



seed
ventures inc.

Supporting
Employment &
Economic
Development

sow the seeds of change

16 Youth Edition

Ann Prosser

2009

ANNUAL
REPORT



2010



Supporting Employment and Economic Development Winnipeg Inc.

is a non-profit agency that works to reduce poverty and assist in the renewal of Winnipeg's inner city. We do this by helping individuals and groups start small businesses and save money for future goals. We offer business management training and individual consulting, access to micro-enterprise loans, asset building programs, and more...

Cover art:

Rhian Brynjolson is a visual artist involved in collaborative projects such as the North End Artist's Collective and the Riverbank Loans and Savings Company. Rhian is also a book illustrator, teaches art and English in an inner city alternative high school, and is the author of *Teaching Art: a Complete Guide for the Classroom* published by Portage & Main Press. The cover art is a hand-coloured collograph print.

Message from the Chairperson

As Chairperson of SEED Winnipeg I would like to reflect on the work we do as experienced by our participants, by the community within which we provide services, and by our colleagues. This year, SEED's ability to touch Manitobans by broadening the services it provides, both directly and indirectly, increased in ways I would never have anticipated five years ago.

Diversity Foods, the Manitoba Eco-Guiding Enterprise initiatives, and expansion of the *AssetBuilders* partnership into communities outside of Winnipeg show the amazing diversity of SEED Winnipeg to work with individuals, community organizations and government to assist in the delivery of programs needed throughout Manitoba.

My pride in the organization was reinforced at our annual retreat, where we invited various SEED partners to give us their perspective on SEED's work in the community. Our colleagues were exceedingly positive as they spoke of SEED's leadership in social enterprise development, and contribution to programs that allow individuals to reach their financial and personal goals. Moreover, our colleagues spoke of how the work that SEED Winnipeg is doing is admired by organizations located in urban centers across Canada.

As a past participant, I know that SEED Winnipeg can provide the pathway to realizing a dream - that would not be possible without its wonderful staff and programs. I would like to thank SEED's staff, the Board and individuals throughout the community who have made SEED's year a success.

Board of Directors

Shirley Forsyth, *Chairperson*
Steven Beal, *Vice-Chairperson*
Gilbert Dion, *Treasurer*
Melanie McKague, *Secretary*
Cheryl Crowe
Norma Spence

Sandra Leone
Monika Feist
Vera Goussaert
Jerry Buckland
Lucie Roussin
Kemlin Nembhard



Standing from left:

Steven Beal
Vera Goussaert
Kemlin Nembhard
Norma Spence
Lucie Roussin

Sitting from left:

Cheryl Crowe
Shirley Forsyth
Sandra Leone
Monika Feist

Missing:

Gilbert Dion
Melanie McKague
Jerry Buckland

Message from the Executive Director

For this year's report to the community, we wanted to focus on letting our community and colleagues see our work through the eyes of our participants.

As usual, we learned a great deal by seeing our work through their perspectives.

This has been a year of expanding and extending our work, largely through new partnerships. It has meant looking at our asset building programs through the eyes of organizations and businesses in rural areas and northern Manitoba. In each case, we got a deeper understanding of what and why we "do what we do" as we worked together to understand their situation and perspectives so that programs could be effectively adapted.

SEED Winnipeg also took on the role as initiator of enterprise development and, in the case of Diversity Food Services, Inc., being a part owner of a for-profit venture. The board's perspective and role of making sure this was done carefully to protect SEED Winnipeg's ability to meet its broader mission was critical to the development process. Many SEED staff have first hand experience owning and running enterprises of a variety of types. Seeing this role through the perspective of a non-profit organization was new and gave us important learnings we can share with other clients/participants.

We have tried to see our work through the eyes of others associated with our work as well. I want to thank all our community partners, funders, participants and various colleagues who have given their time to help us reflect on what we are doing well, and new avenues on which we could focus.

Internally, I also want to thank SEED's staff who work hard to bring their experience and knowledge to creating and implementing great programs, while placing importance on seeing the work through each others' eyes and those of our participants.

Having different perspectives can provide strength, particularly if we can recognize the experience or values that underlie how we see a situation, and be open to the new learning that comes when we can look at it through others' eyes.



Cindy Coker
Executive Director

From June 3 – 5, 2009 SEED Winnipeg joined with Ka Ni Kanichihk to co-host the 2009 Canadian CED Conference, **Full Circle: Sharing a Vision for the 7th Generation.**

With a focus on Indigenous models of CED, the conference attracted 400 delegates from across Canada who gathered at the University of Winnipeg for three days of learning, networking and celebration. Highlights included over 45 workshop and action sessions related to Building Fairer & Stronger Local Economies, Tackling Poverty & Homelessness, and Investing in Sustainable Communities. Conference delegates also enjoyed meals and snacks provided by local food suppliers, a colourful marketplace featuring interesting cultural and social enterprise products, and a gala dinner to celebrate the 10th Anniversary of the Canadian CED Network.

Many thanks to SEED's partner, Ka Ni Kanichihk, and to all conference committee members for their hard work in hosting this memorable event.

2009 Conference Committee:

Jackie Hope, *Co-chair, SEED Winnipeg* • Cora Morgan, *Co-chair, Ka Ni Kanichihk* • Brendan Reimer, *CCEDNet* • Lydia Giles, *CCEDNet* • Kerniel Aasland • Inonge Aliaga • Jesse Gair • Linda Godin-Sorin • Vera Goussaert • Coleen Hrabi • Madeline Kohut • Christine Landry • Lynn Ann Lauriat • Raimi Osseni • Derek Pachal • Russ Rothney • Roberta Stout



Scenes from the 2009
CCEDNet Conference



Support for Staff & Participants

This past year was full of organizational development initiatives to support SEED's strategic goals and objectives. As the organization has grown, **Operations** has become a service-oriented team, with our primary goal being service excellence to our program participants, staff, board members and external partners.

Some of Operations 2009/10 projects:

- Addition of an English as an Additional Language Specialist to the Operations team
- A redesigned staff orientation & training process
- A move to a new benefits package with increased offerings and cost-savings
- Remote computer access for all staff
- A new office communications system with increased efficiency and cost-savings
- A new framework to integrate English as an Additional Language, Social Work and Aboriginal supports into all programs
- Review and updates to SEED's Personnel Policy, including the addition of Conflict of Interest, and Conflict Management policies
- Several in-house workshops for SEED staff including Facilitating for EAL Participants, Coaching for Conflict Resolution, CED & Participative Management, YOUR Business Toolkit, and SEED's Professional Growth, Planning and Development tool
- Leading Workplace Safety & Health program development

To support the development of our learning culture and focus on professional growth, the Operations team also began work with a consulting firm to conduct a market-based salary study and document a compensation philosophy to be presented in Fall 2010.

At the same time, SEED has been working on the development of integrated competency-based people systems. These new systems will benefit all human resource functions at SEED, including recruitment, training, and professional growth and development.

Operations is a
service-oriented
team working
to support
staff in helping
participants
succeed in
SEED programs



photo courtesy: ©2009 Symmone Ochoa | www.Li7photo.com

2009/2010 Operations Team

Standing from left: Jackie Hope, Sharon Jonatanson, Kim Cormier, Laura Gordon, Laurel Daman
Sitting from left: Daisydee Bautista, Cindy Coker, Susan Belmonte, Liz Esquega

Reducing Barriers for Program Success

SEED's **Social Worker**, Laura Gordon, is part of a cross-program team that focuses on supporting participants and staff to reduce barriers and facilitate program success. Working together with EAL (English as an Additional Language) and Aboriginal Community Collaborations staff, Laura seeks out partnerships and maintains relationships with external agencies that can provide valuable services to program participants.

Additionally, SEED's social worker participates in information sessions and program intake meetings, conducts outreach presentations, facilitates training sessions, and assists staff and participants to access resources.

Social Work at SEED is a critical component of identifying supports that participants may need in order to fully participate in SEED's programs.

Staff and participant supports:

- Provided supports and services to Manitoba Eco-Guiding Enterprise (MEGE) and Diversity Food Services participants
- MEGE Project – provided referral services and short term counseling for 7 participants, led workshops and sharing circles attended by 15 participants, and attended retreats as a resource to participants and staff
- Diversity Food Services – Supported 22 participants in accessing wage subsidy during training program, provided referral supports to 6 participants
- Led workshops on Community Economic Development, Asset Mapping, and Boundaries
- Managed development of a participant resource manual
- Increased participant/client advocacy to access needed resources



Laura (centre) with Ivy Lopez-Sarmiento, Business Counsellor (right) and a program graduate.

External outreach & education:

- Participated in Community Financial Services Centre Community Referral Partners and Employment Development Systems Committee meetings
- Conducted outreach presentations for: WELARC, North Winnipeg Rotary Club, Nor'West Health Coop, United Way/Royal Bank, AMIK, Investors Group
- Assisted with development of Money Management Training for the Aboriginal Seniors Resource Centre



Laura Gordon, Social Worker plays a critical role in identifying supports to help participants be successful in SEED programs

Social Work at SEED is a critical component of identifying supports that participants may need in order to fully participate in SEED's programs

Good Things Come To Those Who Dream & Dare

This year, SEED Winnipeg, together with the Arts & Cultural Industries Association of Manitoba (ACI) offered a **Business Development and Arts Administration** program to Aboriginal artists.

Shawn Berard's current success in the industry is a testament to the effectiveness of this partnership between SEED and ACI. Berard says that everything he learned in the program taught him something new that he could and did apply to his personal journey.

Liz Esquega, Coordinator of Aboriginal Community Collaborations for SEED was involved with the program planning. "I think one of the most important highlights is that it began with an opening prayer offered by an elder. The program provided important information to the artists, and helped them visualize their dreams and apply the gifts that they possess," she says.

Berard, along with his partner Jordan Miller, developed a warehouse space into an 8,800 square foot creative entity known as **cre8ery**, that today boasts 26 artists sharing studio space, two separate galleries and a classroom area to run workshops and a sketch night. The studio spaces are a variety of private, semi-private and shared spaces of varying size and rental cost.

Cre8ive, a creative materials services centre was later added. With more room than they needed, Berard and Miller donated it to ArtsJunktion, a non-profit organization whose mandate is to gather, by donation, usable discarded materials and offer them free to anyone for the purpose of creative expression, Berard explains.

"I am so proud of the entity as a whole. This magnificent enterprise and creative destination was built through hard work, self-belief, perseverance, with help and support from many other hands of like vision and tenacity. Good things do come to those who dream and dare," says Berard.

Due to the success of this program, SEED Winnipeg is working in partnership with ACI to offer another program for Aboriginal artists in the fall of 2010.

CRE8ERY.COM



Liz Esquega, ACC Coordinator, works to help ensure the success of Aboriginal participants in SEED programs.

“The program provided important information to the artists, and helped them visualize their dreams and apply the gifts that they possess.”

Improving Access for Aboriginal People

Aboriginal Community Collaborations (ACC) works across SEED programs to help ensure the success of Aboriginal participants. Led by an Aboriginal Advisory Committee from diverse backgrounds and working in a variety of contexts, ACC sees itself as a service provider within SEED, and works to:

- Provide program supports to Aboriginal program participants
- Facilitate partnerships with & provide outreach presentations to Aboriginal community organizations
- Develop cultural educational opportunities for SEED staff & board
- Offer an Aboriginal lens in program/project design and delivery
- Market programs to Aboriginal contacts
- Organize Aboriginal focus group consultations
- Facilitate training sessions



Shawn (right) with partner Jordan, founders of cre8ery

Language Supports for EAL Participants

The Conference Board of Canada forecasts that Winnipeg's immigration will continue to increase to nearly 11,000 people per year by 2020. Winnipeg is the destination for 75% - 80% of immigrants to Manitoba. Also, many Aboriginal people move to Winnipeg from various communities. With these trends, SEED expects that the number of immigrants and Aboriginal people applying to our programs will continue to increase.

SEED has a strong desire to strengthen our ability to work with these groups. Through the generous support of the Adult Language Training Branch, EAL (English as an Additional Language) Specialist Laurel Daman joined the SEED team to provide language supports to immigrant, newcomer and Aboriginal participants and help ensure their success in programs.

Daman explains the importance of attention to EAL supports. "Our aim is to make programs more accessible to participants with English as an Additional Language. SEED has a philosophy of inclusiveness and strives to reduce barriers for its participants. Newcomers and Aboriginal people with EAL have difficulty participating fully in our programs without additional support. The fact that SEED recognizes a need for support fosters a better learning experience for newcomers and also fosters a sense that SEED understands their needs."

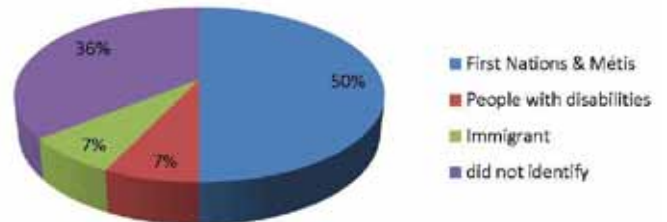
EAL supports are opening doors for those who may not otherwise participate. Daman tells the story of one Afghan woman entering SEED's Business Management Training. "She feels she can do the training because there are the supports, and probably would not have agreed if we did not provide the extra EAL supports."

In addition to direct work with participants, Daman is a resource for staff, working to increase internal capacity to work more effectively with clients who have language barriers.



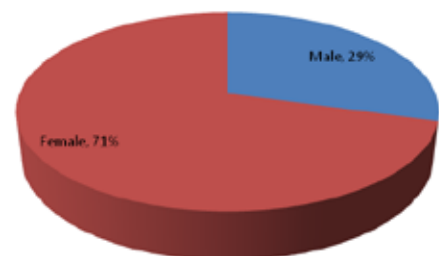
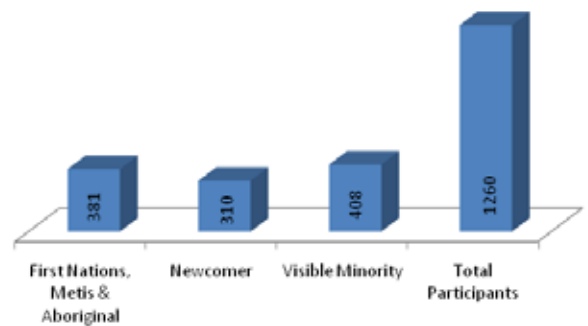
Laurel Daman, right, SEED's EAL Specialist meets with Roberto Garcia, BDS Business Counsellor to review SEED materials for accessible language

Cultural Diversity - Business Management Training*



*Some clients identify in more than one category

Cultural Diversity - Asset Building Program (from program start)



START A BUSINESS

Build a Business Program

Be sure to read the stories of Annie Bergen (pg 9) and Joan & Paul Still (Pg 12), who launched businesses through SEED's *Build a Business Program (BAB)*, and a specialty program offered for Métis entrepreneurs in 2009, *Métis Build a Business program*. BAB helps low-income people create employment by starting a sole proprietorship, partnership or incorporated business.

BAB Services include:

- Business management training
- Business planning
- Individual consulting
- Access to financing
- After launch support and referrals to other services

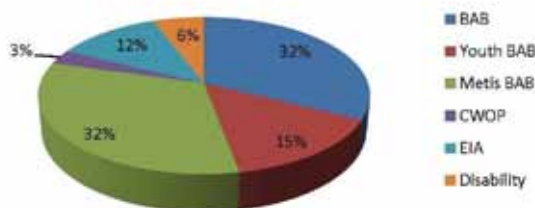
Community & Worker Ownership Program

With a goal of creating quality jobs for low-income people, SEED's *Community & Worker Ownership Program (CWOP)* helps groups who are interested in starting or expanding a cooperative, community owned business or social enterprise. Don't miss the stories of Diversity Food Services (pg 10), Urban Eatin' (pg 8) and the Manitoba Eco-Guiding Enterprise (pg 11).

CWOP client services include:

- Accessing group or organizational skills and resources
- Determining governance structures
- Developing business plans
- Assessing business viability
- Accessing loan and equity financing
- Business management training
- Professional development workshops
- Ongoing financial review and strategic planning

Business Management Training Clients by Program*



*Some clients identify in more than one category



2009/2010 BDS Team

Standing from left: Frank Atnikov, Carinna Rosales, Terri Proulx, Sarah Fox
Sitting from left: Brad Franck, Billy Granger

In The Works...Winnipeg Funeral Services Co-op

For the past year, SEED Winnipeg has been facilitating the exploration of a funeral services cooperative in Winnipeg. Funeral services cooperatives have proven to be a successful form of community-owned enterprise in Quebec, Prince Edward Island, and Steinbach, Manitoba.

With the assistance of funding from the Cooperative Development Initiative, a small steering committee has compiled a feasibility study, business plan and pro forma financing strategy.

The proposed cooperative looks to maximize consumer value, promote environmentally-conscious options, and facilitate long term asset development. As summer winds to an end, we will be continuing our membership drive with an eye to getting sufficient \$100 memberships to support a formal incorporation.

Watch SEED's website www.seedwinnipeg.ca for more information.

2009/10 Business Launches & Expansions

Jewelry Design & Manufacturing, Landscaping Services, Moving Management Specialist, Dog Grooming, Pet Sitting & Pet Walking, Doll Restoration Services, Cleaning

Greening Winnipeg's Urban Spaces



Urban Eatin' offers a variety of services to help develop your yard into a paradise of organic herbs, vegetables and fruit

Paolo Riva and Naomi Audia are two of the four founders of **Urban Eatin' Gardeners Co-op**, a group of food growers and educators who grow edible things and help others do the same. They offer a variety of services to help develop your yard into a paradise of organic herbs, vegetables and fruit.

The Urban Eatin' founders were part of SEED's **Community and Worker Ownership Program (CWOP)**, which provides assistance to small groups interested in starting or expanding a cooperative business.

"We opened up a bank account after the first meeting. We knew where we were going. We met once or twice per week for the first couple of months and looked at who is skilled in this and who can do that. We opened up last spring and incorporated in October 2009," Audia says.

Audia was impressed with SEED's classroom work, saying that some of the exercises helped to humanize the world. "The bureaucracy forgets that we're all human beings and we've all had hardships in life. SEED is a lot more personable."

Urban Eatin's main clients so far have been young families and women mostly in the city centre, Riva says, and the reaction to their unique services has been extremely supportive. "We work with what's going on in their yards. Improvising and being resourceful is a big part of it," adds Audia.

Their busy season is from April to October but they're looking at expanding to indoor gardening and greenhouses in the future. In addition to SEED's business development program, Urban Eatin' was also able to take part in a matched savings program developed especially for community owned and cooperative

businesses. This **IDA (Individual Development Account)** program enabled the group to collectively save for many of the items that the business needed, with their savings matched 3:1 by SEED. "Being involved in the IDA program relieved a lot of stress from our shoulders. We were able to make plans that involved items we didn't quite own without worrying how we would afford them," Audia says.

Together, the group made decisions around how the money would be spent. Some of the items on their shopping list included education, hand tools, and a greenhouse.

"SEED has offered total support in terms of education and legal issues," Riva says. "They're incredible, they're so supportive. Everybody at SEED has been trying to help us. I feel like they've been bending over backwards for us," adds Audia.



Naomi Audia and Paolo Riva tend a garden designed by Urban Eatin'

"The bureaucracy forgets that we're all human beings and we've all had hardships in life. SEED is a lot more personable."



The Art of Business



Annie credits SEED's Build a Business program with being where she is today - running a growing mural art enterprise.

Annie Bergen has always been a painter. At 17 she did her first mural, and that's where her interest in mural art began. "I loved the scale of it," she says. Bergen graduated with a degree in history from the University of Winnipeg. Her intention: to become a teacher.

She chose instead to combine her love of art with opportunities to work with kids and others. "The murals are something the kids are proud of in the community." In addition to working in schools, Bergen has worked on numerous exterior and interior wall murals around the city.

Bergen enrolled in the **Build a Business** program in 2008. She attended classes three days per week for eight weeks. Her focus since has been on developing and promoting **Art by Annie**.

"I've been a mural artist for about 10 years. I didn't have the brain for business aspects. I heard this program would help me with all that. I learned how to do long-term planning rather than work from commission to commission," she says.

Bergen feels more confident now, no longer intimidated by the financial side of business. She is grateful for the time with her business counsellor and credits the Build a Business program with being where she is today, running a growing mural art enterprise.

"I think it's really been the catalyst from getting by as an artist to becoming an entrepreneur. I've come a long way to being more business-oriented. I really feel like the program staff really wants to see me succeed."

Bergen has several mural projects lined up and offers a unique service doing touch-ups on other murals for the West End Biz.

"I now approach businesses with proposals. I've learned to be bolder. I definitely recommend the program to my friends who are considering starting a business."

"I think it's (Build a Business Program) really been the catalyst from getting by as an artist to becoming an entrepreneur."

Creating Community with Food

Designed as a joint venture between the University of Winnipeg Community Renewal Corporation and SEED Winnipeg, **Diversity Food Services** is a social enterprise providing food services at three locations on campus at the University of Winnipeg. Diversity also provides high quality meal services for the dormitory residence, as well as catering services for anyone looking for fresh, healthy food. This year marks its one-year anniversary.

Kirsten Godbout, Manager of Food Operations, works on a management team of four, and says that at peak time there are 40 employees. When they began last year, they had 22 new Canadian and Aboriginal staff, many of whom are still with them. The number of new Canadians and Aboriginal people on staff has grown, averaging 70% throughout the year.

Before opening day, the group took part in a month-long training course and also benefited from on-the-job and workshop-based training. Since Diversity Foods came into existence, people looking to have great food that's made from scratch, and is organic and local whenever possible, are happy to have a place that is about creating community, where sitting down together means something, Godbout says.

A lot of new immigrants want to open their own restaurants, says Godbout, but they're not well-versed in Canadian laws and kitchens. "This is a stepping stone for some of them. They learn rules of Canadian cooking so they are prepared when they do go out on their own," she explains.

"It is rewarding to see the needs of immigrant and newcomer communities being met, teaching transferable skills that allow people to move their lives forward. Diversity Food Services doesn't just provide jobs, it is an empowering workplace," says Carinna Rosales, Director of SEED's Business Development Services.

"SEED has been extremely supportive and generous. They sent us instructors to do math for business, and they offered training to both management and staff," Godbout says.

"Working in partnership with the management team at Diversity has been crucial for the success of the enterprise as well as the employees; the balance of industry expertise and dedication to the social goals are what makes Diversity work," adds Rosales.

SEED thanks the many organizations that came together to support this project, providing funds for start-up and various training needs.

Project funding:

*United Way of Winnipeg
Manitoba Entrepreneurship, Training & Trade
Manitoba Immigration and Multiculturalism
Tachane Foundation*

Loans:

*Assiniboine Credit Union
Jubilee Fund*



Diversity Foods prepares dishes from scratch with organic ingredients whenever possible



Visitors to Diversity Foods can enjoy fresh, healthy food at three campus locations

“It is rewarding to see the needs of the immigrant and newcomer communities being met, teaching transferable skills that allow people to move their lives forward.”

Much More Than Hunting & Fishing Guides



Henry & Darren learn traditional songs & drumming from an Aboriginal elder.

The Manitoba Eco-Guiding Enterprise (MEGE) is a tourism enterprise that provides adventurous and educational tour packages that include canoeing, hiking, cycling and fishing, while at the same time, offering guiding and interpretive services to existing Manitoba tourism business, says Business Counsellor Brad Franck, who has been involved with the program since its inception.

“It is quite amazing to see a group that is so diverse [hunters to vegans] be so accepting of each other’s values and beliefs, and to see the confidence building and positive changes in the participants over the last year, not to mention the approximately 12 certifications each that most participants successfully completed,” Franck explains.

MEGE is much more than hunting and fishing, Franck adds. “They are capable of doing [Aboriginal] cultural training/activities, edible plant tours, canoeing, crafts, and many other services on top of the typical guiding activities.” Aboriginal elders played a key role in this training, passing along traditional knowledge and wisdom.

Frank Atnikov, Business Counsellor, started with SEED this year. “The participants face significant barriers; to see them come together as a cohesive working group, that’s a wonderful thing.”

Much more than hunting and fishing guides, MEGE participants are also trained to lead Aboriginal cultural training and activities, edible plant tours, canoeing, and crafts.

“It is quite amazing to see a group that is so diverse (hunters to vegans) be so accepting of each other’s values and beliefs.”

Trenton Smith has been a participant of the MEGE program since the beginning and says the program taught him a lot about the land and survival. He looks forward to a career as a wilderness guide, now that he’s gained more knowledge of hunting, fishing, canoeing and kayaking. “I’m grateful for everything they’ve taught us, for the whole program, because of what I’ve learned from it.”



Marilou, MEGE participant, practices for her paddling certification



Darren & Junior teach Fany, SEED ABP Program Coordinator, to fish at a family fishing event hosted by MEGE

Dreams Do Come True at Netley Creek

Joan and Paul Still heard about SEED's **Métis Build a Business Program** through their local Métis office in Selkirk. Now, a year later, the husband and wife team are the operators of **Netley Creek Getaway**, a tourist destination in the beautiful waterfront sanctuary of Netley Creek, 25 minutes from the Perimeter.

Paul enrolled in the Métis Build a Business Program in September 2009, offered by SEED in partnership with **Louis Riel Capital Corporation (LRCC)**. Joan says they learned many valuable things about creating a business, including the legal aspects marketing strategies, financial planning, how to create a business plan, promotions and advertising, customer service, and tax and accounting issues.

"SEED gave us the tools and confidence to proceed and start up our business. Even after the course was over, we still have contact with our business counsellors and ongoing support to answer any questions we have," Joan says.

The Stills' Netley Creek Getaway partnership began as an idea a few years ago. "Dreams do come true. We are pleased to be in the tourism industry. Our combined experience is an asset, making Netley Creek Getaway a success. Already this year we have seen an increase in sales," she adds.

Netley Creek Getaway offers a cabin on a private beach, and kayak, canoe and paddleboat rentals. Paul and Joan were married there in 2003 and hope that it will be a place for good memories for their customers as well.

"Paul and I are so happy he took the course through SEED. There were many hours I spent with him doing his homework and attending the different sessions. We certainly could not have done it without SEED. They have given us the tools, strength, support and the encouragement we needed to start our business. We have recommended this program to many people. We personally can't thank SEED enough."

SEED gratefully acknowledges LRCC for their contributions to the success of Métis entrepreneurs like Joan and Paul Still.

“SEED gave us the tools and confidence to proceed and start up our business.”



Guests at Netley Creek Getaway can enjoy kayaking and canoeing from a beautiful beachfront location

Learning through Partnerships

A valued partner of SEED, **Louis Riel Capital Corporation (LRCC)**, offers business loans, bridge financing, business planning and business advisory services to eligible businesses.

In 2006, SEED and LRCC joined forces to develop and deliver the first Métis Build a Business Program. Due to its success, the program was offered again in Fall 2009.



www.lrcc.mb.ca

SEED continues to foster partnerships as a way to develop and deliver effective programs. In partnering with other organizations, we are able to expand our programs beyond our walls, and benefit from the shared learnings that result.

SAVE & MANAGE YOUR MONEY

10 YEARS OF ASSET BUILDING

The **Asset Building Program** celebrates 10 years in operation in 2010 and Aileen Krush is proud of its life-changing impact on so many SEED clients. Krush herself was once a client and later hired as an Asset Building Program (ABP) Coordinator.

“These programs give participants the opportunity to acquire productive assets, but more importantly, help them to think about their money differently and give them hope for the future,” Krush says.

Krush is most proud of the long-term benefits the programs give to participants. “I have had a number of participants tell me that they’ve never finished anything before in their lives, but now they’re going back to school, or got a job. Other participants tell us that they have continued their savings habit after completing the program, and some have started groups of friends who save for future assets.”

ABP Director Louise Simbandumwe says that over the years programs have been improved and adapted to have the biggest impact. “Government supported asset building initiatives such as RRSP and RESPs have disproportionately been accessed by people earning higher incomes. ABP is addressing an imbalance; the programs are geared toward people who need assets the most – people who are living on low incomes.”

Krush further explains, “It’s not just about giving money away, or a participant being able to get something. It’s about empowering participants to take charge of their financial situation, and about giving them new tools to take charge of their lives and their families’ futures”.

With so much to be proud of, Krush is excited to be part of the ABP’s evolution. “I feel so fortunate to have been a part of this, and to be able to work with such amazing staff and incredible participants,” Krush says.

“The programs have come a long way since the pilot project of 30 community members ten years ago. We continue to grow by sharing knowledge with other organizations. There are now 14 organizations working in partnership to deliver ABP in Manitoba. The *AssetBuilders* Partnership is recognized as an innovative model for scaling up these programs nationally. That’s very gratifying,” adds Simbandumwe.

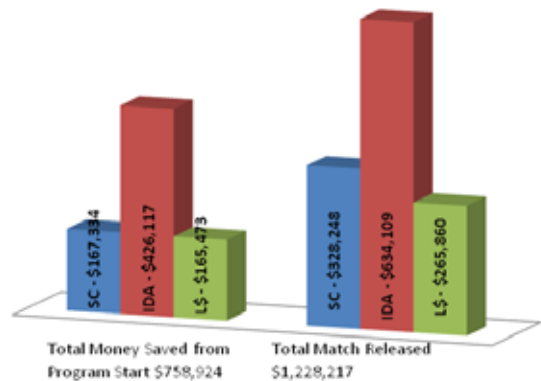


Grand opening of Asset Building outreach site on Selkirk Avenue in 2002

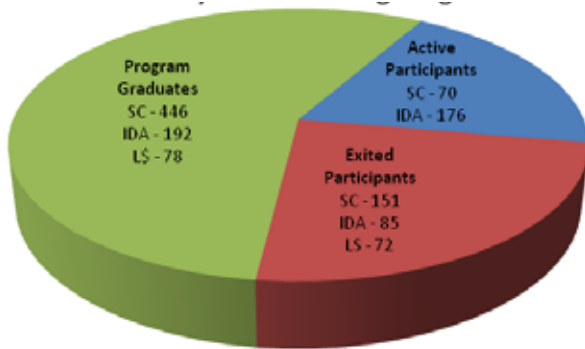


Asset Building Programs graduating class, 2002

Total Savings & Matching Funds from Program Start



Breakdown by Asset Building Program Area



2002 ABP Team

Standing from left: Louise Simandumwe, Andrew Douglas
Sitting from left: Aileen Krush, EddiLee Sias



2008 ABP Team

From left: Abigail Nichols, Andrew Douglas, Jenn Bogoch,
Sandy Hill, Sheri Bailey, Aileen Krush

Scaling up Asset Building Programs

- 2000** IDA Pilot Project
- 2001** Saving Circle Pilot Project
- 2002** Learn\$ave National Demonstration Project
- 2006** *AssetBuilders* Partnership
- 2008** Programming to enhance access to RESPs and the Canada Learning Bond (CLB)
- 2009** Expansion of Asset Building Programs outside of Winnipeg through Manitoba Saves!
- 2010** Enhanced Home Ownership IDA



2009/2010 ABP Team

Standing from left: Aileen Krush, Sheri Bailey, Alex Wright,
Jacob Carson, Louise Simandumwe, Jenn Bogoch, Cecilia Weldon
Sitting from left: Fany Barbosa, Harnet Weldihiwet, Kevin Schachter

In the past 10 years 1700 people have saved a combined total close to
\$800,000 and accessed over \$1M dollars in matching funds.

Saving Circle Provides Lessons for a Lifetime



Caroline learned valuable money management skills through the Saving Circle Program

Caroline Spence needed to find a way to encourage her five-year-old son to sleep on his own rather than with her every night. She had the idea of getting him a bunk bed, so he could invite cousins and friends for sleepovers, but needed money to purchase one.

Spence, a nursing assistant with the Health Sciences Centre, heard about SEED's Saving Circle program through her son's school.

The program matched the money she saved and she was able to purchase the bunk bed set and a much-needed sofa. Since the furniture arrived, her son has been eager to have sleepovers every weekend. "It makes me feel proud that I finished with the program and that my son wants more people to come over now," she explains.

Through SEED's Asset Building Programs, free credit checks are done and participants sometime learn things they knew nothing about. "I got it in the mail and started reading that I owed a cable provider a lot of money, money I had no idea I owed. Because I had changed over to a different cable provider, I still had the old equipment sitting in my porch for two years. It took just a phone call and they sent a representative to pick up the equipment and the bill was cleared." Spence is thankful for this valuable lesson learned.

She feels the same way about the money management classes. "They teach you skills, especially when you're on a budget. You learn to manage and to budget your money and to think about where it's going. Those are skills to be used for an entire lifetime," Spence says.

Spence plans to complete the nursing program at Red River College and to let others know about SEED's programs.

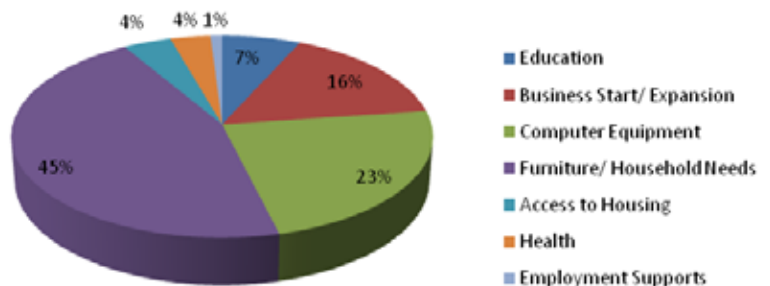
"I want to inspire others. If they can see that I did it, then they can do it too."

Saving Circle Program

| | |
|----------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| Savings Goals | Flexible Savings Goals, Assets that address more immediate needs. Examples: furniture, education, computers, and disability supports |
| Program Length | 4-6 months |
| Maximum Participants Savings that will be Matched | \$250 |
| Maximum Match Available | \$750 |
| Total Savings and Match for Investment in Asset | \$1,000 |

You learn to manage and to budget your money and to think about where it's going. Those are skills to be used for an entire lifetime.

Saving Circle Asset Purchases (from program start)



Regaining Freedom & Independence

Forty-four-year-old **Lorne Chartrand** wanted freedom and independence more than anything. He found it in his new home in downtown Winnipeg. An accident in 1995 resulted in a spinal cord injury, changing Chartrand's life forever. And though his movements are more challenging than they once were, his life is anything but limited.

Chartrand is a political science graduate from the University of Manitoba and a Creative Communications graduate from Red River College. After the accident, he resolved that nothing should stop him from pursuing any of his goals and dreams.

Before discovering SEED, Chartrand was living in integrated housing and wanted desperately to move out on his own. Through the **Individual Development Account (IDA)** Program he was able to save enough money to buy a house that was perfect for his needs. The money management training taught him to think about how he was spending money and about how to save money.

He calls the place he moved into in December 2008, "an empty house and an empty yard." Now, with the support of his family, the house has become a home with a garden in the back yard and surroundings clearly designed for someone who appreciates beauty and nature.

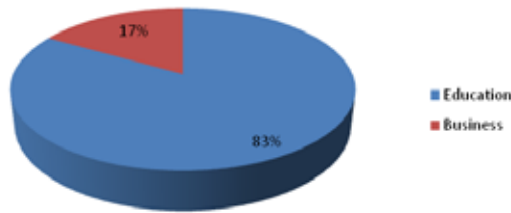
"The people at SEED were so understanding of my needs. SEED enabled me to have a much better lifestyle. Now I have my attendant with me, I can hire my own staff and take care of my own needs. The program has increased my independence, I make my own decisions and move about freely, complements of them."

Chartrand looks forward to giving back and to being part of the community in which he now lives. His plans also include returning to journalism, video editing and production.

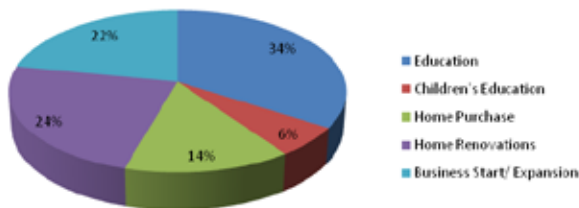
"SEED is organized to help people succeed. They are accommodating and phenomenal. I can't say enough about them."

“SEED enabled me to have a much better lifestyle.”

Asset Purchases - Learn\$ave (from program start)



Asset Purchases - IDA (from program start)



Lorne Chartrand enjoys the freedom and independence of home ownership, thanks to SEED's IDA program

General Individual Development Account (IDA) Program

| | |
|------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| Savings Goals | Business start or expansion, education, children's education, home renovations, and disability supports |
| Program Length | 1-2 years |
| Maximum Participants Savings that will be Matched | \$1,000 |
| Maximum Match Available | \$3,000 |
| Total Savings and Match for Investment in Asset | \$4,000 |

Enhanced Home Ownership IDA

| | |
|------------------------------------------------------|-------------------------------------------------------------|
| Savings Goals | Down payment for a home, closing costs and home renovations |
| Program Length | 1-2 years |
| Maximum Participants Savings that will be Matched | \$2,000 |
| Maximum Match Available | \$6,000 |
| Total Savings and Match for Investment in Asset | \$8,000 |

ASSET BUILDING PROGRAMS

Financial Foundations for the Future

Melissa Smith, mother of three, used the SEED ID fund to get birth certificates for herself and her two youngest children. She is now able to open **RESPs** and get the **Canada Learning Bond (CLB)** for her children. Smith says she wanted to make sure they had something to rely on later in life. “I want them to have money for education when they grow up.”

SEED’s **RESP and Money Management Training** programs work to increase access to RESPs and the CLB for families living on a low income. The CLB is available from the Government of Canada and can be worth up to \$2,000 towards a child’s post secondary education.

Asset Building Program Coordinator Jennifer Bogoch says that to access the CLB, parents need to open an RESP but they don’t need to make any deposits. “Manitoba has a very low uptake on the CLB. Less than 10% of eligible children have received it. SEED offers information and supports to increase the uptake of the CLB, and to increase the number of families saving for their child’s future in RESPs,” she adds.

One of the major barriers to accessing RESPs is access to ID, Bogoch says. SEED supports families with the application process and has established an ID fund to cover the costs of the ID needed to open an RESP. SEED has completed over **400 birth certificate applications** with participants in the last year.



“There is a low level of awareness of the CLB among frontline staff at financial institutions. **Assiniboine Credit Union** continues to be a valued partner and we are deeply appreciative of the resources they have invested to improve access to RESPs for community members who are living in a low income. In the past year, we have worked with Assiniboine Credit Union to develop a training and referral process so that participants can meet with a knowledgeable person at the credit union,” Bogoch explains.

Smith is grateful for SEED’s help accessing the CLB. “It’ll show the kids when they’re older how to save for themselves and for their children. SEED has been very helpful. I would totally recommend this service.”

SEED has completed over 400 birth certificate applications with participants



SEED helped Melissa access the Canada Learning Bond to save for her children’s education

Enhancing Access to RESPs & Money Management Training (MMT)

SEED worked in partnership with a broad range of community agencies to deliver 150 MMT and RESP workshops to over 750 community members.

Train the Trainer MMT:

In addition to the training provided to program delivery staff from *AssetBuilders* Partnership sites, SEED also delivered Train the Trainer MMT Sessions to participants from:

- The Family Centre
- Immigrant and Refugee Community Organization of Manitoba
- Portage Learning and Literacy Centre
- Portage La Prairie Family First Home Visitors
- Central Regional Health Authority
- Sandy Bay Social Services

RESP Support Provided:

- ID Fund for parents who want to open RESPs for their children
- Training for front line staff at financial institutions about RESPs and the Canada Learning Bond
- RESP Referrals to designated staff at Assiniboine Credit Union

Community Partnership in Action

The **AssetBuilders Partnership** is a unique collaboration between United Way of Winnipeg, SEED Winnipeg, Assiniboine Credit Union, and several community agency partners. Through this initiative, community organizations are able to access program training, support, technical assistance, and mentoring, so that they can offer this educational and asset-building opportunity to their participants. There are now 14 organizations delivering Asset Building Programs through the partnership.

The Immigrant and Refugee Community Organization of Manitoba (IRCOM) joined the *AssetBuilders Partnership* last year. According to Dorota Blumczynska, IRCOM's Asset Building Program Coordinator and current Interim Executive Director, it's been a community friendship in action. "Each of our organizations have been dedicated to creating and strengthening Asset Building Programs as we strive to help all Canadians build their capacity, learn new skills and increase their sense of community pride and ownership," Blumczynska says.

Blumczynska has been working with SEED to create a Money Management Training Program that is accessible to newcomers and directly applicable to their lives. "Our efforts have been well rewarded as each day I witness the impact this program has had on our families, our neighbours and our friends," Blumczynska explains.

"One participant purchased a computer and, within a few hours, using Skype and a web camera, his wife got to see her brother for the first time in 17 years. Another man, who is a pastor and a community leader, purchased a couch so he could invite families to his home and help them begin to make peace with the traumas they experienced and to move forward in their new lives in Canada."

IRCOM will be expanding their Asset Building Program to allow them to help more newcomers gain invaluable money management skills in accessible, meaningful and culturally relevant formats.



Dorota Blumczynska, Executive Director of IRCOM, *AssetBuilders Partnership* member

Growing the *AssetBuilders Partnership*

Founding Organizations

United Way of Winnipeg, SEED Winnipeg, & Assiniboine Credit Union

- 2000** SEED Winnipeg
- 2006** Fort Garry Women's Resource Centre
- 2006** Ma Mawi Wi Chi Itata Centre
- 2006** Rossbrook House
- 2006** Urban Circle
- 2007** Nor'West Co-op Community Health Centre
- 2007** Villa Rosa
- 2008** MacDonald Youth Services
- 2008** Pluri-Elles
- 2008** Society for Manitobans with Disabilities
- 2009** Immigrant and Refugee Community Organization of Manitoba
- 2009** Roblin-Cartwright Community Development Corporation
- 2009** Samaritan House
- 2009** Thompson Neighbourhood Renewal Corp.

Note: *The year indicates the date that the organization started delivering Asset Building Programs*



AssetBuilders Partnership members discuss program elements at quarterly meetings

ASSET BUILDING PROGRAMS



SEEDlings

Standing from left: Jackie Hope, Harnet Weldihiwet, Kevin Schachter, Alex Wright, Aileen Krush, Jacob Carson, Sarah Fox, Sharon Jonatanson, Laurel Daman, Fany Barbosa, Daisydee Bautista, Liz Esquega, Sheri Bailey, Louise Simbandumwe

Sitting from left: Carinna Rosales, Terri Proulx, Susan Belmonte, Cecilia Weldon, Cindy Coker

2009/2010 SEED Staff

Frank Atnikov, *BDS Business Counsellor*

Sheri Bailey, *ABP Program Coordinator*

Fany Barbosa, *ABP Program Coordinator*

Daisydee Bautista, *Administrative Assistant*

Susan Belmonte, *Network Administrator*

Jennifer Bogoch, *ABP Program Coordinator*

Jacob Carson, *ABP Program Coordinator*

Curtis Colon, *ACC Facilitator*

Cindy Coker, *Executive Director*

Kim Cormier, *Bookkeeper*

Laurel Daman, *EAL Specialist*

Liz Esquega, *ACC Coordinator*

Luciana Fernandez, *EAL Specialist*

Lisa Forbes, *BDS Business Counsellor*

Sarah Fox, *BDS Administrative Coordinator*

Brad Franck, *BDS Enterprise Developer/Business Counsellor*

Laura Gordon, *Social Worker*

Billy Granger, *BDS Business Counsellor*

Jackie Hope, *Operations Director*

Sharon Jonatanson, *Finance Officer*

Aileen Krush, *ABP Program Coordinator*

Tracey MacDonald, *ABP Program Coordinator*

Hugh O'Hare, *BDS Director*

Ivy Lopez-Sarmiento, *BDS Business Counsellor*

Terri Proulx, *BDS Ethno Communities Project Coordinator/Business Counsellor*

Carinna Rosales, *BDS Director*

Kevin Schachter, *ABP Administrative Coordinator*

Louise Simbandumwe, *ABP Director*

Roberta Stout, *ACC Coordinator*

Harnet Weldihiwet, *ABP Program Coordinator*

Cecilia Weldon, *ABP Administrative Coordinator*

Kelly Wolkowski, *BDS Program Assistant*

Alex Wright, *ABP Administrative Coordinator*

Honorary SEEDling Interns...

Natalia Fidel



Business Development Services and Asset Building Programs would like to extend appreciation to these individuals, agencies and businesses that volunteered their time to provide support to programs, clients and participants this fiscal year:

Rick Adams - Thompson, Dorfman, Sweatman
Ken Aird – Ranger Insurance
Yasmin Ali – Canadian Muslim Women’s Institute
Sebastian Aubin – Graphic Designer
Steven Beal – Beal Consultants
Big Antler Lodge
Birch Lake Outfitters
Blacksheep Strategy
Dave Budd – Elder
Roger Chamberland, Home Inspector – House Review
David Chartrand
Lorne Chartrand
Conservation Manitoba
Louis Daniels – Elder
Colin Desrochers – Above All Window Cleaning
Gilbert Dion – Louis Riel Capital Corporation
Natalia Fidel – Success Skills Centre
Jack Fleming – Taylor McCaffrey Law Firm
E.J. Fontaine
Lisa Forbes – ACC Advisory Committee
Mark Freedman – Provincial Government;
Procurement Services Branch
David C. Golub, Real Estate Lawyer - Levene Tadman Gutkin
Golub Law Corporation
Billy Granger – Vasa Co-op
Blair Hamilton- Dungannon Consulting
Brian Hnatiuk – Hnatiuk Associates
Jessie Howell – Elder
Dawn Isaac
Steve Kirk – Organic Planet Worker Co-op
Kendra Lariviere – Louis Riel Capital Corporation
Collin LeGall
George Leonard – Kitayan CFDC
Ivy Lopez Sarmiento – Canada/Manitoba
Business Service Centre
Manitoba Lodges and Outfitters Association
Manitoba Métis Federation
Manitoba Museum
Manitoba Tourism and Education Council
Manitoba Wildlife Federation
Tabitha Martens – Oak Hammock Marsh

Chris Mattern – Freedom 55
Sean McCormick
Brian McIvor, Branch Manager – Assiniboine Credit Union
Thelma Meade – ACC Advisory Committee
Nigel Mohammed – Assiniboine Credit Union
Richard Morrison – Elder
Duane Nicol – Assiniboine Credit Union
Native Clan
Neechi Foods
Raymond Ngarbou
Lee and Lynn Nolden – Gods Lake Lodge
Brian Normand – Métis Elder
Northern Sun Farm Co-op
Boris Ntambwe
Derek Pachal – Consultant
Lorne Pick
Mihaela Pirlog – ACU
Ravens Creek
Garry Raven – Elder
Lucie Roussin – Revitalizing Touch
St. Norbert Arts and Cultural Centre
Sarah Seller
Kay Seng
Dr. Jesse Shantz
Clancy Solomon, Realtor – Re/Max Realty
Caroline Spence
Norma Spence – Province of Manitoba
Melvin Starr – Elder
Sherry Starr
Emily Stevens – Organic Planet Worker Co-op
Roberta Stout – Prairie Women’s Health Centre of Excellence
Mike Thomas – Tribal Wi Chi Way Win Capital Corp.
David Vincent
Bev Watson
Webber’s Lodge
Anna Weier – Energy Efficiency Consultant
Angelique Xanthopoulos
Xtreme Tactics
Tim Yuen – The UPS Store
Lani Zastre

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