




seed Supporting
 Employment &
 Economic
 WINNIPEG INC. Development
SEED Winnipeg Inc.
 80 Salter Street
 Winnipeg, MB, Canada
www.seedwinnipeg.ca



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2011 ANNUAL REPORT 2012





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.



MESSAGE FROM THE CHAIRPERSON

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

It is with regret that we are losing two Board members this year. Jerry Buckland is leaving after serving four years as a Director and establishing the Research Committee. We will miss his passion and dedication. Claudette Michell is also stepping down, but we are very pleased that she will continue to serve on the Aboriginal Community Collaborations Committee.

During the past year in celebration of **2012 International Year of Cooperatives**, a number of new initiatives involved working cooperatively with other organizations and SEED was able to respond to community requests for the following new services:

- The design of a loan fund for internationally trained immigrants seeking recognition of their skills in Canada, partnerships were successfully put in place and funding was secured
- Collaboration with Children of the Earth High School and the Aboriginal Senior's Centre resulted in the delivery of a money management training program designed for high school students which incorporates Aboriginal seniors facilitating and sharing their stories
- Adaptation and presentation of Money Management Training in eight first languages by native speakers through a new Train the Trainer program aimed at strengthening immigrant families
- Establishment of a Housing Co-op Developer position to research and provide education around the value of co-operative housing, and to identify necessary supports or policies for this housing model to be more widely used

We are grateful for the chance to work with all of our clients in 2012 and to support their hopes and ambitions. We celebrate the progress of individuals as well as the success of SEED's various programs.



GILBERT DION, CHAIRPERSON

BOARD OF DIRECTORS

- | | | |
|--------------------------------------|---------------------------------|------------------------------------|
| Gilbert Dion, <i>Chairperson</i> | Norma Spence, <i>Director</i> | Jerry Buckland, <i>Director</i> |
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MESSAGE FROM THE EXECUTIVE DIRECTOR



In the International Year of Cooperatives it only seemed right to focus on cooperatives and cooperation as the theme of our report. As a Community Economic Development (CED) organization, SEED Winnipeg is always looking for strategies which combine social and economic development, and which can be directed toward fostering the economic, social, ecological and cultural well-being of communities. SEED views the cooperative business, or housing, structure as one way to meet those multiple goals. Many rural communities would not have financial services or access to a grocery store or other services if community members had not built cooperative businesses.

SEED staff also realize that it is not the business structure alone that makes the cooperative business more community, or cultural, or ecologically minded, but it is the education and decision-making processes which can be built into the business's day-to-day culture and are encouraged by the co-op principles (page 9). Our clients who come to SEED to pursue a cooperative business idea are often focused on the social or ecological goal and feel the cooperative structure best allows them to meet these goals; building greater investment in the success of the business by sharing ownership, whether it is with other workers or the consumers. We salute all those entrepreneurs using the cooperative model to build stronger communities while building a sustainable financial future. We also salute important program delivery partners, Assiniboine Credit Union and the Manitoba Cooperative Association who make it possible for SEED to provide its services.

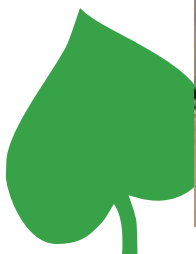
Like most CED organizations, we also see the need for numerous strategies and partner with a variety of organizations. In this report you will read about our work with money management education and helping individuals to build assets that can move their lives forward. We also celebrate our work with other community organizations to ensure that money management can be delivered to various communities in their first language, or to the Aboriginal community while incorporating the teaching skills and stories of Elders. You will also read about entrepreneurs who are making a difference in their communities using a variety of business structures which best fit their goals.

I'd like to thank all of our many community partners, volunteers, and financial supporters who are willing to join us on this journey and learn with us as we try to improve or provide new services. Particularly, I would like to thank the staff and board of SEED Winnipeg who are dedicated to SEED's mission and are willing to continually reflect on our work to make it better.



CINDY COKER,
EXECUTIVE DIRECTOR

OPERATIONS



Daisydee Bautista	Cindy Coker	Laura Gordon	Sharon Jonatanson
Susan Belmonte	Kimberley Cormier	Jackie Hope	Christina Redekopp

GROUNDING ABORIGINAL YOUTH IN THE LESSONS OF THEIR ELDERS

SEED's Cross Programs Team is a group of multi-disciplinary staff who provide additional supports to program participants. The team is comprised of a Social Worker, **Laura Gordon**, an English as an Additional Language (EAL) Specialist, **Laurel Daman**, and the Aboriginal Community Collaborations (ACC) Coordinator, **Liz Esquega**. The Cross Programs Team makes important contributions including coordinating projects, leading asset mapping sessions, linking individuals to resources, facilitating sessions, and providing plain language and intercultural input where needed.

Money Stories: Grounding Aboriginal Youth in the Lessons of their Elders was launched in 2011, the result of a successful partnership between SEED, Children of the Earth High School (COTE) and the Aboriginal Seniors Resource Centre.

Central to the Money Stories project was the development and delivery of a customized money management training program for Aboriginal youth, grounded in traditional Elder stories. In December 2011, 14 COTE high school students from grades 9 – 12 graduated from this innovative program, co-facilitated by SEED's Cross Programs Team and community Elders.

JACKIE DOLYNCHUK, COTE's Community Support Worker, contracted with SEED for the summer months and is excited about the program's potential impact on Aboriginal youth. "Many of our youth come from extreme poverty where government agencies and workers control how money is handled. This program provides students with skills they or their families have not been exposed to in the past. Money Stories, with Elder Teachings, presents the idea of a financially secure future – something many of the youth have not even considered."

“Money Stories, with Elder teachings, presents the idea of a financially secure future, something many of the youth have not even considered.”

LIZ ESQUEGA is the Aboriginal Community Collaborations Coordinator at SEED and feels that the guidance and wisdom of the elders and the willingness of COTE youth to learn are two keys to success in this partnership. Elder Lucy Guiboche shared stories she received from her parents and grandparents about stewardship of resources, and feels a sense of responsibility to encourage the next generation. "We [Elders] need to help the next generation out of poverty. Young people have gifts and talents that should be used. I believe that preparing them for the future, one day they'll go out into society with the experience and confidence to know they can make it."

Due to the success of the pilot, **Money Stories Phase II** was launched in summer 2012 to include an enhanced curriculum and the addition of five Junior Facilitators, all graduates of the pilot program. Throughout the summer, training teams that included Elders, Junior facilitators, and SEED facilitators visited organizations like Neeginan Institute of Applied Technology and Wii Chiiwaakanak to deliver workshops on a variety of topics that included budgeting, record-keeping, community economic development, credit, banking and more.



Jackie Dolynchuk, COTE's Community Support Worker with Liz Esquega



Cross-Programs Team: Liz Esquega, Aboriginal Community Collaborations Coordinator; Laura Gordon, Social Worker; Laurel Daman, EAL Specialist

START A BUSINESS

BUILD A BUSINESS PROGRAM

Be sure to read the story of Elias Demissie (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

Front Left to Right: Christina Redekopp, Carinna Rosales, Billy Granger

Back Left to Right: Blair Hamilton, Frank Atnikov

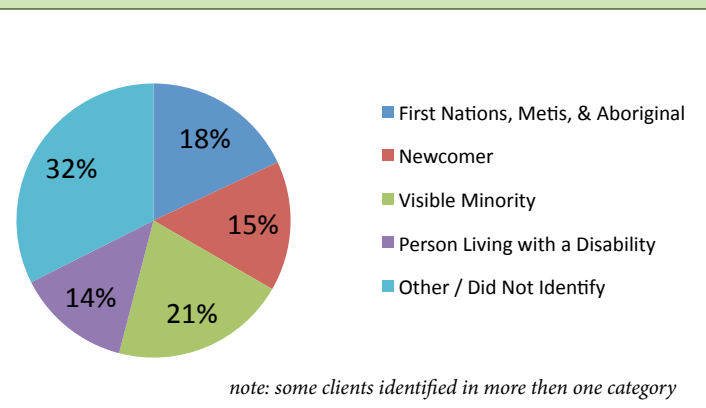
COMMUNITY & WORKER OWNERSHIP PROGRAM

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 story of *L'Arche Tova Café* (pg 8).

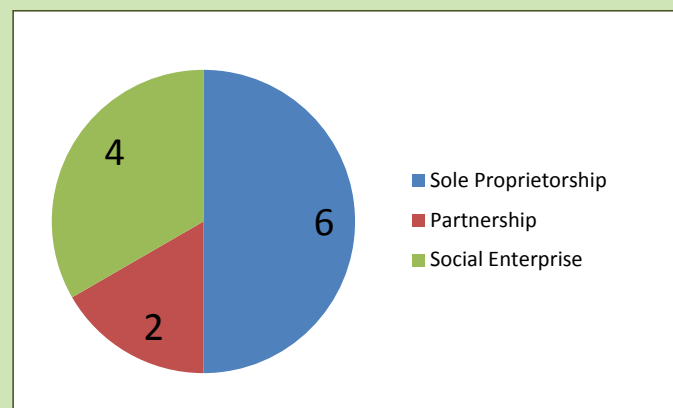
CWOP client services include:

- 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



2011/2012 BUSINESS LAUNCHES BY TYPE



BUSINESS DEVELOPMENT SERVICES - YEAR END ACHIEVEMENTS

Business development workshop attendance	240
Clients supported	106
Jobs created	63
Business launches and expansions	12

A WILL TO HELP THE COMMUNITY

An interest in the health care field and a strong belief in the tremendous health benefits that lifestyle changes can bring brought Elias Demissie to SEED Winnipeg in 2011. Elias was accepted into the Build a Business program and his new business, **White Gloves Cleaning Services**, was born.

White Gloves (www.winnipegwhitegloves.com) is an environmental and eco-friendly office and residential cleaning company that helps the community and environment by using nontoxic products that are not harmful to people and animals. As an important part of his community-building vision, Elias is a member of the Social Purchasing Portal, which seeks to strengthen employment opportunities for those who may face multiple barriers, and act as a "one-stop shop" for buyers who want to support community-building businesses (www.sppwinnipeg.org).

“SEED cannot give you a vision, commitment and determination. You have to have it in you.”

Elias participated in SEED's eight-week **Business Management Training** program to complete a draft business plan and launch his business. As a new business owner, the information he has gained through the program is invaluable. "In order to start a business you need knowledge. You need to know about the industry, the market, how to advertise, and how to manage it [the business]. SEED gives that knowledge."

Frank Atnikov, a Business Counsellor at SEED, brings several years of successful business management experience to his role as advisor to clients like Elias. Frank highlights SEED's customized approach. "The training process at SEED uses as much of a hands-on approach as possible. As well, it is geared to allowing participants to learn the specifics of their own businesses, not a standard business model. When they have completed the classroom training component they have a business plan for their specific business."

Now participating in the post-launch phase of the program, Elias meets with Frank each month to review monthly financial statements and discuss planning strategies for growth and maintenance of his business. At this stage, close attention is paid to systemizing recordkeeping, bookkeeping and accounting, and analysis of financial statements for management purposes.

While he enjoys many aspects of self-employment, Elias points out that the industry can be challenging at times. A will to succeed has been critical as Elias meets the challenges that self-employment brings. "SEED cannot give you a vision, commitment and determination. You have to have it in you."

Elias appreciates the supports he has received through SEED. "SEED and the staff are tremendously helpful to everyone and I think they should be proud of themselves for doing such a great job for the community that needs their help most."

FOR MORE INFORMATION:
WINNIPEGWHITEGLOVES.COM



2011/2012 BUSINESS LAUNCHES & EXPANSIONS

ECO-FRIENDLY CLEANING • ABORIGINAL-OWNED AND OPERATED SECURITY COMPANY
ONLINE BOOK STORE • WEB/GRAPHIC DESIGN • ONLINE GENEALOGY SERVICES
SUSTAINABLE FARMING • DOG DAYCARE AND PET WALKING • MAGIC SHOWS
MUSIC FESTIVAL AND FISHING DERBY • FOOD SERVICES • CURTAIN MANUFACTURING

A NEW HOUSING PARADIGM

Finding affordable housing presents massive challenges for many low-income families. With average rental rates expected to rise to \$950 per month in 2013, and a vacancy rate that has fallen below 2 percent for the past 11 years, many families who are able to find housing find it nearly impossible to stretch limited financial resources to provide for their families.

Across Canada, over 2,100 co-ops provide an affordable housing option for nearly a quarter of a million people. Since members are charged only enough to cover costs, repairs and reserves, housing co-ops can offer a much more affordable option than what the private sector might charge for rental fees. Housing co-ops operate democratically, giving members a vote in decisions that affect their homes and in how financial resources will be used.

“Co-op housing units are more affordable, are operated democratically, and residents are able to control resources while sharing in the benefits of ownership.”

Manitoba's Co-op Strategy, introduced in 2008, represents the Province of Manitoba's ten-year vision for a growing, vibrant sector. SEED is playing an active role in the strategy and in building the co-op housing sector through the **Housing Co-op Mobilization Project**,



Blair Hamilton, BDS Housing Co-op Developer

working closely with a multi-stakeholder advisory group that includes Manitoba Housing & Community Development, the Manitoba Cooperative Association, and the Co-op Housing Federation of Canada.

This year, SEED welcomed **Blair Hamilton** into the new position of Housing Co-op Developer, where he works to identify strategies that will help move project goals forward. The work is an excellent fit within SEED's Business Development Services. "For me, co-op housing is the highest and best application of community economic development principles. Co-op housing units are more affordable, are operated democratically, and residents are able to control resources while sharing in the benefits of ownership."

In addition to researching promising local, national and international co-op models and policies that could be used to grow the sector here, Blair consults with groups who are looking at converting existing housing to a co-op or building new co-op units.

A strong believer in the co-op model across a broad spectrum of activity, Blair believes that co-op housing is a means to increase the quality of life for many Manitobans. "Co-ops are a way to organize ourselves to live in a different way. It's a new paradigm we're after – and Manitoba has the right context and environment to be a national leader if we take the opportunity."

**FOR MORE INFORMATION:
CONTACT BLAIR AT 204.927.9932
OR BLAIR@SEEDWINNIPEG.CA**

A PLACE OF HOPE

The L'Arche story began nearly 50 years ago in Trosly, France, where founder Jean Vanier chose to settle and live with people with an intellectual disability. He bought a small house and named it L'Arche, the French word for The Ark. Though Vanier's original intent was to help people with disabilities, he quickly discovered their power to help him, and the power of those relationships to teach and even to heal us.

Canada is one of 36 countries carrying out the L'Arche mission. In April 2012, L'Arche Tova Café, a social enterprise of L'Arche Winnipeg, opened its doors to the community. The first of its kind in the L'Arche global community, the Café provides meaningful employment opportunities for people with intellectual disabilities who often face a number of societal challenges, including social isolation, abuse, and exploitation.

With fresh, made-to-order entrées, and homemade dessert creations, the Café also offers (with a nod to their French connection) a build-a-crepe menu, where customers can select from a number of fresh ingredients, both sweet and savoury.

Even after a few short months, Jim Lapp, Executive Director, sees the positive influence that the Café has had on the staff. "Our priority is to see each person succeed. There's this pride that our staff have in coming to do their jobs. Their self-esteem has really been enhanced by working here."

"The social side of the enterprise has exceeded my expectations," explains Jim, recalling a meeting with a representative from L'Arche Canada the day after opening. The community impact of the Café was clear as she observed the steady stream of families bringing in their children. "L'Arche Tova Café is becoming a place of hope for the community."

“Our priority is to see each person succeed.”

L'Arche Winnipeg is thankful for SEED's expertise around feasibility and business planning in the start-up phase, and is just a phone call away to answer questions that come up around Café operations.

Belinda Squance manages the café. Even with the challenges a new business brings, she describes the joy of working with people with disabilities. "To be valued and trusted by the staff – it's a huge blessing to my heart. It's hard not to smile when they're around."



**FOR MORE INFORMATION VISIT:
LARCHEWINNIPEG.ORG/LARCHE-CAFE**

COOPERATIVE ENTERPRISES BUILD A BETTER WORLD

Throughout 2012, SEED joined the global community in celebrating the International Year of Cooperatives (IYC). IYC celebrates a different way to do business, one that is focused on people, not profit. Cooperatives follow a set of principles that guide how their values are put into practice. Members have a say in how the business operates and collectively enjoy in the resulting benefits. Over 1 billion people are members of cooperatives around the world*.

Vera Goussaert is Executive Director of the Manitoba Cooperative Association (MCA), a provincial association created by its members to support the development of a vital and influential co-op movement in Manitoba. She is excited about what is happening here in Manitoba, where there is a strong provincial mandate to support cooperatives. "Manitoba, together with a broad stakeholder group, has been advancing a co-op strategy established in 2008. There are many exciting initiatives moving forward and we are seen as an example across the country."

Vera, who is also a Board member at SEED, highlighted a few of the innovative businesses that exemplify co-op principles in action. These include Peg City Car Co-op (<http://pegcitycarcoop.ca/>) and Urban Eatin' Gardeners Worker Co-op (<http://urbaneatin.com/>), who both received assistance from SEED in launching their business, and the Old Market Autonomous Zone (<http://a-zone.org/>).

"Over 1 billion people are members of co-operatives around the world."

IYC kicked off in January at the Manitoba legislature, and several events are scheduled throughout the year, including Journée Co-op/Co-op Day at the Forks on September 16th, and National Co-op Week starting October 14th.

The MCA provides tools and supports for Manitoba co-ops to hold their own events in celebration of the IYC. "For me, it's about empowering communities to work together," Vera explains. "If we can create an environment to support that development, this is what we need to see happen."

*Source: <http://2012.coop/en/un-international-year/iyc-around-world>

FOR MORE INFORMATION ON MANITOBA CO-OPS AND IYC EVENTS THROUGHOUT THE YEAR, VISIT:

MANITOBACOO.PCA AND GOV.MB.CA/HOUSING/COOP/IYC.HTML



Vera Goussaert, Executive Director, MCA

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

Source: <http://2012.coop>

SAVE & MANAGE YOUR MONEY

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 participant savings that will be matched	\$1,000
Maximum match available	\$3,000
Total savings and match for investment in asset	\$4,000

SAVING CIRCLE PROGRAM

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

HOME BUYERS 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

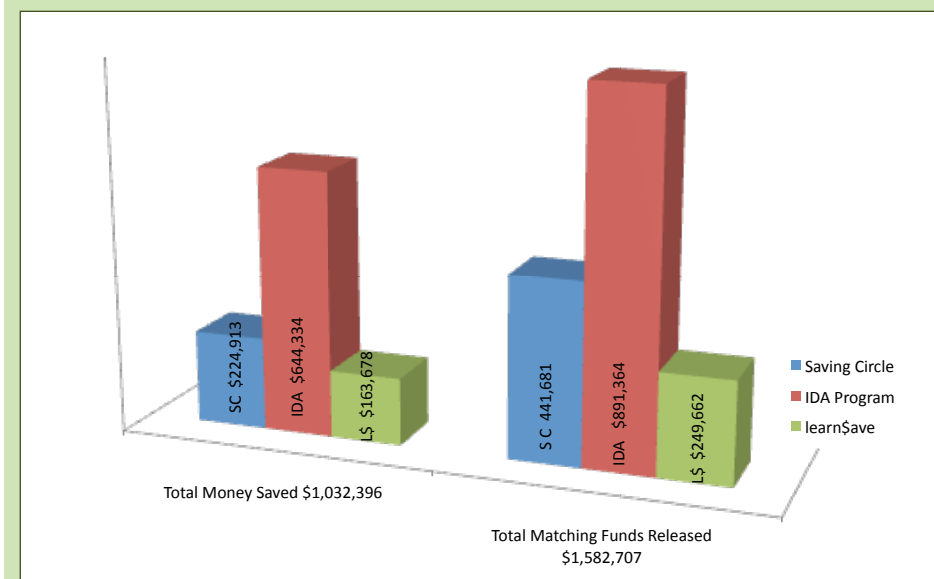


ASSET BUILDING PROGRAMS TEAM

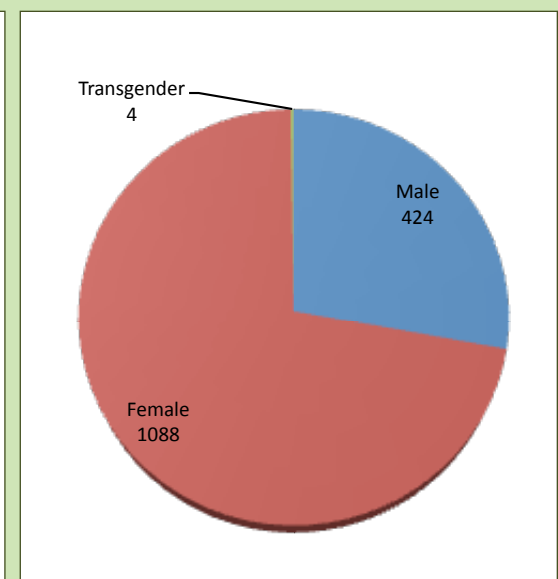
FRONT ROW: Kevin Schachter, Lisa Forbes, Raena Penner, Sandra Leone, Michelle McPherson
BACK ROW: Jenn Bogoch, Aileen Krush, Harnet Weldihwet, Louise Simbandumwe, Sheri Bailey

TOTAL PARTICIPANT SAVINGS & MATCHING FUNDS RELEASED

January 2000 - March 2012



PROGRAM PARTICIPANTS BY GENDER



FROM PAIN... TO POSSIBILITY

A few short years ago, **Mary Van Eerd-Cook** was living with chronic dental pain that if left untreated, pointed toward serious medical consequences. Then, shortly after beginning studies in Red River College's Community Economic Development program, her marriage of nearly 25 years ended. With limited financial resources, children at home to care for, and unable to pay for her medical needs, Mary was afraid for where her life was headed. "I couldn't even wrap my head around it," she explains. "I was going to school and had five dependents!"

It was at Red River College where she noticed a poster for SEED's Saving Circle program, where participants complete ten weeks of money management training while saving their own money. Mary applied for and successfully completed the **Saving Circle** program which, combined with SEED's funds matched 3:1 to the money she saved, enabled her to pay for the dental work she so desperately needed.

Saving Circle participants open a special savings account at Assiniboine Credit Union (ACU). For Mary, it is refreshing to see credit unions like ACU investing in the community and providing services in Winnipeg's North End. "There is a consciousness [at ACU] of the impact of poverty on people. You see a community attitude, and it doesn't matter if you are putting in \$50 or \$5,000."

The Saving Circle program helped end Mary's physical pain and improved her life in ways she could never have predicted. Mary is giving back by sharing her skills and knowledge with other program participants. She works at SEED on a contract basis delivering Money Management Training and program supports. Mary explains that her experiences with the Saving Circle program mean that she will never look at life the same way again. "It's a larger poverty to have no possibilities. Here at SEED, there are people who relentlessly meet the needs of people who are suffering. Because of this, I will never feel that low again."

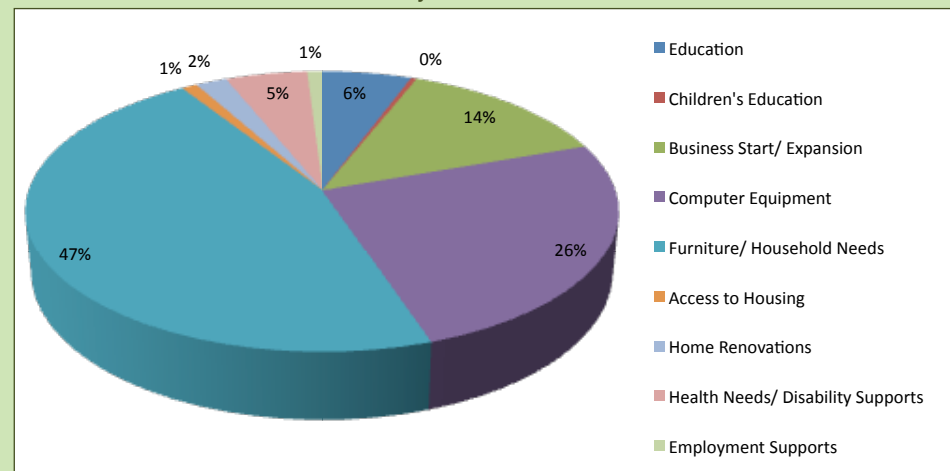


Mary Van Eerd-Cook, Saving Circle participant and Money Management Training Facilitator

"It's a larger poverty to have no possibilities."

Mary points to SEED's holistic approach and the connections with other participants in the training as especially meaningful. "The facilitators are extremely knowledgeable and encourage everyone to share ideas. There's a lot of space to develop community here. The people in the workshops share information that helps stabilize each other."

COMPLETED ASSET GOALS - SAVING CIRCLE January 2000 to March 2012



ASSINIBOINE CREDIT UNION: GOING ABOVE AND BEYOND TO OVERCOME BARRIERS

Alphonse Desjardins, a visionary leader in Canada's cooperative movement, established the first credit union in 1901 to provide access to fair and affordable financial services. Many in our communities, particularly those who live on low income, are still underserved by traditional banking services. Facing seemingly insurmountable barriers to accessing financial services, many lose out on the financial stability that a relationship with a financial institution can provide. SEED's partnership with Assiniboine Credit Union (ACU) provides the foundation to ensure participants in all of SEED's programs can access financial products and services to help improve their well-being.

Maia Graham-Durham, ACU's Manager of Financial Access Programs plays a key role, whether she is working with SEED program staff to brainstorm customized savings and lending products, or providing training to help ACU staff understand these specialized products and programs. "Every person who banks with us is an owner of ACU. We want them to be as knowledgeable as possible about products and services that can benefit them, in a way that's most understandable and accessible to them."



Maia Graham-Durham, Manager of Financial Access Programs ACU

For Maia, the SEED partnership is really a perfect fit with ACU's mission. "SEED is really capable in identifying systemic issues that prevent people from accessing banking services. ACU can work together with SEED to develop conceptual solutions and then use our expertise to develop programs and processes to overcome those barriers."

"Every person who banks with us is an owner of Assiniboine Credit Union."

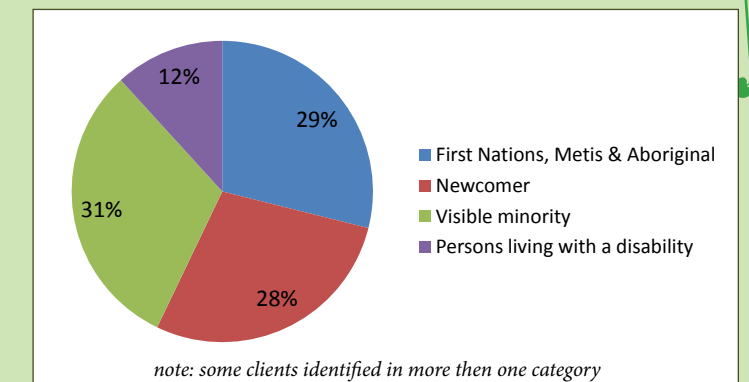
ACU's members and employees are proud of ACU's continued commitment to the cooperative principle of sustainable development. Maia will celebrate five years with ACU this November and can't imagine a place she'd rather be. "I work for a local company that hires Manitoba people and supports Manitoba communities. I get to work with a team who is excited to come to work each day. I can go to work knowing that each day, in small increments, the world is becoming a better place. Who wouldn't want to work for a company like that?"



New Assiniboine Credit Union Branch in Winnipeg's North End

Maia recalls the story of one member who was referred to ACU by SEED to open an RESP for her children. Despite every effort to ensure a smooth process, a missed signature on one of the documents required a second meeting. Recognizing that this additional step would require tremendous effort on the member's part, including arranging childcare, rearranging appointments, and travelling to the branch by bus on an inconvenient route, Maia hand-delivered the documents to the member's home for signature and the RESP was opened successfully. "This member made the effort to enroll her children in an RESP," Maia explains. "Because of a small piece of paper, she needed to rearrange her life. We needed to find an easier way."

PARTICIPANT DIVERSITY - MATCHED SAVINGS PROGRAMS January 2000 to March 2012



BUILDING SUCCESS THROUGH PARTNERSHIPS



Congolese people have endured a long history of abusive political regimes and brutal human rights violations that continue to this day. In the late 1990s, fearing for their safety, Marine Nyirankuriza and her family were forced to flee to neighbouring Rwanda. After twelve years as a refugee there, and no end to the violence in sight, Marine, her husband and four children were sponsored by the Canadian government to come to Winnipeg in 2009.



Bemnet Hailegiorgis and Marine Nyirankuriza

Upon arrival, Canadian immigrants receive information about financial programs for children's education that are available for Canadian residents, such as the Canada Learning Bond, Registered Education Savings Plans (RESPs) and the Canada Education Savings Grant (CESG). Many parents arrive here with dreams of a better future for their children and are eager to apply for programs. However, for many families, the information

and complex application processes can be difficult to navigate. Some parents, like Marine, set up an RESP and discover years later that, due to some small error, the money is not there.

Historically, the number of people living in a low income who successfully access these programs has been low. SEED is working to break down some of the barriers through its **Building Blocks** program which offers informative, accessible workshops on applying for government education benefits.

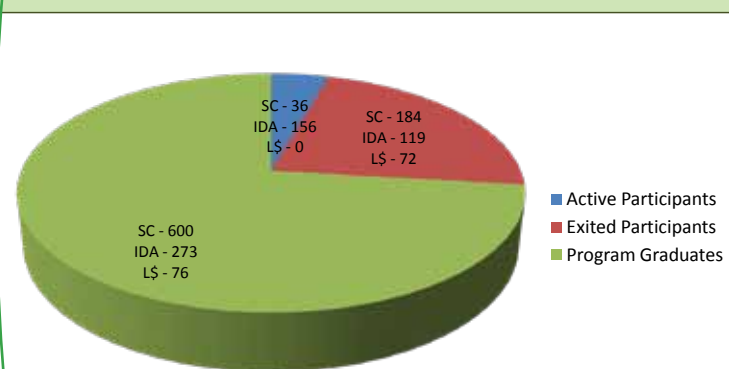
Bemnet Hailegiorgis, Asset Building Program Coordinator at Immigrant and Refugee Community Organization of Manitoba (IRCOM) faced similar issues in setting up an RESP for her own child. After meeting Marine at an IRCOM Building Blocks workshop, Bemnet was able to help her navigate the complex processes. "As a newcomer, education is the number one priority. It has been great to be able to give back to what has been given to me and to see the parents' happiness when a mistake is corrected. As a partner organization, we really hope to bring attention to the issues newcomer families face when applying for these programs."

SEED's Manager of Asset Building Programs, **Jenn Bogoch** explains that successes from past collaborations inspired SEED to work with organizations like IRCOM to help spread the word. "IRCOM is well-positioned to help newcomer families access RESPs and provide follow-up support. We learn a great deal from the work they do in the community, and this strengthens the program overall."

When Marine prepares to send her son to study Engineering at the University of Manitoba this September, she is filled with gratitude. "I thank all our trainers in Money Management Training, the bank who worked hard to fix the mistakes, and my friend who told me about IRCOM. Especially, I thank IRCOM for hiring Bemnet, who is patient and kind, and who works hard to satisfy all her clients."

“As a partner organization, we really hope to bring attention to the issues newcomer families face when applying for these programs.”

PARTICIPANT RETENTION IN MATCHED SAVINGS PROGRAM



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 150 MMT and RESP workshops to over 750 community members.

RESP PARTNERS

SEED provided training and support to the following organizations who have embedded RESP programs in their activities:

- The Family Centre of Winnipeg
- Immigrant and Refugee Community Organization of Manitoba
- Boys and Girls Clubs of Winnipeg
- Villa Rosa
- Manitoba Interfaith Immigration Council Inc. (Welcome Place)

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

- 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.
- 2011 Building Urban Industries for Local Development (B.U.I.L.D.)

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

“Thank you for creating this program. It is very helpful for my business; your help in helping me obtain my goals is great. Also, the food, child minding, etc. is so good for so many.”

Lori Westman, ABP Participant

SCALING UP ASSET BUILDING PROGRAMS

- 2000 IDA Pilot Project
- 2002 Saving Circle Pilot Project
- 2001 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 Program outside of Winnipeg through Manitoba Saves!
- 2010 Home Buyers IDA

ASSETBUILDERS PARTNERSHIP FOUNDED BY:



OVERCOMING BARRIERS TO ACCESSING EDUCATION

Father to eight boys and two girls, **William Ternent** has been unable to work full time due to a serious construction injury. For the past decade he has been a full-time dad to his three sons who live with him in Winnipeg's North End.

Concerned about growing gang activity in his neighbourhood and the safety of his family, William was grateful for the summer Community School Investigators (CSI) program that made it possible for his children to continue learning throughout the summer months in a safe environment. As graduates of the CSI program, William's sons also earned money toward opening a Registered Education Savings Program (RESP) account at Assiniboine Credit Union.

For many parents who, like William, face the financial challenges of raising a family on a limited income, CSI funds, combined with government programs like the Canada Learning Bond and Canada Education Savings Grant can go a long way toward providing for future education, and can even stimulate children's curiosity about their future path. William describes the impact on his boys. "Having an RESP has built their confidence and has them thinking about future education. It [RESP] has made them more serious. My son asks about his options for college. Can he go to Europe? Can he go to the States?"

paperwork, and accessing necessary identification (ID) such as a Social Insurance Number and birth certificate. "When SEED started our RESP work, we found that for many parents, obtaining and paying for ID was a major barrier," explains **Jenn Bogoch, Asset Building Programs Manager**. "To overcome this obstacle, SEED set up a special fund to help parents pay for ID to open RESPs for their children."

While applying for ID is most often a straightforward process, some situations can result in delays. For one of William's sons, an error on his birth registration has meant a two-year delay. Despite the wait, William remains persistent, positive, and thankful for SEED's assistance at every step of the process, even to the point of paying for the additional legal fees that were necessary in the case of his son. "SEED paid for the ID, and anywhere there was a barrier, SEED helped. We haven't got it [ID] yet, but we'll get it. I haven't lost faith."

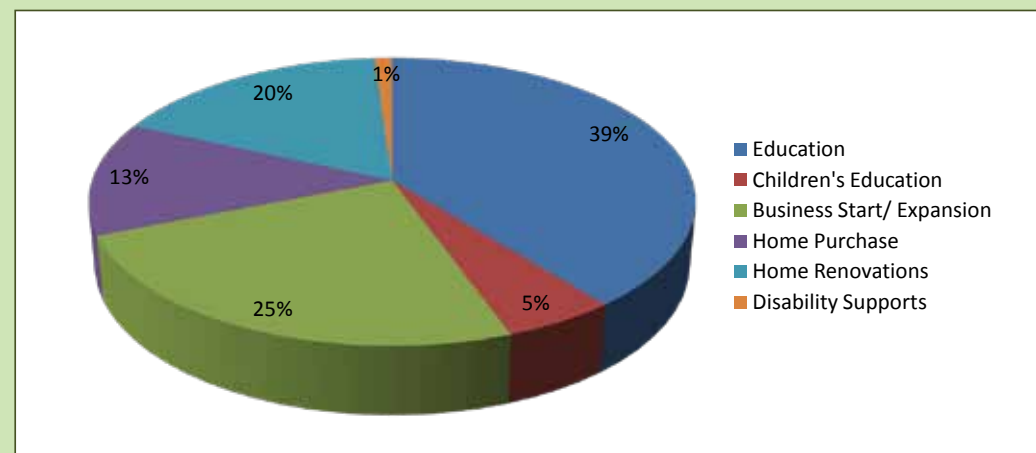


William Ternent with 2 of his 10 children who attended CSI

“Anywhere there was a barrier, SEED helped.”

SEED provides many supports for parents whose children have completed the CSI program, including providing workshops on government education-related programs, opening RESP accounts, assisting with

COMPLETED ASSET GOALS - IDA AND LEARN\$AVE



MONEY MANAGEMENT FOR WAR AFFECTED COMMUNITIES

Catherine Biaya and **Azarias Butariho** arrived in Winnipeg nearly five years ago as refugees from the Congo and Rwanda. They are respected community leaders who understand first-hand the challenges of settling in an unfamiliar place after leaving a war-affected country.

Both Catherine, who now works at Mt. Carmel Clinic, and Azarias, who is employed with New Journey Housing, are **Community Based Educators** for the **Strengthening Families** program that seeks to build capacity in families toward healthy communities.

SEED partnered with Mt. Carmel Clinic to deliver this innovative money management program that trains educators like Catherine and Azarias to deliver program content in first language to newcomers from countries like the Congo, Burma, Burundi, Rwanda, Ethiopia, Karen and Eritrea. "Many participants struggle with low levels of both literacy and English," Catherine explains. "Having the program content delivered in first language creates a safe environment where people are not ashamed to talk about their struggles."

Many newcomer families become divided over money issues, faced with increasing conflict over how resources will be handled and rising debt due to government transportation loans and the availability of credit. Because of a lack of understanding of Canadian systems, some families struggle with depression and volatile disagreements which can result in marriage breakdown. "In my community," Azarias explains, "people are not exposed to money management. They get money, and spend it. Now, we are teaching them budgeting, how to

set priorities, the difference between needs and wants, and about credit cards. Back home, we didn't use credit cards, and didn't have RESPs. All these are new to our people."

“Having the program content delivered in first language creates a safe environment where people are not ashamed to talk about their struggles.”

To date, 25 Community Based Educators have delivered money management training to nearly 180 newcomers. The positive effects are emerging, as graduates begin to use new skills in daily life. Catherine recalls the story of one participant who, when offered a VISA card by her bank, requested an interpreter to better understand the details in the complex contract. Another new mother, having received her first Child Tax Benefit cheque, came to her for information on opening an RESP for her baby.

Harnet Weldihwet coordinates Strengthening Families at SEED and highlights the power of organizations working together toward a common goal. "The Community Based Educators understand systems here in Canada, and are able to draw parallels to their home countries. Through them, SEED has been able to share the benefits of money management to people we wouldn't otherwise reach, and to improve our curriculum for other newcomers."



Azarias Butariho, Community Based Educator



Catherine Biaya, Community Based Educator

CELEBRATING 10 YEARS

CINDY COKER

Cindy Coker first joined SEED as a Business Counsellor in 2002 to work with clients developing co-ops. She came to SEED having worked extensively in the United States using a worker cooperative model for enterprise development. She became SEED's Executive Director in 2003.

As Cindy celebrates her 10th year at SEED, she reflects on many stories and initiatives, and acknowledges the incredible contributions of so many talented staff and partners who are working toward systemic change in communities. One story in particular stands out for her.

"One of the most significant stories that I have been part of here at SEED is the passing of the Co-op Tax Credit. The idea for the tax credit came out of research that SEED sponsored with Linking, Learning and Leveraging social economy research dollars. I had wanted to do this research for a long time. Brendan Reimer at CCEDNet heard me talk about it and approached me saying he thought he had the right researcher, Monica Juarez.

"We wanted the fund to be made available to a cooperative support organization such that the responsibility was to report to Cooperatives..."

Monica was hired as the student researcher and did a great job. We included Vera Goussaert from MB Co-operative Association (MCA), as well as others, as part of an advisory committee. In this case, we wanted to adapt the differential tax treatment that co-ops get in other European countries which allows them to fund very active co-op development and networking organizations.

An important part of the story was the willingness of a provincial government employee to be part of the discussions. In brain storming, the idea of new grant opportunities was suggested, but I was on the MB Cooperative Board and the Cooperative Promotion Board and was tired of the relationship of "asking" the Province for support/grants, a very disempowering relationship. We wanted the funds to be made available to a co-operative support organization such that the responsibility was to report to Co-operatives and also wanted the cooperative community to be invested in how those funds were used to build a stronger co-operative sector. After further research, we gradually came up with the design for the tax credit.

This work took place at the same time as the Co-op Visioning Strategy was underway and the question kept coming up "how are we going to pay for this?". Raising \$72,000 the first year in 1 month was one answer. The dynamics I had hoped for also seemed to be happening. The CEO's of the larger co-ops really got behind making this happen, even though the new and smaller co-ops would be the major beneficiaries, and now two members of smaller worker co-operatives are becoming more active in MCA.'

LOUISE SIMBANDUMWE

Working toward a degree in business several years ago, Louise Simbandumwe quickly became disheartened with the assumptions and values that pervaded the content she was being taught - a free market approach that failed to address how unfettered profit maximization could generate poverty and environmental destruction. She was in such profound disagreement with the subject matter that she came close to leaving the faculty.

With encouragement from mentors who were working in the field of community development, she decided to stay despite her misgivings. Louise discovered new hope after enrolling in a course - The Economics of Cooperatives. "It was a revelation for me," Louise explains. "The co-op model supports more ethical business behaviour and is one avenue for the economy to function in a more democratic way. Co-ops allow for enterprises that are economically viable while taking into account a broader set of community impacts. There is a mechanism for a broad range of community members to have a say in how the company is run based on one member, one vote instead of how much capital each person has invested."

One of the founding members of Mondragón Bookstore and Coffee House, a worker's collective based on participatory economic principles, Louise first came to SEED on a one-year contract working with co-ops and other business owners, and now works as Director of Asset Building Programs, managing a variety of initiatives that SEED has undertaken over the years.

"There's commitment here to working at an individual level to reduce harm, but also to working at a broader systemic level."

A former refugee, Louise is passionate about human rights and social justice and brings over 15 years of experience in a variety of local and international CED contexts. She played a key role in introducing asset-building programs at SEED, and is an avid promoter of financial inclusion for those most vulnerable in society.

This year, Louise celebrates a decade of service at SEED. "SEED recognizes that the way the economy operates produces injustice and creates poverty. There's a commitment here to working at an individual level to reduce harm, but also to working at a broader systemic level."

CELEBRATING 10 YEARS

AILEEN KRUSH

Aileen Krush, Asset Building Program Coordinator, was first introduced to SEED as a client in the Build a Business program. In 2002, bringing nearly 10 years experience in non-profit organizations, she was hired to develop the Saving Circle program.

Throughout her years at SEED, Aileen has watched hundreds of participants impacted by the matched savings component, but also by the profound shift in perspective that participants experience through opening an account at Assiniboine Credit Union (ACU) and interacting with other participants in money management training.

"For many participants, this was the first time a financial institution had treated them well."

"There are a few stories that are very significant to me," she explains. "In 2003, we did a focus group with ABP participants that made me realize just how much this program was doing for people. They told stories of their experiences opening an account at ACU with tears in their eyes. They felt that since they were opening a special account 'for people on welfare' that they would be treated negatively. ACU staff invited them into their offices, offered coffee, and treated them with respect and dignity. For many participants, this was the first time a financial institution had treated them well."

Aileen goes on to share about a past newcomer participant from the Philippines who, recently separated from her husband, was receiving EIA and living with her three small children in Manitoba Housing. In her community, many newcomers believed that being 'Canadian' meant living in a big house, owning a brand new car, wearing brand name clothing, and having all the latest 'stuff'. Through her participation in the Money Management Training, she realized that these beliefs were not true - that what a person owned was not important.

The participant went on to become one of the first Program Assistants for the Saving Circle Program at SEED. She later saved to buy a home through the IDA program and now lives with her husband (with whom she was reconciled) in the home they purchased in 2008 with the help of the IDA Program.

"These stories are significant to me," Aileen explains, "because they taught me how much our programs can do to support people to make significant changes in their lives, and often to take steps that previously seemed impossible."



Cindy Coker



Louise Simbandumwe



Aileen Krush

SEED WINNIPEG STAFF - 2011/2012



Frank Atnikov, *BDS Business Counsellor*
 Sheri Bailey, *ABP Program Coordinator*
 Tiffany Barbosa, *ABP Program Coordinator*
 Daisydee Bautista, *Executive Assistant*
 Susan Belmonte, *Office Manager / Network Administrator*
 Jennifer Bogoch, *ABP Program Coordinator*
 Jacob Carson, *ABP Program Coordinator*
 Cindy Coker, *Executive Director*
 Kimberley Cormier, *Bookkeeper*
 Laurel Daman, *EAL Specialist*
 Andrey Erenkov, *Administrative Coordinator*
 Liz Esquega, *ACC Coordinator*
 Lisa Forbes, *ABP Program Coordinator*
 Sarah Fox, *BDS Administrative Coordinator*
 Yared Ghebretnsae, *ABP Program Assistant*
 Laura Gordon, *Social Worker*
 Billy Granger, *BDS Business Counsellor*
 Blair Hamilton, *BDS Housing Co-op Developer*
 Jackie Hope, *Operations Director*
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Felix Kaguah, *ABP Program Assistant*
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 Cecilia Weldon, *ABP Administrative Coordinator*
 Alex Wright, *ABP Administrative Coordinator*

INTERNS

Jhen Rogowy
 Barb Szpak
 Mary Van Eerd-Cook
 Sherry Winstanley

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Colin Desrochers - Owner, Above All Window Cleaning
 Elias Demissie - Owner, White Gloves Cleaning Services
 Tim Yuen - Owner/Operator, UPS Franchise
 Margaret Rempel- The Cooperators
 Joan Temple - The Cooperators
 Bill Dinsdale - Assiniboine Credit Union
 Nigel Mohammed - Assiniboine Credit Union
 Mihaela Pirlog - Assiniboine Credit Union
 Jacqueline Hope - Owner, KIBO Group
 Brad Franck- Manitoba Marketing Network
 Ivy Lopez-Sarmiento - Canada/Manitoba Business Services Centre
 Vera Goussaert - Manitoba Cooperative Association, Co-op Housing Advisory Committee
 Cheryl Krostewitz - Manitoba Cooperative Association
 Erwan Bouchaud - Manitoba Cooperative Association
 Kristen Wittman - Taylor McCaffrey Law Firm
 Jack Fleming - Taylor McCaffrey Law Firm
 Karla Skoutajan - Cooperative Housing Federation, Co-op Housing Advisory Committee
 Joy Goertzen - Province of MB, Housing and Community Development, Co-op Housing Advisory Committee
 Pat Moore - Province of MB, Housing and Community Development, Co-op Housing Advisory Committee
 Dena Hunter - Province of MB, Housing and Community Development
 Jackie Dolynchuk - Children of the Earth High School- Community Support Worker
 Gilbert Dion - Louis Riel Capital Corporation, Aboriginal Advisory Committee
 Mildred Izzard - Elder, Co-Facilitator Vision Quest Conference 2012
 Lucie Guiboche- Elder
 Thelma Meade- Elder
 Rhoda Mamakeesic- Elder
 Freda Starr- Elder
 Henry McKay- Elder
 Jasmine Seenie- Student Co- Facilitator, Vision Quest Conference
 Mike Thomas- Province of MB, Aboriginal Advisory Committee
 Norma Spence - East Side Road Authority, Aboriginal Advisory Committee
 Roberta Stout- Aboriginal Advisory Committee
 Karen Kejjick - Manitoba Health, Aboriginal Advisory Committee
 Claudette Michell - University of Winnipeg, Aboriginal Advisory Committee
 Kemlin Nembhard - Daniel McIntyre/St. Matthews Community Association, Aboriginal Advisory Committee
 Derek Pachal - Consultant
 Mike Fernandes - Principal, StrategyMakers Consulting
 Jeffery Patteson - Assiniboine Credit Union
 Clancy Solomon - Re/Max Performance Realty
 David Golub - LL.B., Levene Tadman Golub
 Kristel Arnold - Affordable Energy Unit, Manitoba Hydro
 Roger Chamberland - House Review Inspection Services
 Donovan Kay

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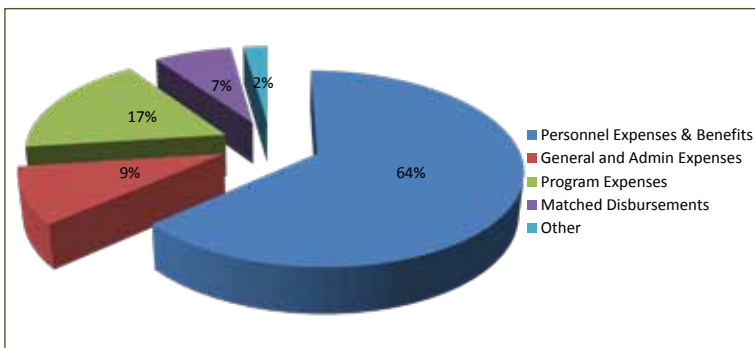


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SEED EXPENSES BREAKDOWN



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