



**Annual Report**  
**2018–2019**



SEED Winnipeg is a registered non-profit charitable organization 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 a strong need for a business development organization to serve Winnipeg's low-income community. After spending a few years searching for resources, SEED Winnipeg became operational in January 1993.

### **Vision**

SEED envisions a world where opportunities exist for all people and communities to realize their hopes.

### **Mission**

To build strong communities and increase opportunities for people through financial empowerment programs and services.

### **Five pillars of financial empowerment**

- Financial information, education & counselling
- Help accessing income-boosting benefits & tax credits
- Safe & affordable financial products & services
- Access to savings & asset building opportunities including business ownership
- Consumer awareness & protection

**Financial  
Literacy  
and Coaching**



**Taxes and  
Access  
to Benefits**



**Safe Financial  
Products**



**Savings and  
Asset Building**



**Consumer  
Protection**



## 2018-2021 Strategic Plan Goals

1. To work in partnership with Indigenous community members and organizations to reduce the ongoing impact of colonization by taking action on the recommendations of the Truth and Reconciliation Commission.  
.....
2. To increase financial well-being through the provision of financial empowerment programs and services including business and social enterprise development.  
.....
3. To demonstrate and promote CED principles as an effective and attainable approach to local development.  
.....
4. To sustain the delivery of effective programs and services by strengthening our internal organizational capacity.  
.....
5. To engage in partnerships and cross sectoral collaboration to address poverty through policy and practice change.

## 2018-2019 Board of Directors

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**NATHAN McCORRISTER**  
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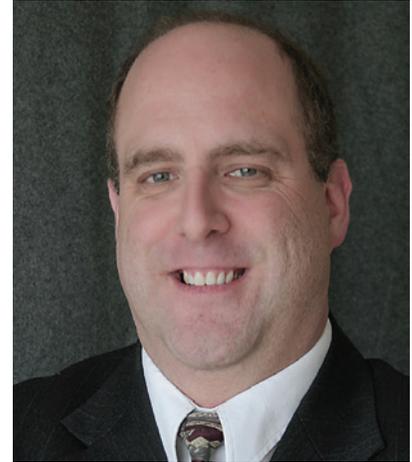
**RAYMOND NGARBOUI**  
Director

**MARY NIRLUNGAYUK**  
Director

**BRENDAN REIMER**  
Director

### MESSAGE FROM THE 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 acknowledge the strength and resilience of SEED's program participants. Their commitment to making positive changes has contributed to building stronger communities.

As always, this has been a year of continued learning and growth. SEED continues building resilience by developing and expanding collaborative partnerships – increasing the scale, scope, and impact of our financial empowerment programs. SEED has also focused on its commitment to the Truth and Reconciliation Calls to Action through the growth of the Money Stories program, deepening partnership with other organizations, and making changes to our internal practices – including a new Land Acknowledgment. I thank everyone who works at SEED, and I encourage them to continue their hard work.

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

#### **Steven H. Beal**

Chairperson, SEED Winnipeg Inc. Board of Directors



Board and Staff Strategic Planning - March 2018

## MESSAGE FROM THE CO-DIRECTORS

*SEED's success over the past year is thanks to the resilience of program participants, collaboration with partner organizations, and increased investments from our funders.*

Multi-year project funding from the Canadian Women's Foundation enabled SEED to deliver customized Women Exploring Business programs for immigrant and Indigenous entrepreneurs. In spite of significant life challenges and barriers to economic inclusion, these entrepreneurs demonstrated an inspiring level of commitment to their business enterprises. Thirty women graduated from Women Exploring Business training programs. Ten women launched or expanded businesses over the past year, generating 12 new jobs. Participants have shared how moving forward with their business dream increased their confidence and made them aware of their non-financial assets. We encourage you to read the stories in this report to discover and appreciate the impact of this work.

SEED's financial empowerment programs have been embraced by a growing number of community-based agencies in Manitoba. Embedding these programs in other organizations has allowed us to increase the scale and scope of program delivery. 127 service providers attended financial empowerment professional development or train-the-trainer sessions. SEED worked with 30 organizations to deliver Access to Benefits programs. Through these collective efforts, over 2,400 community members received program supports which are expected to leverage over \$10.2 million in income tax refunds and benefits.



Carinna D'Abramo Rosales and Louise Simbandumwe

We would like to take this opportunity to express our gratitude to SEED's Board of Directors and the staff team who approach our work with enthusiasm, empathy, and a problem-solving mindset. It is because of their dedication and expertise that we have made significant progress in achieving the goals we set in our new three-year strategic plan. Our gratitude also extends to our funders for investing in pathways to stability for financially vulnerable community members.

### **Carinna D'Abramo Rosales and Louise Simbandumwe**

Co-Directors, SEED Winnipeg Inc.

# Ten Year Milestones

## Lisa Forbes

Early on in her university studies, Lisa realized that economic empowerment matters for low-income individuals, families, and communities – and she knew she wanted a job that would make a difference. A late career bloomer, Lisa gained eclectic work experience including production managing performing arts shows, landscaping, working at a health food store, as well as gaining an economics degree and travelling across Canada and Central America. Eventually, back in her hometown, Lisa showed up at SEED to get started in community economic development work. SEED and Lisa have clicked – off and on for 10 of the past 15 years. Over the years, Lisa has worked with participants in SEED's main programming areas of business development and asset building, and as an Indigenous Community Collaborations Coordinator.

Lisa is a self-professed nerd – she likes knowledge and finding resources. Her motivation is the inspiration she feels by SEED participants who allow her to share her knack for organizing and problem-solving as they find a path for themselves. She is thrilled when participants let her know how they are doing with their new starts, be it a business, a house, or any path they have forged for themselves.



## Kevin Schachter

I first came to SEED in 2003 to determine whether my idealist vision for a volunteer-run all-ages music venue was a viable business model. It wasn't. Six years later, I had the good fortune to join SEED fresh from completing my BA. At my orientation meeting with Louise, I made a verbal commitment to stay for 1–5 years before leaving SEED (and Winnipeg) to pursue graduate studies. Ten years later I remain. In these ten years, I've had the privilege to work alongside the resilient community members who participate in SEED's programs. I've also seen SEED's organizational resilience—how we have adapted programming to meet the emerging needs of the communities we serve. I've had opportunities to grow with SEED's programs: as an Administrative Coordinator, a Program Coordinator, and now as Information Manager. I've also been able to undertake graduate studies while working at SEED, and recently completed a thesis focused on access to benefits programs. This thesis has been made possible by SEED's support and flexibility. I am honoured to have worked for SEED for over ten years, and can now offer a written commitment: at least 1–5 more years.



## In Honour of Gilbert Dion

Gilbert first started working with SEED over a decade ago when the Louis Riel Capital Corporation partnered with us to develop an Aboriginal Build-A-Business program. His knowledge and expertise were critical to the success of this project. We were thrilled when he joined SEED's Board in 2008. He quickly assumed a leadership role and served as Treasurer from 2009 to 2011 and then as Board Chair from 2011 to 2014. After stepping down from SEED's Board, he continued to support our work as a consultant, providing training to entrepreneurs who were working to escape poverty through self-employment. We eventually coaxed Gilbert out of semi-retirement, convincing him to join our staff in 2016 as the Manager of Business Development Services. In this role he was responsible for overseeing the provision of training, consulting, financing, and after-care for entrepreneurs living on low incomes. His other responsibilities included conducting feasibility studies and writing business plans for

larger scale co-operative businesses and social enterprises. Gilbert was adept at outreach and building relationships and was the lead on much of SEED's work with First Nations communities in Manitoba. His expertise was also recognized at the federal level. Gilbert was invited to join the Intergovernmental Federal Working Group as well as the Financial Consumer Agency of Canada's Financial Literacy Working Group for Indigenous Peoples. He was so proud to represent SEED, and SEED is thankful to have had such a great ambassador working alongside us.

Gilbert's passing has left a deep void. SEED is grateful for the valuable time he gave to us in his many roles – sharing his knowledge with co-workers, his passion and encouragement with entrepreneurs, and his unwavering support and commitment to SEED's work and mission. We have indeed lost a great man, business person, co-worker, and friend. Rest in peace Gilbert.

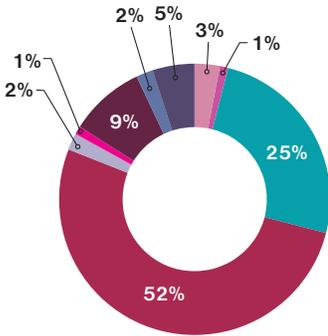
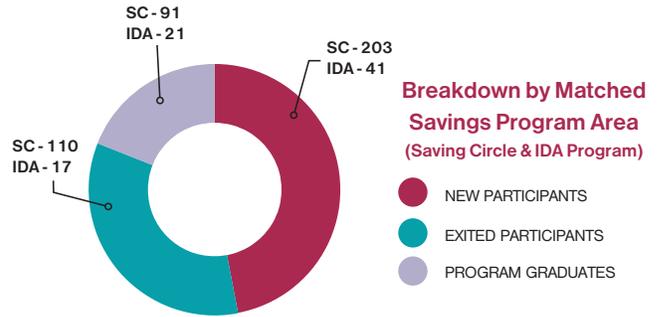
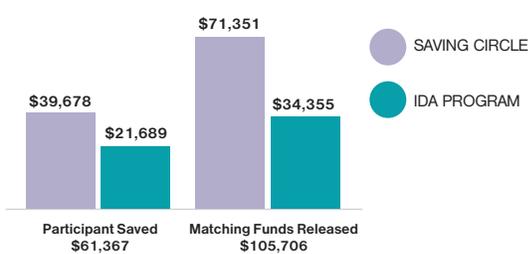


# MATCHED SAVINGS PROGRAM

The Saving Circle Program helps low-income individuals and families to save for needed assets including furniture, medical expenses, a computer, education, a small business, or other household necessities. For every \$1 the participant saves, SEED matches it with \$3 up to a maximum of \$750. Participants have up to six months to save toward their asset goal.

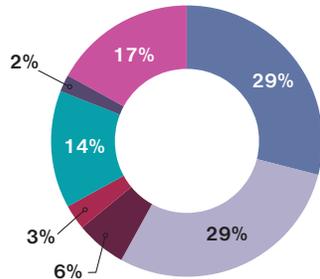
The Individual Development Account (IDA) Program helps low-income individuals and families to save for assets that will yield long-term benefits. Examples include education, starting a small business, and disability supports. For every \$1 the participant saves, SEED matches it with \$2 up to a maximum of \$2,000. After re-launching the newly designed IDA in 2017, some changes have been made to make the program even more participant-centered and to incorporate more one-on-one financial coaching.

**Total Savings & Matching Funds  
2018/2019**



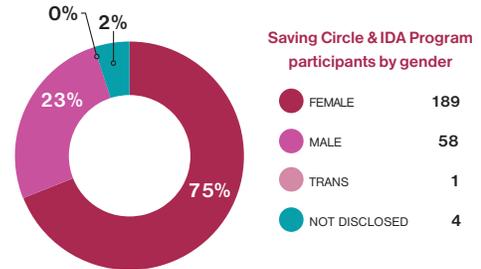
**Completed Asset Goals  
Saving Circle 2018/2019**

- EDUCATION
- CHILDREN'S EDUCATION
- COMPUTER EQUIPMENT
- FURNITURE / HOUSEHOLD NEEDS
- BUSINESS START / EXPANSION
- ACCESS TO HOUSING
- HEALTH NEEDS / ABILITY SUPPORTS
- ESSENTIAL NEEDS
- EMPLOYMENT SUPPORTS

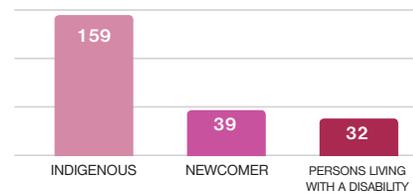


**Completed Asset Goals  
IDA 2018/2019**

- EDUCATION
- CHILDREN'S EDUCATION
- BUSINESS START / EXPANSION
- DISABILITY SUPPORTS
- ESSENTIAL NEEDS
- HOUSING
- EMERGENCY SAVINGS



**Saving Circle & IDA Program  
Participant Diversity**



Note: Some people identified in more than one category

**Matched Savings  
Administrative Coordinators**

(From left) Jocelyn Friesen, Calandra Necan



**Matched Savings Team**

(From top left) Justin Morriseau, Andrew Douglas, Natalie Wiebe, Roberta Douglas, Millie Acuna (From bottom left) Barb Wilton, Teruni Walalyadde, Bernnet Hallegiorgis, Anna Levin



## DRIVE BY

*A SIMPLE CAR RIDE CHANGED HOW JAMIE COUTURE LOOKED AT LIFE, THANKS TO SEED.*



**“Whether they’re helping people save to purchase a home, a piece of furniture, or even a laptop, SEED is amazing.”**

Jamie Couture was in her car one day when she happened to notice the SEED Winnipeg building. Intrigued, the mother of three searched it out on her computer, asked a few friends, and then phoned to see what SEED had to offer. Excited, she applied.

“I was hoping I would be selected,” she says. “And I was so happy when I was.”

Jamie was relieved to learn that SEED provided onsite childminding.

“Having a childminding room made life a little easier for me,” she says. “At the time, my little one was a year old so it was a relief to be able to concentrate on my course knowing she was nearby.”

Occasionally, Jamie would hear her child fidget so the mother would simply retrieve her from the childminding room and have her sit on her lap.

Jamie enrolled in SEED’s Saving Circle. Not only did the participants attend ten classes that taught them good savings habits but there was homework as well, which Jamie found to be extremely helpful.

“One of the things we had to do was establish our credit score,” Jamie explains. “I actually had to contact the credit bureau, which was a little bit intimidating.

“But I did, and found out that my score wasn’t too good at that time—that only motivated me to make it better.”

For every dollar that Jamie saved, SEED matched three dollars, which Jamie used to purchase couches.

Jamie was so pleased with her experience at SEED that she would like to return to complete the IDA program with the aim of going back to school.

“SEED is doing a wonderful job for the people of Winnipeg,” she says, “helping people help themselves get a better life and a better future in every way, shape and form. Whether they’re helping people save to purchase a home, a piece of furniture or even a laptop, they are amazing. I’m just happy I was able to find that resource.”

Jamie knows that SEED has not only helped her purchase couches, they also changed other aspects of her life.

“Before I first started with SEED Winnipeg, I had poor money management, and I had a little bit of a shopping addiction,” Jamie smiles. “Now, my savings have grown, my credit has grown, I discipline myself in the way I spend, and I budget for everything I do.

“Thanks, SEED!”

## LONG-TERM IMPACT

*SEED GAVE DEBBY RITSCO THE COURAGE TO CONTINUE ON.*



**“You don’t need a lot of money to save money.”**

When Debby Ritsco is asked how SEED Winnipeg has helped her, she does not mince words.

“They were a godsend,” she says.

A colleague who had been helped by SEED referred her, and she embraced the organization wholeheartedly.

She completed the Stand Alone Money Management Training (SAMMT) program in 2013 and the Saving Circle in 2016. From there, she started the Individual Development Account program.

“They were all very effective for me,” she says. “SEED just helped me budget money and showed me how to budget. Above all, they taught me that, even on a small income, I could put away a certain amount of money towards something that I needed. You don’t need a lot of money to save money.”

Where many people use SEED’s expertise to save up for a piece of furniture, a laptop or a mattress, Debby was putting money away for an education.

“I wasn’t sure if SEED would cover something like educational assistance,” she says. But she attended an information meeting and made some more inquiries and found out that they would be of assistance to her.

Debby finished a Masters of Arts and Integrated Studies at Athabasca University with a focus on cultural studies.

When she looks back over the last five years, she readily admits that she would not be where she is now without SEED.

“Education is expensive, and you’re always looking for ways to finance that, especially when you are on a low income,” Debby says, “and SEED helped me save for mine.”

But SEED provided more than just monetary assistance.

“I don’t think I would have had the courage to continue on,” she says honestly. “SEED gave me that boost of determination. They empowered me, knowing that there was somebody there that would help me.

“Without SEED, I would have given up and dropped out.”

Now retired, Debby is busier than ever. When she is not being a community mentor, she is a volunteer Assistant Editor and Copy Editor at Athabasca University’s Journal of Integrated Studies, and she is looking into the possibility of pursuing a doctorate in distance education to go with her Bachelor of Education, her Permanent Professional Teaching Certificate.

Debby has no qualms about recommending SEED.

“SEED is wonderful,” she concludes. “They come to you where you are. The facilitators offer mentorship, guidance, and support.

“I want to thank SEED for helping me live my life out loud, providing hope, insight, inspiration and encouragement to others in the community, work, and social places, and in the hearts and minds of many.

“All I can say,” she concludes, “is they gave me a new lease on life.”

## IN HER SHOES

EVELYN POLLARD IS GRATEFUL TO SEED FOR A LIFETIME OF GROWING.



**Now that she is a teacher, Evelyn Pollard recommends SEED to everyone she encounters. She has even brought SEED into her classroom for presentations.**

Evelyn Pollard has grown up with SEED.

“I’ve been with them since I was a teenager!” she says proudly. “I always seemed to be struggling to stay afloat financially. I was young and I was burning bridges at too many cash places and payday lenders.

“I was quite young when I started SEED Winnipeg’s Saving Circle,” she continues. “With the money I saved, I bought myself a kitchen table and chairs.”

The single mom lived in the inner city but worked in the suburbs, necessitating two bus rides and a 40-minute walk each way.

So Evelyn asked Barb Wilton, her Saving Circle Coordinator, “Can I use some of my Saving Circle money to get a really good pair of walking sandals?”

Barb thought the idea had merit and advised her to write a letter explaining why.

“I did, and that’s how I got my first pair of Birkenstocks!”

After that, Evelyn returned to school to complete her high-school diploma with the intention of completing a Bachelor of Social Work, receiving funding through the Manitoba Métis Federation.

She used SEED’s Individual Development Account program, and later saved for a mortgage for her first home through SEED’s home buyer program.

“It’s so nice to have a home,” she smiles. “And I owe it to SEED. More than anything else, SEED taught me how to put my money to good use.

“Before Saving Circle,” she continues, “I was a rough little kid, growing up around addiction and gangs. I’ve come a long way in my life but when I think back to Saving Circle, getting that first kitchen table motivated me. And even learning about credit scores and learning about how you can’t live your whole life living from paycheque to paycheque. I learned the power of saving, and how to have good credit.

“SEED also made me value things like shopping locally from local businesses and being mindful of how you’re spending your money on junk. It made me mindful.”

Now that she is a teacher, Evelyn recommends SEED to everyone she encounters. She has even brought SEED into her classroom for presentations.

“There are a lot of people who struggle with student loans and credit,” she says. “Three of my students ended up using programs SEED offers.”

Evelyn has taken SEED to heart.

“I always talk about lowering my footprint, not throwing money away on, for instance, expensive cups of coffee,” she says. “I’d recommend SEED to everyone.”

## Inner City Homebuyers Program

The Inner City Homebuyers Program supports low-income earning families with saving toward a down payment and closing costs for a home within a designated inner city area. For every \$1 a participant saves, SEED matches it with \$1 up to a maximum of \$7,000. Participants have 2 years to purchase their home. Funding for this program was secured through to February 2020 from the Manitoba Housing and Renewal Corporation, which has allowed SEED to accept more participants in this program than in previous years.

### Total Savings & Matching Funds

2018/2019



\* Includes Funds from SEED and MB Housing

## ACCESS TO BENEFITS (A TO B)

A to B provides assistance to people living on a low income to:

- Get information about benefits like the Disability Tax Credit, Canada Child Benefit, GST/HST Credit, and RentAssist
- Apply for benefits for which they qualify
- Open an RESP and get free money for their children's education
- Get identification needed to access benefits
- Open a bank account
- File income tax returns

During the 2018/2019 year, **2,444 participants** accessed support from the A to B program.

**153 participants** accessed referrals to open no-fee basic bank accounts at Assiniboine Credit Union.

**571 participants** obtained a total of **850 pieces of ID** through SEED's ID Fund.

**1,682 participants** received support to access benefits from the Federal and Provincial government through filing **2,549** tax returns and income tax adjustments, and applying for child and family benefits. In total, **these participants are expected to receive over \$10.2 million in income tax refunds and related benefits** including the GST/HST Credit and Canada Child Benefit.

Participants opened **new RESPs for 790 children**, and leveraged up to \$555,473 in government grants and bonds through new and existing RESPs.

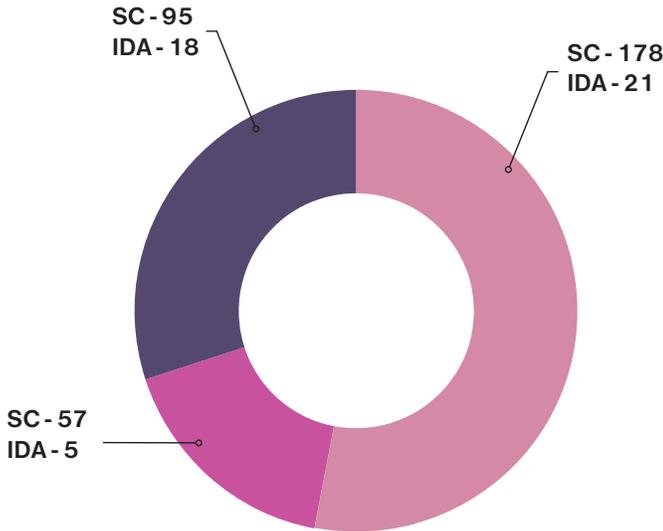
**231 participants** accessed support to apply for Manitoba Identification cards and/or Secure Certificates of Indian Status.

## RESP SUPPORTS FOR CSI FAMILIES

Each summer, hundreds of children from 13 inner-city elementary schools attend the Community School Investigators (CSI) program. Run by the Boys and Girls Clubs of Winnipeg, this five-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) at Assiniboine Credit Union. This year, A to B staff worked with **134 CSI families to deposit 275 bursaries into RESPs. In addition, two students directly accessed bursaries for their post-secondary education.**

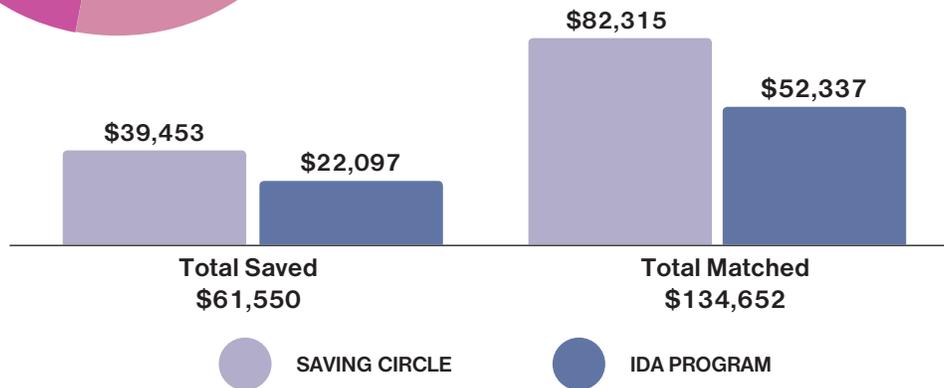
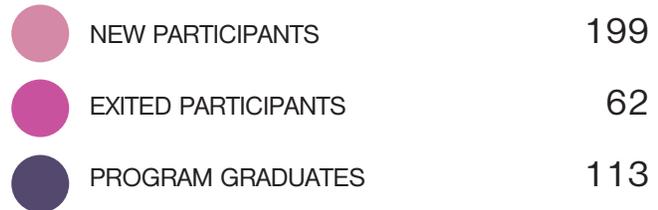
# ASSETBUILDERS PARTNERSHIP

The AssetBuilders Partnership was established by SEED, Assiniboine Credit Union, and United Way of Winnipeg to replicate SEED's IDA and Saving Circle programs through partner organizations. SEED coordinates a network with eight other program delivery sites in Manitoba.



## AssetBuilders Partnership

Breakdown by Matched Savings Program Area



### AssetBuilders Partnership Team

(From left) Millie Acuna, Raena Penner, Andrew Douglas, Jenn Bogoch, Louise Simbandumwe



## MONEY STORIES

Money Stories is a program focused on Indigenous youth who face multiple barriers to economic inclusion. Money Stories was launched in 2011 and grew out of a partnership between SEED's Indigenous Community Collaborations, the Aboriginal Senior Resource Centre (ASRC), and Children of the Earth (COTE) High School. The Money Stories program involves the delivery of customized financial literacy sessions for Indigenous youth, grounded in traditional stories and support from Indigenous elders and seniors. In addition to building financial literacy skills, the program aims to improve the facilitation, leadership, and employment readiness skills of Indigenous youth by hiring and training program graduates to deliver Money Stories financial literacy sessions to the broader community as Junior Facilitators.



**Money Stories Staff Team**

(Top from left) Raoul Bittern-Stevenson, Barb Wilton, Jocelyn Friesen, Calandra Necan, Millie Acuna  
(Bottom from left) Brittany Laplante, Ocean White, Justin Morriseau  
(Not pictured) Shaylynn Tobacco

## PRACTISING WHAT SHE PREACHED

*SEED ENABLED BRITTANY LAPLANTE TO BE HERSELF.*



### **“SEED helped me come out of my shell.”**

Brittany Laplante found out about SEED Winnipeg through the Elmwood Community Resource Centre, where she was taking the E.Y.E.E. (Elmwood Youth Employment Experience) program.

“A SEED spokesperson came in to talk about their Money Management program,” she explains. “You had to attend all eight classes to graduate so I made sure that I showed up, and when they contacted me a few months later about being a Junior Facilitator, I applied and was accepted in 2015.

At its heart, Money Stories is youths teaching other youths about financial literacy.

At that point, Brittany took two years off to focus on her post-secondary schooling at the University of Manitoba in Education and Arts Therapy.

Then, in her third year of studies, she ran into some former colleagues and was hired at SEED as a returning Junior Facilitator.

The experience was transformative.

“SEED helped me come out of my shell,” she says. “The main thing SEED did for me was build my confidence and self-esteem. I became comfortable being in front of people. Basically, just feeling comfortable being myself.”

SEED also changed the way Brittany looked at her own finances. Teaching it was one thing but she realized that she was applying it to her life, too.

“Almost without realizing it, SEED helped me become financially literate. It helped me put my bills first before my wants.

“Even on the days or the times where I'm not budgeting, I always make sure that my bills are paid. I'm trying to practice what I preach, applying what I teach others as a Junior Facilitator to my own life.”

Brittany never misses an opportunity to expound on SEED and the good work they do.

“I talk about SEED's financial empowerment programs for people that have limited income,” she says. “And I'm always telling people about the Matched Savings programs and the Money Management courses. There's just so many programs offered.”

# MANAGE YOUR MONEY WORKSHOPS

SEED offers money management workshops free of charge for a wide variety of community organizations in Manitoba. SEED also provides a free 3-day **Train-the-Trainer** series and **Financial Empowerment Capacity Building** workshops for service providers working with low-income individuals, families or groups.

Topics include:

- Community Economic Development
- Building Assets
- Goal Setting and Problem Solving
- Money Choices
- Gathering Information
- Making a Budget
- Banking
- Introduction to Credit
- Credit and Debt Management
- Savings and Investing
- RESPs & the Canada Learning Bond
- Money Habitudes
- Life Insurance & Wills
- Eating Healthy on a Budget
- Income Tax and Benefits

Requests for SEED Winnipeg to deliver **Manage Your Money** workshops continue to grow and have created long-term, ongoing partnerships within the community. This year, through workshops and individual financial coaching sessions, **2,999 participants** gained new knowledge toward financial problem-solving, and tools to manage money effectively.

## Stand Alone Money Management Training (MMT)

**2,999 participants** gained new knowledge in financial literacy

**570 participants** attended individual workshops

**427 participants** attended a series of workshops

**57 service providers** attended Train the Trainer workshops

**70 participants** attended Financial Empowerment Capacity Building workshops

**1,875 participants** attended one to one financial literacy or financial problem-solving sessions

# CHANGING HABITS

*SEED TRANSFORMED BRADEN MCIVOR'S LIFE.*



**“I’ve learned so much, and not just about saving.”**

Braden McIvor first became aware of SEED Winnipeg while attending Drug Treatment Court.

“As part of the program, various speakers would come in to show us what resources the community has to offer,” he says, “and Roberta Douglas gave this presentation on a SEED program called Money Management Training (MMT).”

The program appealed to Braden.

“I was at the Drug Treatment Court because I had a lot of really bad habits to begin with,” he smiles. “I’d never really been into savings at that point so I was thinking that I might as well fix at least one of those bad habits.

“I thought it would be nice to save up some money, acquire some good savings habits, and learn how to manage my money.”

SEED’s MMT consists of ten classes in all. Topics covered include community resources, saving and borrowing money, credit and how to check one’s credit, purchasing and how to purchase wisely, and the benefits of patronizing local establishments as opposed to big-box stores, both as a way of saving money and as a way of giving back to the community.

“I had never considered a lot of these things before,” Braden says. “It was eye-opening!”

For every dollar saved, SEED would match three dollars toward a big-ticket item such as a piece of furniture, a mattress or a laptop. In Braden’s case, he was saving up to purchase a laptop.

He saved \$250, with SEED matching \$750 for a total of \$1,000, which Braden used to purchase his laptop.

“This will come in handy as I am going back to university in the fall and I’ve never owned a laptop,” he says.

Not only did Braden save the \$250 required for the program but he socked away a further \$500 over and above that.

“I had a full-time job going into MMT but I never really knew how to manage my money,” says Braden. “Now, I’m able to actually start paying off my credit card, and I know what debts to pay off first.

“Thanks to SEED, I’ve learned so much, but not just about saving,” says Braden. “It was really about changing myself as a person, by replacing my bad habits with good ones. I’ve really appreciated everything they’ve taught me.”

# COMMUNITY BUILDER AWARD

*NAW KAY SENG IS THE 2019 RECIPIENT OF THE COMMUNITY BUILDER AWARD IN RECOGNITION OF HER OUTSTANDING CONTRIBUTIONS TO THE ECONOMIC INTEGRATION OF NEWCOMERS TO CANADA. NAW KAY'S POWERFUL PUBLIC SPEAKING THROUGH UNITED WAY WINNIPEG HAS FOSTERED GREATER UNDERSTANDING AND SUPPORT FOR BROADER COMMUNITY ECONOMIC DEVELOPMENT INITIATIVES.*



**Back strap weaving is intensive, but the finished products are spectacular, and discerning Winnipeg shoppers are receptive to handmade items woven with love.**

Naw Kay immigrated to Canada from Burma in 2006 but the weaver did not come empty handed.

"I brought my back strap loom," the weaver says proudly. A back strap loom has its roots in ancient civilizations the world over. "I was sure without some English, I couldn't find a job and work in Canada."

As part of the immigration process, Naw Kay took English classes but when her teacher found out that she was a weaver, who was adept in using an old and unique technique, she introduced her to SEED Winnipeg.

Guided by SEED, Naw Kay joined the Saving Circle program, where for every dollar she saved, SEED matched three dollars.

But that was just the start. SEED also trained her in the rudiments of starting her own back strap weaving business, including bookkeeping, billing, and other essentials.

In the meantime, Naw Kay saved a thousand dollars and SEED matched that with three thousand more, which she used to purchase her yarn and other materials.

"I take SEED's opportunity," she smiles.

Back strap weaving is intensive—"It takes a lot of time, at least 20 hours to make one top or one shawl or one scarf." But the finished products—including scarves, shoulder bags, and men's and women's tops—are spectacular, and discerning Winnipeg shoppers are receptive to handmade items woven with love.

Her business has thrived, so much so that Naw Kay and her family were able to purchase their first home.

Naw Kay has not forgotten the community that embraced her, and purchases her weaving products locally. She also has not forgotten what SEED did for her.

"I told my community about how SEED helped me and then many people, they went there and they saved money, for their children's education mostly," she says.

Naw Kay will be forever grateful to SEED for the part they played in her life.

"Every community in Winnipeg supported me already but SEED was my stepping stone to step up from my settlement," she says.

"Thank you, SEED Winnipeg!"



# BUSINESS & ENTERPRISE SUPPORT & TRAINING (BEST)

BEST helps low-income individuals, groups, and non-profit organizations to develop and expand small businesses, co-operatives, and social enterprises in Winnipeg. The initial phase of training and support focuses on the feasibility of the business idea and self-employment. The pre-launch/consulting phase takes clients forward to complete a business plan and prepares them for opening or expansion. Aftercare support is provided for a minimum of one year following a business launch, expansion, or stabilization. Aftercare can include help with marketing, operations and setting up, and monitoring of financial systems. The BEST program often partners with other organizations to develop and deliver training to specific audiences.

## Business Development Services - Year End Achievements

Business Development Workshop Attendance	194
Unique Clients	432
Jobs created	12
Business launches and expansions	10

### Business Launches

Afro Marvel	Joan's Commercial Cleaning
Cakes by Alexandra	Lena's Hijabi Boutique
Eadha Bread	Sabrina's Cookies
Iyara Thai Restaurant	Sleek Hair Studio
Jackie's Kitchen	Umina Mirror Photobooth

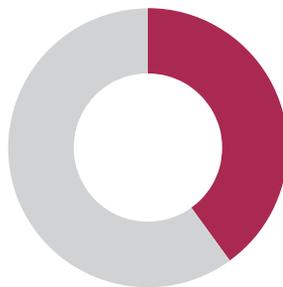
### Program Stage

Program Stage	# of Participants
Attended information session	155
Applied to program	104
Accepted to program	79
Completed training	67
Engaged in consulting	62
Launched or expanded a business	10
Received aftercare	20

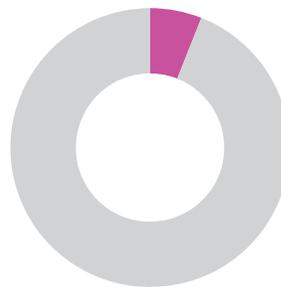
## Diversity of Clients



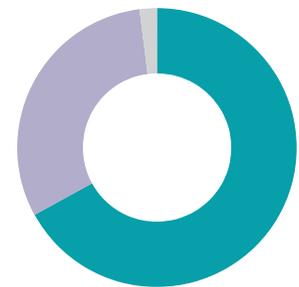
NEWCOMER



VISIBLE MINORITY



INDIGENOUS



Gender

WOMEN	288
MEN	134
DID NOT DISCLOSE	10

### BEST Team

(From left) Carinna D'Abramo Rosales, Laurel Daman, Lisa Forbes, Alanna Yuen

Not pictured: Keisha Paul



## PHOTO OP

THANKS TO **SEED**, NEWCOMER PRISCILA CALDERON IS FOCUSING A LENS ON THE WINNIPEG SOCIAL SCENE.



**“SEED’s advisors have decades of experience working with people. They know exactly what you need.”**

Priscila Calderon was a new Canadian just settled in Winnipeg after spending a year in the country.

The enterprising Ecuadorian lawyer was looking for a business opportunity.

“But in a new country, a new culture, it was obvious that I needed information and some help,” she says.

Searching the internet, Priscila found SEED and its Immigrant Women Exploring Business program, which helps newcomers become entrepreneurs.

“SEED provided me with information on such matters as how to start my business, how to select a market, how to target that market and how to promote my business,” says Priscila.

She attended an orientation meeting, where she met Carinna D’Abramo Rosales, SEED’s Co-Director.

Priscila didn’t come empty-handed to that first meeting. She had boundless optimism, an idea and a plan.

“In Ecuador, we love celebrations,” she smiles. I was hoping that this was the case in Canada as well, and Carinna confirmed that.”

Priscila’s idea was to start a photo business catering to weddings, parties and other large gatherings, and her plan was to acquire a Mirror Me photo booth. The full-length mirror provides an interactive “selfie” experience to its participants, resulting in a photographic keepsake.

“Weddings are very big here and, with two children, I also needed a business that could give me the freedom to manage my own time,” explains Priscila. “The technology is brand new, and I thought this was the perfect moment to acquire it.”

Carinna agreed. Feeling encouraged, Priscila took the courses that were offered by SEED.

“I was very impressed,” she says. “SEED provides childminding for those of us who have kids as well as snacks. SEED tries their best to make us feel comfortable, and that was so appreciated by all of us who took the courses.”

During the process, Priscila learned all she needed to know about getting her photo business up and running, from GST to tax laws to accounting practises.

“SEED’s advisors have decades of experience working with people,” says Priscila. “They know exactly what you need. They helped me a lot.”

With the help of SEED, Priscila acquired the photo booth.

“In the process, I made friends that I still have today,” says Priscila. “SEED’s help didn’t stop once I completed the courses. Keisha helped me advertise on social media and provided me with marketing information.”

“So that’s my story!” laughs Priscila.

Not quite. Priscila’s company, Umina Photo Mirror Booth, is booked into next summer with wedding clients and she was able to hire a part-time employee to assist her.

Priscila is grateful to SEED.

“The people at SEED Winnipeg become more than advisors,” she says. “They become your friends and your partners in the business because they are invested in your success. They make you feel supported.”

# THE BEAUTY MAMA

*BRIANNA BRUNO IS BRANCHING OUT TO OPEN HER OWN BROW BAR.*



**“Basically, SEED took my idea and structured it more efficiently in order to make it work for me.”**

Brianna Bruno had been in the beauty industry—“I do make-up, lashes, sugaring, and brows”—for five years but wanted to take her experience to the next level and start her own business.

But how to do that? Brianna found out about SEED Winnipeg through a friend of her mother’s, who had opened her own daycare with their help.

“She told me how SEED had helped her,” says Brianna. “I made some inquiries and found out that they were starting a new program entitled Indigenous WEB (Women Exploring Business). I wanted to be a part of that.”

The first four-week training session consisted of:

- Market research
- Business viability
- Setting goals and problem solving
- Managing personal finances, credit and banking

The following four-week session provided training in preparing Brianna’s own business plan, which included:

- Creating a marketing and promotions plan
- Pricing
- Sales forecast
- Cost projections
- Operations and management plan

“Basically, it was taking my idea and structuring it more efficiently in order to make it work for me,” says Brianna.

Besides SEED staff such as Keisha and Lisa, experts such as financial managers, bookkeepers, bankers, and former SEED graduates were brought into the sessions.

“I enjoyed the sessions a lot,” says Brianna. “Thanks to SEED, I learned more of the backbone to building a business, and a sustainable business at that.”

This past summer was spent by Brianna in getting her business—The Beauty Mama Makeup and Brow Bar—ready for the official opening in September of this year.

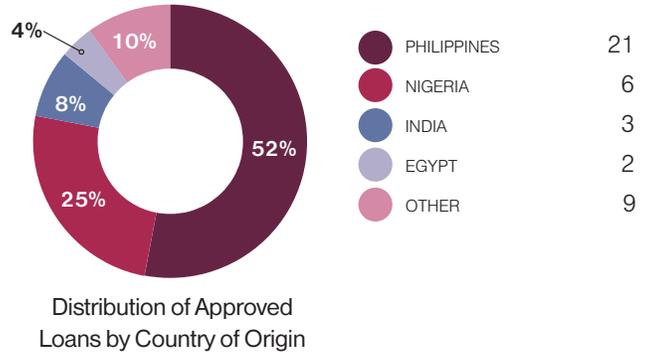
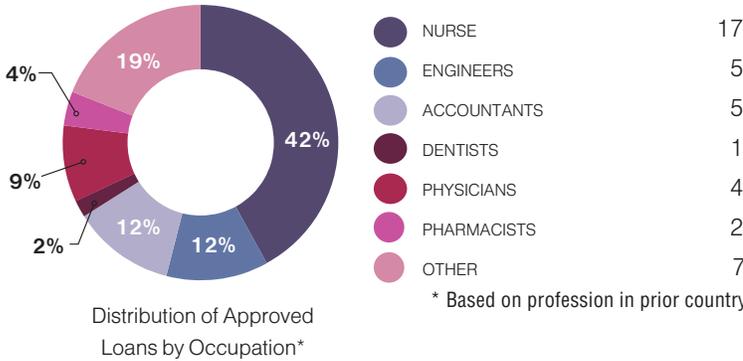
Right up to the opening and beyond, SEED continued to walk alongside her.

“I’m still working with them to this day,” she smiles. “I like their consistency and the fact that SEED genuinely wants to help people with their businesses and help them succeed.”

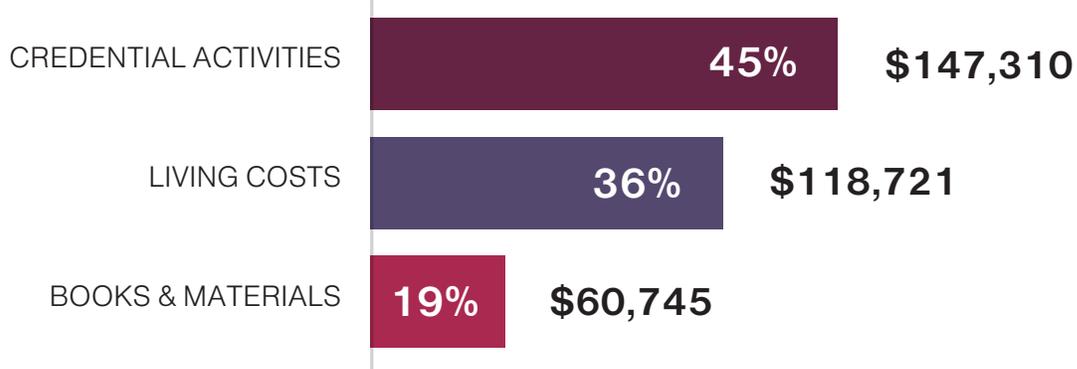
# RECOGNITION COUNTS

Recognition Counts is a program that provides supports to skilled immigrants wishing to work in their fields of expertise in Manitoba.

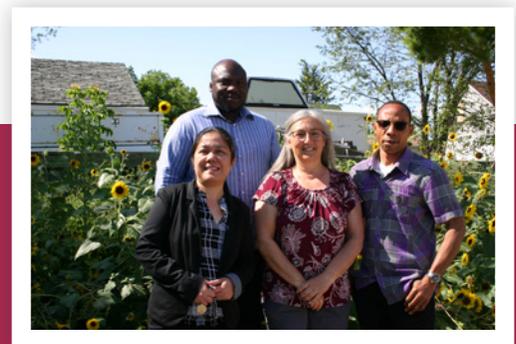
The program offers financial coaching, as well as the opportunity to apply for a flexible, low interest loan with Assiniboine Credit Union of up to \$15,000 to help with the cost of having qualifications recognized in Manitoba and obtain employment in the same, similar, or alternative profession or trade.



## Use of Loans



**Total Amount of Loans Disbursed = \$326,776**



**Recognition Counts Team**

(From left) Nef Villagonzalo, Adeleke Dada, Sandra Leone, Ayodele Olugboye

## MISSION: POSSIBLE

*SEED WINNIPEG MADE MARY NDUNGU'S VISION A REALITY.*



**“SEED was very kind to me and I got the support that I needed.”**

Mary Ndungu immigrated to Canada from Kenya in 2012. The internationally educated nurse wanted to continue plying her trade here, but the licensing process is very lengthy.

“I was determined to push on with this,” she says, “I was working as a health care aide in the Winnipeg Regional Health Authority. But the licensing program is very involved — essentially covering in six months a full four years nursing program.”

“That’s a lot of work!” she laughs.

Mary had been out of practice for six years, so she was starting out rusty from inactivity in her chosen field.

As well, Mary’s husband was unemployed at that time and she had two always-hungry teens to feed.

“And we had all our bills to pay and I was like, Oh, my goodness, what do I do?”

“I needed to put a lot of effort into this program,” she says. “Otherwise I could not have made it.”

“But the only option that I had was to work part-time and go to school full-time, and that sounded like a mission: impossible.”

Then a friend invited Mary to a SEED presentation at a local church.

“To be honest, I wasn’t clear whether SEED could help me,” Mary says, “but then I attended a

second presentation and I listened to how SEED could assist me financially. It was then that I heard what I needed. I was so happy! That’s when I went to SEED!”

Mary was grateful that SEED was so receptive to her.

“They were very kind to me and I got the support that I needed.”

Thanks to SEED, Mary was able to stop working and concentrate on her nursing program.

“It was out of that presentation I was able to put my whole energy on just studying,” she says, “Without having to worry about where the finances would be coming from to pay the bills. That was something huge and it was so wonderful!”

Mary graduated from Red River College last year and then went on to do the nursing board examination, acing it on her first try.

“And that was a huge one because people try to pass it, like, a hundred times!” she beams proudly, “and I got it right the first time.”

Mary is now employed at the University of Manitoba as a dialysis nurse.

She is the first to point out how SEED played such a large part of her life.

“SEED is all my vision,” she says, “because they made my vision come to reality.

“I love SEED.”

# OPERATIONS

The Operations team is a dedicated group of individuals who bring together a wide range of skills, experience, and history to provide the support system behind SEED's programs and services. The team handles accounting, payroll, human resource management, building and grounds maintenance, security, IT, equipment and data management, operational policies and procedures, administrative support, event planning, and more!

# SUPPORT SERVICES

## Indigenous Community Collaborations (ICC)

ICC works within SEED to foster partnerships with Indigenous organizations that enhance program delivery for Indigenous community members, including Business Development and Asset Building programs. These programs emphasize customized training, services, and supports that are responsive to specific circumstances of Indigenous community members, building on community strengths, including Indigenous cultural and traditional teachings. The work of ICC is guided by the Indigenous Programs Advisory Committee (IPAC) which includes representatives from partner organizations, SEED's Board of Directors, and community Elders.

## Newcomer Support at SEED

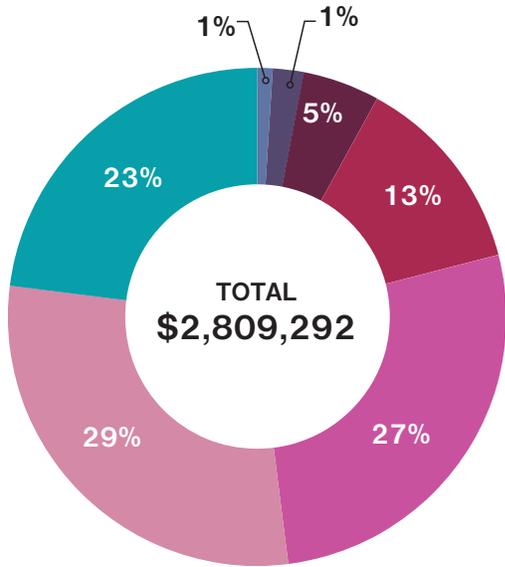
SEED is committed to making our programs accessible for newcomers settling in Winnipeg. All SEED participants can work with the Newcomer Support Specialist to assist with language issues as well as any questions about how things work in Canada. SEED has developed specialized programs for newcomers participating in both our Asset Building and Business Development programs and provide off-site workshops for newcomers thinking about starting a business in Canada.

## Operations Team

(From top left) Raena Penner, Daisydee Bautista, Louise Simbandumwe  
(From bottom left) Carinna D'Abramo Rosales, Sara Bennet, Sharon Jonatanson, Kevin Schachter

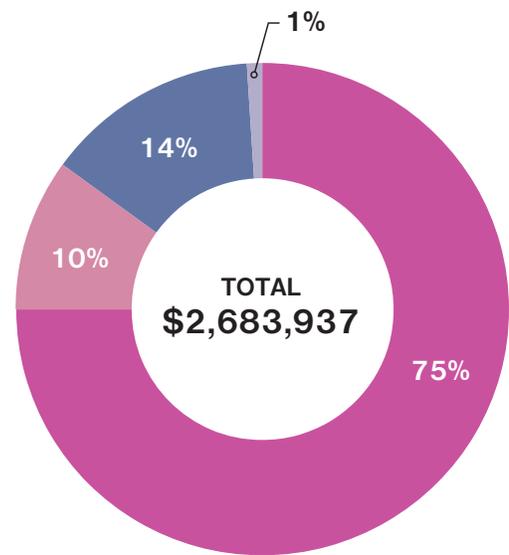


# 2018-2019 FINANCIAL REPORTING



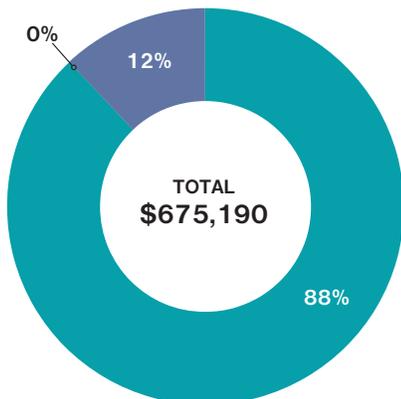
### SEED's Operating Revenue

INDIVIDUAL DONATIONS	\$22,295
CORPORATE CONTRIBUTIONS	\$66,500
GENERATED INCOME	\$128,607
PRIVATE FOUNDATIONS	\$370,115
UNITED WAY WINNIPEG	\$756,115
PROVINCIAL FUNDING	\$820,081
FEDERAL FUNDING	\$645,579



### SEED's Operating Expenses

PERSONNEL EXPENSES AND BENEFITS	\$2,004,435
GENERAL AND ADMIN EXPENSES	\$269,823
PROGRAM EXPENSES	\$372,065
DEPRECIATION AND RENOVATIONS	\$37,613



### Local Purchasing

OWNED AND OPERATED IN WINNIPEG *	\$592,810
OWNED AND OPERATED ELSEWHERE IN MANITOBA	\$3,375
OTHER	\$79,005

\* Including, but not limited to, Buy Social Prairies' suppliers, cooperatives, social enterprises, and past participant sole proprietorships or partnerships

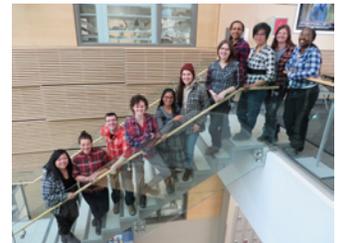
# STAFF

2018 - 2019

Millie Acuna  
 Julia Anderson  
 Sheri Bailey  
 Daisydee Bautista  
 Susan Belmonte  
 Sara Bennet  
 Raoul Bittern-Stevenson  
 Jennifer Bogoch  
 Carinna D'Abramo Rosales  
 Adeleke Dada  
 Laurel Daman  
 Gilbert Dion  
 Andrew Douglas  
 Roberta Douglas  
 Lisa Forbes  
 Jocelyn Friesen  
 Melissa Genaille  
 Benmet Hailegiorgis  
 Alyssa Harman

Sharon Jonatanson  
 Liam Keep  
 Pamela Krasniuk  
 Aileen Krush  
 Brittany Laplante  
 Sandra Leone  
 Anna Levin  
 Lauren MacDonald  
 Autumn Merrill  
 Justin Morriseau  
 Calandra Necan  
 Jennifer Nembhard  
 Ayodele Olugboye  
 Keisha Paul  
 Raena Penner  
 Kevin Schachter  
 Louise Simbandumwe  
 Randy Sinclair  
 Eric Stenhouse

Shaylynn Tobacco  
 Carmen Valkova  
 Nef Villagonzalo  
 Teruni Walaliyadde  
 Brian Watt  
 Ocean White  
 Natalie Wiebe  
 Barb Wilton  
 Alanna Yuen  
 Lani Zastre



# 2018–2019 VOLUNTEERS

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

**Candyce Amos**, Assiniboine Credit Union

**Priscila Calderon**, Umina Photo Mirror Booth

**Angie Cote**

**Sheldon Cote**

**Tim Coughlan**, University of Winnipeg

**Sandra Delaronde**

**Elias Demissie**,  
White Gloves Cleaning Services

**Ron Desmarais**, Assiniboine Credit Union

**Tara Devlin**, Assiniboine Credit Union

**Jenna Drabble**, Fort Whyte

**Lynne Fernandez**, CCPA

**Rhonda Forgues**, City of Winnipeg

**Sumegha Gupta**, NSD Tech Inc.

**Glenna Henderson**, Cookem Daisey's

**Dawnis Kennedy**,  
Manitoba Indigenous Cultural Education Centre Inc.

**Janet Kost**, Assiniboine Credit Union

**Helen Labustro**, Assiniboine Credit Union

**Engelbert Leon**, Assiniboine Credit Union

**Daniel Mafara**, Entry Program & WCWRC

**Cindy Masters**, Assiniboine Credit Union

**Nigel Mohammed**, Assiniboine Credit Union

**Scott Moore**, RE/MAX

**Edna Nielsen**

**Ola Ofime**, Assiniboine Credit Union

**Adekemi Oloyede**, Assiniboine Credit Union

**Shannon Paul**

**Angel Prefontaine-Gibson**,  
Society for Manitobans with Disabilities

**Rafiq Punjani**, Accuroot

**Jaime Richard**, Red River College

**Alana Ring-Woodard**, Winnipeg Rental Network

**Lucie Roussin**, Revitalizing Touch

**Ron Rusak**, Assiniboine Credit Union

**Sarah Rusak**, Assiniboine Credit Union

**Rochel Salonga**, Assiniboine Credit Union

**Henry Sanvictores**, Assiniboine Credit Union

**David Sarlo**, Northstar Inspections

**SweetPea Starr**, Artist

**Kim Stasiuk**, Assiniboine Credit Union

**Nicole Stonyk**, University of Manitoba

**Regina Sudlow-Witkowski**,  
Funtastic Party and Event Planning

**Debbie Tabor**, RBC Royal Bank

**Hannah Taylor**, RBC Royal Bank

**Sureshini Thananjeyan**, Assiniboine Credit Union

**Earl Thomas**

**Kristi Tkach**, Assiniboine Credit Union

**Sherri Tower**, Assiniboine Credit Union

**Laura Tyler**, Manitoba Energy Justice Coalition

**Michelle Williams**, Assiniboine Credit Union

## Thank you for your generous support



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Participant stories: Ken Ramstead  
Design: Victor Avalos at Kendrick Quality Printing