



2014-2015 ANNUAL REPORT

FINANCIAL EMPOWERMENT

5 PILLARS OF INTERVENTIONS & STRATEGIES

seed
WINNIPEG INC.

Supporting
Employment &
Economic
Development



Supporting Employment and Economic Development Winnipeg Inc.

SEED WINNIPEG is a registered non-profit charitable organization. The organization was formed in the late 1980's 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 securing for resources, SEED Winnipeg became operational in January 1993.

SEED's mission is "To reduce poverty and assist in the renewal of primarily inner city communities by providing capacity building services that assist low-income individuals, groups, organizations and economically distressed neighbourhoods to improve their social and economic vitality."

Our 2015-2018 Goals and Objectives

To work in partnership with Aboriginal community members and organizations to reduce the ongoing impact of colonization, and to increase understanding of its effect on Aboriginal program participants and program design.

To increase financial capacity and well-being through the provision of financial literacy and asset building opportunities.

To provide opportunities for meaningful livelihoods through business ownership and enterprise creation.

To demonstrate and promote CED principles as an effective and attainable approach to local development.

To sustain the ongoing provision of excellent programs and services by strengthening our organizational capacity and adhering to CED practices.

To facilitate policy and practice changes to remove structural and systemic barriers through collaboration.

Be entrepreneurial in providing sector leadership that responds to emerging needs and opportunities in the community.



MESSAGE FROM THE CHAIRPERSON

STEVEN BEAL, CHAIRPERSON

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

I would also like to thank all participants and clients for their hard work and dedication to learning and helping their communities grow and flourish.

SEED has accomplished a lot in the past year by providing 44 new Recognition Counts loans, assisting in the launch of 10 new businesses and stabilization/expansion of 4 businesses generating 15 new jobs, working in partnership to provide financial literacy sessions to over 1700 new people, and supporting 618 people to access almost \$1.9 million in benefits.

I am proud to be associated with SEED Winnipeg and to be on the Board of Directors for the past nine years. I wish SEED and all its participants all the best for the coming years.



BOARD OF DIRECTORS

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CINDY COKER, EXECUTIVE DIRECTOR

MESSAGE FROM THE EXECUTIVE DIRECTOR

During the past year, SEED board members and staff reviewed our strategic goals and objectives. In preparation for this discussion, we looked at outcomes of programs and projects and how each related to the stated goals. We then did a string drawing to illustrate how one particular program, primarily designed to meet objectives under one goal, also impacts objectives under other goals. The final picture was a very interesting web demonstrating how the various activities link across program areas and have a multiplicative effect on positive outcomes overall. (See image below)

When asked if our goals provide the direction we need to meet our mission, we tried to think broadly about impact and the frames we use in choosing and designing strategies to attain the targeted outcomes. Generally we talk about SEED as a community economic development (CED) organization that uses business development, financial management training and asset building as the primary vehicles of our work. We tried looking through different lenses to see if there were connecting issues that required more emphasis (i.e. understanding racism and impact of history) or gaps which meant certain barriers for our participants were not adequately addressed or needed further research and increased awareness of negative impacts.

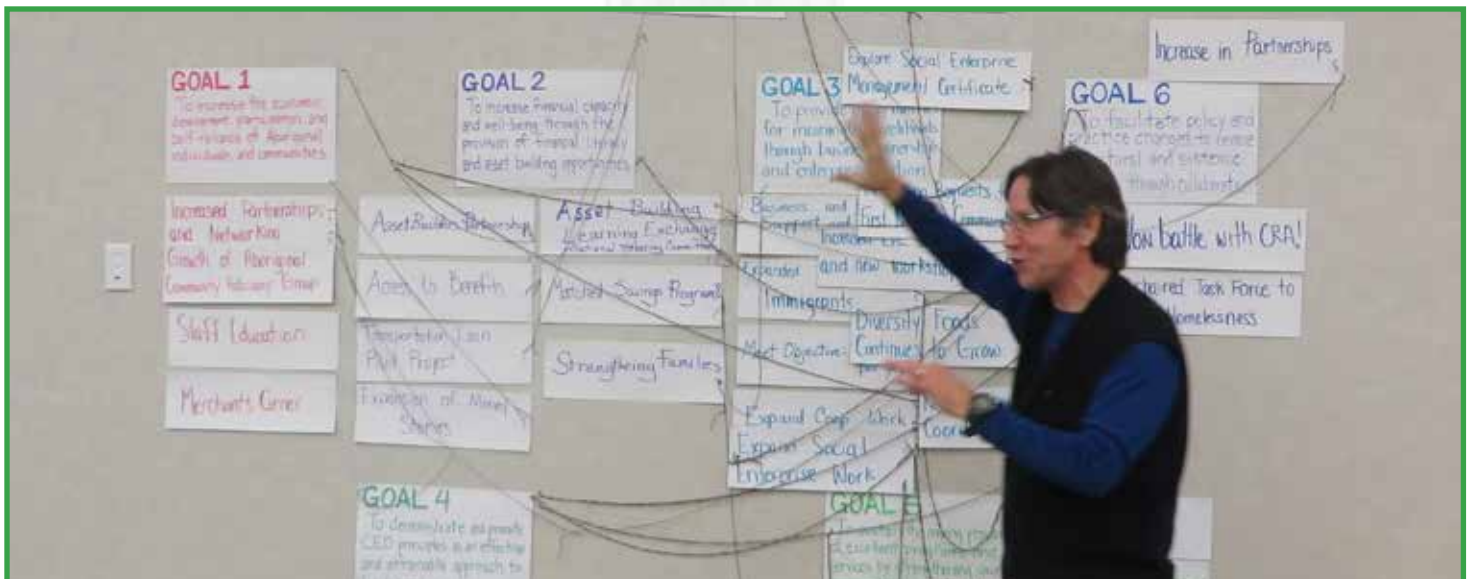
For this year's Annual Report, we decided to use the lens of Financial Empowerment as a way to organize and look at our work, rather than report

on outcomes strictly by departments or program areas. Prosper Canada recently released an article defining financial empowerment as having 5 pillars:

1. Financial literacy and coaching
2. Taxes and access to benefits
3. Financial products
4. Savings and asset building
5. Consumer protection

These pillars are seen as an important strategy towards reducing barriers to financial and social inclusion, and to build financial security for individuals and communities. As usual, staff were up for the challenge of looking at their work through a different lens and you can see the outcome of this experiment through the pages of this report. Your feedback is always welcomed as well.

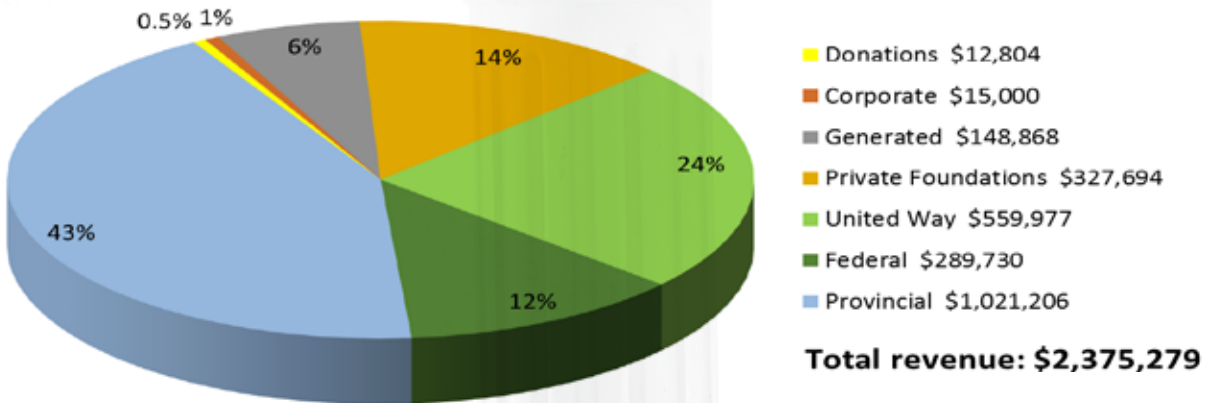
Thank you to SEED Winnipeg staff and Board who continually work to ensure our programs have outcomes that are meaningful for our clients, participants and the community. I would also like to thank our many funders, partners and supporters who provide the resources to do this work and give us hope that real change can happen to make this a more just society.



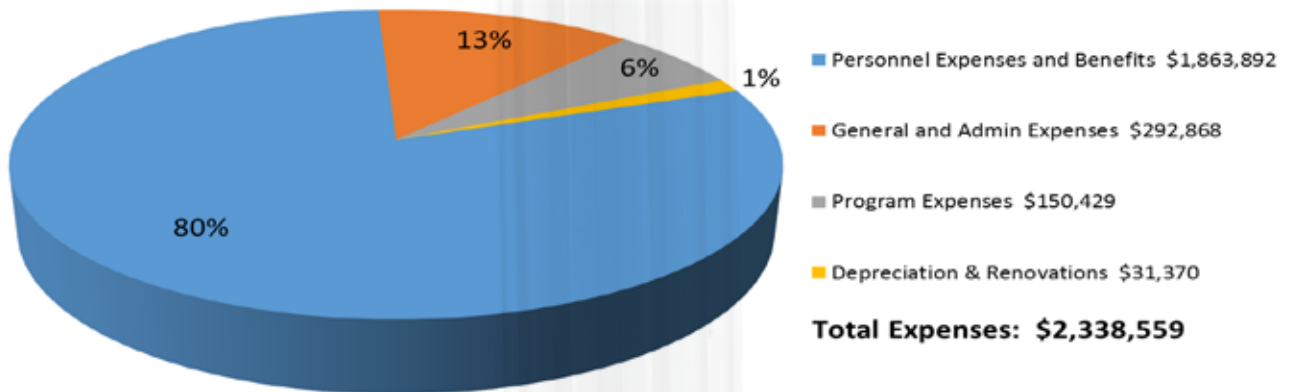
Patrick Falconer facilitates SEED's Board and Staff strategic planning process, January 2015.

2014-2015 FINANCIAL REPORTING

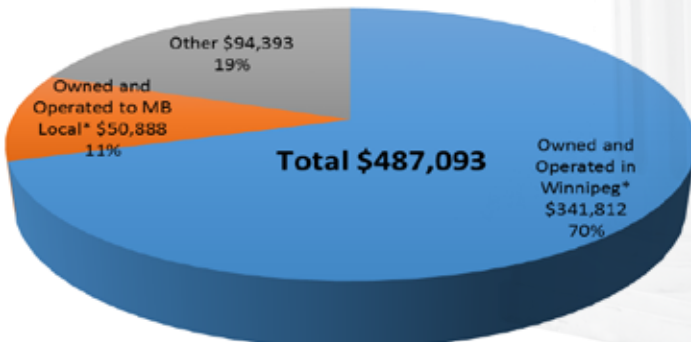
SEED'S OPERATING REVENUE



SEED'S OPERATING EXPENSES



LOCAL PURCHASING



Matched Disbursement Fund 2014/2015	
Income	\$302,500
Expense	404,870
Deficiency*	\$102,370

*The Matched Disbursement Fund holds money previously recognized as income for future use of client match fund needs: \$102,370 for 2014/2015

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

FINANCIAL EMPOWERMENT WHAT IS IT?

This year, SEED Winnipeg looks back on the past fiscal year through the lens of Financial Empowerment, a relatively new model that focuses on improving the financial security of low-income people as a way to reduce poverty. This approach has proven successful at the community level in eliminating systemic barriers and providing enabling supports that help individuals to acquire and practice financial skills and behaviours that result in improved financial status and security.

SEED's Financial Empowerment approach involves five pillars of interventions and strategies to address these barriers¹:

- Low financial literacy
- Poor access to neutral and relevant financial information
- Inability to afford neutral and relevant financial counselling and advice
- Individual and systemic barriers to accessing mainstream financial services
- Reliance on costly fringe financial services
- Low or nonexistent savings
- High household debt-to-income levels
- No or negative household net worth
- Low credit scores
- Failure to file taxes
- Lack of awareness of – or difficulty accessing – government benefits

The Five Pillars of Interventions and Strategies

1. Financial literacy and coaching
2. Taxes and access to benefits
3. Financial products
4. Savings and asset building
5. Consumer protection

Throughout this report, you will read more about each of the five pillars and how SEED's programming relates through stories from clients and participants.



Prosper Canada

¹Prosper Canada. "Financial Empowerment: Improving financial outcomes for low-income households."
<http://www.prospercanada.org/ProsperCanada/documents/en/Financial-Empowerment-Brochure.pdf>

PILLAR ONE FINANCIAL LITERACY & COACHING

To provide low- and modest-income people with free access to high quality, neutral, and relevant financial information, education and counselling services. This is achieved by integrating these functions into other existing programs and information sources, making it easier for low-income people who need help with their finances, and/or starting a business, to learn about and access supports in their communities or online.



Social Enterprise Development

Enterprising Non Profits - Manitoba (enp-mb) is a national collaboration that promotes and supports social enterprise development and growth. It is administered provincially by CCEDNet (Canadian Community Economic Development Network) Manitoba, in partnership with SEED Winnipeg Inc.

Social enterprises require on-going learning opportunities throughout the entire business development path, from early learning and feasibility, to business planning and operations. ENP-MB provides matching grants up to \$10,000 to non-profit organizations for activities related to social enterprise development, expansion, or stabilization. Grants can be used to pay for professional fees for technical assistance in developing feasibility studies, business plans, marketing plans, and other costs and resources related to planning or organizational development activities.

Since the fall of 2012, the program has hosted five Build and Grow Your Social Enterprise workshops with over 120 people in attendance! To date, enp-mb has allocated over \$99,000 to local non-profits in the social enterprise sector. enp-mb enhances the existing strength of the Manitoba social enterprise sector and fosters more successful businesses that meet community needs.

BUSINESS DEVELOPMENT SERVICES YEAR END ACHIEVEMENTS	
Business Development Workshop Attendance	566
Clients Supported	168
Jobs Created	15
Business Launches/Expansions/Stabilizations	14



Business Consultation and Funding Opportunities

Last fall, CJNU 93.7, Winnipeg's Nostalgia Radio station, had an open house to celebrate their move into new studio space at the Richardson Building at the corner of Portage and Main.

But that's not all CJNU had to celebrate.

The new digs were just part of the changes happening at the non-profit community radio station.

"We were looking for some business planning assistance and additional funding assistance," says Bill Perlmutter, CJNU's Treasurer. "We needed to work on a funding proposal."

After working with a SEED Business consultant, CJNU was able to develop a successful business model and tap into funding options with both Assiniboine Credit Union and the Winnipeg Foundation.

"We were able to hire our first paid employee," says Perlmutter. "We were also better organized and able to improve overall operations."

BDS CLIENTS BY PROGRAM STAGE	
Program Stage	# of Clients
Attended Orientation	294
Applied To Program	168
Accepted to Program	96
Completed Training	51
One to One	55
Launch/Expansion/Stabilization	14
Aftercare	15

PILLAR ONE (CONTINUED) FINANCIAL LITERACY & COACHING



Joanne Toupin, & Beau Burton *Sleepy Owl Bread*
Photo Credit: Winnipeg Free Press

Consulting for Existing Businesses

Will Belford, Shop Manager at Natural Cycleworks, wanted to increase staff wages, but he needed assistance in determining if it was a realistic decision.

“We needed advice, we needed guidance,” says Belford, who participated in SEED’s Business & Enterprise Support & Training (BEST) program to learn if the business could support this change.

Through SEED’s Best program Belford acquired the skills needed to anticipate how raising salaries would affect the business as a whole while taking into account all the other facets of the business that needed attention.

“At the end, we concluded that for the health of the business, we couldn’t do it,” says Belford.

However, the process did lead to the discovery of other changes that would benefit the business, and the implementation of these changes paid off.

“Ultimately, it was the healthiest choice,” say Belford.

Natural Cycleworks eventually was able to increase wages as planned after one year.

“During our second year we actually increased them (wages) again,” says Belford. “We’ve been seeing growth in sales by 10 per cent per year.”

New Business Support

Joanne Toupin, co-owner of Sleepy Owl Bread, found out about SEED’s Business & Enterprise Support & Training (BEST) program from a friend who was accepted into the program in 2012.

“I was told about the program from a co-worker,” says Toupin. “I found out about what he was doing (in the program).”

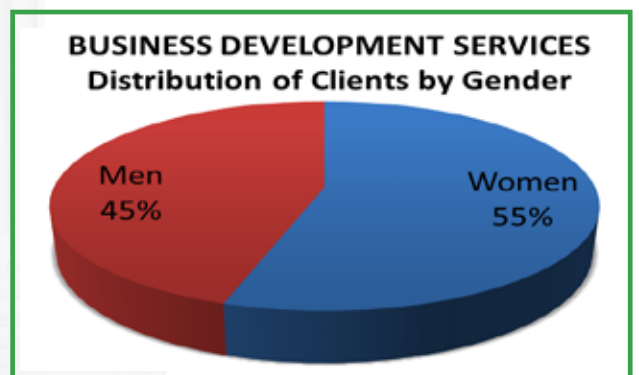
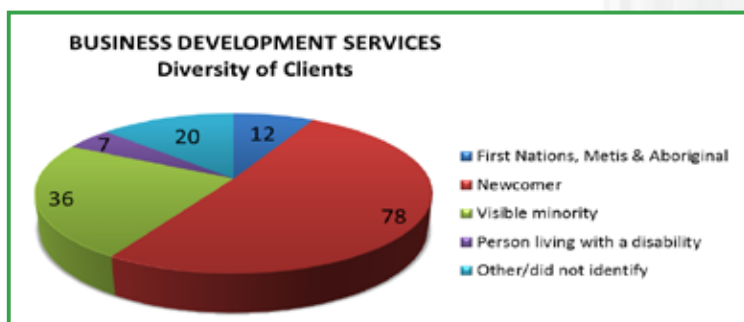
Toupin and her husband Beau Burton had already started selling their artisanal breads at farmers’ markets, but found it difficult to keep up with the demand since they didn’t have a commercial kitchen, and the income they made wasn’t enough to support them leaving their day jobs.

Toupin took SEED’s business training program in 2013/2014, and the couple opened the door of Sleepy Owl Breads at 715 Wall Street in October 2014.

“SEED helped to get a clear picture of what running a business is really like,” says Toupin. “They demystified that and helped us with our business plan.”

She says the program could help others make their business idea a reality.

“I would recommend it to the right type of person,” says Toupin. “Because it’s very rewarding.”



PILLAR ONE (CONTINUED) FINANCIAL LITERACY & COACHING



Sherry Gott, *Money Stories*



Ronald Traverse, *Junior Facilitator*

University of Winnipeg's Money Stories Course

Taking the Money Stories course at the University of Winnipeg was an exciting experience for Sherry Gott, Skaabe of Morningstar, RB Russell Vocational High School's student support program.

"It was an eye opener for me," says Gott. "Looking at economics from the eyes of the Elders. It was simpler back then from how it is now."

Offered in the summer of 2015, the university accredited course (Urban and Inner City Studies) was taken by community members and workers.

Gott has already taken the knowledge she gained from the course and used it in her work. She recently used the assets model when working with a woman.

"The assets model assisted me in looking at people in a different way," says Gott. "It helps people. She looked at her assets, and she had a lot more going for her than she recognized."

Gott also believes the Money Stories course helped her personally, as well as professionally, and recommends it to everyone.

"I gained awareness of my spending," says Gott. "It would benefit the community. Whether you work or live in the community."

Money Management Training

Ronald Traverse completed SEED's Money Management Training in 2014, then accessed SEED's Saving Circle program to purchase new furniture. Ronald's relationship continued with SEED this past year when he saved money through the Individual Development Account (IDA) program, and was then hired to be a Junior Facilitator with the Money Stories program.

Junior Facilitators study to be successful facilitators while learning more about their culture, Community Economic Development (CED) principles, leadership, and teachings from Indigenous Elders.

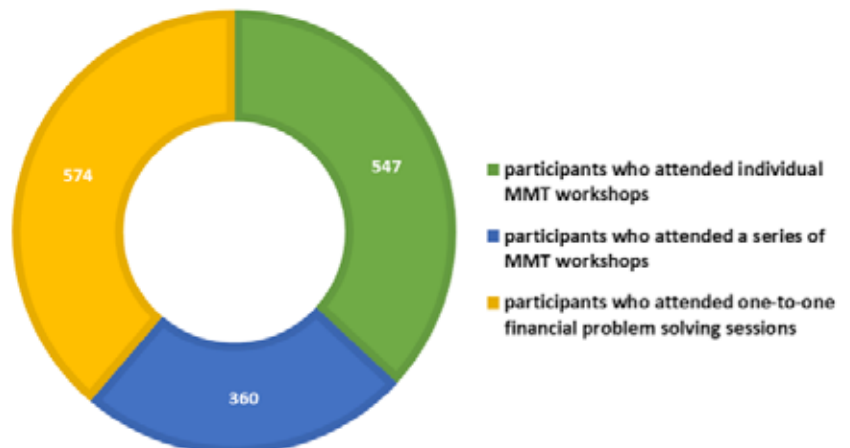
Ronald says teaching people financial literacy from an Indigenous point of view has helped with his personal growth.

"I like the fact that Indigenous youth get a chance to go around the community and share our stories," says Ronald. "It makes me feel appreciated for who I am."

MONEY MANAGEMENT TRAINING AND INDIVIDUAL FINANCIAL PROBLEM SOLVING SESSIONS

SEED Winnipeg continues to respond to the increasing demand for Money Management Training. This past year SEED worked with 43 community organizations to provide Money Management Training and Access to Benefits supports to over 1,500 low-income community members.

1,528 participants attended MMT or individual financial problem solving sessions



PILLAR TWO TAXES & ACCESS TO BENEFITS

To boost the incomes of people living in poverty by enabling those who have not done so, to file their taxes and to access government benefits to which they are entitled.



Kuot Mayen, *Savings Circle Program*

Steps to Success

Kuot Mayen was working at BUILD when he participated in SEED's Money Management Training (MMT) program. He also got his taxes done and applied for the Disability Tax Credit through SEED's Access to Benefits (A to B) program.

Next, Mayen was accepted into the Savings Circle program because he loved the idea of saving for something he would otherwise have difficulty achieving on his own.

"It was good," says Mayen. "I never had a company (SEED) offer me matched savings. I haven't had money for furniture, dental work, or saving for a company."

One of Mayen's Savings Circle goals is to save money to start his own business, a clothing company focused on urban and African culture. He also plans to apply for SEED's Business & Enterprise Support & Training (BEST) program in the future.

Mayen recommends SEED's services and programs to many people.

"I would say those who are hoping to begin a brand new life – for immigrants, for inner city youth, for low-income," says Mayen. "It's an incredible thing that you (SEED) are doing."



Hilda Janzen, *Access to Benefits (A to B)*

Income Tax Preparation

Tax time can be a stressful time for everyone, so when Hilda (Hildi) Janzen heard about SEED's free income tax preparation program, she gave them a call.

"I heard they (SEED) did income tax for free for low-income people, so I made an appointment," says Janzen. "She (staff) mentioned other programs, so I applied for a birth certificate."

SEED's Access to Benefits (A to B) program offers help for low income people to obtain important identification like birth certificates. Participants can then access numerous benefits offered through the federal and provincial governments, like GST credits, Child Tax benefits, and RESPs.

Janzen then applied and was accepted for SEED's Savings Circle program so she could save money for a clothes washer and dryer. She says it would be very difficult to save for these assets without the support of the Savings Circle program.

"Classes were helpful. Budgets – I've been doing that since," says Janzen. "It teaches you to save for things. It made me aware of where I'm spending and budgeting."

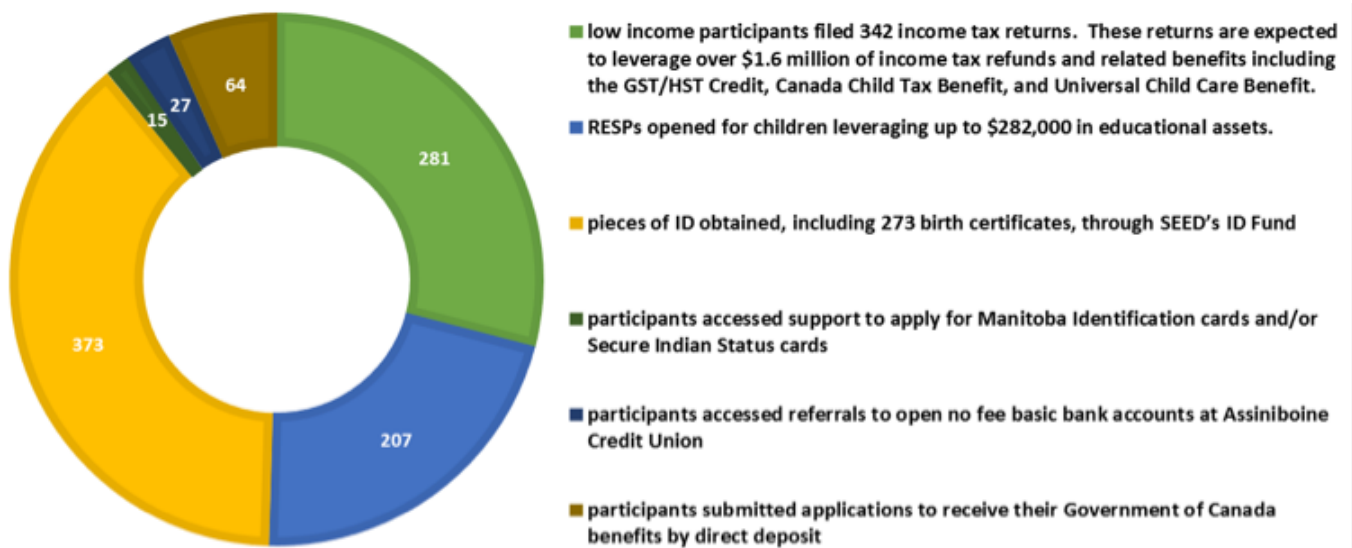
PILLAR TWO (CONTINUED)

TAXES & ACCESS TO BENEFITS

Access to Benefits Supports

SEED Winnipeg has been overwhelmed by demand for Access to Benefit (A to B) supports. Through providing these supports, SEED assists participants to gain access to a broad range of benefits, banking services, and asset building opportunities including RESPs and the Canada Learning Bond.

By receiving support from the Access to Benefits program, a total of 618 participants accessed the following benefits:



What participants say about Access to Benefits:

“Without SEED I would not have had a Child Tax Benefit. No paid accountant or tax service would have ever done this much for me”

“We found out that we were also eligible to have a retroactive payment for the last two or three years. Getting that allowed me to buy some things for the new baby over summer”

“I learned that the government does not offer information freely and that you have to ask for it. I’m going to do that more from now on.”

“I also found out how come I was having trouble with taxes and things before was that I didn’t have the right ID that I needed. SEED is helping me sort out my own IDs”

PILLAR THREE SAFE FINANCIAL PRODUCTS

To improve access to safe and affordable mainstream financial services and products that meet the needs of low income people and reduce their reliance on fringe and predatory financial services.



Ahmed Waheed, Recognition Counts

Acquiring Credentials in Canada

Ahmed Waheed came to Canada from Pakistan in 2009. He decided to make Canada his new home, despite the many obstacles he faced in gaining accreditation in his former career.

Waheed was a doctor in his homeland, and he quickly realized that returning to the health care industry in Canada would be a lengthy, costly experience.

"I didn't have options – the exam fee was \$2400. There were four exams," says Waheed.

Waheed felt like he was running out of options. He was taking any jobs that were available, but often could find only contract jobs that did not meet the requirements of his student visa.

Then a friend told Waheed about SEED's Recognition Counts loan program. The \$10,000 character-based loan assists skilled immigrants acquire their accreditation in Canada/Manitoba and return to their field of work. Waheed contacted the Recognition Counts program coordinator to find out how to apply.

"I called Dennis and went to Employment Manitoba." Says Waheed. "It helped me. I'm now a clinical assistant."

RECOGNITION COUNTS LOANS SUMMARY	
Total number of clients referred to Recognition Counts	76
Total number of approved loans	44
Total amount of approved loans	\$385,389
Average loan amount	\$8,759

Distribution Of Approved Loans By Profession (Training Obtained Outside Of Canada)

Occupation	F	M	#	%
Registered Nurse	10	2	12	27%
Engineer	1	9	10	23%
Physician	2	4	6	14%
Pharmacist	2	2	4	9%
Accountant	1	2	3	7%
Other	4	5	9	20%
Total	20	24	44	100%

Social Finance in Canada

The state of social finance in Canada is rich and complex, and although it faces considerable challenges, it can also provide needed solutions in the right context.

In 2013, a broad cross-section of practitioners from the Pacific to the Atlantic were invited to participate in a series of conference calls and a national meeting in Ottawa, which included Employment and Social Development Canada (ESDC) and New Market Funds Society. Following this national gathering, each organization contributed a 'chapter' of information about their own Social Finance Investment Funds (SFIF) and the National Impact Investment Practitioners of Canada was formed. This compilation, called Eight Tracks: Impact Investing in Canadian Communities, was released in May 2014.

Each case study represents a possible model to help inform others when considering SFIF creation, development or transformation. True to the characterization of Canada as a cultural mosaic, the SFIFs that completed case studies represent a plurality of approaches within an even broader diversity of existing models.

Additionally, SEED secured a technical assistance grant from the MaRs Centre for Impact Investing. Accessing technical support and resources has allowed SEED to begin collaborative research into "place-based" social finance models. To date, the project has brought together a diverse group of local stakeholders to assess interest, formed a steering committee, and begun the process of researching the assets and gaps in the Manitoba social finance context. Additionally, SEED has participated in conference calls with cities across Canada who are at various stages of place-based social finance projects.

The possibilities are exciting...stay tuned for progress over the coming year!

<http://seedwinnipeg.ca/files/>

[Social_Finance_Investment_Funds_Report_2014-10.pdf](#)

HOW RECOGNITION COUNTS LOANS WERE USED		
Activity	Amount	Percentage
Credential Activities (tuition, exam fees, assessment fees, etc)	\$127,178	33%
Materials (books, tools, computers, etc)	\$50,101	13%
Living costs (including transportation, childcare, etc)	\$196,548	51%
Other	\$11,562	3%
TOTAL:	\$385,389	100%

Distribution Of Approved Loans By Country Of Origin

Country	F	M	#
Philippines	14	10	24
Nigeria	1	4	5
India	1	2	3
Sri Lanka	1	1	2
Other	1	9	10
Total	18	26	44

PILLAR FOUR

SAVINGS & ASSET BUILDING

To enable low-income households to build their human capital and other assets that can help them to move out of poverty. This is achieved through policies that encourage and support low-income people to save, and programs that help connect them to appropriate savings supports and opportunities.



Lexi Cooke and Gordon Parisian, *Co-op President, COTE*

Collective Enterprise Opportunity

A unique co-op project launched last year at Children of the Earth High School (COTE).

The abORIGINAL student co-op, kicked off in March 2014, is a collective enterprise led by students, for students. The co-op's goal is to empower COTE students who want to learn how to start a business, and to help student artists market and sell their own creations.

"I thought it would be a typical business, but I was in store for a lot of fun and a lot of learning," says Gordon Parisian, student co-op President.

The co-op held its first art show and sale in December 2014 at Neechi Commons. Their second art sale was held in April 2015. Each was profitable, and well attended.

Parisian says that the co-op's benefits are far reaching.

"I think students learned about the importance of co-ops inside each and every community," says Parisian. He emphasized that, "Everyone in the community gets a chance to work in it, and even when you're not in the co-op, your community still benefits from it because co-ops fundraise and fund a lot of programs inside our communities to help improve it."

The COTE co-op worked with both SEED Winnipeg and the Manitoba Cooperative Association.



Shuleyba Abdillahi, Adar Haji, Aileen Krush (SEED staff), Maryam Abdillahi (missing – Abdifatah Abdillahi)

Transportation Loans

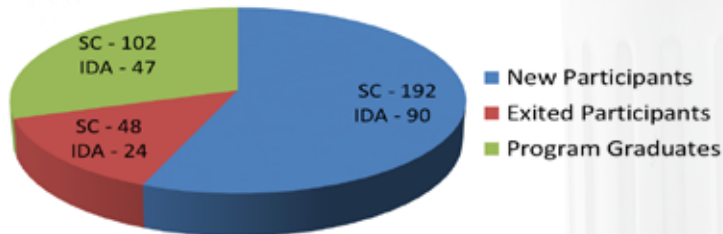
Imagine having to leave everything behind and start over with nothing in a new and strange place, combined with a debt of up to \$10,000 owing as soon as you arrive.

When war broke out in her home country of Somalia, Adar Haji fled the country with her three children. She arrived in Canada in January of 2014 with her son Abdifatah and daughters Maryam and Shuleyba. They had received government Transportation Loans for air fare and medical exams totalling over \$6,000. Grateful for the opportunity to rebuild their lives, Adar and her family were determined to repay this debt to the Government of Canada. However, trying to balance the loan repayments and meeting the family's basic needs on a limited income was stressful and seemed impossible at times.

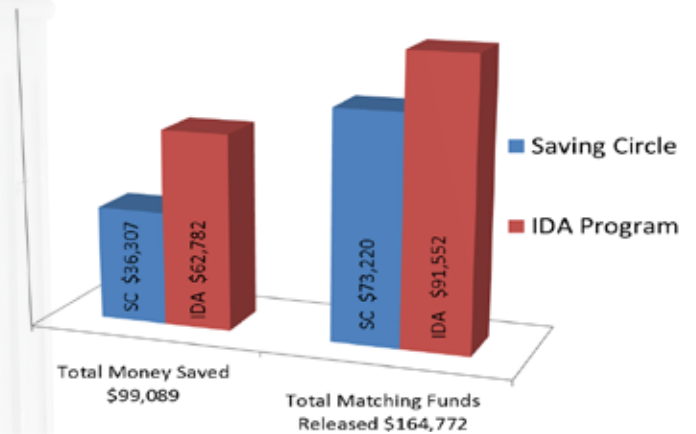
SEED worked in partnership with IRCOM and other settlement service providers to launch the Transportation Loan Financial Literacy Pilot Project this past year and supported 40 low-income refugee families to help repay those loans. Participants attended a series of six Managing Money workshops and two family problem-solving sessions to discuss individual financial situations. Participants received up to \$750 in matching funds on loan payments they made during their time in the program. Maryam states that workshops helped her family to set goals and to talk about money "in a good way." Adar feels the matching funds "took some heavy duties from me." With help from the program, she is relieved that she is now on track to pay off her loan by the end of 2015. Once she is debt-free, she plans to save money towards starting a business to improve her family's financial situation and provide much-needed jobs for other newcomers.

PILLAR FOUR (CONTINUED) SAVINGS & ASSET BUILDING

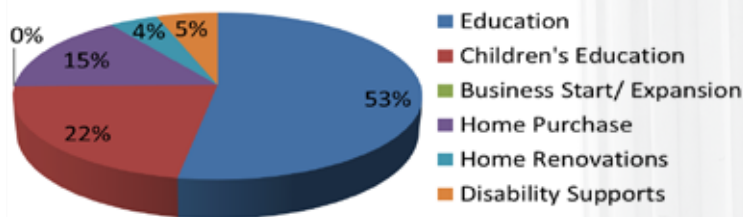
BREAKDOWN BY MATCHED SAVINGS PROGRAM AREA



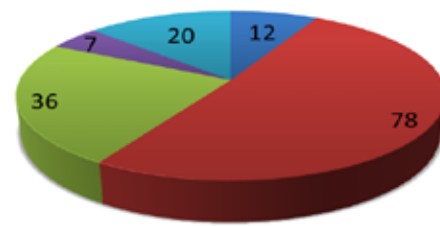
TOTAL SAVINGS & MATCHING FUNDS - 2014/2015



COMPLETED ASSET GOALS - SAVING CIRCLE - 2014/2015

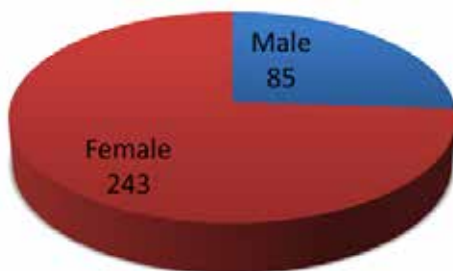


BUSINESS DEVELOPMENT SERVICES - DIVERSITY OF CLIENTS



■ First Nations, Metis & Aboriginal
■ Newcomer
■ Visible minority
■ Person living with a disability
■ Other/did not identify
 *Note: Some clients identified in more than one category

PROGRAM PARTICIPANTS BY GENDER



Community School Investigators Program

Each summer, hundreds of children from 13 inner city elementary schools attend the Community School Investigators (CSI) program. Run by the Boys and Girls Club of Winnipeg, this 5 week enrichment program provides quality programming designed to combat summer learning loss. Students who complete the program earn a bursary for their education after high school. As part of the Access to Benefits (A to B) program, SEED manages these bursaries and works with families to deposit their children's bursaries into Registered Education Saving Plans (RESPs). This year, A to B staff worked with 69 families to deposit 261 bursaries into RESPs.

PILLAR FIVE

CONSUMER PROTECTION

To increase consumer awareness of predatory and fraudulent financial and business practices and ensure adequate consumer protection policies and regulations are in place and enforced.

The research work that SEED Winnipeg has accomplished, in collaboration with Dr. Jerry Buckland, is probably one of the best examples of Consumer Awareness & Protection. Dr. Buckland is seen as an expert in the field of financial exclusion and results from his research have played a part in campaigns aimed at better regulating and monitoring fringe financial services. Dr. Buckland also served as a Director on SEED Winnipeg's Board, through which he founded SEED's Research Committee. He wrote the committee's terms of reference and encouraged SEED to share the knowledge gained while working in the community with issues of financial exclusion. This is an area of work which SEED would like to expand. Dr. Buckland talks about his most recent research project below.



Jerry Buckland, professor at Menno Simmons College

Research To Promote Awareness And Change

Much research has been done regarding the relationship between low income people and banking, but little has been researched specifically about the issues Indigenous people face when it comes to banking.

Jerry Buckland, professor at Menno Simmons College, partnered with Ma Mawi Wi Chi Itata Centre and SEED Winnipeg to research exactly that.

Indigenous people who live both on reserve (Fisher River Cree Nation) and within Winnipeg's inner city were interviewed. The results revealed through "Financial Empowerment of Vulnerable Canadians through Research and Action" (working title) showed some interesting differences, as well as similarities, indigenous people face when it comes to banking.

"Common barriers were mainstream banks not being accessible, operating hours inconvenient, services being insufficient, needing ID, holds on cheques," said Buckland. "They don't offer services that help."

Buckland learned Indigenous people see many ways to improve their relationships with Financial Institutions.

"The importance of Indigenous language, culture, and employment in banking, Aboriginal people as positive images in bank literature, and the view of money in Indigenous communities is very complicated," says Buckland. "We just put our toes into it."

The final research document will be available in the near future at: <http://seedwinnipeg.ca/resources/research>

Collaborative Efforts that Support Broader Financial Empowerment

Without stretching the framework too much while attempting to capture all SEED's work, it should be noted that other work took place in the last year that doesn't necessarily fit within the five pillars. In keeping with SEED's emphasis on collaborative work, a partnership with the Manitoba Co-operative Community resulted in the development of their new 5 year strategic plan "Phase 2: A strategy for Developing and Maintaining Manitoba's Co-operative Community" (http://www.gov.mb.ca/housing/coop/pdf/2015/manitoba-cooperative-community-phase-2-2014-2019-strategic-plan_en.pdf). SEED Staff were also involved in the development of the "Manitoba Social Enterprise Strategy", co-created by CCEDNet-MB and the Province of Manitoba (http://www.gov.mb.ca/housing/pubs/mb_social_enterprise_strategy_2015.pdf). SEED looks forward to working with others as these strategies are rolled out.

SEED was also recently involved in another research project, "**In Search of Mino Bimaadiziwin: A study of Urban Aboriginal Housing Cooperatives in Canada**" (http://seedwinnipeg.ca/files/In_Search_of_Mino_Bimaadiziwin.pdf), funded through the Manitoba Research Alliance grant: Partnering for Change – Community-based Solutions for Aboriginal and Inner-City Poverty. The report was authored by Tyler Craig and Blair Hamilton. Dr. Jim Silver, chair of the housing research stream, provided insightful guidance. It was important to SEED to sponsor this research to learn more about the use of the housing co-operative model in the Aboriginal community, and to also make sure people knew this model existed and was an option for them.

SEED worked with lead practitioners to strengthen the financial empowerment community of practice in Canada. The Asset Building Learning Exchange (ABLE) Steering Committee was formally established in May 2014. Employment and Social Development Canada (formerly HRSDC) provides secretariat support to the ABLE Steering Committee. This national, cross-sectoral network includes practitioners, financial institutions, funding agencies and academics. The Steering Committee is dedicated to improving the financial wellbeing of low income community members by coordinating the exchange of information, knowledge and expertise on reducing poverty through financial empowerment initiatives.

2015 STAFF

Millie Acuna, *APB Program Coordinator*
 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*
 Tyler Craig, *Student Researcher*
 Kimberley Dittberner, *Bookkeeper*
 Laurel Daman, *EAL Specialist*
 Roberta Douglas, *ABP Administrative Coordinator*
 Liz Esquega, *ACC Coordinator*
 Lisa Forbes, *ABP Program Coordinator*
 Jocelyn Friesen, *Administrative Coordinator*
 Sara Froese, *Intern*

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 Barbara Wilton, *ABP Program Coordinator*
 Destiny Wolf, *Junior Facilitator*
 Lani Zastre, *ABP Program Coordinator*



ACCESS TO BENEFITS TEAM

(Left to Right)
 AARTI SHARMA,
 JENNIFER BOGOCH,
 KEVIN SCHACHTER,
 LANI ZASTRE,
 JENNIFER PORTER
 MISSING: AILEEN KRUSH,
 MARY VAN EERD-COOK



ABP PARTNERSHIP TEAM

(Left to Right)
 LOUISE SIMBANDUMWE,
 MAUDE,
 SHERI BAILEY
 MISSING: RAENA PENNER



BUSINESS DEVELOPMENT SERVICES TEAM

(Left to Right)
 SANDRA LEONE,
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 NEF VILLAGONZALO,
 DENNIS MAMATTAH,
 COLLEEN SIMARD,
 BILLY GRANGER,
 CARINNA ROSALES,
 LAUREL DAMAN,
 KEISHA PAUL



OPERATIONS TEAM

(Left to Right)
 SHARON JONATANSON,
 CINDY COKER,
 JOCELYN FRIESEN,
 SUSAN BELMONTE,
 KIMBERLEY DITTBERNER,
 DAISYDEE BAUTISTA



STAFF 20 YEAR ANNIVERSARY



Laura Gordon

Just over 20 years ago, Laura Gordon operated her own administrative business. She needed assistance with her bookkeeping and was referred to SEED Winnipeg by Social Services. Maureen Robins (former SEED employee) became Laura's Business Counsellor and monitored her books each month through what was then known as the Micro-enterprise program.

When SEED required a Receptionist, Laura was offered the position. During her first week, Laura realized she was working with a very diverse group of people. All five were using different software on stand-alone computers, and the carpet was held together with packing tape.

Over the last two decades, Laura has seen tremendous organizational growth resulting in many more services being offered. Even with these changes and growth, Laura feels SEED has maintained its culture of strength and empowerment.

Laura's role at SEED has also grown and changed along the way. From Receptionist, she moved on to Administrative Assistant, Bookkeeper, Payroll Clerk, Human Resources, Operations Manager, Property Manager and most recently, Social Worker.

Laura is the first SEEDling to reach this 20 year milestone...so what keeps her here? She's very proud of the work done at SEED. Staff are dedicated to their clients and participants, and they work from a person-centered focus.

When asked what she sees in SEED's future, Laura says "I look forward to the continuing changes in our programs and the organization as a whole".

Congratulations to Laura on 20 years of service!



MATCHED SAVINGS TEAM

(Left to Right)

- MILLIE ACUNA,
- JACOB CARSON,
- BARB WILTON,
- NATALIE WIEBE,
- MICHELLE MCPHERSON,
- ROBERTA DOUGLAS,
- PAM KRASNIUK



RECOGNITION COUNTS TEAM

(Left to Right)

- SANDRA LEONE,
- NEF VILLAGONZALO,
- LAUREL DAMAN,
- COLLEEN SIMARD,
- DENNIS MAMATTAH



MONEY STORIES TEAM

(Left to Right)

- MARY VAN EERD-COOK,
- FLORENCE SPENCE,
- CALANDRA NECAN,
- DESTINY WOLF,
- PAM KRASNIUK,
- MISSING: OCEAN WHITE,
- JASMINE SEENIE



STAFF 10 YEAR ANNIVERSARIES



SHARON JONATANSON

In 2005, Sharon Jonatanson responded to a job posting...not once, but twice. After the second time, SEED was fortunate to hire Sharon for the position of Bookkeeper and hasn't looked back. In the ensuing years, Sharon progressed to Finance Officer, which then expanded to a managerial role supervising Kimberley Dittberner, SEED's current Bookkeeper.

Sharon spent her first year at SEED in its offices located at 400 Logan Avenue where she recalls how her office shared a wall with the building's noisy elevator, and how helpful her co-workers were, especially Brad Franck.

Moving SEEDlings from two locations to one in 2006 was a positive change for Sharon. The move brought everyone together under one roof which strengthened cross-program and organizational relationships. It also made it easier for Operations, which Sharon is a part of, to efficiently provide support to all staff and to the wider organization.

When asked what keeps her at SEED, Sharon describes how proud she is to tell people where she works, and how staff and what they collectively stand for align with her own values and goals. Seeing the positive changes that happen in the lives of participants, clients, and staff over the years is one of the best rewards possible.

Congratulations to Sharon on 10 years of service!



JENNIFER BOGOCH

Jennifer Bogoch had never worked in an office environment when she joined SEED 10 years ago. She had held many term positions, developing and launching pilot programs for various community organizations, but she was ready for a long-term position working with ongoing programs and wasn't opposed to being eligible for employee benefits.

As a former participant in SEED's learn\$ave program, Jenn responded to a job posting at SEED and was hired as a part-time Program Assistant in 2005. Jenn's second day on the job saw her filling in for the receptionist who was sick. Jenn remembers answering phone calls and talking to visitors, attempting to provide them with accurate information while receiving "helpful" prompts called out by Andrew Douglas, former Manager of ABP, over his cubicle walls.

Other memories include sharing a computer with a co-worker, Tuesday lunches with staff from both buildings, and the benefits of a walking tour with Julie Stewart, former Administrative Coordinator, introducing her to partner organizations around the neighbourhood.

Jenn's first year at SEED was busy. She started and completed the Community Development Program at Red River College while working 20 hours per week, and plans were underway to reunite all staff under one roof at 80 Salter Street. The big move happened in the spring of 2006.

Jenn has seen the organization grow up, mature, and evolve professionally. Significant growth in ABP programs, including workload and scope, is the result of a culture Jenn sees as reflective and ever-improving. At the same time, Jenn's role progressed from half-time Program Assistant, to full-time Program Coordinator when funding was received for the RESP component of ABP programs, which then transitioned into her current position as Manager of Access to Benefits (A to B) Program and supervisor to seven SEEDlings.

When asked what keeps her here at SEED, Jenn cites her connection to staff who are committed to shared values, having a solid, steady, full-time position doing work she feels good about, and being part of a culture that supports a healthy work/life balance in a real and practical way.

Jenn looks forward to SEED looking increasingly outward, to other organizations, with a shared vision to make a big impact on the world around us.

Congratulations to Jenn on 10 years of service!

2015 VOLUNTEERS

SEED staff could not do what we do without the time and expertise contributed by the many individuals listed below. Their dedication and support continues to positively impact our programs, clients and participants. Thank you all!

Ken Aird, Ranger Insurance
 Naomi Audia, Urban Eatin
 Adeline Bird, Style and Soul
 Valerie Broadhurst, Internationally Educated Agrolgists Post-Baccalaureate Diploma (IEAP)
 Louise Champagne, Neechi Foods Co-op
 Michael Redhead Champagne, Aboriginal Youth Opportunities
 Melissa Chung, BUILD
 Kathleen Clarke, Internationally Educated Engineers Qualification (IEEQ) Program
 Dylan Cohen, University of Winnipeg student
 Sam Constant, Onashowenwin
 Rosanna Deerchild
 Debbie del Mundo Donato, Manitoba Start
 Brent Differ, Assiniboine Credit Union
 Gilbert Dion, Dion Business Consulting
 Robin Eriksson, CKUW
 Greg Evans, Evans Family Law
 Alicia Franco Espinosa, Internationally Educated Agrolgists Post-Baccalaureate Diploma (IEAP)
 Monica Feist, Success Skills Centre
 Wayne Flamand, UW Community Renewal Corporation
 Jack Fleming, Taylor Mccaffrey
 Brad Franck, Manitoba Marketing Network
 Richard Fulham, Richard Fulham Law Office, in Trust
 Colleen Galbraith, Manitoba Hydro
 Lucy Guiboche
 Nitin Gupta, NSD Tech
 Sumegha Gupta, NSD Tech
 Greg Hasiuk, Number TEN Architectural Group
 Jessie Howell
 Rany Jeyaratnam, Success Skills
 Earle Johnson, AmeriSpec
 Eileen May, Office of the Manitoba Fairness Commissioner - Manitoba Labour and Immigration
 Hope McIntyre, Sarasvati Dramatic Theatre Production
 Norman Meade
 Thelma Meade, Aboriginal Senior Resources Centre
 Nigel Mohammed, Assiniboine Credit Union
 Marcelle Mollot, Jobs and the Economy
 Ken Murdoch
 Eric Neumann, Realty Executives
 Helen Okocha, Menu Beyond Borders

Robert Falcon Ouellette
 Kim Parry, Millennium Library
 Jeffrey Patteson, Assiniboine Credit Union
 Mihaela Pirlog, Assiniboine Credit Union
 Rafiq Punjani, Accuroot
 Lissie Rappaport, Food Matters Manitoba
 Julio Rivas
 Clancy Soloman, RE/MAX
 Norma Spence
 Tim Stevenson, Food Matters Manitoba
 Roberta Stout
 Teen Talk
 Monica Tovar, Red River College EAL Class
 Amy Tuck, Manitoba Hydro
 Christine Webb, Ranger Insurance
 Nathan Weltman, Levene Tadman Golub Law Corporation
 Mary Wiebe, Spectrum Ledgers
 Youth Employment Program (YEP) volunteers from IRCOM





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