapter in my life has opened up. SEED has been my inspiration!"

Bathala Scents & Natural Wellness
bathalascents.com

Brianne's Story

While completing a program at an addictions treatment centre, Brianne knew she was facing the lowest income time of her life. Mental health challenges and the development of a physical disability meant she couldn't return to her workplace. She was also burdened with unexpected extra expenses after leaving a bad relationship. She wanted and needed a fresh start. While in treatment, she heard about SEED's Saving Circle program from another client. "I wanted to make sure I was using my limited money wisely. And, of course, the savings match aspect was appealing."

Brianne was accepted into the Saving Circle program at SEED. Her own savings plus the match she earned in the program enabled her to purchase a much-needed mattress. She also received individual support from Teruni, a program coordinator at SEED.

"Teruni was awesome. She was an amazing coordinator." The money management training helped her learn to keep financial records, check her statements, make a budget – and then stick to it. "Record keeping has made the biggest impact on my life." Although Brianne had always been mindful to avoid debt, hearing

fellow participants share their own stories of debt, she now feels prepared to handle it responsibly should she need to borrow money to help with her schooling plans in the future.

Although not typically into group things, Brianne said, "I learned much more from the other participants than I had expected, including practical tips like how to purchase fresh produce for better prices." Brianne has already recommended SEED to others,



particularly "those struggling with some of the same issues I was." She is now hoping to be accepted into the IDA program at SEED to help her save up for tuition at Red River College where she plans to attend in the fall.

Lorraine's Story

Lorraine first connected with SEED through the Saving Circle and IDA programs that helped her save to purchase a laptop and a scooter. Last year she joined SEED's Money Management Training Train-the-Trainer program and was certified as a facilitator for the new First Language Money Stories program. Lorraine had lost much of her first language during her years at a residential school, so to prepare for the program she strengthened her Cree language skills by researching at the library and asking cousins about vocabulary and pronunciation.

Lorraine said, "I had no confidence in doing this and was skeptical about using Zoom. But Justin and Pam kept encouraging me." Having now delivered several sessions, Lorraine sees many benefits. Participants often come into the sessions with very little knowledge about money. In these sessions, "they are able to focus on where and how to spend money, how to recognize foolish ways to use money, budgeting, good and bad credit, and the importance of saving for an uncertain future." Lorraine found that "using the Cree language in the training helps connect young people with their heritage."



Her hope is that her story will motivate others to save. Her own experience is that learning to set financial goals increased her determination to start saving.

Involvement with the First Language Money Stories program fits in well with Lorraine's goals. She is a lifelong learner having completed a Cree language program at the University of Winnipeg with plans to further her Cree language studies at Red River College. She doesn't miss an opportunity to share her story and "encourage others to connect with SEED. I'm not going to stop."

Manan's Story

In 2014, Manan was a recent immigrant to Manitoba and was having a difficult time. He had a growing family, little community support, and increasing debt. When his wife completed the Saving Circle Program at SEED, Manan heard about SEED's Inner-City Homebuyer (ICH) program for the first time. "Getting a house in Canada is a dream for all immigrants' hearts," says Manan. He and his wife slowly started saving to buy a home. In 2018, they were able to move their young family into Manitoba Housing, which helped them financially, but they remained determined to purchase a home and give a family in greater need an opportunity to live in their apartment.

In 2020, Manan was accepted into the ICH Program and soon realized that he had no idea how to navigate buying a house.

The program helped Manan understand what was involved in buying a home, "things were very clear, the structure of the whole program was excellent. The study guide provided everything that was needed." He also learned how to curb his spending and improve his credit score and gained valuable knowledge from several guest presentations on topics like banking, realtors, and energy savings.

In Manan's experience, house hunting in January 2022 was very stressful. "We could not have done it without the support system of SEED. I was in constant communication with

Anna for advice and support. To have someone to trust is very important. SEED does a very, very amazing job. We are very proud of ourselves. SEED did an incredible job of helping us prepare for this." Manan found Assiniboine Credit Union helpful as well, "I understood mortgages and downpayments through what I had learned in the ICH program."

Initially concerned about living in the inner city, Manan now says, "we're very happy here. Our neighbours are very nice. School is close by. It is a safe place." He realizes ICH helps revitalize the area by supporting home ownership.



Would Manan recommend SEED? "Of course. Absolutely! Go for it... SEED makes things easy and seamless." Owning their own home has made Manan and his family feel stronger, "it gives my kids a better future. It's given me a new direction. I am very hopeful for the future."

Meaghan's Story

Overwhelmed when her Canada Child Benefit was suddenly cut off in November 2022, Meaghan didn't know where to turn. As a single parent, living on a low income and with no family in Winnipeg, she relied on the benefit for food, especially for her daughter. Meaghan lived with mental illness and a chronic back injury and her only other income was social assistance. Without her Child Benefit, she was forced to rely on neighbours, food banks, and Facebook contacts for food and other essential needs. She was grateful for the help she received but still struggled with the decrease in income. Meaghan's neighbour had heard that SEED might be able to help so she recommended contacting them. "I called SEED. They helped me so much. Jennifer was kind and polite and helped me tremendously."

Working with SEED, Meaghan discovered that CRA had done a random review of her file. She hadn't received the notifications about it, as they were sent to her old address. Her program coordinator at SEED helped her write a cover letter, locate the required documents, and make necessary phone calls. "Jennifer was like an angel to me. Without her in my time of need, I would not have been able to complete it on my own. SEED is a great organization." Everything was submitted on time and her Canada Child Benefit, including backpay for the missed payments, was reinstated on January 20, 2023.

Meaghan doesn't want to be dependent on assistance. "I want to get my life in order for



me and my daughter." She wants to further her schooling, have a career, and reduce her debt. She anticipates applying to SEED again in the future because of their commitment "to help and guide people like me." In the meantime, she is spreading the word about her positive experience to neighbours, family, and friends. "To anyone who is struggling like I was, I am happy to share about how SEED has helped me."

Michelle's Story

Michelle and her daughter moved from the Philippines in 2015 to join her husband who had moved to Winnipeg two years prior. Upon arrival, she was overwhelmed. She had left a good nursing job in the Philippines and now she had no job, no extended family, was newly pregnant and they were living in a tiny bachelor apartment. She was feeling desperate – having no idea what to do or where to turn.

After explaining the situation to her employment coach, Michelle was referred to SEED. She felt understood and supported by the staff in SEED's Recognition Counts! program. "Sandra and Jeff have been with me all the way." They encouraged her to start the process to return to nursing, but due to the expense and the immediate need to put food on the table for her growing family, she didn't feel she could consider it. Michelle felt completing training as a Health Care Aide would be a faster way to provide for her family, so SEED helped her borrow \$3,600 for the course. She landed a job upon graduation and used her first salary payment to start the process of becoming a nurse in Winnipeg.

SEED continued to help Michelle through the 5-year process to obtain her nursing license, including helping her to obtain additional loans. "If it wasn't for SEED's support with the process, with the money – and for my sanity – I don't know where I would be." Michelle now works as



a nurse, has been able to help purchase a home for their family, and is more than grateful for SEED. Her final loan will be paid off this October.

"I am always very vocal about my involvement with SEED. I'm happy to share my struggles and my story if it will make it easier for others. I am not embarrassed about my struggles; I am more proud. I am very thankful SEED has touched my life. They have paved the path for future generations of my family."

Sherry's Story

Sherry has been connected with SEED in a number of different ways over the past 25 years. She first learned about SEED through people in her neighbourhood and the North End Women's Centre. In the early years she worked as a custodian for SEED and was also a participant in the Saving Circle program. These interactions with SEED have been extremely positive. "The staff are very friendly. You feel welcome. It's inviting."

Sherry reconnected with SEED's Access to Benefits because of her son. Prior to the program, she was unaware he was eligible for disability benefits. But then in July 2022, when Sherry took over the guardianship of her son, he was able to apply for and access these benefits with SEED's help. Sherry said it was also encouraging to realize, "I'm not the only one in the world going through this stuff." SEED helped with filing taxes, opening a Registered Disability Savings Plan (RDSP), and applying for the Canada Disability Savings Bond. The government deposits up to \$1,000 a year directly into the RDSP for low-income Canadians with disabilities. No contributions have to be made to get the bond; the lifetime bond limit is \$20,000.

Sherry has found SEED "very helpful with anything. I wouldn't turn to anyone else. I trust

them." Community is important to Sherry. She has been involved in many areas, including at the local school – both as a student and more recently as a parent. She feels the location of SEED is good for the community. She wishes it was bigger or could add another location so it could offer more. She particularly thinks it would be helpful for younger people to



participate and learn about finances and everything else SEED has to offer. When asked if she often shares her experience with SEED, Sherry replied, "Most definitely." Her mom, aunt, and adult daughters have all benefited from the Saving Circle program. In her family and in her wider community, she talks about SEED often, "Any time someone will listen to me!"

Money Stories in First Language

For over a decade, SEED's Money Stories program has seen great success teaching money management through an Indigenous lens in English. However, it became clear that the program was not fully addressing the needs of all participants. One day, a casual conversation between Pam, a Program Coordinator and

Indigenous Program Developer at SEED and one of SEED's Co-Directors sparked the idea to expand the program to include three Indigenous languages: Ininimowin (Cree), Anishinaabemowin (Ojibway), and Oji-Cree. The team realized that many Indigenous people new to Winnipeg faced challenges such as unfamiliar



financial terminology and a lack of confidence in discussing difficult topics in English, including finances.

Through a partnership with Indigenous Languages of Manitoba and the Manitoba Indigenous Cultural Education Centre, the First Language Money Stories manuals were developed in the three languages. After certifying six Indigenous first language speakers as trainers through the initial 2022 Train-the-Trainer session, 12 two-hour sessions were offered to the public, with a total of 40 participants attending. The program's impact surpassed all expectations. Delivering the training in participants' first languages created a safe space for discussing challenging topics and facilitated more open conversations.

The act of providing training in a first language demonstrated a deep appreciation for the language and its speakers, as well as an understanding that words in first language was about the relationship one had with everything around them and honoring oneself. Pam and Justin, another Program Coordinator at SEED, observed that the program's impacts went beyond the actual training. Participants' feedback consistently mentioned that the ability to speak and share their language during the training sessions contributed to healing from past traumas.

The program also supports reconciliation by fostering mutual listening and promoting unity

in learning, thereby showcasing the resilience of participants' languages and cultures. Delivering this program is part of SEED's response to the Truth and Reconciliation Commission's Calls to Action on providing equitable access to training and employment for Indigenous peoples and revitalizing Indigenous languages.

Participants reported feelings of empowerment, strength, and a greater sense of identity. The program encouraged cross-generational discussions, and as participants felt valued in their language, they gained the confidence to reclaim conversations related to finances. Armed with knowledge about living wills, financial terms, systems, protections, and rights, participants felt better prepared for their financial futures.

Pam and Justin look forward to building on the success of the program. They hope to expand the program to include additional languages and dialects to ensure that the needs of more Indigenous communities are met.

Loraine Nepitabo, pictured on the opposite page and featured on page 11, is a facilitator in Cree with the Money Stories First Language program.

Healthy Muslim Families

Sara Arnous, Financial Empowerment Coordinator at Healthy Muslim Families (HMF), is enthusiastic about SEED. “Our continuous relationship with SEED has influenced all aspects of our financial programs.” In 2020, when HMF was incorporated, they were able to offer Money Management workshops because SEED provided the Train-the-Trainer program to their staff. By 2021, they were offering the training in multiple languages. Classes were available in Urdu, Arabic and English, with Bengali added in 2022. In Sara’s words “it has been so fun, so amazing!” This past year, over 30 participants took the Money Management Training. Once participants have completed the training, several other opportunities are available to them, including matched savings programs such as Saving Circle and IDA at SEED.

With the support of United Way and other funders, SEED has been able to expand the reach of financial empowerment initiatives into a range of communities. Sara appreciates partnering with SEED. “Whoever I worked with was highly trained, knew the program well, was very cooperative and kind. And very patient to help out with clients.” In her position at HMF, Sara provides support and follow-up to the participants as they complete the programs. When she has made suggestions regarding improvements to the programs, her input was valued and often incorporated. “They are wonderful to work with.” Sara noted that most of their clients at HMF are women who have

typically not handled their own finances. The training provides excellent help with clear explanations. “They now have understanding.” The program also enables them to practice what they learn. They open bank accounts, start saving, set and prioritize goals, and try to find the best price. “I believe it is something new for our clients to learn and then do this for themselves. Because of SEED, we are providing this support to our clients.”

In addition to Money Management Training, HMF is also providing free tax filing year-round to those who are eligible. Sara stated, “This has been major for our community. It helps allay fears and provides clarification.” Thanks to SEED’s support, HMF has been able to help first-time tax filers by answering their questions and explaining benefits they are not yet aware of, as well as assisting with the completion of benefits applications as needed.

SEED has been instrumental in the provision of these programs at HMF by providing training to their staff and offering programing directly to their clients. SEED also provides funding, program supplies and the Money Management Training manuals. “Without SEED’s financial resources, we could not hire staff and support our clients in this way.”

healthymuslimfamilies.ca

New Journey Housing

New Journey Housing (NJH) is a resource centre for newcomer housing in Manitoba. They provide support and resources to guide newcomers as they navigate finding housing and managing their money in a new home. Their relationship with SEED began eight years ago when SEED helped NJH set up a tax clinic for their clients. That clinic, which started with only one volunteer tax filer in 2015, has since expanded to include seven volunteers with over 700 tax returns filed in the 2022 tax season.

NJH is one of over a dozen program partners who have embedded a range of Access to Benefits supports in their programming. Support from United Way and other funders has enabled SEED and partner organizations to expand access to key financial empowerment interventions to the communities they serve. SEED encouraged NJH to expand their programming to include access to benefits beyond housing. Codi Guenther, Executive Director of NJH, noted that, “SEED funds allow us to have a full-time employee working on an access to benefits program.” Tax support can now be provided year-round as well as assisting clients to register for benefits such as the GST credit and Canada Child Benefit. And, as issues arise regarding benefits, like questions from Canada Revenue Agency, NJH can now provide the needed support. According to Codi, “SEED has broadened the impact we have with our clients.”



Ireen and Tarek, NJH Staff

NJH has also benefited from the collaboration provided through the Manitoba Financial Empowerment Policy Committee, founded and co-chaired by SEED Co-Director Louise Simbandumwe. Agencies serving the newcomer community frequently encounter barriers. Coming together as a network, they are able to advocate together for changes needed to better help their clients. Codi emphasized that “there is power in that connection.” She also noted that SEED is very good at connecting and including others. “They always invite me to the table. I feel welcomed and valued. When SEED asks me to do something, I say yes!”

newjourneyhousing.com

Shirley: Celebrating Thirty Years with SEED

Shirley has been involved with SEED for the past 30 years – as a participant at SEED in its early days and as a Board member. Shirley enjoyed this opportunity to reflect on her time with the organization. “I am really, really proud of what SEED has done.” Shirley first heard about SEED in 1992, through an interview by CBC. She learned that following many years of discussion and planning, SEED was launched through a partnership between the Mennonite Central Committee (MCC) and the Community

Education Development Association (CEDA) to address poverty by helping people start businesses and social enterprises. Shirley applied and was accepted into the program in 1993. After completing courses and receiving consulting services in business development she received a loan to start her own business. She still has the letter of acceptance and approval after all these years!

During that time, Shirley accepted a request to join SEED’s Board Advisory Committee that



would work closely with the Board. At that time, they worked together as a very hands-on board that had “strong philosophical discussions” regarding their vision and mission. They were also involved in interviewing each of the individuals who applied for support. Just recently, as she reviewed some of the Board meeting minutes regarding the situations and needs of the early participants, it was evident how these discussions contributed to the creation of many of the programs operated by SEED today.

Shirley has witnessed much growth and maturity in SEED over the years. Two part-time employees used office space in a building on Ellice Avenue and then moved to 400 Logan as SEED expanded. Outgrowing that space, SEED moved to their current location on Salter Street. As SEED grew, the Board and Board Advisory Committee amalgamated and became a policy board, no longer directly involved in the day-to-day operations of the organization. Shirley has held every Board position and served on every committee of the Board during her tenure on the board. Not having a business background, Shirley feels her contribution has focused more on the heart of the individuals involved with SEED. She has been particularly passionate about having “more programs focused on training students in budgeting and managing money. Students are our future.” She has also always been a big supporter of the growth in diversity at SEED.

Although there have been different areas of emphasis through the years and challenges with securing the funding required to address community priorities, Shirley feels that “SEED has stayed true to their initial principles.” Another ongoing challenge has been the changing political climate through the years. In response, she has seen SEED diversify funding to provide the resources needed to pay staff and support programs, which enables SEED to continue growing and supporting people. “SEED is amazing! They have made a really significant change to the individuals who have participated in their programs. I am also very proud of the ongoing support of SEED’s partners, such as MCC, Assiniboine Credit Union, and United Way that have each contributed to SEED’s success.”

Bemnet: Celebrating Ten Years at SEED

My journey with SEED Winnipeg started as a participant in the IDA program back in 2008. As I was coming to my classes on managing money and learning skills and new information, it became my dream to work at SEED. After graduating from the program and starting to work in inner-city communities, I loved sharing the knowledge with the clients that I met each day. Seeing my passion, the organization I worked for sent me to SEED to be trained as a Money Management Training facilitator. Although SEED didn't have a position at the time, I knew I wanted to work in the field of empowering community members through financial literacy. As an immigrant, learning about managing money in Canada was essential to integrate into Canadian society. When an opportunity came up at SEED, I was thrilled to be chosen as an Asset Building Program Coordinator to run the programs that continue to change my life.

In my 10 years at SEED, I have had the opportunity to work in a few different roles within the organization and have seen the impact they can have on participants' lives. I have worked in the Matched Savings program both within SEED and at a partner organization, facilitating Money Management Training and helping participants save up for something they need. I have also worked in the Access to Benefits program, helping participants obtain ID, file their taxes, and navigate systems to



access benefits that can have a big impact on their income and day-to-day life.

SEED is truly a community empowerment workplace that makes a difference for those whose lives we touch through our programs. I have seen and heard many stories of our community members whose lives have changed for the better. I am grateful to take part in supporting our participants in the community to reach their goals, and also for the opportunity to grow in my career.

Volunteers

Abayomi Sojirin

Red River College Polytechnic

Ande Brown

i-co globes

Anne Penner

Ari Marantz

Trained Eye Home Inspection

Carine Bado

My Little Tribe Consulting

Celia McLean

Middle Child Maker

Charles Beckley

HUB International Limited

Chris Scott

Talbot & Associates CPA

Dollphine Oguna

Dollphine & Habtom Chartered

Professional Accountants

Elias Demisse

White Gloves Cleaning Services

Dr. Hassan Mobarakikia

Ariu Dental Centre

Israel Sanchez

Red River College Polytechnic

Justin Rowan

Efficiency Manitoba

Katherine M. Bayer

Taylor McCaffrey LLP

Mayra Dubon

JC's Tacos and More

Century 21 Advanced Realty

Monica Adeler

Hague Law

Sumegha Gupta

NSD Tech

Tamir Bourlas

Assiniboine Credit Union

Weyni Abraha

eXp Realty

Staff

Aileen Krush
Allen Mankewich
Allison Guimond
Ana Antunes
Andrew Douglas
Andrew Proulx-Courchene
Anna Levin
Anneliese Schoppe
Arlena Maytwayashing
Barb Wilton
Bemnet Hailegiorgis
Calandra Necan
Carinna Rosales
Carlos Vialard
Carmen Valkova
Daisydee Bautista
Dakota Starr
Destiny Nippi
Farahnaz Afaq
Fraz Wiest
Jacqueline Salamisan
Janet Steep
Jeff Patteson
Jenn Bogoch
Jennifer Nembhard
Jocelyn Friesen
Justin Huntinghawk
Justin Morriseau

Kevin Schachter
Lani Zastre
Lauren MacDonald
Leyla Shahsavari
Lisa Forbes
Lizeth Ardila
Louise Simbandumwe
Mckenzie Morrisseau
Melissa Chung-Mowat
Michael Huntinghawk
Michael Wallace
Millie Acuna
Natalie Wiebe
Nef Villagonzalo
Omar Kinnarath
Paige Koszas-Everette
Pam Krasniuk
Priscila Calderon
Rachael Howgate
Raena Penner
Roberta Douglas
Roshani Perera
Saman Azizkhani
Sandra Leone
Sara Bennet
Shaylynn Tobacco
Sherise Fleury
Tatyanna Monkman-Hudson
Teruni Walaliyadde
Yemilo Audu



Funders

Government of Canada

- Canada Revenue Agency - Community Volunteer Income Tax Program
- Employment and Social Development Canada
- Immigration, Refugees and Citizenship Canada
- Prairies Economic Development Canada

Province of Manitoba

- Consumer Protection Division
- Department of Advanced Education, Skills, & Immigration
- Department of Education and Early Childhood Learning
- Department of Families
- Digital Manitoba Initiative
- Manitoba Housing

United Way Winnipeg

IG Wealth Management

End Homelessness Winnipeg

- Reaching Home: Canada's Homelessness Strategy

Canadian Women's Foundation

Catherine Donnelly Foundation

Thomas Sill Foundation

GROW Fund at Toronto Foundation

Tachane Foundation

The Winnipeg Foundation

Youth in Philanthropy (The Winnipeg Foundation)

Moffat Family Fund (The Winnipeg Foundation)

Assiniboine Credit Union

Prosper Canada

RBC Foundation

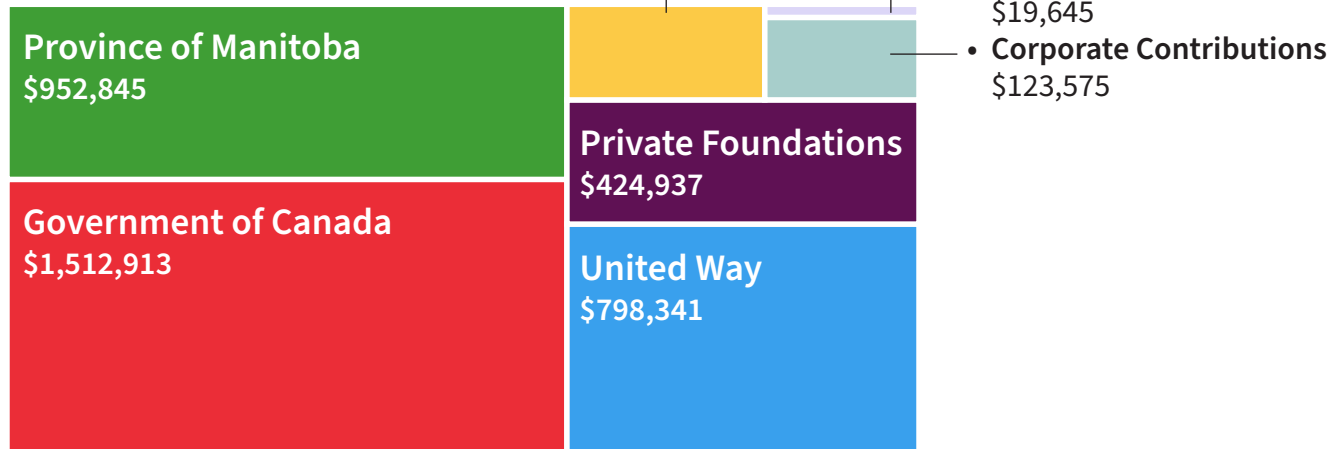
Access Credit Union

Anonymous Donor

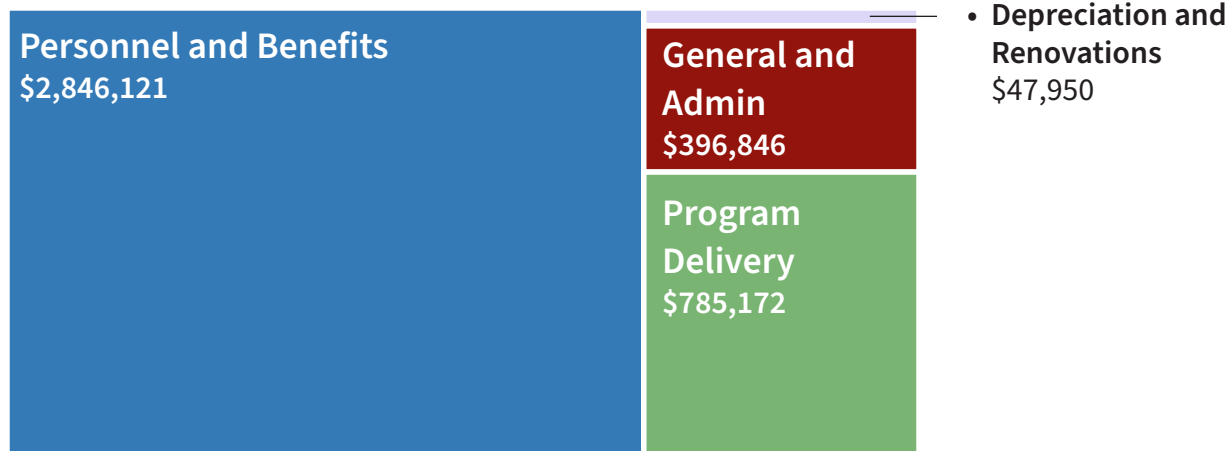
Individual Donors

Financials

Revenue — \$4,016,048



Expenses — \$4,076,089



Local Purchasing

92% of products and services were purchased from local businesses & individuals





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