

ANNUAL REPORT 2013-2014

celebrating 20 YEARS



seed Supporting
Employment &
Economic
Development
WINNIPEG INC.



Supporting Employment and Economic Development Winnipeg Inc.

SEED WINNIPEG is a registered non-profit charitable organization. The organization was formed in the late 1980s as a result of a major study into the economic development needs of Winnipeg's inner city. The study indicated that there was a strong need for a business development organization to serve the needs of the low-income community. After a number of years of searching for resources, SEED Winnipeg became operational in January 1993.

"1993 was the first year of operation for SEED Winnipeg. We opened our office at 583 Ellice Avenue in January and spent our first month developing procedures, designing forms, purchasing equipment, promoting our services, organizing an advisory committee, etc. We held our first information session for prospective new clients on February 1."

– excerpt from SEED Winnipeg's 1993 Annual Report.

SEED's 2012-2015 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 Community Economic Development (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.**



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MESSAGE FROM THE CHAIRPERSON

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

It has been an exciting year, with successes both big and small. From the reevaluation of the organization's charitable objectives, to having the capacity to support Diversity Food Services with a loan, to the work with all of our clients and participants in supporting their hopes and ambitions by assisting in removing barriers that stand in their way.

I admire the collaborative efforts of all staff and Board members to ensure the number of quality programs at SEED continue to be innovative and meet the needs of those we serve. It is no wonder that after 20 years, the organization's long-term sustainability is rooted in SEED's connections with the community.

Although this year will be my last, I am proud to have been able to serve on SEED Winnipeg's Board of Directors for the past six years. I will be leaving behind some super wonderful people!



GILBERT DION, CHAIRPERSON



BOARD OF DIRECTORS

GILBERT DION, Chairperson

KEELY RICHMOND, Vice-Chairperson

STEVEN BEAL, Secretary/Treasurer

MONIKA FEIST, Director

RHONDA FORGUES, Director

SHIRLEY FORSYTH, Director

MARA FRIDELL, Director

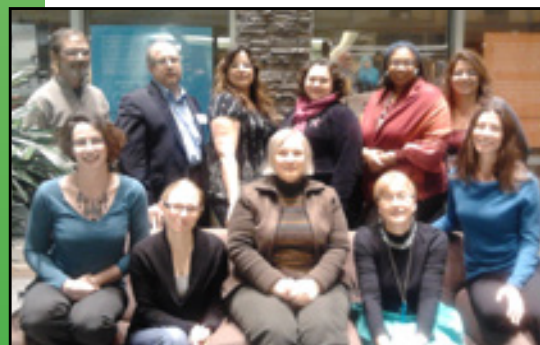
VERA GOUSSAERT, Director

MAIA GRAHAM-DERHAM, Director

KEMLIN NEMBARD, Director

NORMA SPENCE, Director

CELIA VALEL, Director



MESSAGE FROM THE EXECUTIVE DIRECTOR

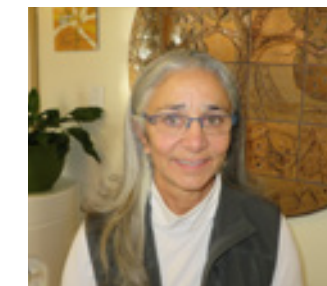
This year we celebrate SEED Winnipeg's 20th year in operation. SEED first opened its doors in 1993 at 583 Ellice Avenue, with its focus on supporting low income individuals to launch businesses. The ability to access funds for new businesses was an important part of the equation and Assiniboine Credit Union (ACU) has been our financial partner in this from the start.

That first year, staff helped to found Local Investment Towards Employment (LITE), and to develop the Community Economic Development Network (now CCEDNet). At the time, an emphasis to place economic development in a relationship with community and social development was being explored in new ways, and the national network meant SEED could learn and share with organizations across Canada.

During that first year, importance was also placed on partnerships and supporting growth in other organizations, which has continued through the years, along with work on other pieces of the puzzle necessary for community economic development. This philosophy originated at SEED's roots from the Community Education Development Association (CEDA) and the Mennonite Central Committee (MCC), both organizations integral to the launching of SEED. Please take time to follow the sidebars on each page showing the progression of SEED's programs and activities over the years.

Last year's Annual Report focused on breaking down the barriers that make it difficult for individuals and communities to take control of their futures. A better understanding of the impact of various barriers (lack of access to education, housing and financial services, prejudice, minimal funds for daily living needs, loss of hope, etc.) facing those who use our programs and services, and of the strengths of these same individuals, is an important part of SEED's growth in designing and developing new programs and improving implementation. The growth in numbers and strength of the CED community and its funding and advocacy partners has made it possible for change to happen. As you read through this report, you will see many examples of tangible change in the stories of participants and clients.

I especially want to acknowledge SEED's very creative and committed staff, and its Board of Directors who continue to provide considered leadership and expertise. I hope you enjoy the report.



CINDY COKER, EXECUTIVE DIRECTOR



OPERATIONS TEAM

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



CROSS PROGRAMS TEAM

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

1988-1992

Foundation study on inner-city development provides the "seed" to developing a non-profit organization

Mennonite Central Committee (MCC) and Community Education Development Association (CEDA) partner to launch Supporting Employment & Economic Development (SEED)

SEED Winnipeg incorporates May 1988

Board of Directors is created with 7 members in 1988

Advisory committee of 9 is formed

SEED logo is created

Partnership is formalized with Assiniboine Credit Union (ACU) in 1992

Partnership is formalized with Crosstown Credit Union for a 1 year term

1993

2 employees are seconded from CEDA and MCC

SEED assists in the launch of the Christmas LITE Campaign

Partnerships are developed with community & Government

SEED moves into its first Location at 583 Ellice Avenue

Lending credit system is put in place

SEED assists in the development of the Canadian Community Economic Development Network (CCEDNet)

FINANCIAL OPERATING HIGHLIGHTS

1994

SEED launches its Security Guard Training Program

Partnership is formalized with City Social Services

33 businesses are assisted through SEED programs over past fiscal year

24 new business starts

9 improvements to existing businesses

1995

4 employees

Credit Circle program is launched

Staff is hired to develop SEED's Micro Enterprise Program

SEED moves to its 400 Logan Avenue location

Partnership is fostered with Enhanced Income Assistance (EIA)

First People's Security Co-op is launched

SEED hires a Credit Circle Program Director

1996

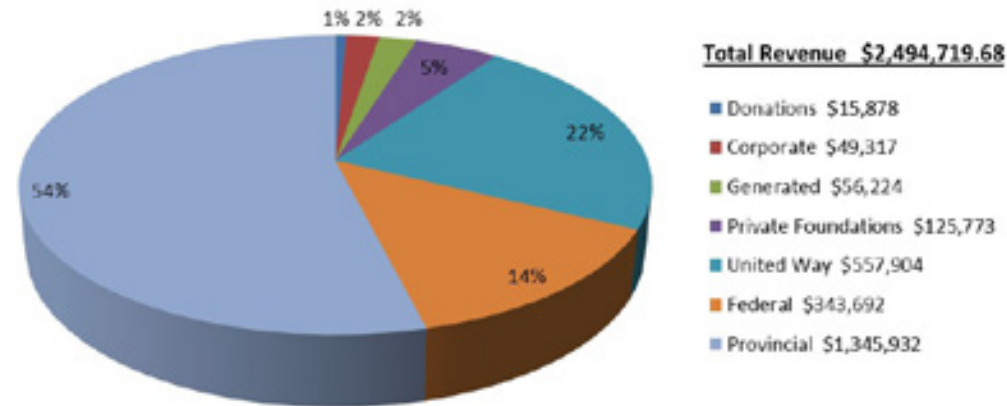
4.5 employees

SEED hires its first Administrative Assistant half time position

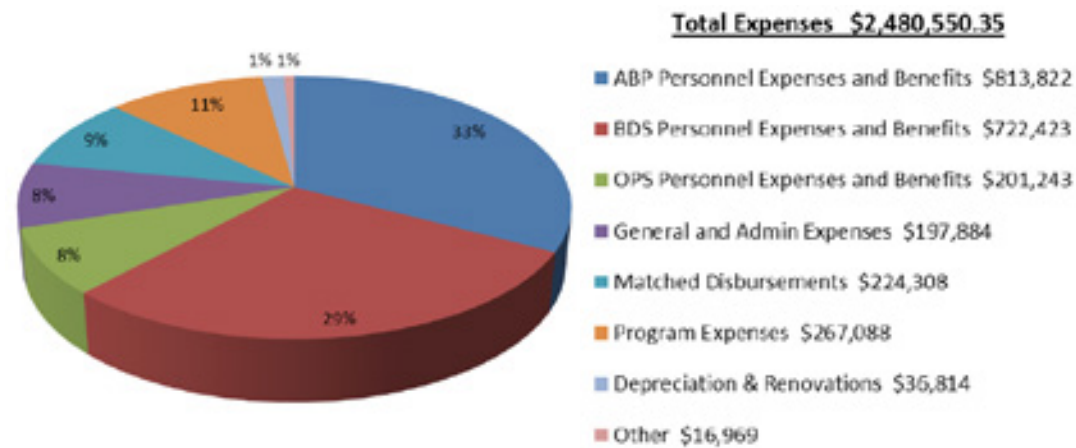
The Micro Enterprising Training program is launched

SEED adopts Community Economic Development (CED) Principles

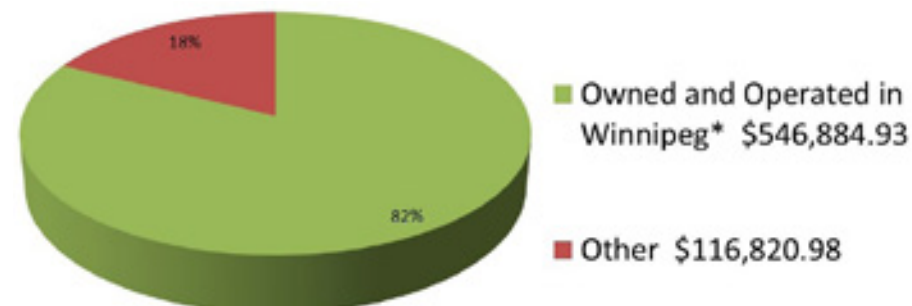
2013-2014 REVENUE



2013-2014 EXPENSES



EXPENDITURES ON PRODUCTS AND SERVICES



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

START A BUSINESS

1997

Partnerships are developed with Independent Living Resource Centre (ILRC), Taking Charge! and Women's Enterprise Centre (WEC)

SEED develops the North End Shopping Guide

1998

6 employees

SEED assists in forming the Alternative Financial Services Coalition

An environmental scan is procured to assist with the development of the North End Community Renewal Corporation (NECRC)

SEED's Executive Director moves to newly incorporated NECRC!

1999

7 employees

Designing of the Individual Development Account (IDA) Pilot project begins

Business Management training manuals undergo major revisions

With the support of the Alternative Financial Services Coalition, Assiniboine Credit Union (ACU) becomes a financial partner to Asset Building Programs (ABP)

ABP launches its stand-alone Money Management Training (MMT) program

A partnership is formalized with Enhanced Income Assistance (EIA)

BUSINESS & ENTERPRISE SUPPORT TRAINING

BEST BUSINESS & ENTERPRISE SUPPORT & TRAINING

Be sure to read the story of **Teresa Sayese Cleaning pg.6** who launched a business through SEED's **Business & Enterprise Support & Training (BEST)** program. BEST helps low-income people create employment by starting a sole proprietorship, partnership, incorporated business, co-operative or social enterprise.

BEST Services include:

- Business Management Training
- Business planning
- Individual consulting
- Access to financing
- After launch support and referrals to other services



BUSINESS DEVELOPMENT SERVICES STAFF

- FRANK ATNIKOV**, Manager
BILLY GRANGER, Business Consultant
BLAIR HAMILTON, Housing Co-op Developer
SANDRA LEONE, Manager
DENNIS MAMATTAH, Program Coordinator
CARINNA ROSALES, Director
NEF VILLAGONZALO, Administrative Coordinator



BEST TEAM

Left to Right: Billy, Nef, Laura, Carinna, Laurel, Frank
Missing: Blair



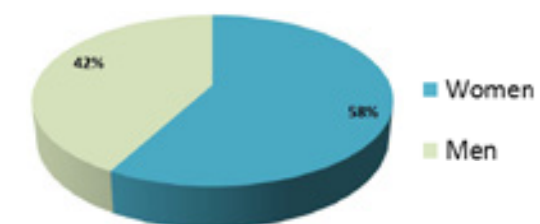
BUSINESS DEVELOPMENT SERVICES YEAR END ACHIEVEMENTS

Business development workshop attendance	208
Clients supported	113
Jobs created	21
Business launches and expansions	10

BEST CLIENTS BY PROGRAM STAGE

PROGRAM STAGE	# OF CLIENTS
Attended Orientation	208
Applied to Program	93
Accepted to Program	62
Completed Training	30
One to One Support	36
Launch/Expansion/Stabilization	10
Aftercare Support	15

CLIENTS BY GENDER



BUILDING A FAMILY-FRIENDLY WORKPLACE

2000

- Multi-Year and core funding is secured – yay!
- Health Benefits package is developed and offered to staff
- The Individual Development Account (IDA) program and learn\$ave project are launched
- Credit Circle program is discontinued for business development

2001

- 11 employees
- SEED's Board of Directors increases to 12 members
- SEED publishes the Community Economic Development (CED) Shopping Guide
- Asset Building Program opens an office in the North End at 607 Selkirk Avenue
- The Micro Enterprise Program is renamed to Build A Business (BAB)

2002

- SEED successfully advocates with Canada Revenue Agency to expand its charitable activities to include Community Economic Development activities
- The Community Worker Ownership Program is implemented
- SEED computer system becomes completely networked
- SEED implements its child minding service for Asset Building Program participants
- Build A Business revises its curriculum

As a young mother in The Pas, **Teresa Sayese** found herself raising four children on her own, at times working up to three jobs to support her family.

She struggled to find reliable child care, and at the end of long working days, what little energy Teresa had left was spent on cooking and other household tasks.

That experience had a big impact.

Now, her Winnipeg-based residential and commercial cleaning business, **Teresa Sayese Cleaning Services**, is creating a more family-friendly workplace where women can ensure children are well-cared for while earning a decent living.

Teresa began her career in cleaning many years ago, unsure if she'd like the work. But she quickly discovered she was good at it. "I always worked a little harder in people's homes to make it that much cleaner."

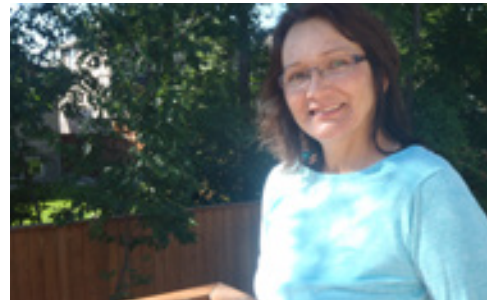
As an employee, Teresa was always told she had leadership skills and was encouraged to go out on her own.

Her experience in hand, Teresa joined SEED Winnipeg's **Business & Enterprise Support & Training (BEST)** program, which helped her to organize and develop her ideas.

"The training helped me to focus on the financial and marketing aspects of my business," she explains. "It made me realize all the components that need to be in place to be successful."

Billy Granger, Teresa's Business Consultant at SEED, meets with her regularly to make the connections that will help grow her business.

"I feel like they're a part of my life," says Teresa of SEED staff. "I can just go there and ask for help anytime."



"I feel that, if I do things right, I can help others who are in my situation."

Teresa has big plans for her business. She envisions a location with on-site child care, and flexible work arrangements for staff.

"I feel that, if I do things right, I can help others who are in my situation," says Teresa. "I can create a more democratic business. That's unusual."

www.teresasayese.com



2013/2014 BUSINESS LAUNCHES AND EXPANSIONS

BUSINESS OWNERS	BUSINESS NAME	STRUCTURE	ACHIEVEMENT
Nitin and Sumegha Gupta	NSD Tech	Sole Proprietorship	Launch
Milad Hanna	Egyptian Art Importers	Sole Proprietorship	Launch
Mary Wiebe	Spectrum Ledgers	Sole Proprietorship	Launch
Shelly McQueen	Individual Tutoring Services	Sole Proprietorship	Stabilization
Sandra Marten	Spirit's Presence	Sole Proprietorship	Stabilization
Helen Okocha	Menu Beyond Borders	Sole Proprietorship	Expansion
	L'Arche Tova Cafe	Social Enterprise	Stabilization
	Urban Eatin' Gardeners Work Co-op	Cooperative	Expansion
Leslie Weisz	Weisz Entertainment	Sole Proprietorship	Expansion
Teresa Sayese	Teresa Sayese Cleaning Services	Sole Proprietorship	Expansion

BUILDING AN INCLUSIVE COMMUNITY ONE MEAL AT A TIME

2003

- 13 employees
- SEED launches its Saving Circle pilot program
- Build A Business partners with Welcome Place to offer the Immigrant Women Build a Business program
- Renovations take place at the Logan and Selkirk offices
- SEED identifies Aboriginal Economic Development as a dedicated goal in its Strategic Plan
- SEED adopts Participatory Management as its organizational strategy

Each day, **L'Arche Tova Café** attracts an eclectic customer base with tasty all-day breakfast favourites, monthly specials, mouth-watering baked goodies, and an ever-expanding catering menu.

But great food is only part of the story at this friendly eatery in the heart of Transcona.

Intellectual disability is a life condition for the people who experience it. Since those with an intellectual disability can find it hard to express themselves clearly, or understand others, many who live with this condition find it difficult to make connections and find meaningful work.

L'Arche Tova Cafe staff flourish in an environment where patience and compassion are embraced.



And often, people with an intellectual disability are neglected and abused.

As a social enterprise of L'Arche Winnipeg, L'Arche Tova Café is building a compassionate and inclusive space where people living with an intellectual disability can find meaningful employment and interact with customers – not as people who can't do things, but as people who can.

Café staff work in a variety of areas, from greeting customers, to serving, to helping in the kitchen.

Nick Morier, Chef and General Manager, sees how Café staff flourish in an environment where patience and compassion are embraced. "Our staff tell us that [L'Arche Tova Café] is the first workplace where they haven't cried or been yelled at."

Diane Truderung, who handles fund development and communications, sees progress and growth on a daily basis. "The individuals with an intellectual disability feel good about working at the Café. Not only do they learn more skills, but they are able to interact with the customers, which they enjoy."

For an organization focused on social goals, the business side can be challenging.

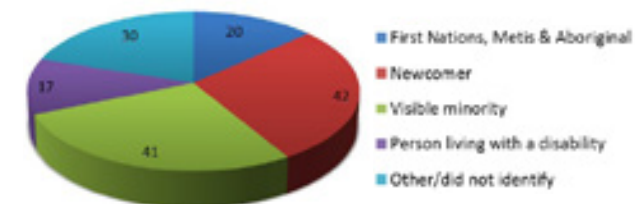
Frank Atnikov, Manager of SEED's business development programs, worked closely with the Café to develop strategies to build the business.

"Frank asked the questions that need to be asked," says Diane. "With his assistance, we feel we've come a long way."

2004

- 16 employees
- SEED launches its first website!
- Asset Building Programs are delivered in more than 1 language
- SEED launches the Social Purchasing Portal
- SEED launches Aboriginal Community Collaborations (ACC) program
- Build A Business partners with Women's Enterprise Centre of Manitoba to offer the Immigrant Women Build a Business program

CLIENT DIVERSITY BUSINESS DEVELOPMENT SERVICES



note: some clients identified in more than one category

FROM FINANCIAL INSTABILITY TO PROFESSIONAL SUCCESS

2005

20 employees

1 intern placement

New web-based database is implemented for Build a Business clients

A client computer bank is set up onsite with funding from Community Connections

The Aboriginal Business Service Network (ABSN) and the Canada-Manitoba Business Services Centre (CMBSC) partner to provide SEED with a satellite library

SEED purchases the building at 80 Salter Street and renovations begin

Build A Business begins designing the Plain Language Project

SEED partners with Ka Ni Kanichihk to launch the Self Employment Program for Aboriginal Women (SEPAW)

SEED hosts the Community Economic Development Technical Assistance Services (CEDTAS) pilot program

Manolo Mabini, trained as both a lawyer and accountant, once spent his days supervising 30 investigators in the Philippines, fighting to uncover corruption in the highest levels of the government.

Up against powerful politicians, it was difficult and risky work, and Manolo and his wife Jocelyn were often concerned about their family's safety.

They decided to bring their family to Canada.

"We chose Winnipeg," he laughs, "because I thought that the weather would be good."

On a serious note, Manolo adds that it was very difficult to leave their home, friends and family – a place where they both enjoyed professional success.

With no relatives or friends to provide support, the first six months in Winnipeg were tough.

Dennis Mamattah, who coordinates the **Recognition Counts** program, met with the couple and was struck by their dire situation.

"Manolo and Jocelyn had basically run out of funds to live. They needed help quickly."

A settlement counsellor had previously advised the couple that an accounting designation would allow them to work full-time.

They decided to enter the CGA program, but tuition and books were expensive and they found it difficult to continue.

Both were able to apply for Recognition Counts loans and use funds to pay for tuition and books associated with their CGA courses.

"As soon as we were in the CGA program," Manolo says, "we started to get calls."

The couple also attended **Money Management Training**, customized to meet the needs of new immigrants. In the classes,



RECOGNITION COUNTS TEAM
Sandra and Dennis

Manolo and Jocelyn were able to share their vast financial experience and knowledge with the group.

Today, they are employed full-time in the accounting field, Manolo as an investigator for the Manitoba Securities Commission, and Jocelyn as an accountant for a manufacturing firm.

Recognition Counts provides stability for skilled immigrants.

"For me," Manolo explains, "the program provided not only financial stability, but also psychological stability. The proceeds of the loan go a long way toward pursuing your desire to have your profession recognized here in Manitoba."



"For me, the program provided not only financial stability, but also psychological stability."

RECOGNITION COUNTS ADVISORY COMMITTEE 2013-2014

Catherine Baxter
Valerie Broadhurst
Kathleen Clarke
Debbie del Mundo Donato
Monika Feist
Eileen May

Nigel Mohammed
Faye Rosenberg-Cohen
Rany Jeyaratnam
Alicia Franco Espinosa
Marcelle Mollot

WORKING ONCE AGAIN IN HER CHOSEN FIELD

2006

4 intern placements

Asset Building Programs (ABP) launches the *AssetBuilders* Partnership

SEED partners with Louis Riel Capital Corporation (LRCC) to offer the Métis Build A Business program

The Logan and Selkirk offices combine into one building at 80 Salter Street

United Way provides a Day of Caring for cleanup and landscaping at 80 Salter Street

SEED holds an Open House and Tree Planting Ceremony

SEED holds its first Annual Report to the Community (ARC) onsite

Formal internal policy manuals are formalized

ABP offers Money Management Training in Spanish

Gay-Marie Lejao-Cabrera (RN, BN) held the position as Dean of Nursing in the Philippines. Despite having a good job, it was difficult to make a living and she decided to follow several of her colleagues and move to Canada.

In November 2011, Gay-Marie arrived in Winnipeg with her husband and three children, with a dream of building better opportunities for her family.



Recognition Counts Loans for Skilled Immigrants provides funds of up to \$10,000 to help pay expenses related to qualification recognition, upgrading and training.



Upon arrival, Gay-Marie and her husband, with no home, vehicle or employment, had to find a way to support their family.

"The transition," she says, "was a shock for the whole family."

By December, Gay-Marie had found work as a home health care aide. And though she was grateful for the job, her income was nowhere near what she could earn as a nurse.

Gay-Marie learned about SEED's Recognition Counts loan program from a classmate.

"She came here quite discouraged" recalls SEED Winnipeg's Dennis Mamattah. "She wondered how she'd ever get through the long process to becoming a nurse."

But in March 2012, Gay-Marie resigned from her job and began the complex journey to attain recognition of her credentials in Canada. This process included multiple language programs, mountains of documentation, assessments, and a national exam.

Completing these steps was expensive – and money was tight.

Gay-Marie applied for a Recognition Counts loan and used the funds to pay for costs to register with the College of Registered Nurses of Manitoba – the first step to full-time employment as a nurse in Manitoba.

Determination and good fortune enabled Gay-Marie to complete the credential recognition process in less than two years.

By July 2013, she had a full-time position as Registered Nurse and has since bought a home and stabilized her family.

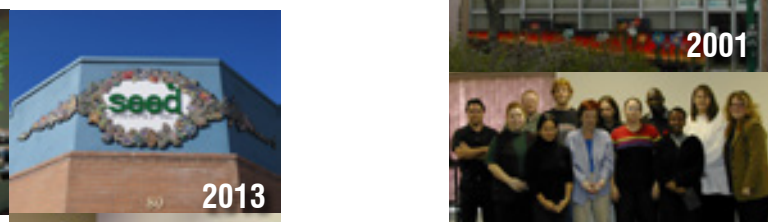
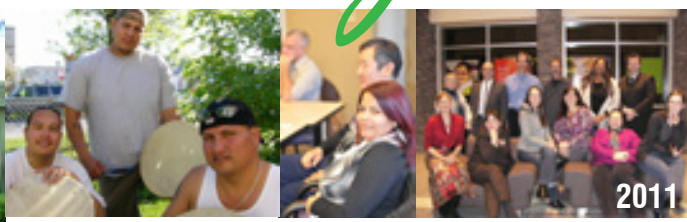
She also paid back her Recognition Counts loan in less than a year.

I want to thank SEED for spearheading this program," Gay-Marie explains. "I was successful, and others I've met are now nurses and are so grateful. I hope the program will continue to help other skilled workers like me."





celebrating 20 YEARS



SEED Winnipeg began with a vision of local economic regeneration at a rate which may seem tortoise-like: one micro-business enterprise at a time. The people we visualized as a new source of employment and economic development were the low-income members of our community, each of whom, without support and encouragement, would identify a need, study and plan the most feasible way to satisfy that need, and finally risk his or her personal future on being able to continue satisfying it. This is self-help. We had faith that sufficient loan funds would be obtained when needed, by asking someone with capital to join with SEED Winnipeg in providing "venture capital with a difference". This is mutual aid.

Dave Leland, President, 1993

Back in 1993...

- 35,000 unemployed in Winnipeg
- 18,000 households on welfare
- Government and corporations downsizing
- Economists predict unemployment rates to remain high for years to come
- One sector seeing growth is self-employment
- Significant number of poor people have skill, energy and vision to start a small business, but lack access to business planning expertise, small business management training and start-up capital

SEED's 1st year in business...

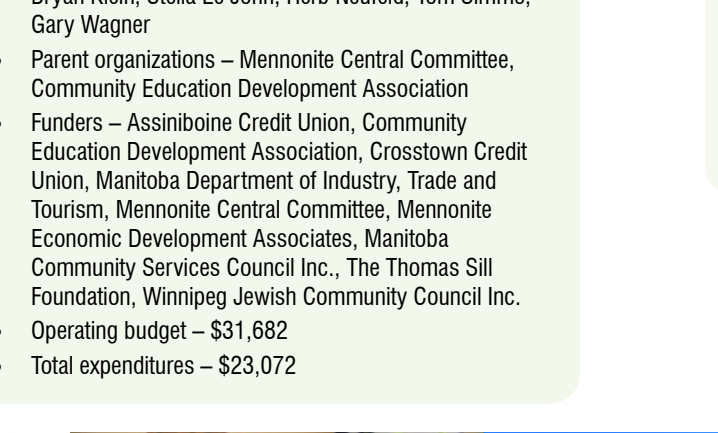
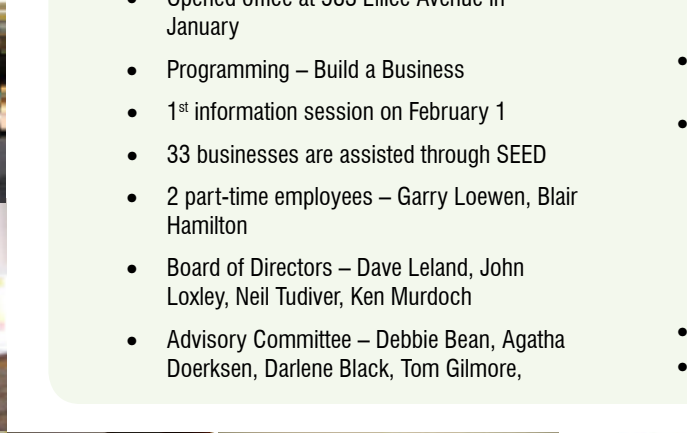
- Opened office at 583 Ellice Avenue in January
- Programming – Build a Business
- 1st information session on February 1
- 33 businesses are assisted through SEED
- 2 part-time employees – Garry Loewen, Blair Hamilton
- Board of Directors – Dave Leland, John Loxley, Neil Tudiver, Ken Murdoch
- Advisory Committee – Debbie Bean, Agatha Doerksen, Darlene Black, Tom Gilmore,
- Bryan Klein, Stella Le John, Herb Neufeld, Tom Simms, Gary Wagner
- Parent organizations – Mennonite Central Committee, Community Education Development Association
- Funders – Assiniboine Credit Union, Community Education Development Association, Crosstown Credit Union, Manitoba Department of Industry, Trade and Tourism, Mennonite Central Committee, Mennonite Economic Development Associates, Manitoba Community Services Council Inc., The Thomas Sill Foundation, Winnipeg Jewish Community Council Inc.
- Operating budget – \$31,682
- Total expenditures – \$23,072

SEED's 10th year in business...

- Programming – Build a Business, Asset Building, Community and Worker Ownership, CED Technical Assistance, Research and Development
- 307 participants and clients access SEED programs over the past fiscal year
- 17 employees
- 12 Board of Directors
- Operating budget – \$840,509
- Total expenditures – \$838,113

SEED's 20th year in business...

- Programming – Business & Enterprise Support Training (BEST), Recognition Counts, Asset Building, Money Stories, Access to Benefits & RESPs, Asset Builders Partnership, Research and Development
- 2587 participants and clients access SEED programs over the past fiscal year
- 33 employees
- 12 Board of Directors
- Operating budget – \$2,180,808
- Total expenditures – \$2,151,791



2007

Asset Building Programs (ABP) develops a replication strategy through AssetBuilders Partnership sites

Business Development Services launches an Aboriginal-focused Build A Business program

A composting program is implemented at SEED

The Cross Programs Team is created to provide support to clients and participants across SEED programs

ABP expands its matched funds tax exemption status

SEED implements Pension Plans for staff

SEED commissions an Environmental Audit and policy development

The Plain Language Project is launched

ABP's National learn\$ave project is completed



MATCHED SAVINGS TEAM

Left to Right: Barb, Cecilia, Jacob, Bemnet
Missing: Michelle, Mary

ASSET BUILDING PROGRAMS STAFF

SHERI BAILEY, Program Coordinator

JENNIFER BOGOCH, Manager

JACOB CARSON, Program Coordinator

LISA FORBES, Program Coordinator

BEMNET HAILEGIORGIS, Program Coordinator

PAMELA KRASNIUK, Program Coordinator

AILEEN KRUSH, Program Coordinator

MICHELLE MCPHERSON, Administrative Coordinator

RAENA PENNER, Program Coordinator

KEVIN SCHACHTER, Program Coordinator

LOUISE SIMBANDUMWE, Director

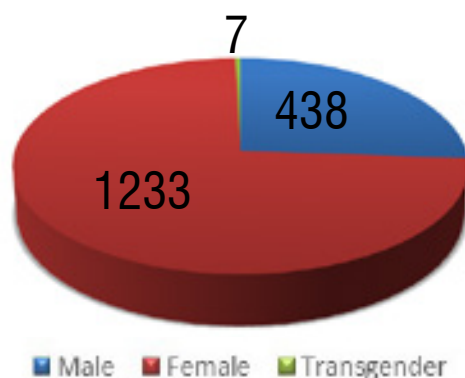
MARY VAN EERD-COOK, Administrative & Program Coordinator

HARNET WELDIHIWET, Program Coordinator

CECILIA WELDON, Administrative Coordinator

BARBARA WILTON, Program Coordinator

PARTICIPANTS BY GENDER FROM PROGRAM START



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

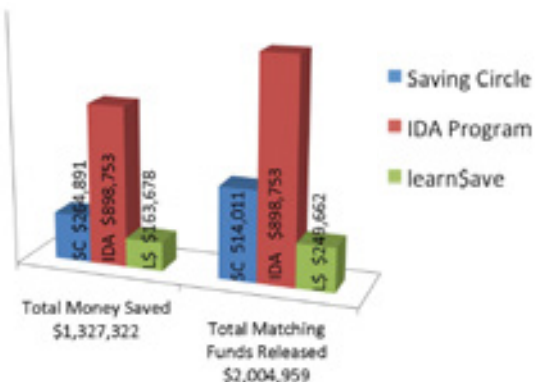
GENERAL INDIVIDUAL DEVELOPMENT ACCOUNT (IDA) PROGRAM

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

TOTAL SAVINGS & MATCHING FUNDS FROM PROGRAM START



2008

22 employees

2 intern placements

SEED receives a Canadian Worker Cooperative Federation (CWCF) National Merit Award

Your Business Toolkit is published and distributed by the Plain Language Project

Business Development Services launches the Manitoba Eco Guiding Enterprise (MEGE) program

Asset Building Program launches My Child's Future program

The Build A Business training program increases from 6 to 8 weeks in duration

The Social Purchasing Portal hits 59 purchasing partners!

The AssetBuilders Partnership grows to 9 member organizations



Ocean White knows how to set goals and meet them.

Now entering her final year at Children of the Earth High School, Ocean is one of 12 volleyball players selected to compete in Regina this summer for Team Manitoba in the North American Indigenous Games!

And she'll be paying for the trip with money she saved while taking part in SEED Winnipeg's youth program, **Money Stories: Grounding Aboriginal Youth in the Lessons of their Elders.**

In this innovative money management training program, youth learn about budgeting, goal-setting, record-keeping, credit, managing debt, and much more.

And they start to think differently about their money and spending decisions.

For Ocean, the best part of the program is the time spent with Aboriginal elders who share their own experiences with money and encourage students to think about how to manage resources in ways that align with traditional Aboriginal teachings.

"If you don't have goals, you won't get anywhere."

"An elder came in and shared about how to connect your culture with how you manage your money," says Ocean. "Another elder talked about how it's important to keep money and profits in the community."

This summer, Ocean, who wants to work in the medical field after graduation, has joined SEED Winnipeg for her second year as a Money Stories Junior Facilitator, and will be out in the community helping to teach money management to her peers.

She looks forward to building on what she learned last year.

"I hope to get more comfortable with the sessions and learn more about training," Ocean explains. "Preparation is so important. You have to know your material."

Ocean also credits Money Stories with helping her to build a savings habit.

"Now, whenever I get a cheque, I put some money away. You need to have a goal to work toward. If you don't have goals, you won't get anywhere."



ABORIGINAL DEVELOPMENT ADVISORY COMMITTEE MEMBERS

GILBERT DION
RHONDA FORGUES
NORMAN MEADE
THELMA MEADE
NORMA SPENCE
ROBERTA STOUT
MIKE THOMAS

CINDY COKER
LIZ ESQUEGA
LISA FORBES
JOCELYN FRIESEN
BILLY GRANGER
MICHELLE MCPHERSON
CARINNA ROSALES

PERSISTENCE PAYS OFF

2009

25 employees

2 intern placements

SEED celebrates 15 years!

Community Economic Development Technical Assistance Service (CEDTAS) moves to new host organization CCEDNet MB

SEED notes an increase in number of Aboriginal staff

SEED installs new dual flush toilets!

SEED partners with the University of Winnipeg Community Renewal Corporation to create and open the social enterprise Diversity Food Services

Asset Building Program (ABP) celebrates reaching the \$1 million mark in matched funds released to participants!

47 houses purchased to date by ABP participants

Over 1000 participants have accessed Asset Building Programs to date

ABP secures expansion funding through Manitoba Saves!

ABP develops partnership with the Boys & Girls Club

The Outreach to Newcomers Report is published

The *AssetBuilders* Partnership expands to 3 rural sites and grows to 14 member organizations

The mortgage is paid!

Life changed dramatically for **Jamie Crellin** when a series of accidents resulted in serious health issues that left him unable to work.

When his insurance benefits ran out in 2013, Jamie found himself living on social assistance. And there was more heartbreak to come.

Because he lacked stable housing, he lost his twin daughters and son to the foster care system, where they remained for a year.

"I know that many would have given up," Jamie says, "but I had to keep going."

With a lot of determination, Jamie was able to find housing and gain custody of his three children, now 4 and 7 years old.

But living on a low income made it difficult to buy what he needed for his new home.

SEED's **Saving Circle Program** is for families like Jamie's. Combined with ten weeks of money management training, participants save money in special matched savings accounts to buy assets they need.

Through the program, Jamie was able to buy new living room furniture.

Jamie is a regular saver now and has changed his spending habits.

"At one of the sessions, one of the instructors asked me if I bought coffee every day, and if I'd ever figured out the cost. I was shocked at how much I was spending on small things that really add up."

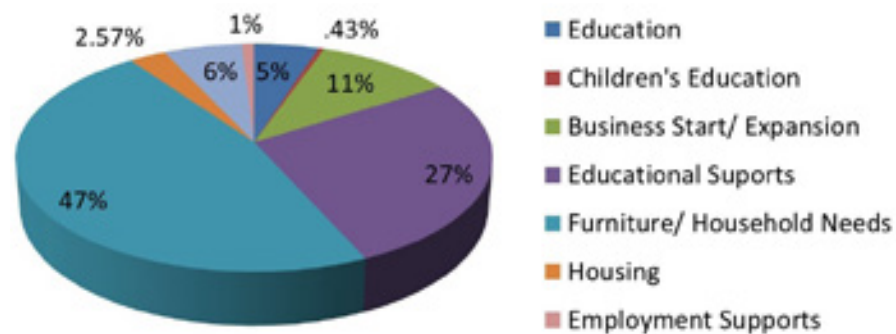
Since completing the Saving Circle Program, Jamie has started SEED's IDA program, another savings program where he hopes to save enough to attend university and begin a Social Work degree. He has also set up RESPs for the future education of his three children.

Through the process, Jamie appreciated SEED staff and their genuine interest in his well-being and success. "They really do give you a chance," Jamie says. "SEED really understands people who find themselves in difficult situations like I did, and helps them reach their goals."



"SEED really understands people who find themselves in difficult situations like I did, and helps them reach their goals."

COMPLETED ASSET GOALS FOR SAVING CIRCLE PARTICIPANTS



TAX RETURNS OPEN DOORS FOR REFUGEES

2010

28 employees

1 intern placement

SEED launches its new website!

Business Development Services offers Aboriginal Artist Workshops in partnership with Arts and Cultural Industries

New framework is developed to integrate Cross-Programs Team effectively into all programs

Asset Building Programs celebrates 10 years in operation

Diversity Food Services receives a Golden Carrot Award

Diversity Food Services chef, Ben Kramer, wins the Iron Chef Award!

SEED joins Facebook!

SEED co-hosts the Canadian Community Economic Development Network (CCEDNet) Conference

Over 400 birth certificate applications are completed to date by My Child's Future program

tax return preparation, financial literacy education, and information on tax benefit programs.

"Our goal is to be responsive to the needs in the community" explains Kevin Schachter, Asset Building Program Coordinator at SEED. "For many newcomers, getting their taxes done is a pressing need."

In the 2014 tax season alone, SEED's Access to Benefits Program has enabled families to access over \$1.2 million in benefits.

In learning from each other, both SEED and Welcome Place are able to expand its range of client supports and build a rewarding partnership.

"That's why partnership is important," says Dhirta. "We learn from each other."



Each year, refugees arrive in Winnipeg, many from war-torn countries, basically picking up the pieces of their lives to start again.

The first step along this journey for most is **Welcome Place** which provides a range of supports for refugees, including settlement services, housing, translation, interpretation, life skills and language training to help families build stable, independent lives.

For many Canadian families, government programs like the GST credit, child tax benefit and other tax credits play an important role in building income stability and independence.

But refugees, despite being eligible for many of these programs, often miss out.

"Many refugee families, due to lack of knowledge or language, don't have a clear understanding of the importance of filing an income tax return," explains Dhirta Subedi, settlement counsellor at Welcome Place.

Though free tax services do exist, they don't typically provide the supports needed by refugees, like interpretation, extra time for questions, or information about possible tax credits.

SEED Winnipeg, together with a number of community partners, is working to bridge this gap. One approach is SEED's new **Access to Benefits Program**, which Welcome Place combines with language supports to provide free



ACCESS TO BENEFITS TEAM
Left to Right: Jennifer, Mary, Jenn
Missing: Kevin



SEED's Access to Benefits Program has helped families access over \$1.2 million in benefits.

ACCESS TO BENEFITS ACHIEVEMENTS

April 1st 2013 to March 31st 2014

ID	347 pieces of ID obtained: • Accessing ID enabled individuals to access other benefits including RESPs, treaty benefits, and additional types of ID easier cheque cashing and/or other banking services
RESPs	349 RESPs opened: • At least 218 children are expected to be eligible for the Canada Learning Bond (CLB), leveraging a minimum of \$109,000 and up to \$436,000 of education assets
Tax Returns	112 tax returns filed: • Estimated to leverage \$624,049.38 worth of income tax refunds and benefits

A DAY NOT SOON FORGOTTEN

2011

2 intern placements

ABP delivers Money Management Training to the Aboriginal Senior Resources Centre

New Money Stories program is launched in partnership with the Aboriginal Senior Resources Centre & Children of the Earth High School

Through the Money Stories program, Junior Facilitator positions are created for the summer

Diversity Food Services opens a new restaurant Elements – the restaurant

First Asset Building Learning Exchange (ABLE) conference is hosted by SEED

The Winnipeg Funeral Cooperative Project is launched

Asset Building Program (ABP) launches its Enhanced Homeowner IDA program

Shortly after arriving in Canada, **Joseann** and her husband **Norberto** received the difficult news that their middle son had been diagnosed with Cerebral Palsy.

Joseann was not able to work outside the home and the rent on their current home was about to go up substantially.

But June 28, 2013 is a day that Joseann and her family won't soon forget.

On that day, six years and three months after leaving the Philippines, the couple and their three boys received the keys to their brand-new, fully-accessible, **Habitat for Humanity** home.



Habitat for Humanity works to build safe, decent, affordable housing for low-income working families.

Owning a new home is an opportunity to put down roots and build a sense of belonging in a community.

But the additional costs, such as house insurance, regular maintenance and the full cost of utilities can be a shock for many.

To ensure their homeowners are ready for these changes, Habitat has partnered with SEED Winnipeg to provide **Money Management Training** to families in their home ownership program.

Habitat homeowners learn the importance of budgeting, the differences between renting and home ownership, how to distinguish between needs and wants, and the dangers of payday lenders.

"SEED gave us the tools we needed," says Joseann.



Joseann especially enjoyed the session on being a good neighbour. "Some of the people in our block were in the training with us," she says. "Living closely together on a diverse block, the session was important for all of us."

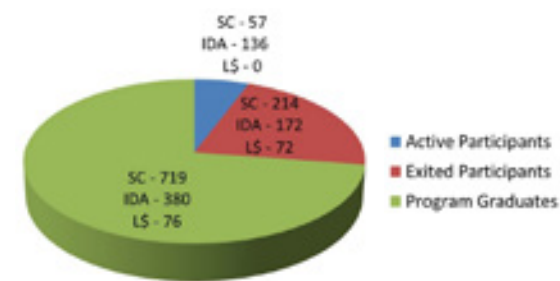


Brenda Friesen is Habitat's Manager of Family Selection & Support and sat in on some of the sessions.

"It felt great seeing how the participants interacted and engaged with each other. They're going to make it. They're energized and learning from each other," she explains. "They realize they have skills and knowledge they can share. This is where I see real growth."

"SEED gave us the tools we needed."

PARTICIPANT RETENTION IN SEED MATCHED SAVING PROGRAMS FROM PROGRAM START



ASSET BUILDING PROGRAMS

THE ASSET BUILDERS PARTNERSHIP

2012

30 employees

4 intern placements

5 Junior Facilitator staff are hired for the summer

The Recognition Counts! pilot program is launched

Business Development Services (BDS) launches the Co-op Housing Mobilizer pilot program

New Federal funding is secured from the Citizenship and Immigration Canada project

SEED assists with the Merchant's Corner Redevelopment Project

Strengthening Families program is launched in partnership with Mount Carmel Clinic

Asset Building Program (ABP) celebrates over \$1 million in participant savings!

ABP revamps its intake process

BDS organizes first Connect & Grow, a networking and learning event

ENHANCING ACCESS TO BENEFITS AND MONEY MANAGEMENT TRAINING (MMT)

Over the course of this year SEED's Asset Building Programs worked in partnership with **45** community agencies to deliver **261** MMT and RESP workshops to over **2100** community members.

Continued to provide individualized supports to access RESPs and the Canada Learning Bond

Introduced a range of new financial literacy supports assisting participants to access a broad range of benefits such as tax refunds, child tax benefits, GST credits etc.

HISTORY OF ASSET BUILDING PROGRAM

- 2000** IDA Pilot Project
- 2002** Saving Circle Pilot Project
- 2001** learn\$ave National Demonstration Project
- 2006** AssetBuilders 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
- 2013** Access to Benefits Program

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** NorWest 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

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



ASSETBUILDERS PARTNERSHIP TEAM
Left to Right: Raena, Sheri, Louise.

ASSET BUILDERS PARTNERSHIP FOUNDED BY:



ASSET BUILDING PROGRAMS

2013

5 Junior Facilitator staff are hired for the summer

Business Development Services enters partnership with Enterprising Non-Profits (enpMB)

Business Development Services' training program adopts new curriculum and name – Business & Enterprise Support & Training (BEST)

Asset Building Program launches its Access to Benefits (AtoB) program

ABP Money Management curriculum undergoes significant revisions

SEED's Money Stories video is launched

Theresa Parker recalls a phone call she received at work four years ago.

"My mom had heard about SEED Winnipeg on the evening news and called to tell me about their home ownership IDA program."

SEED's Home Ownership Individual Development Account (IDA) program helps low-income individuals and families save toward buying a home. For every \$1.00 saved, SEED matches it with \$3.00 up to a specified limit.

Ironically, it was on the day her mother passed that Theresa found out she'd been accepted into the program.

For Theresa, taking part in SEED's IDA program has made all the difference.

"Buying a home is hard to do on your own," she explains. "I'd been approved for a mortgage years ago, but didn't go through with it. Back then, there were no resources, and the banks didn't explain anything."

Group money management training, tailored to the needs of new home owners, helped Theresa feel confident in moving forward with a home purchase.

"SEED's hands-on workshops helped me to understand various mortgage options, land transfer tax, budgeting – so many different things."

Theresa visited nearly 25 open houses, but when she found "the one," she knew.

At six months old, her granddaughter Shauna was diagnosed with optic nerve hypoplasia, a condition which has resulted in blindness. Theresa made finding a bungalow style home a priority, to make it easier for Shauna to move around the house.

On June 28th, the family moved into their new home, with a tranquil, tree-filled backyard and large deck where Theresa often visits with friends and family.



Over the course of 4 years, Theresa was able to save \$4,000 more than the IDA program required.

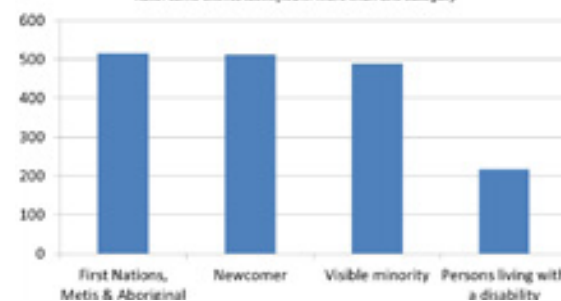
And she keeps on saving.

"Just because you get your house, don't stop saving. Even if you don't use the money, you know that it's there."

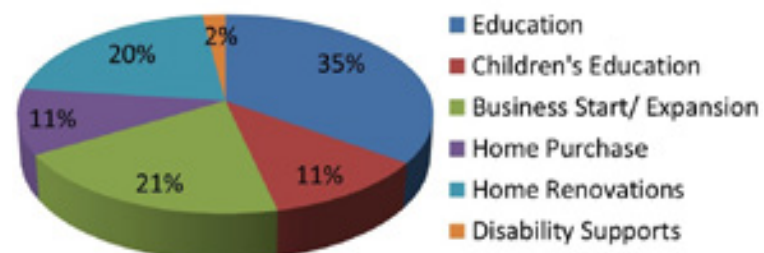
"Just because you get your house, don't stop saving. Even if you don't use the money, you know that it's there."

PARTICIPANT DIVERSITY MATCHED SAVINGS PROGRAM

note: some clients identified in more than one category



COMPLETED ASSET GOALS IDA AND LEARN\$AVE



Frank Atnikov, Manager, Business Development Services
 Sheri Bailey, Manager, Asset Building Programs
 Daisydee Bautista, Executive Assistant
 Susan Belmonte, Office Manager/Network Administrator
 Jennifer Bogoch, Manager, Asset Building Programs
 Jacob Carson, ABP Program Coordinator
 Cindy Coker, Executive Director
 Kimberley Dittberner, Bookkeeper
 Laurel Daman, EAL Specialist
 Liz Esquega, ACC Coordinator
 Lisa Forbes, ABP Program Coordinator

Jocelyn Friesen, Administrative Coordinator
 Laura Gordon, Social Worker
 Billy Granger, BDS Business Consultant
 Benmet Hailegiorgis, ABP Program Coordinator
 Blair Hamilton, BDS Housing Co-op Developer
 Sharon Jonatanson, Finance Officer
 Pamela Krasniuk, ABP Coordinator/Aboriginal Program Developer
 Aileen Krush, ABP Program Coordinator
 Sandra Leone, Manager, Recognition Counts
 Dennis Mamattah, Program Coordinator, Recognition Counts
 Michelle McPherson, ABP Administrative Coordinator

Raena Penner, ABP Program Coordinator
 Carinna Rosales, Director, Business Development Services
 Kevin Schachter, ABP Program Coordinator
 Louise Simbandumwe, Director, Asset Building Programs
 Mary van Eerd-Cook, ABP Administrative Coordinator
 Nef Villagonzalo, BDS Administrative Coordinator
 Harnet Weldihwet, ABP Program Coordinator
 Cecilia Weldon, ABP Administrative Coordinator
 Barbara Wilton, ABP Program Coordinator

SEEDlings 20 Years Ago



VOLUNTEERS

SEED extends its appreciation to this past year's volunteers listed below, and to all those who have contributed their time and expertise over the past 20 years! Your dedication and willingness greatly impacts our work and has provided excellent benefits to our clients and participants. Thank you all!



United Way Day of Caring Volunteers from Assiniboine Credit Union

Millie Acuna, Assiniboine Credit Union
Ken Aird, Ranger Insurance
Chris Alvarez, Assiniboine Credit Union
Catherine Baxter
Valerie Broadhurst
Michael Chapnick, The Co-operators
Kathleen Clarke
Debbie del Mundo Donato, Manitoba Start
Bill Dinsdale, Assiniboine Credit Union
Gilbert Dion, Dion Business Consulting
Monika Feist, Success Skills Centre
Jack Fleming, Taylor Mccaffrey
Brad Franck, Manitoba Marketing Network
Alicia Franco Espinosa, Faculty of Agricultural and Food Sciences, University of Manitoba
Nitin Gupta, NSD Tech
Sumegha Gupta, NSD Tech
Rany Jeyaratnam, Success Skills Centre
Jennifer Lajambe, Stay n Play
Eileen May, Manitoba Labour and Immigration
Nigel Mohammed, Assiniboine Credit Union
Marcelle Mollot, Training and Employment Services, Jobs and the Economy
Ken Murdoch
Helen Okocha, Menu Beyond Borders
Mihaela Pirlog, Assiniboine Credit Union
Julio Rivas
Faye Rosenberg-Cohen, Jewish Federation of Winnipeg
RoseAnna Schick, RAS Creative
Aarti Sharma, Assiniboine Credit Union
Monica Tovar, Red River College EAL Class
Mary Wiebe, Spectrum Ledgers
Tim Yuen, The UPS Store
Elvira Yusupova, Assiniboine Credit Union

THANK YOU FOR YOUR GENEROUS SUPPORT



Human Resources and Skills Development Canada

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Citizenship and Immigration Canada

Citoyenneté et Immigration Canada



Individual Donors

Tachane Foundation

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