



# Annual Report

## 2019–2020





### **Vision**

SEED Winnipeg 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.

### **What We Do**

Access to benefits, business development, credential recognition loans, financial education, matched savings for future goals, and more!

### **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.

#### **2019-2020 Annual Report Team**

Aileen Krush, Allen Mankewich, Bemnet Hailegiorgis, Cass Lim, Daisyydee Bautista, Kevin Schachter, Lizeth Ardila, Millie Acuna, Rachael Howgate, Raena Penner, Sara Bennet, and Teruni Walaliyadde

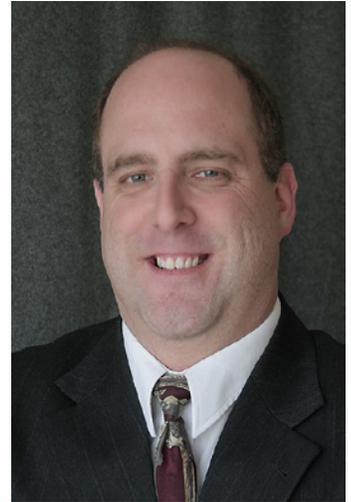
# Message from the Chairperson

On behalf of SEED Winnipeg's Board of Directors, I would like to thank all staff, funders, individual donors, community partners, and Directors for their unfailing efforts and commitment to the work that they do. I would also like to acknowledge SEED's program participants, whose dedication to learning and growth continues to build and strengthen their communities.

The organization has maintained its pledge to follow the Truth and Reconciliation Calls to Action. SEED continues to find new and innovative ways to provide programs and services to meet the needs of our communities. As the fiscal year ended, the world faced a global pandemic and our staff and program partners have risen to the challenge of providing

these essential services while working to ensure the safety of staff, participants, and the community at large. Ingenuity and collaboration have enabled staff to quickly learn new technologies and find creative ways to adapt to an ever-changing situation.

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



Steven H. Beal

## Board of Directors

Steven Beal (Chairperson)  
Keely Richmond (Vice-Chairperson)  
Wayne Flamand (Treasurer)  
Derek Earl (Secretary)  
Monika Feist

Shirley Forsyth  
Katie Haig-Anderson  
Sumegha Gupta  
Damon Johnston  
Nathan McCorrister

Raymond Ngarboui  
Mary Nirlungayuk  
Brendan Reimer

# Message from the Co-Directors

Over the past year, SEED has continued to expand the scope and scale of our programs. We worked in partnership with 120 organizations to deliver a range of financial empowerment programs to over 5,500 community members from diverse backgrounds. Through these programs, participants secured over \$8 million in benefits and assets, and 88 clients gained employment or created jobs. Nearly half (45%) of the participants who provided demographic information were of Indigenous descent.

At the end of the fiscal year, we entered uncharted territory with the COVID-19 pandemic. The operations team swiftly led a successful transition to remote work. Together, our partners and staff rose to the challenges posed by public health restrictions and the

disproportionate impact of the pandemic on financially vulnerable community members. Program staff at SEED and partner agencies developed new service delivery channels, adapted existing programs, and introduced new pandemic-related supports. None of this would have been possible without the unwavering leadership of our board of directors and the steadfast support of our funders throughout this tumultuous period.

We extend our sincere appreciation to our staff, board members, partners, funders and supporters. It is because of your contributions that SEED is well-positioned to continue delivering high-quality and responsive programming in this new and evolving reality.



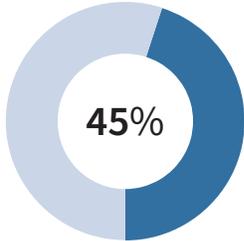
Carinna D'Abramo Rosales



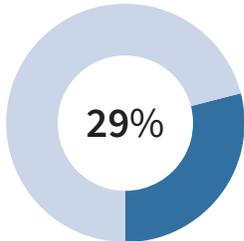
Louise Simbandumwe

# Who We Are

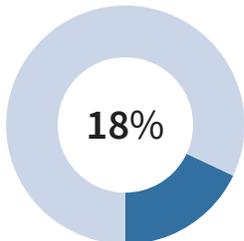
## Participants



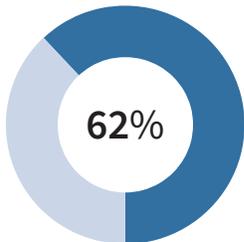
Indigenous People



Newcomers to Canada

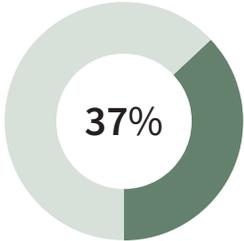


People with Disabilities

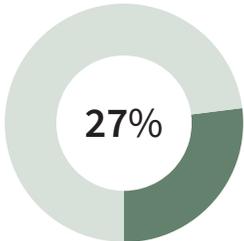


Women

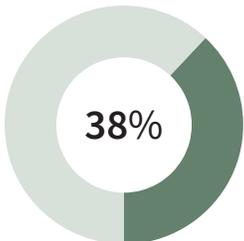
## Staff



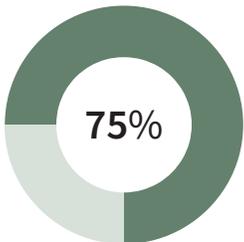
Indigenous People



Racialized Communities

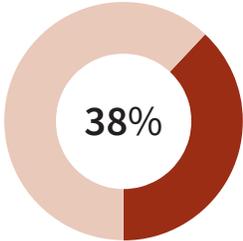


Past Participants

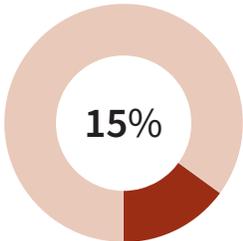


Women

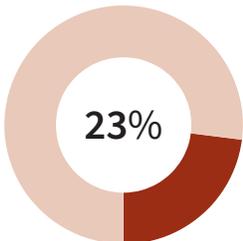
## Board Members



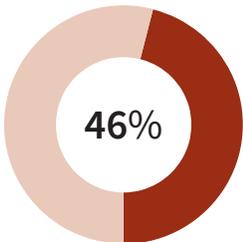
Indigenous People



Racialized Communities



Past Participants



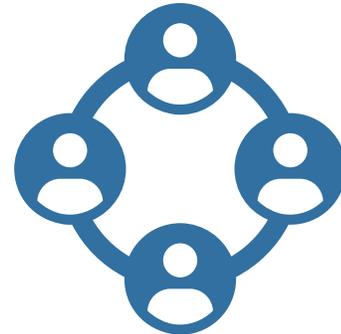
Women

# Year at a Glance

SEED and program partners served over **5,500** participants.



**5,581** participants

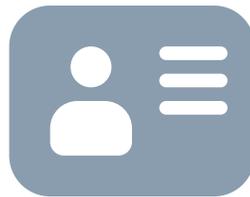


**121** partner organizations

## Access to Benefits



**\$7,825,713** in income benefits

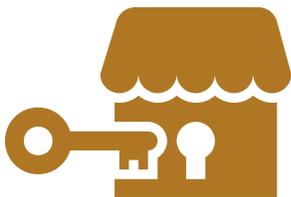


**1,144** pieces of ID



**1,300** RESPs opened

## Business Development



**24** business launches



**6** business expansions



**36** jobs created

## Credential Recognition Loans



**\$377,918** was distributed through loans to **56** clients

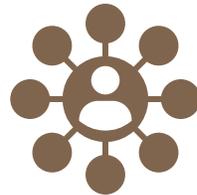


**62** clients secured employment in the same or similar professions

## Financial Education and Coaching



**3,235** participants received financial education or coaching



**62** service providers were trained to provide financial education

## Matched Savings for Future Goals



**518** participants saved **\$217,347**



**378** participants purchased assets worth **\$560,837**

# Ifeyinwa's Story

Ifeyinwa Echezona arrived in Canada in 2017 with dreams of becoming a lawyer, as she had been in her home country of Nigeria. She was working multiple “survival jobs” just to make ends meet, which left her with little time to study to meet Canadian licensing requirements. But then she was referred to Manitoba Employment and Training. With their financial support, she was able to leave her home care job to focus on her studies and complete her exams. However, before she could be licensed, she needed articling experience at a law firm. Ifeyinwa was able to find an articling position but it was unpaid and Employment Insurance wasn’t sufficient to cover her expenses.

Ifeyinwa was “at a crossroads” when she heard about SEED’s Recognition Counts Program, which provides supports to skilled immigrants wishing to work in their fields of expertise or alternative careers. The program offers financial counselling and the opportunity to obtain a loan of up to \$15,000 with Assiniboine Credit Union to help newcomers with the cost of having their qualifications recognized in Manitoba.

“[Recognition Counts] helped me a whole lot because I wouldn’t have been able to complete my licensing [without the financial support]. The loan has a low interest rate and the way it is structured is flexible. I had enough time to pay [it] back because I paid only interest during my

licensing and paid the principal after I got a job and settled in.”

With the help of Recognition Counts, she completed her licensing requirements and was called to the Manitoba Bar. Ifeyinwa has since opened her own law firm, creating additional jobs. “I have spoken to newcomers, especially in my profession and also within my social circle, I recommend Recognition Counts because it allowed me to launch my career in Canada.”



# Jamie's Story

Jamie Baniyas is a creator and an entrepreneur at heart. Over the years she has had several businesses, mostly selling handmade items online, but found it was difficult to make a profit. She felt that a brick-and-mortar store that sold craft supplies and handmade items was the way to go, but starting that type of business takes money. She turned to SEED for help. “I came to Saving Circle because [I thought], ‘what do I have to lose? It’s free money!’”

Through Saving Circle, Jamie bought a computer and household items but the single mother of three children didn’t stop there. She also completed SEED’s Indigenous Women Exploring Business (IWEB) Program. “One of the best things was connecting with other [participants]. I had the basic knowledge but talking, sharing knowledge, and bouncing ideas off one another” was very valuable.

“Saving Circle taught me that it is possible to reach my goals. IWEB taught me how to break my goals into actionable steps. I learned that a challenge doesn’t mean ‘no’; instead I ask, ‘Why not? How can I fix that?’... IWEB cemented the idea that this business is needed and that I can do it, but it looks 100% different than I originally thought it would.”

She decided she needed education, experience, and personal investment. Jamie developed a plan, found a job she loves and continued saving through SEED’s Individual Development Account (IDA) Program. Jamie

used the matching funds for a membership at North Forge Fabrication Lab that gave her access to tools and equipment to try new ideas. She also paid some of her tuition for a Business Administration diploma and put the rest into emergency savings. She is continuing to build her savings to start the business.

“My life is amazingly different – 100% different” after participating in SEED’s programs.



# Liam's Story

Money Stories is a customized money management training program for Indigenous youth. The program combines Indigenous Elders speaking about their money experiences with facilitator-led activities about money geared to youth. Liam Keep was participating in the Future is Yours Program at Ma Mawi Wi Chi Itata when SEED presented Money Stories to their participants in 2018. At first, Liam didn't think he'd be interested in the money management component, but he soon built a relationship with the facilitator and began enjoying the classes. "Liam didn't say much at first, but what he did say was engaging and insightful," says Millie Acuna, who facilitated the workshops. "I encouraged him to apply for the Junior Facilitator (JF) position."

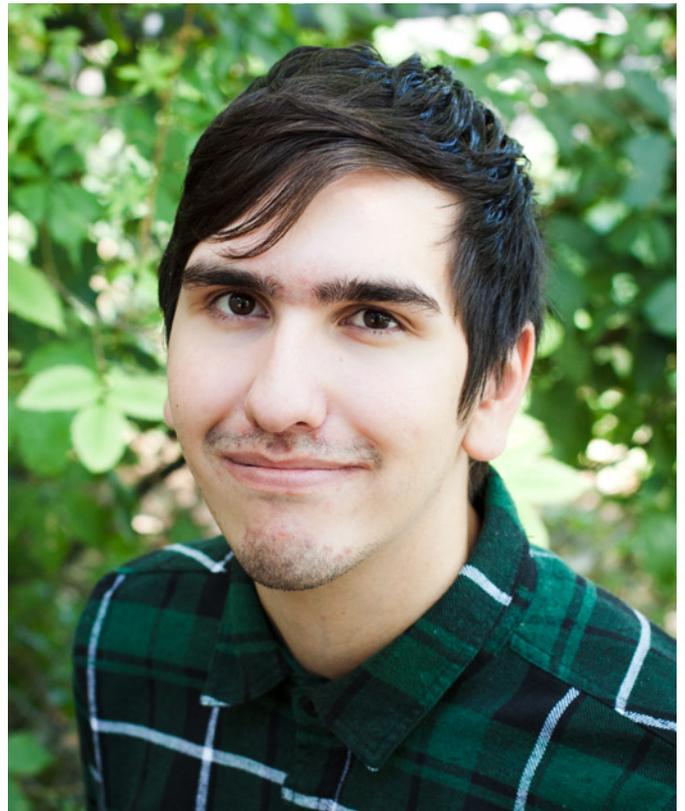
Liam, who completed high school at only 16, decided to apply. During his first summer as a JF, Liam participated in Saving Circle and bought a new bed. "I was attending school and there was a lot of instability in my life so I wanted to get my own place."

The following summer, Liam applied for a JF position again. "Saving Circle was a huge help the first summer," says Liam. "The second year was more personal growth. I was scared to branch out the first summer. Now I'm able to speak more, and I'm more comfortable to speak in public. Jocelyn [Friesen] and Calandra [Necan] were great mentors."

Liam is studying Ojibway language courses at Red River College and plans to apply to the

University of Winnipeg. "He is really focused on bringing back Indigenous language and culture to youth... He's got an amazing work ethic and has had great ideas for communications, recruitment, and post-evaluation tools for Money Stories," says Millie. Liam has expanded his role at SEED and is now an Administrative and Program Assistant Trainee.

Liam credits Money Stories with helping him to manage his money, be responsible with credit, and "the confidence component." "I feel good when I can tell people what a supportive and ever-evolving workplace I have." He encourages others to apply to SEED programs. "It's free and the people are nice here."

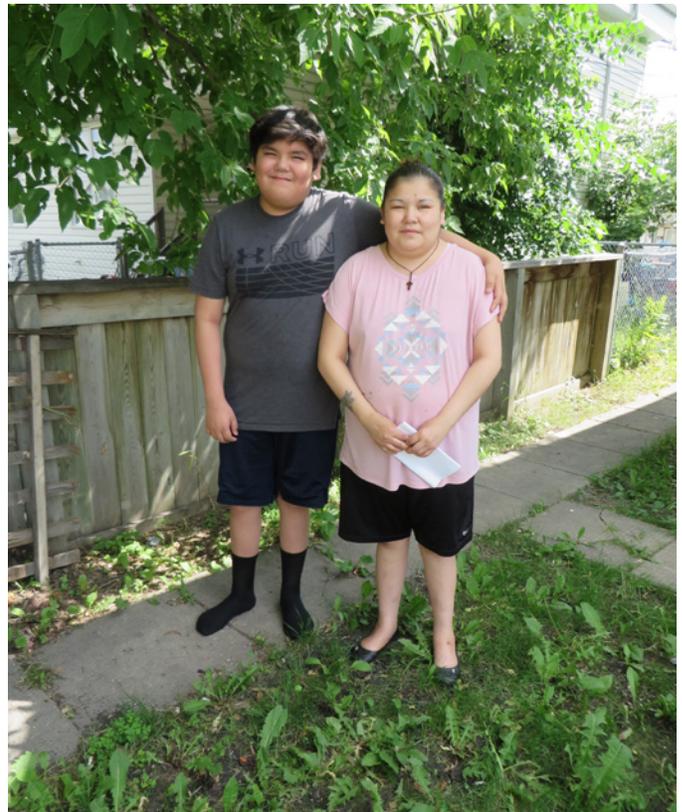


# Marissa's Story

In November 2019, Marissa McDougall came to SEED's Access to Benefits Program (A to B) drop-in, hoping to file her 2018 tax return. During her appointment, one of SEED's staff members identified a number of benefits that Marissa and her family were entitled to but not receiving. Most importantly, Marissa had not received the Canada Child Benefit (CCB) for her two children for over two years. SEED staff worked with her to navigate CRA processes, which resulted in a Marissa saving a lot of time and energy in navigating unfamiliar processes on her own, and potentially risking losing access to benefits by not having all the requisite paperwork.

Over several months, Marissa and SEED staff worked together to access these benefits. Marissa was approved for benefits she hadn't been previously receiving, and she now expects to receive benefits backdated to the time of application. The biggest impact on Marissa so far has been successfully navigating CRA processes and receiving retroactive Canada Child Benefit payments. "It helped me a lot.

I was able to buy a car, catch up on bills, and get some stuff for my kids... I'm happy that I worked with SEED or else I wouldn't have anything." Marissa is now looking to the future: contributing to a long-term savings plan so she has some extra financial support in the future.



# Sahra's Story

SEED works with many program partners to reach groups that may face barriers to accessing our services, such as language. SEED's partnership with the Canadian Muslim Women's Institute (CMWI) works to address such barriers.

In 2018, Sahra Mohamad arrived in Canada as a refugee with her two children. The culture and language were very different from her home country of Somalia. "It is a nice place. My children like playing in the winter." Sahra is learning English and hopes to find employment so that she can work on bringing her husband to Canada. When a friend told her about the Managing Money Training being offered at CMWI in partnership with SEED, Sahra was eager to take part in the program. With the support of CMWI's Financial Empowerment Coordinator, Hassan Bare, Sahra successfully completed the workshop series. "It was a good chance for learning. I learned a lot such as how to save money," says Sahra. She also learned how to budget and was able to share some of the lessons with her children.

After completing the workshop series, Sahra was able to move on to SEED's Saving Circle Program and purchase a laptop. She already had a desktop computer, but her children often both needed to use it for school assignments. "My daughter was always asking about a laptop. She was very happy and excited." The laptop came just in time for the COVID-19 shutdown, allowing her children to continue

their schooling without having to worry about whether they could attend online classes.

Eager to continue her progress, Sahra plans to apply for SEED's Immigration Loan Repayment Program (ILRP). Newcomers who arrive in Canada as refugees are given loans by the Canadian government to pay for their airfare to Canada and the required medical testing prior to arrival. Depending on where they are coming from and the size of the family, these loans can be as high as \$10,000 per contract. ILRP assists refugees to repay their loans, and matches them up to \$750 on their loan payments during their time in the program. This can help families to pay off their loans several months sooner.

Sahra has shared her learning and has recommended the programs to several of her friends and community members. She looks forward to building on what she has learned as she continues to settle into life in Canada.



# Financial Empowerment in the Community

In September 2018, SEED partnered with Community Financial Counselling Services and 24 Family Resource Centres (FRCs) to assist families with financial empowerment and asset building. This work is part of United Way's For Every Family initiative. Through this collaboration, FRCs select a range of services and supports that best match the needs of the families they support and the capacity of the organizations to deliver them. This includes services and supports such as:

- Applying for benefits
- Filing taxes
- Financial education
- Getting identification
- Matched savings for future goals
- Opening a bank account or Registered Education Savings Plan (RESP)

SEED also partnered with several organizations to offer Financial Empowerment Drop-In Days so community members could receive several services all in one place. This approach was critical to the success of the drop-in days and would not have been possible without the participation of Service Canada, Canada Revenue Agency, the Government of Manitoba's Employment and Income Assistance Program, Assiniboine Credit Union, and Community Financial Counselling Services.

## Family Resource Centres

- Andrews Street Family Centre
- Canadian Muslim Women's Institute
- Elmwood Community Resource Centre
- Family Dynamics
- Fort Garry Women's Resource Centre
- Ma Mawi Wi Chi Itata Centre
- Marlene Street Community Resource Centre
- North End Women's Centre
- North Point Douglas Women's Centre
- NorWest Co-op Community Health
- South Winnipeg Family Information Centre
- Thrive Community Support Circle
- West Central Women's Resource Centre
- Winnipeg Central Park Women's Resource Centre
- Wolseley Family Place



# Community Builder Awards

## Canadian Muslim Women's Institute

[cmwi.ca](https://cmwi.ca)

The Canadian Muslim Women's Institute (CMWI) supports the social and economic integration of newcomer women and long-term residents. Through United Way's For Every Family initiative, SEED and Community Financial Counselling Services partner with CMWI to deliver financial empowerment programs. CMWI has embraced this work and has organized a passionate team to embed financial empowerment initiatives in their programming. CMWI built this team by hiring members of their community and supporting skills building to enable staff to provide tax filing, access to identification, and financial education to other community members. CMWI also builds skills and provides access to employment by operating a social enterprise: The Cutting Edge. The Cutting Edge provides newcomer women with the training and experience they need to embark on careers as sewing machine operators.



## Eadha

[eadhabread.com](https://eadhabread.com)

"Eadha" meaning endurance, is a hand-powered sourdough bakery in Winnipeg's West End. SEED's Business & Enterprise Support & Training (BEST) Program worked with owner Cora Wiens to develop her business. Cora began selling bread at farmers' markets and a bread share program in 2016. She now has a storefront which helped to expand her business and menu.

Eadha is committed to Community Economic Development principles and building a stronger community. Cora strives to provide staff a living wage and benefits, and actively commits to anti-racist and anti-colonial practices in the bakery's operation. Eadha provides opportunities for other locally-owned businesses to sell their items, hosts pizza fundraisers in support of local organizations, and offers a pay-it-forward program for customers to pre-purchase bakery goods for community members in need.



# Laurel Daman: Celebrating Ten Years at SEED

I came to SEED with very little understanding of Community Economic Development. My working life had consisted of an interesting 30 plus years in banking that left me looking for new challenges after many years in branch management. Casting a wide net, I spent the next several years operating a diverse small business as a caterer, bed and breakfast operator, marriage commissioner and taking a Certificate in Teaching English as a Second Language. That certificate led me to discover that working with newcomers, not only those with English as an additional language, was a true passion.

Finding a job at SEED as the Newcomer Support Specialist with the Business Development Department seemed to complement my background and interests perfectly and I thank my lucky stars that I am able to finish my work life in a job that I love.

The past 10 years have flown by, and as retirement comes closer, I am so grateful for the opportunity of working and learning at SEED. Working in a Community Economic Development organization with so many passionate, dedicated, intelligent and energetic people has taught me a new (and much better) way of understanding community and its needs. By far, however, the most rewarding part of the last 10 years

has been working with newcomer participants and staff whose talents, tenacity, adaptability and ability to thrive in a new environment have been inspiring.



# Staff

Adeleke Dada  
Aileen Krush  
Alanna Yuen  
Allen Mankewich  
Alyssa Harman  
Ana Antunes  
Andrew Douglas  
Andrew Proux-Courchene  
Anna Levin  
Autumn Merrill  
Ayodele Olugboye  
Barb Wilton  
Bemnet Hailegiorgis  
Brittany Laplante  
Calandra Necan  
Carinna D'Abramo Rosales  
Carlos Vialard  
Carmen Valkova

Cass Lim  
Daisydee Bautista  
Eric Roulette  
Jennifer Bogoch  
Jennifer Nembhard  
Jocelyn Friesen  
Julia Anderson  
Justin Flett  
Justin Morriseau  
Keisha Paul  
Kevin Schachter  
Lani Zastre  
Laurel Daman  
Lauren MacDonald  
Liam Keep  
Lisa Forbes  
Lizeth Ardila  
Louise Simbandumwe

Millie Acuna  
Natalie Wiebe  
Nef Villagonzalo  
Ocean White  
Pam Krasniuk  
Rachael Howgate  
Raena Penner  
Raoul Bittern-Stevenson  
Raye Flett  
Roberta Douglas  
Samuel Etukakpan  
Sandra Leone  
Sara Bennet  
Sharon Jonatanson  
Shaylynn Tobacco  
Teruni Walaliyadde



# Volunteers

Andrew Omoike,  
Community Volunteer Income  
Tax Program (CVITP)

Brenda Parsons,  
All Nations Print

Cathy Spence,  
Roblin Grill

Chaunika Reid,  
CSI Volunteer

Chris Scott,  
Talbot & Associates Chartered  
Professional Accountants

Dennis Mamattah, CVITP

Daryl Newis,  
Realtor

Doug Cook,  
MuddRuckers

Elias Demissie,  
White Gloves Residential and  
Commercial Cleaning Services

Engel Leon,  
CSI Volunteer

Glenda Bahalla,  
CSI Volunteer

Harold Penner

Helen Labustro,  
CSI Volunteer

Hyeone Ha, CVITP

Jackie Asham,  
CSI Volunteer

Jade Eyssens, CVITP

Jamie Robertson, CVITP

Katherine Bayer,  
Taylor McCaffrey Lawyers

Kawalee Namwicha,  
Iyara Thai Restaurant

Kelly Baziuk,  
Home Inspector

Manitoba Moonvoices

Manjot Saggu, CVITP

Margo Bouchaud,  
Certified Management  
Accountant

Michelle Boivin

Nebiat Kassa,  
Sleek Hair Studio

Nigel Mohammed,  
Assiniboine Credit Union

Olayinka Adenaike

Preston Mandamin,  
WRMG Law

Priscila Calderon,  
Umina Mirror Boutique

Ron Desmarais, CSI Volunteer

Sean Matyas, CVITP

Sumegha Gupta,  
NSD Tech Inc.

Tamir Bourlas,  
Assiniboine Credit Union

Tracey Malone,  
The Cooperators Insurance

Yamuna Upadhyaya,  
CSI Volunteer

# Funders

## Government of Canada

- Employment and Social Development Canada
- Immigration, Refugees, and Citizenship Canada
- Western Economic Diversification Canada

## Province of Manitoba

- Economic Development and Training
- Education
- Families
- Manitoba Housing

## United Way Winnipeg

## Assiniboine Credit Union

## Canadian Women's Foundation

## The Thomas Sill Foundation

## Tachane Foundation

## Toronto Foundation

## RBC Foundation

## The Winnipeg Foundation

## Youth in Philanthropy

## Investors Group

## Prosper Canada

## The Jubilee Fund

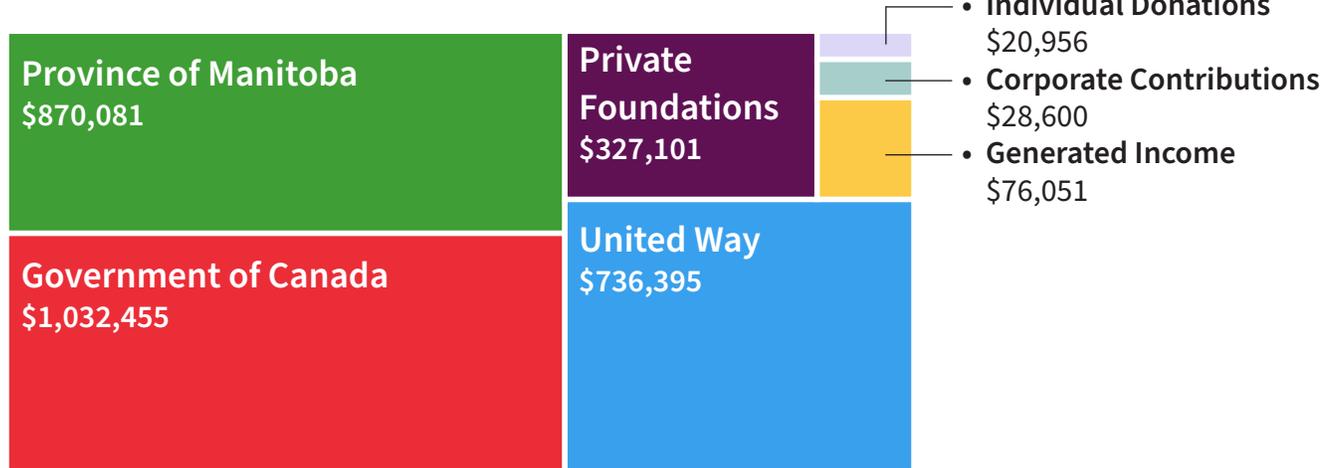
## The Giving Ring of Women (GROW)

## Anonymous Donors

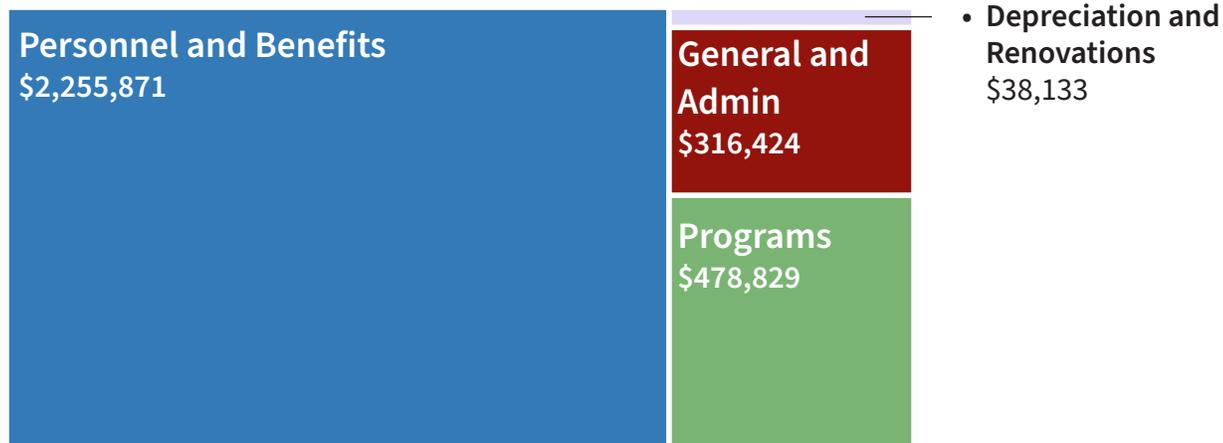
## Individual Donors

# Financials

## Revenue — \$3,091,639



## Expenses — \$3,089,257



## Local Purchasing

87% of products and services were purchased from local businesses & individuals





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