

Annual Report 2020–2021





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.

2020-2021 Annual Report Team

Allen Mankewich, Janet Steep, 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 express my thanks to all staff, funders, individual donors, community partners, and Directors for their ongoing hard work, dedication, and commitment. I would also like to recognize the perseverance and patience of program participants and clients as they have continued to adapt to changes in program delivery throughout the pandemic.

As part of SEED's commitment to follow the Truth and Reconciliation Commission's Calls to Action, SEED contracted with AMIK, leaders in professional Indigenous engagement services, to learn how we can better support Indigenous staff members and to identify avenues for enhancing our partnerships with Indigenous organizations. Additionally, SEED has made a coordinated effort to increase training and meaningful action related to anti-racism both locally and internationally.

I am proud to be associated with SEED Winnipeg 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



Louise Simbandumwe and Carinna D'Abramo Rosales Photo courtesy of Assiniboine Credit Union

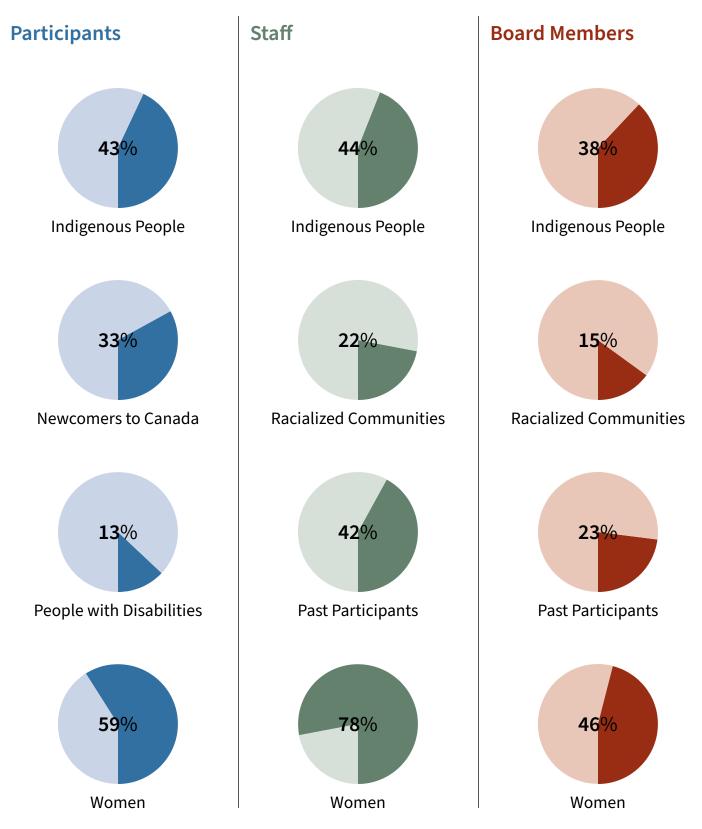
The diversity of SEED's staff has been a critical component to building inclusive programs at SEED over the past year. Two thirds of staff members are from Indigenous (44%) or racialized communities (22%) and 40% are past program participants. The insights resulting from their lived experiences were instrumental in adapting our programs to respond to a rapidly evolving reality. While SEED shifted much of our programming to virtual channels in response to the pandemic, we retained inperson delivery to ensure that critical supports remained available to community members without phone or online access. Resources were reallocated to the areas of highest demand.

Tax refunds and benefits received by community members through filing tax returns

with the support of SEED and partner agencies increased from \$8M in 2019-20 to over \$16M last year. SEED worked with project partners to successfully launch a Multi-Agency Community Financial Helpline last June. Helpline staff have answered questions and provided referrals to 1,900 community members on issues such as tax filing, accessing identification, COVID related benefits, Employment Insurance and basic needs. The Recognition Counts program played a part in addressing critical labour shortages in the health care sector by disbursing over \$300,000 in microloans and assisting 10 skilled newcomers obtain employment in their previous profession or a related profession.

As we consider the possibility of a postpandemic future, we remain committed to working with our agency partners and across sectors towards an equitable economic recovery. We know we can count on our Board of Directors to continue being steadfast in their dedication to SEED and consistent in providing guidance and support during these turbulent times. We are also grateful for sustained support from our funders. Their flexibility and multi-year support as we continue responding to emerging community priorities is deeply appreciated.

Who We Are



Year at a Glance

SEED and program partners served over 4,400 participants.



4,460 participants



Access to Benefits



\$16,311,596 in income benefits



707 pieces of ID



Business Development



10 businesses launched or expanded



11 jobs created

Credential Recognition Loans



\$329,783 was distributed through loans to **56** clients



10 clients secured employment in the same or similar professions

Financial Education and Coaching



4,175 participants received financial education or coaching



488 service providers were trained to provide financial education

Matched Savings for Future Goals



473 participants saved \$157,067



274 participants purchased assets worth \$351,656

Justin's Story

In 2017, Justin had been juggling night shifts at Safeway and participating in BUILD, a program that offers training in construction skills. Eventually, Justin felt he needed to make a decision: "I just wanted more life experience and saw the benefit of learning and working at BUILD. So, I weighed out the differences of, 'do I just want to be stocking shelves or do I want to get experience doing something else?' In the end I chose BUILD." While working at BUILD, Justin had the opportunity to take the Money Stories program with SEED. Money Stories is offered to Indigenous youth and provides wholistic training in money management.

After graduating from Money Stories, participants become eligible to apply for a Junior Facilitator position at SEED, where the successful candidate helps facilitate the Money Stories program to a new group of participants. Justin received an invitation to become a Junior Facilitator: "You definitely grow as a person; you learn things about yourself you didn't know before. For me, I wasn't good at public speaking. I would hit a wall and not know what to do. But the facilitators had some really great tips and guidance. They also had time-management courses, learning how to prioritize tasks, and Rent Smart which was learning the law of renting and what your rights are as a tenant. I also learned how to be in touch with my spiritual side, because in that program we had Elders come in and had sharing circles, so I was definitely able to connect with my culture." After his two-month

placement was over, Justin was hired by SEED. Justin currently works as an Admin and Program Assistant: "Now I facilitate classes for youth and teach the Money Stories program. This is the type of work that I wanted to do when I was younger, but I never really knew how to get started. This is the career choice I want to take with me down the road. I feel like this is the person I am... The people at SEED are very welcoming. There's a lot of knowledge and a lot of good people willing to help. If you have the opportunity to take a program, get on it! Who knows, you also could be working for SEED one day."



Esther's Story

Esther and her family came to Canada from the Philippines in 2016 with the hopes of a better living situation. When Esther first arrived in Canada, she began working in housekeeping but soon found that the early mornings and late nights were too hard on her body and the chemicals that she used at work were making her sick. "I said to myself, 'this is not right for me,' so I got out of there." In the Philippines, Esther had worked as both a registered nurse and a schoolteacher so she decided to look into getting her certifications in Canada. Since the healthcare certification was only three months, she decided to pursue this first. After graduating with her healthcare certificate, she was able to secure employment right away. "There was a retirement home called River Ridge, and I said to myself 'one day I will work there', so I talked with the manager and when I graduated, they hired me."

Although she was happy to work in healthcare, Esther's real passion was teaching. She had heard from a friend that SEED offered a program called Recognition Counts. SEED in partnership with Assiniboine Credit Union offers a flexible loan to newcomers needing additional education to work in their field in Canada. Esther joined the Recognition Counts program in September 2020, finished her education with honors, and received her teacher's license in April 2021. She was then hired on as a full-time substitute with the Seven Oaks School Division: "It was a blessing to be back as a teacher, which I dreamed of. It's amazing to be a part of molding young ones to be good people. Also, for my family it is much better." Alongside teaching, Esther is involved in her local community. "I volunteer as a conversational English teacher at in the Seven Oaks Immigrant Center and also as a Sunday school teacher."

Esther says she is very grateful for the support she received through SEED and especially appreciates how they support immigrants in helping to maximize their skills and reach their full potential: "I will be sharing the program with everyone I know because it's life changing; it has helped our dreams come true."



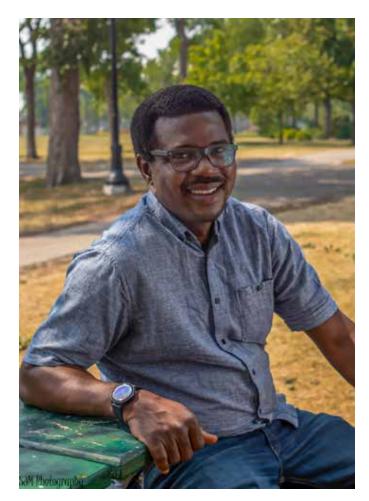
Greatben's Story

Greatben had been working at a non-profit organization in Winnipeg when he heard of a place called SEED Winnipeg that could help him understand Canada's "credit society." Coming from what he describes as a "cash society," Greatben came to SEED with the hope of finding more information about financial tools such as credit cards and Tax-Free Savings Accounts (TFSAs). Greatben moved his way through the programs at SEED taking in everything he could.

"The first program I attended was the Saving Circle," Greatben recounts, "then I also took part in the IDA program. I learned a lot about saving, credit, and budgeting." The Saving Circle program encourages participants to save what they can, with SEED matching those savings 3-to-1. "The king-sized mattress we have at home was bought [with the money] from the Matched Savings program." For Greatben, completing these programs helped him gain more than a mattress: "one of my purposes for approaching SEED was for stability. That goal has been achieved. I opened a TFSA and it is growing."

Through his involvement in the programs, his perspective on finances shifted and he was able to see the value of saving what you can: "I was trained to be able to see that you can saveto put away something no matter how small." Greatben credits the excellent teaching and knowledgeable staff for his new perspective, explaining that the program was rich with practical tools communicated in a simplified way so that everyone could understand it and benefit from the program. "It is something that is commendable. I believe that SEED is a very important aspect of the community here-- it's a place where these things are dissected properly."

At the end of the day, Greatben has one main take-away from his time at SEED: "I now know that saving is actually living."



Celia's Story

Celia's involvement with SEED began by looking for a way to expand on what she was already doing: "I had done some side-hustles, but I never really got much off the ground, and I really wanted to figure out what it takes to start your own business." As she began exploring, she encountered some obstacles in her path. "Managing your funds, breaking down the financing, understanding the cash flow charts and spreadsheets; navigating the bureaucracy of starting a business can be difficult." Wanting to learn more, she enrolled in SEED's BEST program (Business & Enterprise Support & Training). Throughout the program, participants go through financial training and make a business plan: "They had a very good break down of the money-in/money-out system and really good resources to offer people as far as marketing strategies and where you can get some data for your demographic - it was really impressive." Participants also get the opportunity to sit down one-on-one with a business consultant to discuss their ideas and get more specific training: "My business consultant was a hugely invaluable resource. I am so grateful that I had the chance to sit one-on-one with someone like that. They were just a wealth of knowledge."

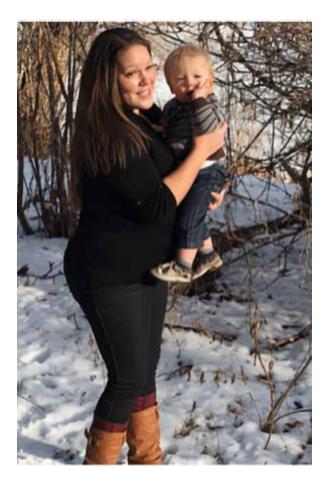
Finishing the program in December of 2020, Celia became focused on creating a business of her own. She now runs Middle Child Maker which she describes as a general store for artists selling clothing, art prints, and jewelry, online and at markets. Since completing the program, Celia says she has a renewed vision for her business: "I feel like I have a direction. Things make sense. Understanding what I'm managing, and the help of spreadsheets has been a huge change to what I would normally do. I'm able to think more in the future instead of just managing what's happening in the moment... I do a lot of work with mental health awareness and resources, so I felt it was important to set up a model where I would be donating partial proceeds to a different organization every month. SEED gave a clear picture of how that would be possible, and I feel a lot more fulfillment and direction this way."



Summer's Story

In late 2019, Summer was searching for more information about getting the Canada Learning Bond for her son when she came across SEED. She learned about the Access to Benefits (A to B) program which helps people living on a lower income find information about benefits, like tax credits, and helps them apply to get the identification needed to obtain those benefits. While going through the process of obtaining a learning bond, Summer realized some of her documents, like her birth certificate, would need to be updated. That was when she began thinking more about registering for a Métis card and asked SEED what steps would need to be taken: "it's always been something I wanted to do but I just didn't have the money or time, it can be an expensive process. I've always identified as a Métis woman, but there was just something missing you know? I didn't have that card or stamp of approval saying it officially."

It was in March of 2020 that SEED employees told Summer it would be possible to obtain not only a learning bond but also her Métis status card and she was ecstatic: "The people at SEED are amazing. They were so quick to help and figured out how to do it in a pandemic. It seemed like it was easy for them because of their connections and resources, but it was life changing for me. I feel so much more connected to my community and culture." With her new documentation and proof of lineage, Summer has set goals like finishing her university education and is excited for future opportunities: "it opens so many possibilities not only for myself but for my family too. With this we can get support from the Métis Federation, I can get support with going back to school. It means the absolute world. It changed my life, and my son's life, forever. I am beyond grateful for what SEED did to help me. The work they do is amazing. Far more people need to know about the programs they offer."



Partnership Spotlight: Community Financial Helpline

As Winnipeg began to feel the effects of the pandemic in early 2020, a looming issue came into sight: with the closure of tax clinics and in-person programming, how were people supposed to access financial information and guidance? Alongside the United Way's Family Resource Centres (FRC), SEED and its partner organizations decided to conduct a pilot project where people could call in to access specialized financial help from multiple agencies.

The helpline was officially launched on June 29, 2020 and was designed to help people gain quick and easy access to the services of SEED, Community Financial Counselling Services (CFCS), and the Community Unemployment Help Centre (CUHC). With the helpline, people could call in anonymously with questions about taxes and benefits like CERB and Employment and Income Assistance (EIA). They would then be directed to one of the three organizations which Amy Black of CFCS says was a key part of the system: "we wanted it be so that people didn't have to make phone call after phone call. We made it so that people would make one phone call and then we were able to do a three-way call with the other organizations." The helpline also provided insight into what issues community members were facing on a daily basis, which then allowed CUHC to take that information to the provincial government and advocate for change. This relationship with the provincial government gave CUHC insight and information about ongoing changes to CERB and EIA benefits that could then be shared through weekly Webinars. These weekly webinars allowed for other Manitoba-based organizations the opportunity to ask questions and stay up-to-date on all the information regarding changes to benefits.

As the helpline was being established, the Immigration & Refugee Community Organization of Manitoba (IRCOM) joined the helpline team. Hozan Ibrahim of IRCOM notes how unique and accessible the service is: "It's not just answering a few questions here and there. It's a service that can solve very complex problems. And the great part of the helpline is that you can call, Facebook message, or text if you don't want to call. If you don't even have the number, you can Facebook message." To date, the helpline has made over 1,900 contacts through calls, texts, and messages.



Community Builder Awards

Social Enterprise- L'Arche Tova Café

www.larchetovacafe.com

For the past ten years, L'Arche Tova Café has built a community centred around relationships within the Transcona neighbourhood. SEED's Business Development Services department supported the launch of this important initiative by researching and writing the business plan for the café. As described by a SEED employee, "they provide a neighbourhood café so people are able to support a locally owned business. But at the same time they're providing employment for people that have barriers to employment and creating a sense of community around individuals that are often excluded." Jim Lapp, Community Leader of L'Arche Winnipeg, says their mission is "to make known the gifts of people with developmental disabilities" and says the café has been the source of many relationships: "Sometimes when people are away sick, people will come and say, 'where's Dorothy?', or 'where's Albert?', so there is that sense of relationship." Approaching their tenth anniversary, Jim says the cafe has been able to survive the pandemic with the generous support of the community.

Partner- Manitoba Indigenous Cultural Education Centre (MICEC) www.micec.com

Since their founding in 1975, the Manitoba Indigenous Cultural Education Centre (MICEC) has worked to preserve the culture and language of Indigenous peoples in Manitoba. SEED is deeply appreciative of the critical role that MICEC plays in guiding and supporting the development and delivery of Indigenous focused programming at SEED. Due to the pandemic, the centre hasn't been able to host their usual classes and gatherings . This, however, led to different opportunities as described by Dawnis Kennedy of MICEC: "We're in the midst of creating resources on our website for language education and we're digitizing our collection of oral stories and making it available online. We have collections of audio and visual materials collected over the past 40 years. We also started making Tik Toks which has a big following of youth." Through developing a large online presence, MICEC has been able to continue teaching Indigenous culture and languages and serve a younger generation .





Community Builder Awards



Rylee Nepinak



MICEC Building



L'Arche Tova Café Photo by Hubert Pantel

Participant- Rylee Nepinak (Anishiative)

www.facebook.com/WinnipegAnishiative

A former money management and matched savings program graduate, Rylee is an inspirational mentor and role model for Indigenous youth in SEED's Money Stories program. On August 11, 2021, Rylee Nepinak began his journey of biking from Vancouver to Halifax in order to raise funds and awareness for the Tataskweyak Cree Nation in Northern Manitoba which is currently in a state of emergency due to self-harm and deaths in the community. As documented on his Instagram page, Rylee will be donating the funds to the youth in that community: "the youth of Tataskweyak will be solely in charge of allocating the money into resources they believe to be helpful and necessary." Rylee is also the founder of the youth volunteer organization in Winnipeg called Anishiative which serves Winnipeg's inner-city community through food donations, community walks (similar to the Bear Clan walk) and providing shelters in cold weather. Donations for the Tataskweyak Cree Nation can be given through a GoFundMe page which can be found on both Rylee's and Anishiative's Instagram and Facebook pages.



Sandra Leone: Celebrating Ten Years at SEED

Sandra first joined SEED as a member of the Board of Directors in 2007. A few short years later she took on the position of Program Coordinator in Asset Building Programs. As SEED began to explore the needs of internationally trained professionals and the barriers they faced to credential recognition, Sandra quickly became involved in the development of SEED's Recognition Counts program. She has grown and managed the program, and it has now operated for over 10 years! Sandra's extensive passion for community experience and economic development and providing support to other newcomers to Canada is obvious to all those that work with her and experience her enthusiasm and positive energy each day.

Sandra is excited about the future and her work at SEED and looks forward to many more years working with newcomers and exploring and implementing other innovative ways to support communities!



Carinna D'Abramo Rosales: Celebrating Twenty Years at SEED

I vividly recall my interview for a Business Counsellor position at the Logan office 20 years ago. I rushed there from a catering job with the family business and was pleasantly surprised to be welcomed by a panel of three interviewers. I was delighted that the interviewers not only asked about my business experience but were just as interested in my values and how I would fit into the small team of 8 staff. The following week I was invited to join the whole team for lunch and the rest is now history!

At the time, I was fresh out of university and college and certainly naïve in thinking that I or our small team could single-handedly work to eliminate poverty in Winnipeg. Working at SEED has broadened my world view, my understanding of community economic development, and the not-for-profit sector. In these twenty years, I have had the privilege to work alongside inspiring SEED participants, staff, and members of our community whose resilience I witness each and every day. I have seen enormous organizational growth and maturity, what started out as a group of 8 has now grown to over 45 staff members. We continue to adapt programming to meet the emerging needs of the communities we serve. Personally, I have had opportunities to grow with SEED's programs starting as a Business Counsellor and moving up

as Program Manager, Director of Business Development Services, and now as Co-Director.

Twenty years later I am still excited to come to work each day (well, most days for sure). I continue to learn, be challenged and inspired. A special note of gratitude to my counterpart, Louise Simbandumwe, I couldn't and wouldn't want to do this work without you. Finally, thank you to my co-workers, my "SEEDling family" whose talents, tenacity, adaptability, and amazing abilities make SEED such an amazing workplace.



Raena Penner: Celebrating Ten Years at SEED

I was eager to join SEED in the fall of 2011. Before becoming a SEEDling, I had spent five years studying International Development Studies and Women's and Gender Studies in university. My studies helped me make sense of what I'd seen and experienced in my own life, particularly how systemic and structural inequalities are produced and reproduced locally and globally. I was excited to join a local development organization whose values aligned with my own.

I began at SEED as an Administrative Coordinator and then worked as a Program Coordinator in Asset Building Programs (ABP) for 7 years, doing a wide range of work. I felt challenged to continually learn new roles and was appreciative to be involved in developing programs and processes. Some highlights of working in ABP were facilitating Money Management workshops which included connecting and problem-solving with participants; delivering sessions in a wide array of places and contexts outside of SEED's building; travelling for interesting work conferences in Vancouver, Montreal and Calgary; working with Community School Investigator (CSI) families and schools; providing support and training through coordinating the AssetBuilders Partnership (now Empower Manitoba), and so much more.

Three years ago I moved into Operations as the Office Manager; it was a huge shift for me which has kept me continuing to learn and grow. I now see SEED's work in yet a new light as I support staff across all programming areas. It's been easy to stay at SEED for a decade as the organization has continually evolved and responded to community needs, keeping us SEEDlings adapting and learning together.



Andrew Douglas: Celebrating Ten Years at SEED

Andrew first started working with SEED Winnipeg in 1999 using his education training to help develop SEED's first financial literacy curriculum. Whether it is a sign of the changing times or an indication of his youthful ignorance – there was no mention of "credit" in that course, but the topics of "Telephone Banking" and "Balancing a Cheque Book" sure got a lot of attention. Over the next several years, Andrew got to work with some amazing people and was able to see that little money management course expand, improve, and become an integral part of Saving Circle, IDA Program, and even business development training.

After being part of SEED's Asset Building Programs and working with partner organizations to launch the AssetBuilders Partnership (later to become Empower Manitoba), Andrew decided to bid farewell to SEED Winnipeg. Confident that poverty would shortly be eliminated and that systemic barriers were just a matter of months away from being dismantled - "Mission Accomplished" - Andrew left SEED to study and become an electrician. But after getting his Journeyperson's Ticket and working in the field for several years, Andrew decided that electricity was just a fad. Disappointed that his hopes for a just and equitable world had not yet been realized, Andrew returned to SEED and financial empowerment. If SEED's work had been remarkable when he

had left, it was nothing compared to what he found when he came back. Programming had expanded, partnerships had multiplied, and a model of working with community in respectful ways had developed into what it is today.

Andrew has always been fortunate to work with amazing SEEDlings, and continues to be grateful to learn from and laugh with some of the best people he has ever known.

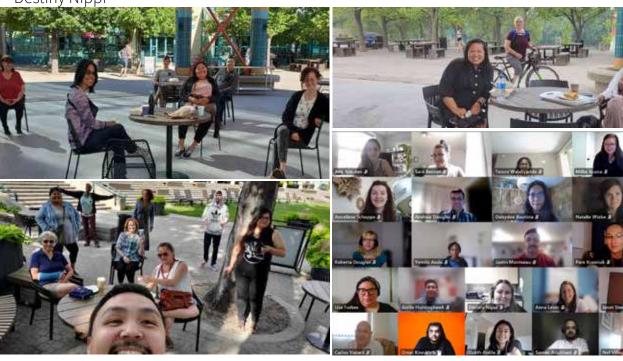


Staff

Adeleke Dada Aileen Krush Allen Mankewich Ana Antunes Andrew Douglas Andrew Proulx-Courchene Anna Levin Anneliese Schoppe Barb Wilton Bemnet Hailegiorgis Braden McIvor Brittany Laplante Calandra Necan Carinna D'Abramo Rosales Carlos Vialard Carmen Valkova Cass Lim Daisydee Bautista Destiny Nippi

Janet Steep Jennifer Bogoch Jennifer Nembhard Jessica Munroe Jocelyn Friesen Justin Huntinghawk Justin Morriseau Kalene Hastings Kendra Robertson Kevin Schachter Kiara Anderson Lani Zastre Laurel Daman Lauren MacDonald Liam Keep Lisa Forbes Lisa Tully Lizeth Ardila

Louise Simbandumwe Millie Acuna Natalie Wiebe Nefeteri Villagonzalo Norman Beardy Ocean White Pam Krasniuk Rachael Howgate Raena Penner Roberta Douglas Sam Etukakpan Sandra Leone Sara Bennet Sharon Jonatanson Shyanne Cobiness Tatyana Monkman-Hudson Teruni Walaliyadde Virginia Gonzales



Volunteers

Ari Marantz Trained Eye Home Inspection

Autumn Merrill Community Volunteer Income Tax Program

Brad Hryhoruk Chromebook software Instructor

Candyce Amos Assiniboine Credit Union

Chantal Daniels Red Cedar Gifts

Charles Beckley BFL Canada Insurance Services Cheryl Kretzmann First Nation Focus Realty Inc.

Chris Scott, CPA Talbot & Associates

Hassan Bare & Sarah AlSaadi Canadian Muslim Women's Institute

Justin Rowan Efficiency Manitoba

Katherine Bayer Taylor McCaffrey Lawyers

Kristi Tkach Assiniboine Credit Union Lucie Roussin Revitalizing Touch

Melissa Gleich Ruban Insurance Brokers

Nigel Mohammed Assinioine Credit Union

Roan Van Eerd The Leathwood Group

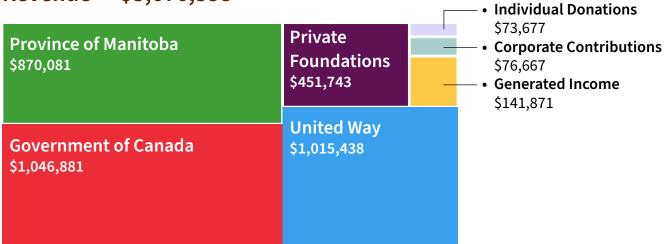
Shannon Hoskie Manitoba Moonvoices Inc.

Funders

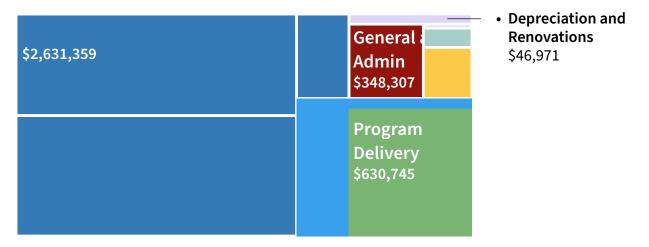
Government of Canada **RBC** Foundation • Employment and Social Development The Winnipeg Foundation Canada • Immigration, Refugees, and Citizenship Canada Moffat Family Fund (The Winnipeg Foundation) Western Economic Diversification Canada Youth in Philanthropy (The Winnipeg **Province of Manitoba** Economic Development and Training Foundation) Education • • Families Youth in Philanthropy **United Way Winnipeg Prosper Canada** The Jubilee Fund Assiniboine Credit Union The Giving Ring of Women (GROW) **Canadian Women's Foundation Catherine Donnelly Foundation** The Crisis & Trauma Resource Institute The Thomas Sill Foundation The Achieve Centre for Leadership **Tachane Foundation Anonymous Donor Toronto Foundation Individual Donors**

Financials

Revenue — \$3,676,358



Expenses — \$3,657,382



Local Purchasing

89% of products and services were purchased from local businesses & individuals

Winnipeg and other Manitoba communities	Other
\$1,013,297	\$121,174



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Photography by SJM photography Stories written by Josh Richert