



**ANNUAL REPORT  
2012-2013**  
BREAKING DOWN BARRIERS



**seed** Supporting  
Employment &  
Economic  
WINNIPEG INC. Development

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Employment &  
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WINNIPEG INC. Development

SEED Winnipeg Inc.  
80 Salter Street  
Winnipeg, MB, Canada  
www.seedwinnipeg.ca

  
Printed on 100% Recycled Paper





**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.

**Our Goals and Objectives**

1. To increase the economic development, participation, and self-reliance of Aboriginal individuals and communities.
2. To increase financial capacity and well-being through the provision of financial literacy and asset building opportunities.
3. To provide opportunities for meaningful livelihoods through business ownership and enterprise creation.
4. To demonstrate and promote CED principles as an effective and attainable approach to local development.
5. To sustain the ongoing provision of excellent programs and services by strengthening our organizational capacity and adhering to CED practices.
6. To facilitate policy and practice changes to remove structural and systemic barriers through collaboration.
7. Be entrepreneurial in providing sector leadership that responds to emerging needs and opportunities in the community.



**MESSAGE FROM THE CHAIRPERSON**

On behalf of the Board of Directors, I welcome everyone to Seed Winnipeg's 2012-2013 Report to the Community. Heartfelt thanks to all Directors, staff, funders, individual donors, and community partners for their dedication and continued loyalty.

The Aboriginal Development Advisory Committee worked hard to support the creation of a video which captures both the philosophy and practices of our *Money Stories: Grounding Aboriginal Youth in the Lessons of their Elders* program, with role models talking about the importance of learning money management. Committee members supported this project in many ways, including appearances in the video. I want to thank strongfront.tv for their work on this project and all the volunteers who made it possible. How many of us can say we co-starred in a video with Adam Beach? Make sure to check it out online at seedwinnipeg.ca.

Unfortunately, in last year's report I was unable to acknowledge and thank two Board members who were not able to continue on SEED's Board of Directors. Duane Nicol and Roberta Stout each had to step down after serving for two years. We are pleased that Roberta was able to continue to serve on the Aboriginal Development Advisory Committee. In the past year, we welcomed four new members to the Board of Directors: Rhonda Forgues, Mara Fridell, Maia Graham-Derham, and Celia Valel. Thanks to the enthusiasm and drive of the current Board members who have all renewed their commitment to SEED for the upcoming year.

We are grateful for the chance to work with all of our clients and participants in 2012-2013, to support their hopes and ambitions and assist in removing barriers that stand in their way. We celebrate the progress of individuals, as well as the success of SEED's various programs.

Our Board committees were very active this past year, from designing a new orientation process for Board members, to learning more about how charitable status is given to organizations and reviewing the relationship between SEED's charitable objectives and our program activities. I would particularly like to highlight the work of two of our Board/staff committees.



**GILBERT DION, CHAIRPERSON**

The Board established a Governance Committee whose major task is to identify processes and tools the committee will use to fulfill its terms of reference. The committee decided to use the Imagine Canada Standards of Sound Governance as a guide to addressing areas of governance, and hired Garry Loewen to work with the committee through the development process. We now have a Governance Resource Booklet in place and feel confident about our governance systems.

**BOARD OF DIRECTORS**

- |   |                                  |                                     |
|---|----------------------------------|-------------------------------------|
| <b>GILBERT DION, Chairperson</b>        | <b>RHONDA FORGUES, Director</b>  | <b>MAIA GRAHAM-DERHAM, Director</b> |
| <b>KEELY RICHMOND, Vice-Chairperson</b> | <b>SHIRLEY FORSYTH, Director</b> | <b>KEMPLIN NEMBARD, Director</b>    |
| <b>STEVEN BEAL, Secretary/Treasurer</b> | <b>MARA FRIDELL, Director</b>    | <b>NORMA SPENCE, Director</b>       |
| <b>MONIKA FEIST, Director</b>           | <b>VERA GOUSSAERT, Director</b>  | <b>CELIA VALEL, Director</b>        |





# MESSAGE FROM THE EXECUTIVE DIRECTOR

This year's Annual Report is focused on "Breaking Down Barriers". We often talk about our work as building individual's and group's capacity to move out of poverty, but we know this often means the individual or group needs the stamina to go the extra mile in order to reach goals that may be just around the corner for someone else.

We need to work to remove systemic and process barriers which create an unfair playing field for those who are trying to move their lives, and those of their family and community, out of poverty. We also need to recognize prejudice and its impacts and try to provide an environment that continually breaks down those walls.

Within our Business Development Services program, we provide knowledge and support to those with a dream to start to their own business. Barriers may include language or cultural differences in business rules.

For justice-involved youth, breaking down barriers could include the development of a social enterprise to support these youth to see themselves differently, and for future employers to see what these youth can offer today, and not what's in their "past". It also involves encouraging people and businesses to think about how they can use their purchasing power to support enterprises that provide employment for individuals facing barriers.

Many internationally trained immigrants face the barrier of having their knowledge and experience recognized in Canada. One of the hardest barriers is finding the time to go through the process of credential recognition when a survival job (or jobs) is needed in the present to support their family. The Recognition Counts program provides various supports and small loans to help individuals through this process.

In the Asset Building Programs section of this report you will read about the barriers encountered by the lack of identification such as a social insurance number or birth certificate. Registered Education Saving Programs (RESPs) are a great idea, but the process of setting up an account is a barrier for many low income families. You will also read about

the barriers created by managing household finances on a low income and the impact of feeling like there are "no options".

Learning in a second language can also be a barrier, particularly when it comes to something as personal as managing family finances. Last year, our Strengthening Families program provided workshops in 11 languages, assisting many participants are from war affected communities.

The Aboriginal Community Collaborations program attempted to address the barrier created by the disruption of intergenerational learning through the basic design of its money management workshops for Aboriginal youth.

One of the stories in the Asset Building Programs section talks about supporting another organization's creative attempt to address the barrier created due to a lack of childcare options.

All of SEED's work depends on a committed and creative staff and Board that is focused on learning from our participants and community partners. Thank you to our funders and donors who want to learn with us, and are willing to take a chance on new programs. We also thank our partners in the policy arena who work to make the playing field a little fairer for all.



CINDY COKER, EXECUTIVE DIRECTOR

## OPERATIONS TEAM

DAISYDEE BAUTISTA, Executive Assistant  
SUSAN BELMONTE, Office Manager/Network Administrator  
CINDY COKER, Executive Director  
KIMBERLEY DITTBERNER, Bookkeeper  
JOCELYN FRIESEN, Administrative Coordinator  
SHARON JONATANSON, Finance Officer  
CHRISTINA REDEKOPP, Administrative Coordinator

## CROSS PROGRAM TEAM

LAUREL DAMAN, English as an Additional Language Specialist  
LIZ ESQUEGA, Coordinator, Aboriginal Community Collaborations  
LAURA GORDON, Social Worker

# MONEY STORIES PROGRAM EMPLOYS JUNIOR FACILITATORS

Now in its second year, **Money Stories: Grounding Aboriginal Youth in the Lessons of their Elders** is a program that brings money management to youth through the lens of traditional cultural teachings.

This past year, students at both Children of the Earth High School (COTE) and the Community Education Development Association (CEDA) took part in the Money Stories program. Youth learned about record-keeping, budgeting, credit, banking, and more. Elders provided support, passed on cultural teachings and shared their own "money stories" to help connect Western concepts of money management to the participants' own culture and history.

In spring 2013, SEED hired five Money Management Training graduates as Junior Facilitators for its summer program. SEED provided an intensive training program and summer employment opportunity for these youth who then went into the community with the Elders and SEED facilitators to provide Money Management Training to community organizations.

Jasmine is in her second year as a Junior Facilitator. "It's cool that they [Elders] have such a different way. Their generation is so different than ours. They value things so much more." For Tristan, a first year Junior Facilitator, the best part of having the Elders involved is the wisdom they bring through their stories. "It's hearing the life they've lived, and how they can teach it to youth."

Jackie Dolynchuk is a Community Support Worker at COTE during the school year, and works with the Junior Facilitators during the summer. "I've been so impressed with this group," she explains. "These kids, many of them face barriers. The risks they were willing to take on – even when they were nervous, they went out and facilitated. They have high expectations of themselves, and have taken on difficult tasks."

For some of the Junior Facilitators, SEED is their first employer. Jackie remembers one Junior Facilitator who, it was discovered during orientation, didn't have a Social Insurance Number (SIN) or birth certificate. "Any other employer would have said 'sorry,'" she explains. "But not SEED. SEED [ID Fund] helped the student apply for a birth certificate, and paid for a rush application, which helped open a bank account."

Thank you to the following individuals for their spectacular work on the Money Stories video that was produced by STRONGFRONT.tv. You can view it online at [seedwinnipeg.ca](http://seedwinnipeg.ca).

Adam Beach, Actor  
Ryan Black, Actor  
Hon. Kevin Chief, Point Douglas, Minister of Children and Youth Opportunities, NDP  
Jackie Dolynchuk, Community Support Worker, Children of the Earth High School  
Lucy Guiboche, Elder  
Jackie Hope, Kibo Consulting  
Mildred Izzard, Elder  
Wab Kinew, Director Indigenous Inclusion, University of Winnipeg



Junior Facilitators  
From Left - Andrew Courchene, Tristan Murdock, Ocean White, Jasmine Seenie, Breanna Castel (missing)

"Any other employer would have said 'sorry,' she explains. "But not SEED. SEED [ID Fund] helped the student apply for a SIN, and paid for a rush application, which helped open a bank account."

## ABORIGINAL DEVELOPMENT ADVISORY COMMITTEE MEMBERS

GILBERT DION	CINDY COKER
RHONDA FORGUES	LIZ ESQUEGA
KAREN KEJICK	LISA FORBES
THELMA MEADE	JOCELYN FRIESEN
NORMA SPENCE	BILLY GRANGER
ROBERTA STOUT	CARINNA ROSALES
MIKE THOMAS	

## CROSS PROGRAMMING



# START A BUSINESS

## BUILD A BUSINESS PROGRAM

Be sure to read the story of **Nitin and Sumegha** (pg 6) who launched a business through SEED's **Build a Business Program (BAB)**. 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



## BUSINESS DEVELOPMENT SERVICES TEAM

- FRANK ATNIKOV**, Manager, Business Development Services  
**BILLY GRANGER**, Business Counsellor  
**BLAIR HAMILTON**, Housing Co-op Developer  
**SANDRA LEONE**, Manager, Recognition Counts  
**KAREN MALLETT**, Business Counsellor  
**DENNIS MAMATTAH**, Program Coordinator, Recognition Counts  
**CHRISTINA REDEKOPP**, Administrative Coordinator  
**CARINNA ROSALES**, Director, Business Development Services  
**LEON VALDEZ**, Administrative Coordinator, Recognition Counts  
**NEF VILLAGONZALO**, Administrative Coordinator, Recognition Counts

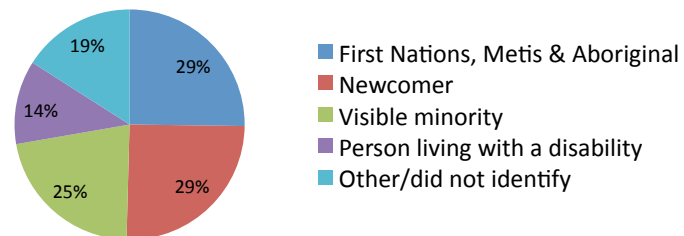
## COMMUNITY & WORKER OWNERSHIP PROGRAM

With the 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 story of **New Directions** (pg 8).

### CWOP client services include:

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

## DIVERSITY OF CLIENTS SUPPORTED



*note: some clients identified in more than one category*

## BUSINESS DEVELOPMENT SERVICES YEAR END ACHIEVEMENTS

Business development workshop attendance	237
Clients supported	102
Jobs created	22
Business launches and expansions	10

### 2012-2013 BUSINESS LAUNCHES BY TYPE

**SOLE PROPRIETORSHIP - 8**  
**PARTNERSHIP - 2**

# NSD TECH - FROM NEW DELHI TO WINNIPEG

When Nitin and Sumegha Gupta decided to come to Canada, Winnipeg was at the top of their list. A short visit in 2012 confirmed their choice, and the couple moved permanently in January 2013 from their home in New Delhi, India.

Having worked in the IT field for over 10 years in India, the couple dreamed of establishing and growing their company, **NSD Tech**, here in Canada. After meeting Frank Atnikov, Manager, Business Development Services at a job fair, the Guptas applied to SEED's Build a Business program.

Even though both Nitin and Sumegha have advanced business degrees and business management experience in India, SEED's Business Management Training has helped them refresh their marketing concepts and learn them with a Canadian perspective. SEED staff was also available to help with questions about business cultural differences.

"Our biggest challenge has been understanding taxation and financial regulations. SEED Winnipeg also introduced us to comprehensive industry statistics and a whole bouquet of offline direct marketing channels and services offered in the country," explains Nitin.

For newcomers to Canada who are highly skilled and experienced, starting a business can be a great way to meet career objectives. NSD Tech has secured six new clients here in Winnipeg, spanning multiple industries. The couple is excited to be moving into a new space where they will continue to design and build websites and web applications, and to provide SEO/SEM services (search engine optimization/search engine marketing).

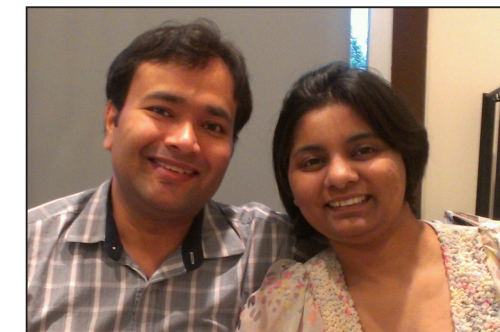
"Nitin and Sumegha have the right combination of expertise, work ethic, and timing to achieve their goals of owning a successful business and

building their lives in Canada," explains Billy Granger, Business Counsellor. "Their continuous desire to learn, improve their business, and to find creative solutions to problems is helping to position NSD Tech as a serious competitor in their field."

Nitin and Sumegha welcome the support they receive from SEED staff. "They never judge. They are always there to help you solve problems. Billy calls us every month to see how we are doing. They are always motivating and keeping us on track. Thank you SEED Winnipeg."

[www.nsdtech.com](http://www.nsdtech.com)

**"Our biggest challenge has been understanding taxation and financial regulations... Everyone here has helped us with business communication, culture, and regulations, explaining differences when we had questions. Thank you SEED Winnipeg."**



Nitin and Sumegha, proud owners of NSD Tech

## 2012-2013 BUSINESS LAUNCHES & EXPANSIONS

**LAWN CARE • JEWELRY-MAKING • WEDDING SERVICE**  
**AFRICAN CATERING AND FOOD SERVICE • SOAP-MAKING • ART PRODUCTION**  
**COMMERCIAL AND RESIDENTIAL CLEANING (2) • AGRICULTURE/FARMING • ENTERTAINMENT SERVICES**



## EXPLORING HOUSING COOPERATIVES

The Housing Cooperative Mobilization pilot project continued into its second year of operation, charged with stimulating interest in the housing cooperative model, searching out new innovations in both policy and practice, and assisting specific community or resident groups to explore the viability of new housing cooperatives.

The project was presented at the annual CED Gathering and exploratory meetings and discussions were conducted with a wide range of groups, resulting in three possible projects that warranted more detailed work.

One possibility was to explore the cooperative option in the redevelopment of the former Merchants Hotel. A second possibility was a mixed income cooperative planned for the Wolseley neighbourhood, and the third possibility was a group interested in developing co-housing within a cooperative model.

Project staff also participated in policy work related to cooperative housing through participation in the Cooperative Housing Development Group and the CCEDNet Manitoba policy resolution process. Ongoing discussions with the Cooperative Housing Federation of Canada, Manitoba Housing and Community Development, and existing housing cooperatives are also attempts to influence new policy as it emerges.

This project played a leadership role in organizing a first-ever Housing Symposium that brought together government and sector stakeholders to explore and discuss new directions for housing cooperatives in the future. The symposium featured keynote addresses from David Thompson of Neighbourhood Partners (Davis, California) and Stuart Thomas of Terra Housing (Vancouver, B.C.) and was attended by 40 participants. Co-hosted by the Cooperative Housing Development Group, the event was facilitated by staff from SEED Winnipeg, the Manitoba Cooperative Association, and the Cooperative Housing Federation of Canada. Financial support was received from the Cooperative Promotion Board of Manitoba and the Cooperative Housing Federation of Canada.

The goals of this project for the next year include hosting a second symposium, developing a member education curriculum for co-ops in low income communities, and building future capacity through strengthening of the Cooperative Housing Development Group.



Blair Hamilton, Housing Co-op Developer, left, with David Kerr, participant, at the Housing Symposium

### COOPERATIVE PRINCIPLES

1. Voluntary & open membership
2. Democratic member control
3. Member economic participation
4. Autonomy & independence
5. Education, training & information
6. Cooperation among co-operatives
7. Concern for community

### CO-OP HOUSING ADVISORY COMMITTEE

JOY GOERTZEN  
VERA GOUSSAERT

PAT MOORE  
KARLA SKOUTAJAN

## NEW DIRECTIONS LAUNCHES “GENESIS”, A SOCIAL ENTERPRISE

Offering a wide range of holistic services, including counselling, assessment, therapy, prevention, training, residential and support programs, **New Directions For Children Youth Adults and Families** has worked for nearly 128 years to support children, youth, adults and families on their journey to improve their lives and communities.

Nearly 200 participants are welcomed each year into New Directions programs for justice-involved youth. Many of these youth face seemingly insurmountable barriers – extreme poverty, gang and criminal involvement, low educational achievement, and limited life skills.

A few years ago, staff at New Directions was looking for ways to help these young men develop life and employment skills. They secured a few contracts for yard maintenance and began to see some success in their venture, both in terms of income and valuable life skills for the youth.

As a non-profit, New Directions saw the benefits of the program, but needed to think about a business model that would enable them to continue running an income-generating business. “We started hearing the word ‘social enterprise’ more and more,” explains Liz Wolff, Program Manager.

Liz enrolled in SEED’s Business Management Training program where she learned more about the legal aspects of planning, launching and running a social enterprise. After many months of hard work and planning, **Genesis** was born. The business has received strong support, and now has ongoing contracts with Manitoba Housing to provide cleaning services as well as property services.

Genesis provides meaningful employment and a living wage for young men who are starting to see themselves in a new light. “Genesis is identity-forming for these youth,” explains Liz. “They start to feel, *we’re making a living wage – we’re real men.*” Liz shares how Genesis also prepares these young men to be mentors. “I remember watching a young man, a former gang member, gently teaching two younger boys on one of the job sites.”

SEED staff Frank Atnikov and Blair Hamilton worked closely with staff at New Directions as they researched and wrote their business plan. Frank and Blair also provided support through the process of helping New Directions’ Board of Directors to understand the model. “It has been my pleasure to work with New Directions from the start of the training through the completion of their business plan,” says Frank. “Their dedication to learning about revenue generation enterprises within the not for profit sector has been admirable.”

For Liz, the feeling is mutual. “We’d never have done this without SEED.”



Liz Wolff, Program Manager

“Genesis is identity-forming for these youth,” explains Liz. “They start to feel, *we’re making a living wage – we’re real men.*”



# IMMIGRANTS FACE BARRIERS TO WORK IN CHOSEN FIELD

**Alfredo Restar** and his wife were both dentists in the Philippines when they decided to immigrate to Canada and create opportunities for their three children.

Their oldest, then 16 years old, wanted to follow in her parents' shoes and study dentistry. Doing this in the Philippines would mean long family separations, and possible safety risks. "We lived in Quezon Province, in the countryside. Our daughter would have been separated from us for six years in Manila, and if she wanted to work in another country someday, her qualifications wouldn't be recognized."

Before arriving in June 2011, Alfredo already knew they wouldn't be able to work as dentists in Canada, as their qualifications wouldn't be recognized here. "We knew we'd have to start from the bottom. We prepared ourselves."

The barriers of returning to a skilled profession are massive for immigrants. Unable to work in their chosen field, many take lower-paying jobs to support their families while developing language skills and building financial stability.

Costs for the dentistry credential recognition process can exceed \$10,000. Dentists can choose to apply to the International Dentist Degree Program which consists of a very competitive application process with limited spots for foreign-trained professionals. If accepted, students must then pay \$100,000 for tuition and dental instruments, and are unable to work during the two-year program.

For Alfredo, with two dentists in the family...these costs are doubled.

A referral from Success Skills brought Alfredo to SEED's **Recognition Counts** program, which provides skilled immigrants with low interest loans (up to \$10,000) to help pay expenses related to qualifications recognition, upgrading and training.

Together with SEED's Program Coordinator, Dennis Mamattah, Alfredo explored potential financial supports and educational career paths that would help Alfredo and his wife return to dentistry. They chose the Dental Assistant program at Red River College and used the loan to pay for tuition and exams needed for the qualifications recognition process.

"Without this loan," explains Alfredo, "we probably would have had to stop at the Dental Assistant program and not be able to return to dentistry. This program has helped bridge us to get to the next level. And Dennis has encouraged and motivated us to keep working toward this goal."



Alfredo Restar, left, with Dennis Mamattah, Program Coordinator

**"Without this loan, we probably would have had to stop at the Dental Assistant program and not be able to return to dentistry."**

Recognition Counts is a two year pilot program that provides accessible, low interest loans up to \$10,000 to assist skilled immigrants to Manitoba with qualification recognition, upgrading and/or training needed for employment in the fields for which they have education and experience obtained outside of Canada. SEED delivers this program in partnership with Assiniboine Credit Union and the Province of Manitoba and it is funded by the Government of Canada and Manitoba.

## RECOGNITION COUNTS ADVISORY COMMITTEE

**Kathy Baxter**  
**Valerie Broadhurst**  
**Laurel Bunnik**  
**Kathleen Clarke**  
**Debbie Donato**  
**Monika Feist**  
**Sandra Leone**

**Dennis Mamattah**  
**Eileen May**  
**Meagan Miller**  
**Nigel Mohammed**  
**Fay Rosenberg-Cohen**  
**Karen Sharma**

# SAVE & MANAGE YOUR MONEY

## HOW IT WORKS

### GENERAL INDIVIDUAL DEVELOPMENT ACCOUNT (IDA) PROGRAM

Savings goals	Business start or expansion, education, children's education and disability supports
Program length	1 to 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

### HOME BUYERS IDA

Savings goals	Down-payment for a home and closing costs
Program length	1 to 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

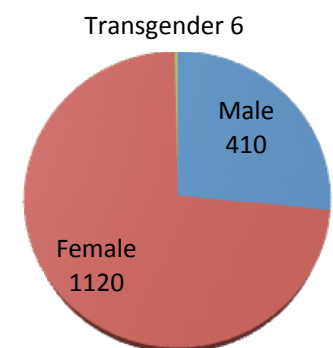
### SAVING CIRCLE PROGRAM

Savings goals	Flexible Savings Goals. Assets that address more immediate needs. Examples: furniture, education, computers, and disability supports
Program length	4 to 6 months
Maximum participants savings that will be matched	\$250
Maximum match available	\$750
Total savings and match for investment in asset	\$1,000

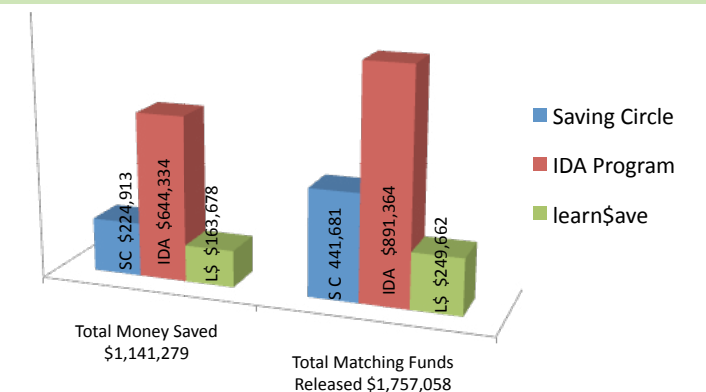
## ASSET BUILDING PROGRAMS TEAM

**SHERI BAILEY**, Program Coordinator  
**TIFFANY BARBOSA**, Program Coordinator  
**JENNIFER BOGOCH**, Manager, Asset Building Programs  
**JACOB CARSON**, Program Coordinator  
**MARY VAN EERD-COOK**, Administrative Coordinator  
**LISA FORBES**, Program Coordinator  
**AILEEN KRUSH**, Program Coordinator  
**MICHELLE MCPHERSON**, Administrative Coordinator  
**RAENA PENNER**, Program Coordinator  
**KEVIN SCHACHTER**, Program Coordinator  
**LOUISE SIMBANDUMWE**, Director, Asset Building Programs  
**HARNET WELDIHWET**, Program Coordinator  
**CECILIA WELDON**, Administrative Coordinator  
**BARBARA WILTON**, Program Coordinator

## PARTICIPANTS BY GENDER FROM PROGRAM START



## TOTAL SAVINGS & MATCHING FUNDS FROM PROGRAM START





## SAVING TOWARD A BETTER LIFE... AND A BIKE!

A little over 2 ½ years ago, **Adrian Alphonso** felt he was coming apart. Newly separated and troubled by addictions, Adrian found himself deep in debt and with few resources to support himself and his young daughter Elyse.

To deal with his financial issues, Adrian went to Community Financial Counselling Services, where the staff recommended SEED's **Saving Circle** program, which combines ten weeks of money management training with a 3:1 matched savings component. In total, participants can access a total up to \$1,000 toward the purchase of an asset that will help improve their lives.

In training, Adrian learned the language of money, something he didn't have the chance to learn when he was young. "My father was an immigrant, and became an automotive painter," Adrian explains. "He sacrificed to pay bills and put food on the table. My mother came from a big family, and money was very scarce. They worked very hard and went without. I never learned about money – they didn't want to burden me with it. Talking about it would have been stressful."

Adrian lives a car-free lifestyle. When making the decision on what to save for, Adrian chose specialized cycling boots, a bicycle frame, and new wheels. These purchases help ensure his ability to cycle in winter, and keep his bike in good working condition throughout the year.

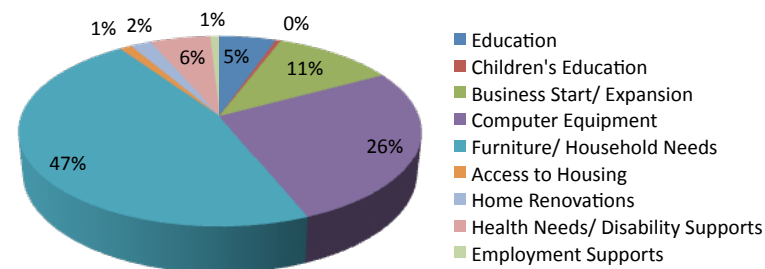
Today, Adrian has changed his life, working full-time at a cycling shop, picking up an occasional DJ gig, and spending time with daughter Elyse, who lives with him part-time. "When you are down and feel like you have no more options, it's so nice to know that there are things to help you," he explains. "Saving Circle is one of those important programs that people should hear about."



Adrian Alphonso, Saving Circle participant

**"When you are down and feel like you have no more options, it's so nice to know that there are things to help you. Saving Circle is one of those important programs that people should hear about."**

### COMPLETED ASSET GOALS - SAVING CIRCLE FROM PROGRAM START



## MINDING THE CHILDREN WHILE PARENTS LEARN

Everyone benefits when parents can take part in programs that strive to build financial knowledge and skills. Many parents, however, especially single parents, are unable to participate due to a lack of child care.

**West Central Women's Resource Centre's (WCWRC)** innovative **Child Minding Program** helps reduce this barrier and makes it possible for other community programs to provide child care, and offers supportive employment opportunities. Participants in the program receive free training and learn to provide safe, fun and interactive care for children.

Over 40 community agencies access the service, including SEED. WCWRC's child minders ensure children are cared for during SEED's Money Management Training sessions.

Many of the women who work in this program have been out of the workforce for many years, or have never worked outside the home. Many are newcomers with lower levels of English and most live on low-incomes. At WCWRC, women receive free employment skills training, work experience, and fair wages to earn extra money for their families.

"For many of these women," explains Jenn Bogoch, Manager of Asset Building Programs, "this job is the first time their children and grandchildren have seen them in the workplace. You can see the pride in their eyes. These women are demonstrating responsibility, agency and building self-esteem."

Fiona Muldrew coordinates the child minding program at WCWRC and sees the huge impact of the program firsthand. "The biggest impact is confidence. These women are learning a skill, gaining experience and doing a job well."

Fiona adds that several women go on to post-secondary education in childcare, and many gain permanent jobs in daycare centres around Winnipeg. "The women learn to do something really well and become more independent. They are learning skills and strategies that can be applied with their own children."

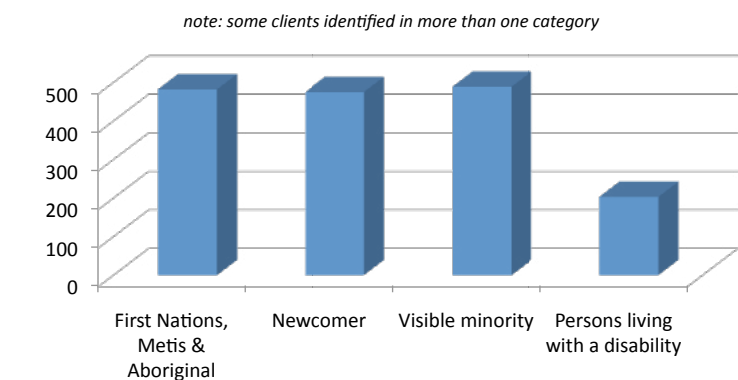
"WCWRC's Child Minding program is a perfect example of Community Economic Development in action," says Jenn. "Resources circulate back into the economy to provide training and employment for low-income women, who in turn are able to provide child minding for our participants so they can attend SEED programs."



Vianna Desjarlais, Child Minder

**"The biggest impact is confidence. These women are learning a skill, gaining experience and doing a job well."**

### PARTICIPANT DIVERSITY MATCHED SAVINGS FROM PROGRAM START





# PARTNERING BRINGS SAVING CIRCLE TO VILLA ROSA

For over 100 years, **Villa Rosa** has been a safe haven for pregnant women, many of whom carry the burden of a difficult past.

Rebecca Budyk is the coordinator for the post-natal house where new moms live with their babies and adjust to life with a newborn. Rebecca works closely with these moms to build life and employment skills, and to support them through the transition to independent living.

As a member of SEED's **AssetBuilders Partnership**, Villa Rosa provides the Saving Circle program to many of its residents. "Saving Circle is a very natural fit for us," explains Rebecca. "Many of our girls and women are used to thinking day-to-day, hour-to-hour. This program helps the women focus on a positive future."



Rebecca Budyk, left, with Brandy, Saving Circle participant

Many residents save for furniture that they can use after leaving Villa Rosa. Rebecca stresses how empowering the program is for residents. "One mom saved and bought a bedroom set. She was so proud of herself. Most of our residents have never saved – they've never seen their parents save. Being a mom, their goals are different. They want to do better by their kids than they had growing up."

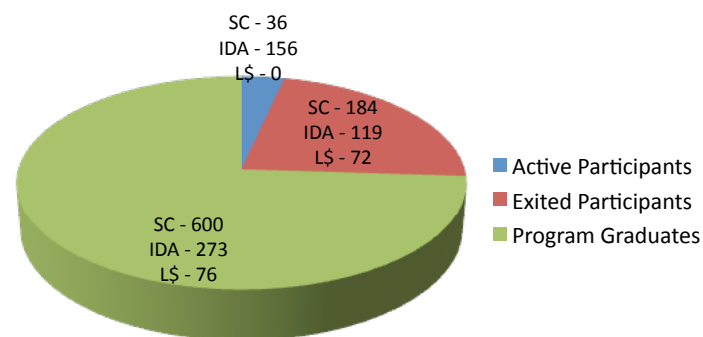
**"Most of our residents have never saved – they've never seen their parents save. Being a mom, their goals are different. They want to do better by their kids than they had growing up."**

Eighteen-year-old Brandy is from Nelson House, Manitoba, and came to Villa Rosa last year to provide a safe and nurturing environment while she prepared to give birth to her daughter, Isabella. Brandy is saving to purchase living room furniture, and credits the Saving Circle in helping her to set goals for her spending. "I used to feel worried," she explains. "Now I feel more at ease because I know where my money is going."

SEED also provides workshops on Registered Education Savings Plans (RESPs) and the Canada Learning Bond (CLB). Brandy has set up an RESP for Isabella and is proud that she already has a good amount saved. "It makes me feel better having it for her. Even though I may be able to get band funding, this will be extra money for her. It's back-up."

Brandy, who turns 19 in October, is looking forward to life in Winnipeg. "There are better supports here, and I can set myself on a good track," she explains. "I have one course to graduate high school, and then I want to go into nursing."

## PARTICIPANT RETENTION IN SEED MATCHED SAVINGS PROGRAMS FROM PROGRAM START



# GROWING THE ASSETBUILDERS PARTNERSHIP

## ENHANCING ACCESS TO RESPs AND MONEY MANAGEMENT TRAINING (MMT)

SEED worked in partnership with a broad range of community agencies to deliver 263 MMT and RESP workshops to over 1700 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:

- Family Dynamics (formerly The Family Centre)
- The Peaceful Village
- Immigrant Centre (Neighbourhood Immigrant Settlement Workers)
- Manitoba Interfaith Immigration Council

### RESP Supports 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

## ASSET BUILDING PROGRAM PROVIDERS

2000	SEED Winnipeg
2006	Fort Garry Women's Resource Centre
2006	Ma Mawi Wi Chi Itata
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 Corporation
2011	Building Urban Industries for Local Development (B.U.I.L.D.)

Note: the year indicates the date that the organization began delivering Asset Building Programs

## SCALING UP ASSET BUILDING PROGRAMS

2000	IDA Pilot Project
2002	Saving Circle Pilot Project
2001	learn\$ave National Demonstration Project
2006	<i>AssetBuilders</i> Partnership
2008	Programming to enhance access to the RESPs and the Canada Learning Bond (CLB)
2009	Expansion of Asset Building Program outside of Winnipeg through Manitoba Saves!
2010	Homebuyers IDA Pilot Project

## ASSETBUILDERS PARTNERSHIP FOUNDED BY:

**seed** Supporting Employment & Economic Development  
WINNIPEG INC.

**Assiniboine**  
CREDIT UNION

**United Way**  
Winnipeg



# MOM OPENS 6 RESP ACCOUNTS DESPITE BARRIERS

Mary is an Aboriginal woman who leads a busy life as mother to five daughters ranging in age from 1 to 12 years. Since 2011, she has added to the family by becoming an adoptive mother to her nephew who turned 16 this past year.

Three of Mary's children had the opportunity to participate in the **Community School Investigators (CSI)** summer program and received bursaries to invest in RESPs for their education following high school. With these bursaries, Mary could open a family RESP account so all six children would have a chance to attend post-secondary education.

This could not have happened without the support of staff at SEED Winnipeg. They helped Mary move through the many steps it took to obtain the identification needed to open the RESP accounts. "I wouldn't have done this without SEED," explains Mary.

Through attending a SEED information session, Mary learned how the bursary money earned by her children in the CSI program could be invested in RESP accounts at Assiniboine Credit Union (ACU), and how she could apply for additional funds through the Canada Learning Bond (CLB) and the Canada Education Savings Grant (CESG). The first step was to obtain ID for all her children, and there were several bumps along the way.

Living on a limited income, the cost to obtain the required ID for her family of seven was a barrier. Also, her children are from a First Nation community in Saskatchewan, and any forms had to be sent to the appropriate Provincial departments there. SEED assisted by having the correct forms on-hand.

For Mary's youngest daughter, an error on the original birth certificate meant that it had to be re-issued. SEED helped Mary to re-apply for a corrected certificate.

When it finally came time to open the RESP account, Mary realized she had lost her own birth certificate, so she couldn't open the account. Through its ID Fund, SEED paid for all the birth certificates, and helped to replace Mary's. SEED staff provided appointment reminders and helped with faxes and photocopies. Mary appreciates that staff were available just to listen to what was going on in her life. Having ID means that Mary's children can now get their treaty cards and they will be eligible to receive

band funding toward education, medical and other costs. Having RESPs means that her children can cover any tuition expenses not covered by band funding so their education will be fully funded.

Mary's son is in his first year of high school and is already talking about studying to be a carpenter. She highlights that the knowledge that this money is already put aside for them has had a positive impact on their outlook. "The kids are pretty stoked about going to university."

SEED's ability to provide funding for all the identification and help with navigating through the application process was the key to successfully opening the RESPs for her children. "I wouldn't have been able to afford the fees, and SEED helped with all the paperwork. They made it easy."

**"I wouldn't have been able to afford the fees, and SEED helped with all the paperwork. They made it easy."**

## COMMUNITY SCHOOLS INVESTIGATOR PROGRAM (CSI)

Since 2009, SEED has worked with the Community Schools Investigator (CSI) Program, a summer enrichment program for elementary school children run by the Boys and Girls Clubs of Winnipeg (BGCW) to facilitate the opening of Registered Education Savings Plans (RESPs) and access RESP incentives in order to reduce the financial barriers to post-secondary education.

SEED provides bursary management services, delivers information to CSI parents about RESPs, the Canada Education Savings Grant (CESG) and the Canada Learning Bond (CLB) and works with Assiniboine Credit Union (ACU) to provide a customized RESP referral system. By bringing specialized experience and knowledge of RESPs to the CSI program, SEED supports the work of the BGCW to enhance the education outcomes of students in inner city communities.

As of March 31, 2013, RESPs for CSI families have leveraged up to \$519,680 in additional education savings through the CESG and the CLB\*

\* 184 beneficiaries eligible for up to \$2000 in Canada Learning Bond and bursary and top up deposits leveraging up to \$151,680

# PARTNERING WITH MOUNT CARMEL CLINIC PRODUCES COMMUNITY BASED EDUCATORS

The **Strengthening Families in Canada Financial Literacy Project** supports the economic and social integration of newcomer families from war affected communities through the provision of financial literacy.

This project is a partnership between SEED Winnipeg and Mount Carmel Clinic. Project partners built on the experience and knowledge of Community Based Educators (CBEs) to enhance and adapt SEED's financial literacy curriculum to their communities. Utilizing a train the trainer approach, 26 CBEs from war affected communities were trained to deliver timely, culturally safe, financial literacy workshops in first language.

The results have exceeded SEED's expectations! In the past year, CBEs delivered 128 workshops to 623 community members in 11 languages. Feedback from community members has been very positive and the demand for this project continues to grow.



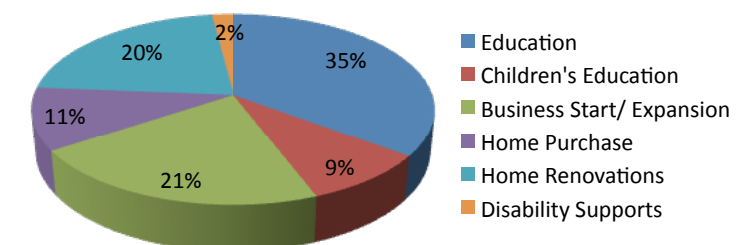
Community Based Educators break down language barriers

**CBEs delivered 128 workshops to 623 community members in 11 languages.**

## STRENGTHENING FAMILIES IN CANADA FINANCIAL LITERACY PROJECT PROGRAM DELIVERY LANGUAGES

Amharic Arabic French	Karen Kinyarwanda	Kirundi Lingala	Nepali Sudanese	Swahili Tigrinya
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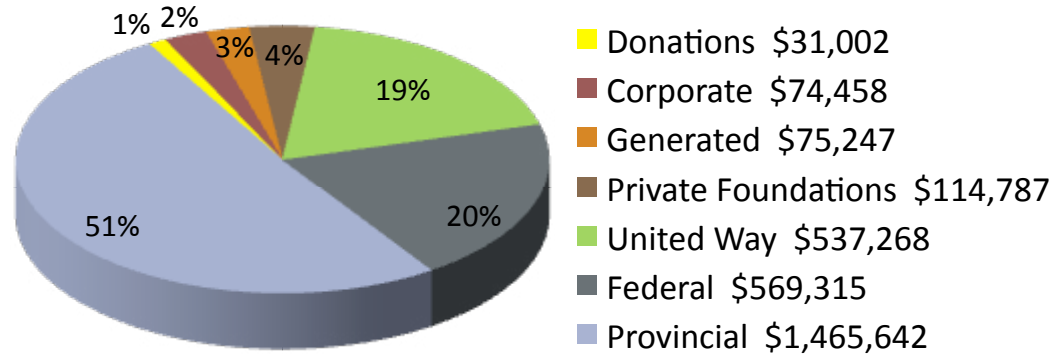
## COMPLETED ASSET GOALS - IDA AND LEARN\$AVE FROM PROGRAM START



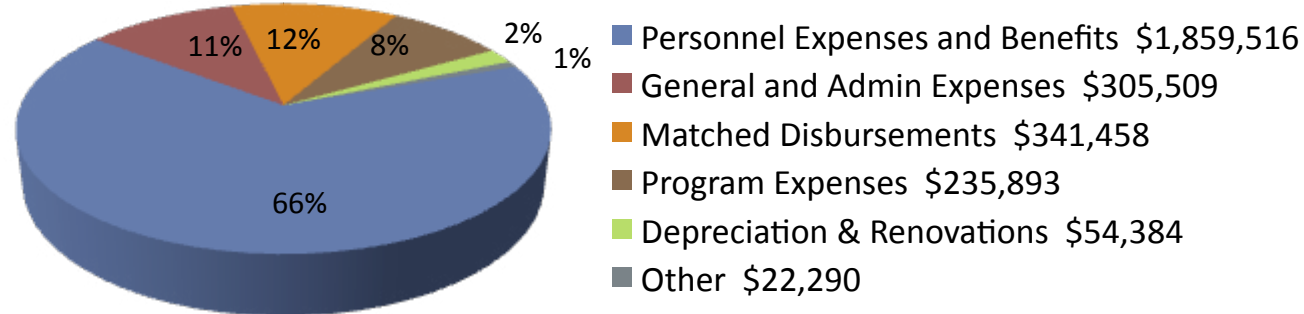


# FINANCIAL OPERATING HIGHLIGHTS

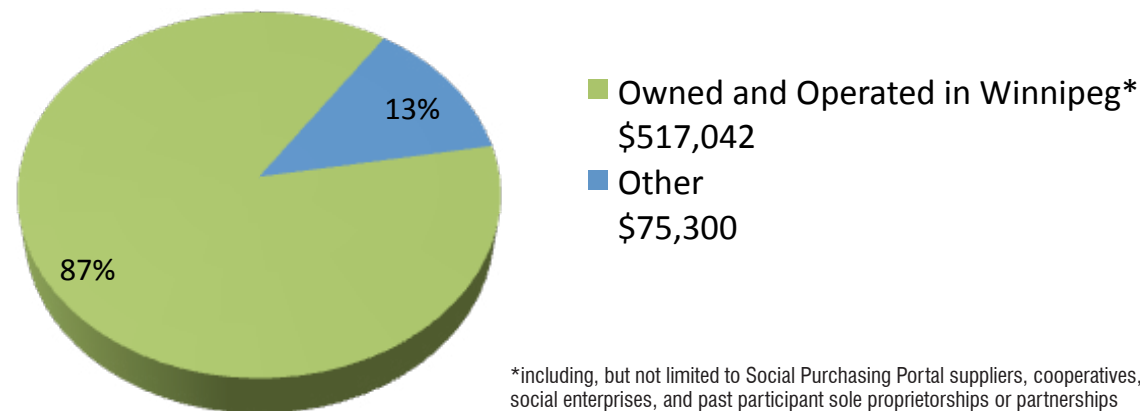
## 2012-2013 - REVENUE BY FUNDER TYPE



## 2012-2013 EXPENSES



## TOTAL EXPENDITURES ON PRODUCTS AND SERVICES



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

# CELEBRATING 10 YEARS

It was pure luck that led **Sheri Bailey** to SEED Winnipeg a decade ago.

While working on her Education degree and looking for work, Sheri found her way to SEED through a temp agency. "The first day I showed up to work, there was a basket of seeds next to my chair. I thought SEED was an agricultural business!"

Sheri's role has evolved considerably since her first job as a bookkeeper. She now plays a key role in the *AssetBuilders* Partnership where she provides technical support and training for Partnership members. She also regularly facilitates Money Management Training and works closely with SEED's Asset Building Programs participants.

Sheri has watched SEED go through many changes over the years. "I like that SEED is constantly changing and always working to make our programs better for our participants. I enjoy being a part of a program that becomes a piece of positivity in so many people's lives."

And Sheri has played a key role in facilitating these changes, explains Louise Simbandumwe, Director of Asset Building Programs. "Sheri has a wealth of knowledge with respect to the mechanics of these programs and a profound understanding of the philosophy that informs their evolution."

Cindy Coker, SEED's Executive Director agrees. "I have a great memory of watching Sheri leading a workshop for future Money Management facilitators. She had a great knowledge of the content, but I was really impressed with her understanding of the group dynamics one wants to create for participants – and how to get that knowledge across to the facilitators." This 10 year celebration is a time for Sheri to look back and reflect on past program participants, many of whom experienced profound life transitions.

"Sometimes I run into people who have completed an Asset Building Program, and they tell me stories about how they have stopped their friends from using payday lenders, or are talking with their family and kids about money. I like being a part of what starts a new conversation."

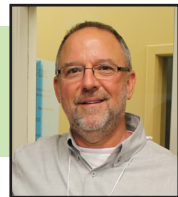
"I like being a part of what starts a new conversation."



Sheri Bailey, ABP Program Coordinator



# SEED WINNIPEG STAFF - 2012-2013



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Manager, Business Development Services



**SHERI BAILEY**  
ABP Program Coordinator



**TIFFANY BARBOSA**  
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**JENNIFER BOGOCH**  
Manager, Asset Building Programs



**JACOB CARSON**  
ABP Program Coordinator



**CINDY COKER**  
Executive Director



**KIM DITTBERNER**  
Bookkeeper



**LAUREL DAMAN**  
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**JOCELYN FRIESEN**  
Administrative Coordinator



**BILLY GRANGER**  
BDS Business Counsellor



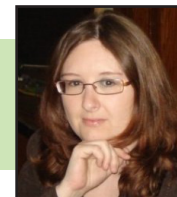
**LAURA GORDON**  
Social Worker



**BLAIR HAMILTON**  
BDS Housing Co-op Developer



**SHARON JONATANSON**  
Finance Officer



**AILEEN KRUSH**  
ABP Program Coordinator



**SANDRA LEONE**  
Manager, Recognition Counts



**KAREN MALLET**  
BDS Business Counsellor



**DENNIS MAMATTAH**  
Program Coordinator Recognition Counts



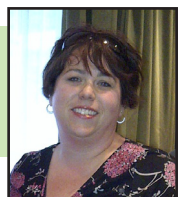
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ABP Administrative Coordinator



**RAENA PENNER**  
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**CHRISTINA REDEKOPP**  
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**CARINNA ROSALES**  
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**KEVIN SCHACHTER**  
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**LOUISE SIMBANDUMWE**  
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**HARNET WELDIHWET**  
ABP Program Coordinator



**CECILIA WELDON**  
ABP Administrative Coordinator



**BARBARA WILTON**  
ABP Program Coordinator

# VOLUNTEERS

SEED would like to extend its appreciation to our volunteers! Their dedication and willingness to share time and expertise greatly impacts our work and has provided excellent benefits to our clients and participants. Thank you all!

Erwan Bouchaud - Manitoba Cooperative Association

Gregory Bryant - Royal Bank of Canada

Elias Demissie - Owner, White Gloves Cleaning Services

Bill Dinsdale - Assiniboine Credit Union

Mike Fernandes - Principal, StrategyMakers Consulting

Jack Fleming - Taylor McCaffrey Law Firm

Chris Fougere - Manitoba Marketing Network

Brad Franck - Manitoba Marketing Network

Erika Frey - Social Purchasing Portal

David Golub - LL.B., Levene Tadman Golub

Zach Gross - Fair Trade Manitoba

Dena Hunter - Province of MB, Housing and Community Development

Trevor King - King Insurance

Linda Lee - Proactive Information Services

Claudia Lutze - The Cooperators

Cheryl Krostewitz - Manitoba Cooperative Association

Roger Miranda - Manitoba Marketing Network

Nigel Mohammed - Assiniboine Credit Union

Derek Pachal - Consultant

Jeffery Patteson - Assiniboine Credit Union

David Pensato - Owner/operator, David Pensato Interactive Brand Strategy

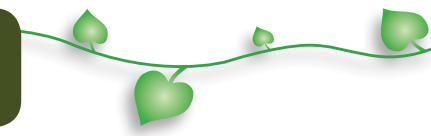
Margaret Rempel - The Cooperators

Clancy Solomon - Re/Max Performance Realty

Tim Yuen - Owner/Operator, UPS Franchise



# THANK YOU FOR YOUR GENEROUS SUPPORT



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