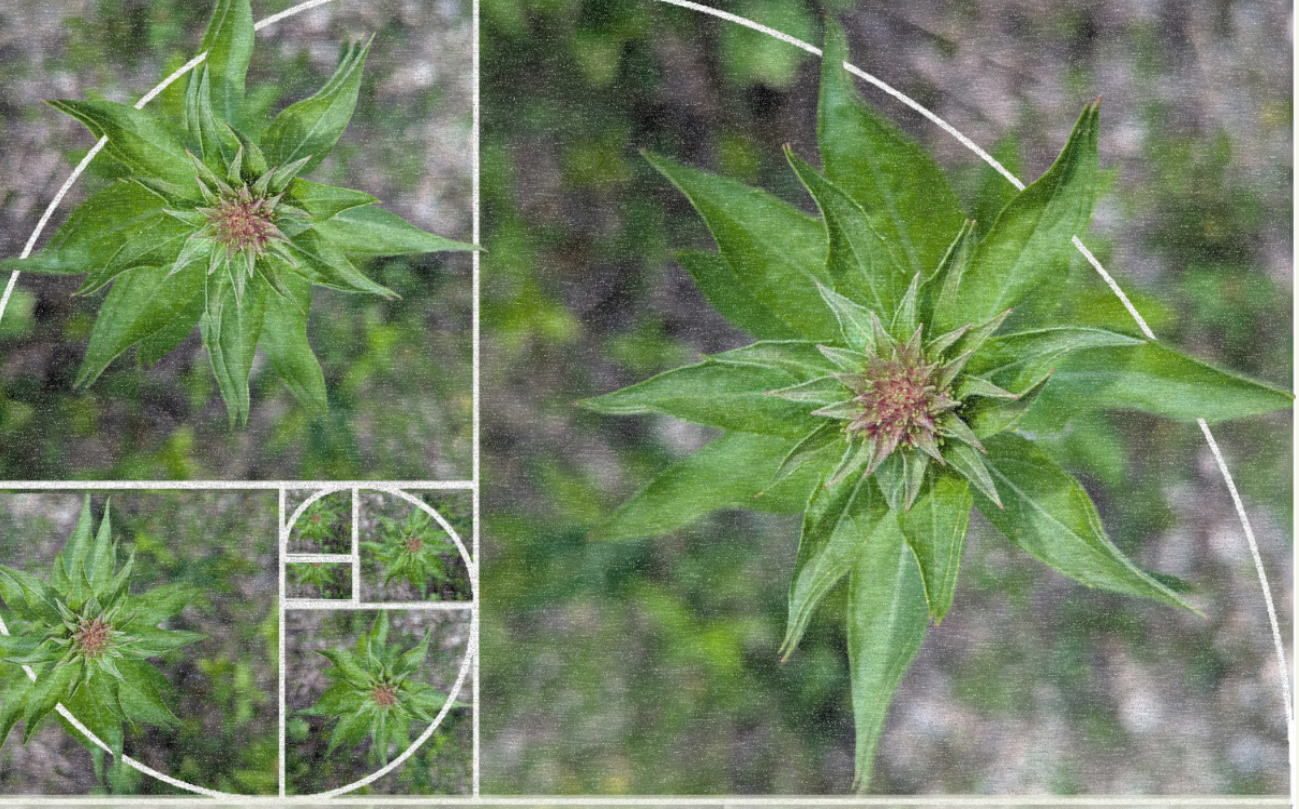


Annual Report

2025–2026

seed
WINNIPEG INC.



seed WINNIPEG INC. Supporting Employment & Economic Development

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

Truth and Reconciliation

SEED will work in partnership with Indigenous community members and organizations to reduce the ongoing impact of colonization by acting on the Calls to Action by the Truth and Reconciliation Commission of Canada, with a specific focus on Call to Action 92, and the Calls for Justice for All Canadians (Calls 15.1-15.8) by the National Inquiry into Missing and Murdered Indigenous Women and Girls.

Effective Program Delivery

SEED and partner organizations will provide programs and services to support community members living on low incomes to improve financial well-being and long-term stability.

Organizational Health

SEED will improve organizational sustainability, financial stability, and supports to staff.

Systemic Change

SEED will engage with community organizations, networks, and government agencies to address poverty through public policy and institutional change.

Message from the Chairperson

SEED's Board of Directors is proud of the accomplishments highlighted in this report and the incredible impact achieved in collaboration with our partners.

This year, SEED's network of program delivery partners grew significantly, expanding from 106 to 178 organizations, including 35 First Nations communities and 20 Indigenous-led organizations. These partnerships strengthen our ability to deliver tailored, community-driven programs and extend our reach to those who need support most.

SEED also worked collaboratively with partner organizations to secure $4.8 million in new multi-year funding, helping to enhance SEED's financial stability. Recognizing the uncertainty of future funding, SEED allocated an additional $100,000 in earned revenue to our contingency fund.

Advancing reconciliation remained a key organizational priority. SEED launched an Education and Action on Reconciliation Series to deepen our commitment to the Calls to Action of the Truth and Reconciliation Commission of Canada and the Calls for Justice of the National Inquiry into Missing and Murdered Indigenous Women and Girls.



Keely Richmond

On behalf of the Board of Directors, I extend our sincere gratitude to SEED's staff for their passion, professionalism, and unwavering commitment to the communities we serve. We are equally grateful to our funders, volunteers, and donors for their continued trust and support.

As we look ahead, we remain committed to building on this progress and working together to address the challenges facing our communities while advancing a more equitable and financially secure future.

Board of Directors

Abdikheir Ahmed
Brendan Reimer
Catherine Biaya
Frank Parkes
Hafiz Jatto
Humaira Jaleel
Janesca Kydd
Keely Richmond
Leona Fontaine
Marina Nastor
Monika Feist
Phoenix Harper
Taytum Assiniboine
Zephania Matanga

Message from the Co-Directors



Carinna D'Abramo Rosales and Louise Simbandumwe

The ongoing affordability crisis continues to drive unprecedented demand for SEED's programs and services. With support from more than 30 funding streams and a growing network of partner organizations, we were able to sustain and expand program delivery over the past year. Together, we achieved meaningful results for the communities we serve. The number of businesses launched or expanded through SEED's business development program more than doubled, contributing to the creation or retention of 174 jobs. Financially vulnerable Manitobans secured $46.9 million through tax filing and benefits navigation supports—an increase of more than $1 million over the previous year. These outcomes demonstrate the power of collaboration and the effectiveness of community-based solutions in addressing economic challenges.

Despite these accomplishments, demand continues to outpace our program delivery capacity by a significant margin, highlighting the growing financial pressures facing individuals, families, and communities across Manitoba. As economic uncertainty persists, the need for accessible, responsive, and inclusive supports continues to grow.

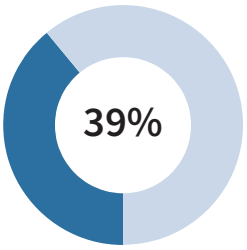
We are also witnessing an increase in the number of community members experiencing crises related to mental health and substance use challenges. Responding effectively to these complex needs requires additional investment in staffing, training, and safety measures to ensure the well-being of both participants and staff.

Looking ahead, we anticipate significant challenges that will further strain our ability to respond to the unprecedented demand for services and support. Potential reductions in social investments by both federal and provincial governments could make it increasingly difficult to sustain current levels of programming, at a time when community needs continue to grow.

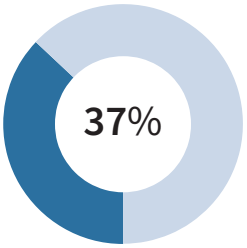
In the face of these challenges, we remain deeply grateful for the dedication and commitment of SEED's staff, Board of Directors, and partner agencies. We are also appreciative of the generosity of our funders and donors, whose support makes this work possible. As we navigate an increasingly complex and uncertain environment, our collective efforts will be more important than ever in helping us build stronger, more resilient communities.

Who We Are

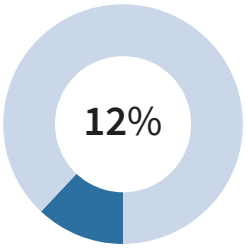
Participants



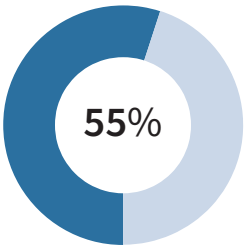
Indigenous People



Newcomers to Canada

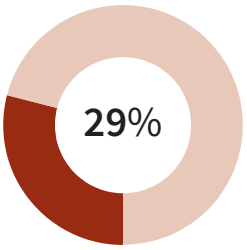


People with Disabilities

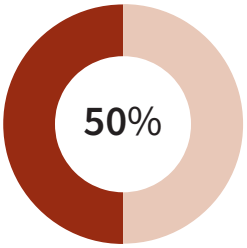


Women & Gender Diverse

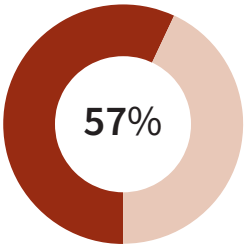
Board Members



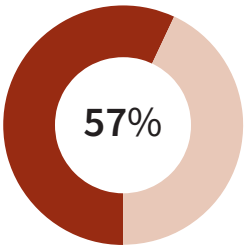
Indigenous People



Newcomers to Canada

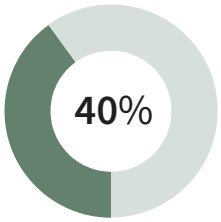


Past Participants

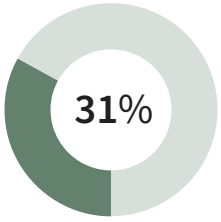


Women & Gender Diverse

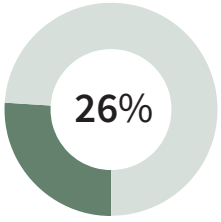
Staff



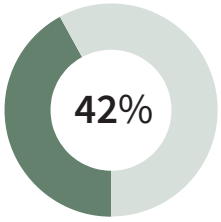
Indigenous People



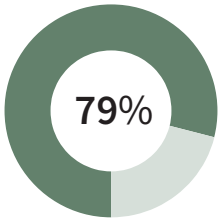
Newcomers to Canada



People with Disabilities



Past Participants



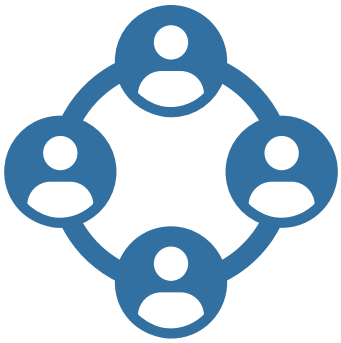
Women & Gender Diverse

Year at a Glance

SEED and program partners served over **18,000** participants.



18,075 participants



178 partner organizations

Access to Benefits



$46,889,972 in income benefits



2,985 pieces of ID



8,916 tax returns filed

Business Development



27 businesses launched or expanded



174 jobs created or maintained



111 people accessed consulting



340 people trained

Credential Recognition Loans



$157,126 was distributed through loans to **17** clients

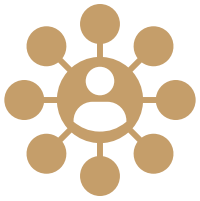


10 clients secured employment in the same or similar professions

Financial Education and Coaching



4,299 participants received financial education or coaching



200 service providers were trained to provide financial education

Matched Savings for Future Goals



325 participants saved **$95,384**



239 participants purchased assets worth **$286,478**

Elizabeth's Story



After four decades away, Elizabeth returned to Winnipeg determined to rebuild her life.

All her belongings fit into her unreliable car—yet somehow, it made the journey. Soon after arriving, however, the car broke down, leaving her without transportation, housing, or support. In her 50s, Elizabeth was forced to start over, relying on social assistance.

Despite these setbacks, her sense of purpose never wavered. “I wanted to help people,” she said. She trained as a personal caregiver, graduated at the top of her class and had just secured a position with the WRHA. But without a working vehicle, she couldn’t begin her job.

Elizabeth completed Money Management Training at a partner organization, who then referred her to SEED’s Saving Circle and other financial empowerment programs. Through the Lissa Donner Loan Fund*, she received $1,500 to repair her car. “The help I received from SEED turned my life around,” Elizabeth said.

With reliable transportation restored, Elizabeth began working. After a serious injury and the challenges of COVID-19, she continued adapting. Elizabeth returned to school and graduated as a certified health care aide.

Now financially stable, Elizabeth has repaid her loan and shares her story eagerly.

> “Nothing in my past compares to how I feel when I can help someone.”

**Lissa Donner Loan fund is established in honour of Lissa Donner who left $10,000 to SEED in her will. Lissa spent her career and personal life working tirelessly to improve the lives and wellbeing of women in the community. The loan is available for qualifying SEED clients who identify as women or gender diverse to help with moving their lives forward.*

Lucrecia's Story

When Lucrecia arrived in Canada in August 2024, she was determined to continue her career as a physician.



In her home country, she had years of medical experience, but starting over in Manitoba came with significant financial challenges. Although she received a provincial grant to help cover exam and licensing fees, she still needed income to support herself while studying for qualifying exams.

Through a referral from Manitoba Start, Lucrecia connected with SEED's Recognition Counts program, which supports internationally trained professionals returning to their fields in Manitoba. Eligible participants can receive a low-interest loan for up to $30,000 to financially support themselves while preparing for qualification or credential recognition exams.

"The initial conversation with Jeff was very helpful,"

Lucrecia said. "He guided me through the first steps and gave advice regarding finances." As she worked with Jeff and planned out her finances, applied and received the loan, the financial support allowed Lucrecia to leave her job and focus fully on exam preparation. In September 2025, she passed her qualifying exam with high results and registered with the College of Physicians and Surgeons of Manitoba. By December, she had received a job offer and now works as a Registered Clinical Assistant under physician supervision.

"This has been a big achievement for me," she shared.

"Without the support of SEED and their flexible repayment terms, I don't think I could have done it. Gratitude is my only word."

Marcela's Story

Marcela had been searching for the right opportunity since 2017.

With a background in food science and experience in agriculture and food businesses, she was determined to build something of her own. When she discovered SEED Winnipeg's Business & Enterprise Support & Training program, she didn't hesitate. "It was the perfect opportunity," she said.

Before SEED, Marcela was already selling empanadas and platters inspired by her Colombian roots. But the pandemic, seasonal slowdowns and financial pressures made growth challenging. Through SEED, she revisited her 2022 business plan and received ongoing guidance to strengthen her operations. "Updating everything this time of year was amazing for us," she shared. "Winter hits our business financially."

With support from SEED, Marcela improved her financial management, navigated taxes and payroll, and connected to additional resources. She continued building her business in Winnipeg, creating products from scratch and incorporating cultural touches that reflect her identity.

Marcela's journey reflects resilience and determination—from past business closures to long commutes and balancing multiple jobs. Today, she feels more confident in her direction and future.

> "I would recommend SEED 1000 times," she said. "My history is now one of success."

She continues to share her experience with others, encouraging new entrepreneurs. "I always mention SEED," Marcela added, proud to support others starting their own journey.



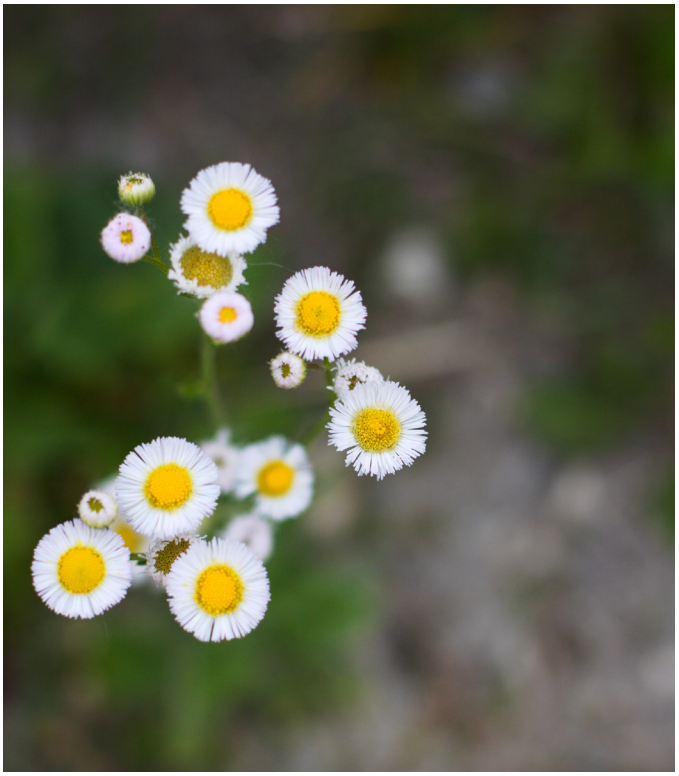
Emparepas Treats
47 Albert Street
emparepastreatsmb.com

Doug's Story

Doug and Andy's friendship began in the army decades ago.

Although their lives followed very different paths after their service, they never lost touch. When Doug suffered two heart attacks and urgently needed medical care, it was Andy who brought him to SEED Winnipeg for help.

Doug no longer had identification or a health card, creating serious barriers to accessing care. Replacing his birth certificate was especially complicated because he was born in Quebec and needed photo ID and a guarantor to apply.



With support from SEED Winnipeg, Manitoba Public Insurance, Manitoba Health, and dedicated staff within those systems, Doug was able to secure temporary identification and receive his health card even before his birth certificate arrived.

What stood out most was Andy's unwavering support. "Doug's like a brother to me," he said. Andy drove Doug to appointments, kept track of paperwork, and stayed beside Doug through every step.

Today, Doug has moved from unstable housing into veteran housing, where Andy says he is "living like a king." Doug now has his birth certificate, photo ID, health card, and has filed his taxes through SEED.

"Everything worked out," Doug said.

"People helped me without me having to go to a big building and being sent from one person to another and another. It was perfect. I'd recommend SEED to anyone."

Michelle's Story

Michelle was first introduced to SEED through their Money Management program offered through YMCA Mental Health Services after a friend recommended it.

That recommendation turned out to be life-changing.

Michelle understood the basics of budgeting. "I really needed help with learning how to manage my money," she shared. "I knew how to budget, but I needed help with the spending."



Each week, facilitators supported her in building awareness and confidence around her financial choices. Gentle prompts and encouragement made a difference, like "That's good!" and "You have willpower."

> "It taught me stuff about myself."

The impact was immediate and lasting. Michelle began paying closer attention to her bills and rent and consistently setting money aside. Through the program, she purchased a laptop, headphones, keyboard, and mouse—tools she will use for French lessons. She also chose to convert her matched savings account into a regular savings account to continue saving independently. "I loved the experience and am so excited to use these new assets," she said.

Michelle enthusiastically shares her experience with friends, family, and community members.

> "I can't stop talking about it; I am so proud of myself."

She continues to use what she learned and proudly calls herself SEED's "#1 fan," grateful for the care, encouragement, and lasting impact of the program.

Tara Lee's Story

Tara Lee came to SEED Winnipeg during a period of crisis and uncertainty.

After experiencing violence from a male roommate, she was forced to leave her home with only the clothes she was wearing. While staying in a women's shelter, she worked to rebuild her life and secure safe housing.

Through a referral to SEED's Housing Emergency Fund (HEF), Tara Lee connected with staff who helped her navigate urgent financial and housing challenges. When she found an apartment, SEED quickly approved support for her damage deposit so she could secure the unit before losing the opportunity. Staff also advocated for Tara Lee while she faced challenges at the shelter and later helped resolve hydro arrears that unexpectedly followed her to her new address.

When designing and implementing this program, it became apparent that those who receive social assistance would not be able to fully benefit from the program, as their monthly budget would be reduced by the amount received through the program. SEED, in partnership with the Manitoba Financial Empowerment Policy Committee, advocated to have income earned through debt reduction programming not included in social assistance income calculations. This policy request was successful, allowing Tara Lee and others



receiving social assistance access to HEF, which would not have been possible without this advocacy!

"SEED has been such a big help. Such a godsend," Tara Lee shared.

> "From the first initial phone call, you made me feel like a human being."

Tara Lee says the support she received went beyond financial assistance. "I was treated with dignity and respect. I was definitely not just a number," she said. "Everyone goes out of their way to help."

Now safely housed, Tara Lee continues sharing what she learned with friends and family while encouraging others to seek support. "I want to give back," she said. "I try to help others as so many people at SEED have helped me."

Calvin's Story

When Calvin first connected with SEED Winnipeg, he was looking for a way forward.

After nearly a year of homelessness and addictions that had almost cost him his life, he was ready for change. His struggles began much earlier. After moving to Winnipeg at age five, he spoke very little English and was often made to feel incapable in school. The resulting feelings of isolation contributed to many of the challenges he later faced.

A friend had previously told Calvin about SEED, and when he finally reached out, he found a welcoming environment.

"SEED had a positive environment. They provided nothing but help," he says.

Through Access to Benefits, staff helped him obtain identification documents—an essential step toward applying for housing, returning to school, and accessing services. He later participated in Money Stories and income tax programs, building financial knowledge and confidence.

Today, Calvin is giving back to his community as a certified First Language Program speaker through Money Stories Train-the-Trainer program. As an Ojibwe speaker,



he is also using the language to help people experiencing homelessness and addictions, sharing tools that support financial well-being.

"SEED gives people hope," he says.

"They don't ask for anything; they just want to help."

He frequently encourages others to connect with SEED. "Absolutely, absolutely," he says when asked if he would recommend the organization. "There are nothing but nice people at SEED."

Sara's Story

Sara expected a routine appointment at SEED in December 2025. Instead, it became a life-altering moment.

After nearly ten years in Canada, she sat with a case worker who asked simple questions: “Have you ever filed taxes? Do you have a bank account?” Sara’s answer —“no”— revealed a hidden reality.

Recently separated and raising seven children, she learned that tax returns had been filed in her name without her knowledge, benefits redirected, and false information tied to her identity.

> “I felt like the ground disappeared beneath me,” she said. “I realized how invisible I had been in my own life.”

At SEED, Sara found steady support. A staff member helped her apply for a SIN, contacted the Canada Revenue Agency, and advocated on her behalf. Together, they corrected years of records, refiled taxes, and secured the Canada Child Benefit. “She didn’t judge me. She stayed with me through everything,” Sara shared.

Opening her first bank account became a powerful milestone. “It was a small card, but it meant independence,” she said.

For the first time, Sara began receiving the support meant for her family.

> “This didn’t just fix paperwork,” she said. “It gave me my voice back.”



20-year Anniversary of Empower Manitoba

Founded in 2006, Empower Manitoba is a partnership of organizations that deliver financial empowerment programs and services.

While the initial focus was on delivering matched savings programs, Empower Manitoba has expanded to encompass a full range of financial empowerment activities.

> "Congratulations Empower Manitoba on 20 years of service to the community! "

Empower Manitoba brings organizations together who share and respect the same values – helping individuals living on a low income feel empowered about their finances.

It isn't just about finances, or telling someone about benefits; it's about making a positive impact on people's lives. It's creating trust with a stranger who has nowhere else to turn, providing resources with empathy. This collaboration has been successful because it's made up of people who truly care about the well-being of other people – who I've been honoured to share this journey with, to continue making a difference in this amazing province of ours.

From Manitoba Possible

> "United Way Winnipeg is extremely proud to be one of the founding members of Empower Manitoba."

Over the past 20 years, this nationally recognized, innovative, and impactful community partnership has made a difference in the lives of thousands of individuals and families.

The partnership has evolved purposefully over the years by strategically leveraging strong and trusted relationships into scalable growth, increased reach, and meaningful change. This would not have been possible without the belief that no one organization or sector can do this on their own. Grounded in a strengths-based approach and an understanding that we can all learn from one another, Empower Manitoba is a shining example of what is possible when we come together collectively and across sectors. Congratulations to all who have been part of this partnership, and to all who have had the courage and curiosity to sign up, participate, learn, and invest in themselves.

From United Way Winnipeg

“Congratulations to Empower Manitoba on 20 years of creating meaningful change through partnership, innovation, and community-driven financial empowerment.”

My journey with Empower Manitoba began when I worked at Assiniboine Credit Union (ACU), where I witnessed the power of collaboration in creating opportunities for people and communities. When I joined SEED, I began working more deeply alongside grassroots organizations and community partners committed to responsive, participant-centered programming.

The greatest impact has been learning from one another: sharing knowledge, supporting each other, and building a strong community of practice. Rooted in collaboration, mentorship, and shared support, this remarkable partnership continues to create meaningful and lasting impact across Manitoba.

From SEED Winnipeg, by Millie Acuna



Empower Manitoba members

20-year Anniversary of Empower Manitoba

Founders:

Caisse Assiniboine Credit Union™/MC | Certified Entreprise B Corporation Certifiée

seed Supporting Employment & Economic Development WINNIPEG INC.

United Way Winnipeg

Members:

Community Financial

Healthy Muslim Families

IRCOM INC. Immigrant and Refugee Community Organization of Manitoba

The Link Youth and Family Supports

NorWest Co-op COMMUNITY HEALTH

Manitoba Possible. An inclusive and accessible society

Urban Circle Training Centre Inc. — Urban Circle Inc.

Ma Mawi Wi Chi Itata Centre Inc.

Pluri-elles

New Journey Housing resource centre for newcomer housing

"ACU is proud and honoured to be one of the founders and funders of this partnership."

Empower Manitoba has not only strengthened financial confidence and access for countless individuals and families, but has also had a meaningful impact on those delivering the work—including some of ACU's own staff.

What continues to stand out is the strength of this partnership—the way organizations come together to learn, innovate, and drive change with a shared purpose. The relationships built, the ideas exchanged, and the shared commitment to equity and inclusion have created a lasting impact that extends far beyond individual programs. Empower MB has cultivated a vibrant community of learning and action that uplifts both participants and partners alike. We are incredibly proud to be part of this journey and inspired by what we can continue to achieve together in the years ahead. Congratulations on 20 years of transformative impact—an extraordinary milestone that reflects the power of collaboration, vision, and a deep commitment to community.

From Assiniboine Credit Union

"Our partnership with Empower Manitoba has helped many newcomers over the years."

Through all the different programs, we have supported low-income newcomers from diverse backgrounds, including those with limited English. These programs have helped participants save money, continue their education, strengthen their financial knowledge and skills, and achieve their goals. Some participants have also started small businesses by purchasing equipment through one of the savings programs. Working together has strengthened our services and created a lasting, positive impact on the people and communities we serve.

Within Empower MB, the ownership each partner demonstrates, the collaborative sharing of knowledge and experience, and the support we provide one another are exemplary. We truly feel we are part of something meaningful and have built strong internal capacity and expertise in financial empowerment by being part of this partnership.

From IRCOM

Staff

Alexander Pazmino
Alex Chorro
Ana Antunes
Anderson Green
Andrew Proulx-Courchene
Anna Levin
Anneliese Schoppe
Barb Wilton
Bemnet Hailegiorgis
Bev Nielson
Blessing Woghiren
Braden McIvor
Calandra Necan
Carinna D'Abramo Rosales
Daisydee Bautista
Hibo Ahmed
Jacklyn de Visser
Janet Steep
Jazmine Moffett-Steinke
Jeff Patteson
Jenn Bogoch
Jennifer Nembhard
Jhocelin Gilbert
Jill Zdunich
Jocelyn Friesen
Kay Maskiw-Connelly
Kevin Schachter
Kiara Daniels-Houle
Lani Zastre
Laurie Goosehead
Leyla Shahsavar
Lisa Forbes
Louise Simbandumwe
Maji Wood
Markus Martin
Michael Huntinghawk
Millie Acuna
Mozhgan Shaygan
Natalie Wiebe
Nikita Nepinak
Omar Fahmawi
Owen Campbell
Pam Krasniuk
Raena Penner
Rami Saad
Riley Jing Chang
Roshani Perera
rowan moyes
Rubab Fatima
Russel Linklater
Rylee Clarke
Ryleigh Todd-Moore
Sadie Hudson
Saman Azizkhani
Sandra Leone
Sara Bennet
Sean Ramsay
Semiah Chartrand
Shay Brass
Sherise Fleury
Stacey Slater
Sue Hemphill
Taryn Hunter
Teruni Walaliyadde
Yanit Endrias





Volunteers

Anne Penner
Story Writer

Alyx Lamy
eXp Realty

Aaron Dempsey
Assiniboine Credit Union

Anyela Galindo
Yaku Bakery

Clara Mitchell Enns
RE/MAX Performance Realty

Clara Vanwart
Canada Revenue Agency

Elija Villanueva
Bathala Scents

Erika Pinzon
ONE Insurance

Joe Fontaine
Real Broker Manitoba Ltd.

Justin Rowan
Efficiency Manitoba

Marcela Galindo
Emparepas Treats

Martin Kahan
MK Global Trade

Monica Ballantyne
Lived Experience Advisory Coordinator, Siloam Mission

Nigel Mohammad
Assiniboine Credit Union

Nitish Minhas
Assiniboine Credit Union

Paul Nicholson
Habing Laviolette

Sumegha Gupta
NSD Tech

Vanessa Izekor
Nessa Will





Funders

Government of Canada

- Canada Revenue Agency – Community Volunteer Income Tax Program
- Canadian Heritage – Multiculturalism and Anti-Racism Program
- Employment and Social Development Canada
  - Canada Summer Jobs
  - Foreign Credential Recognition Program
  - New Horizons for Seniors Program
  - Social Development Partnerships Program
- Innovation, Science and Economic Development Canada – Women's Entrepreneurship Strategy
- Public Health Agency of Canada – Intersectoral Action Fund
- Reaching Home: Canada's Homelessness Strategy

Manitoba Government

- Department of Business, Mining, Trade and Job Creation
- Department of Education and Early Childhood Learning
- Department of Families
- Department of Finance
- Department of Labour and Immigration
- Department of Public Service Delivery – Consumer Protection Division
- Manitoba Housing

United Way Winnipeg

End Homelessness Winnipeg

The Northpine Foundation

Tachane Foundation

Winnipeg Foundation

- Blum Family Fund
- Moffat Family Fund
- George and Tannis Richardson Fund
- Youth in Philanthropy

Assiniboine Credit Union

Canadian Investment Regulatory Organization

Definity Insurance Foundation

Ecclesiastical Insurance

IG Wealth Management

Prosper Canada

RBC Foundation

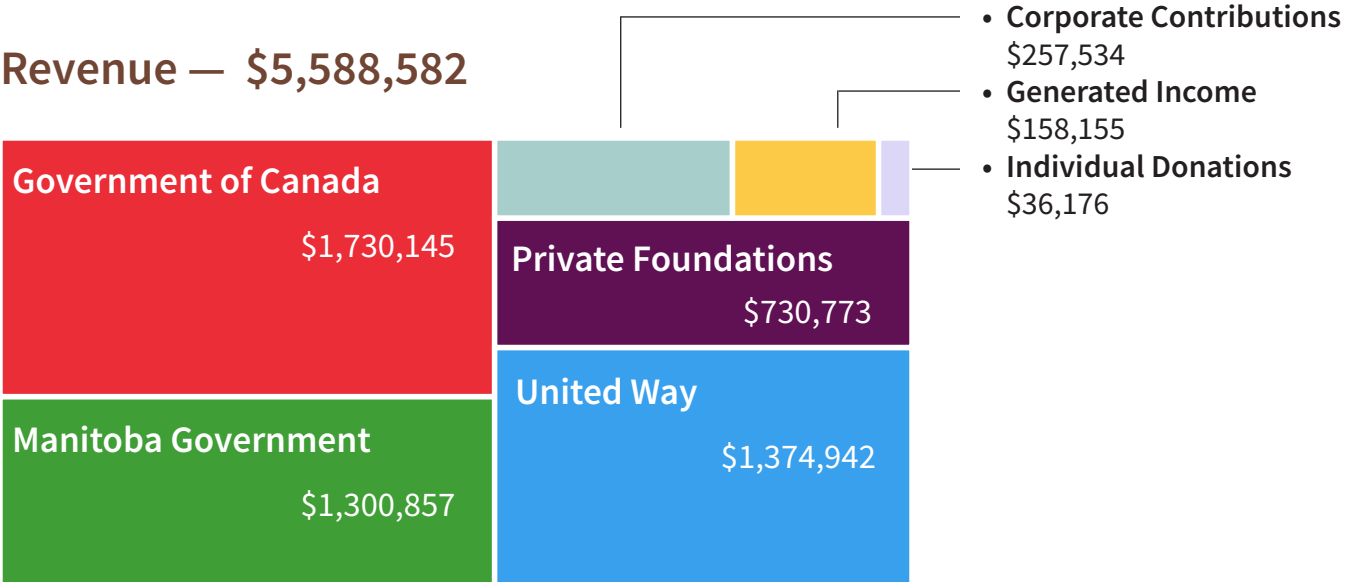
Max Bell Foundation

Individual Donors

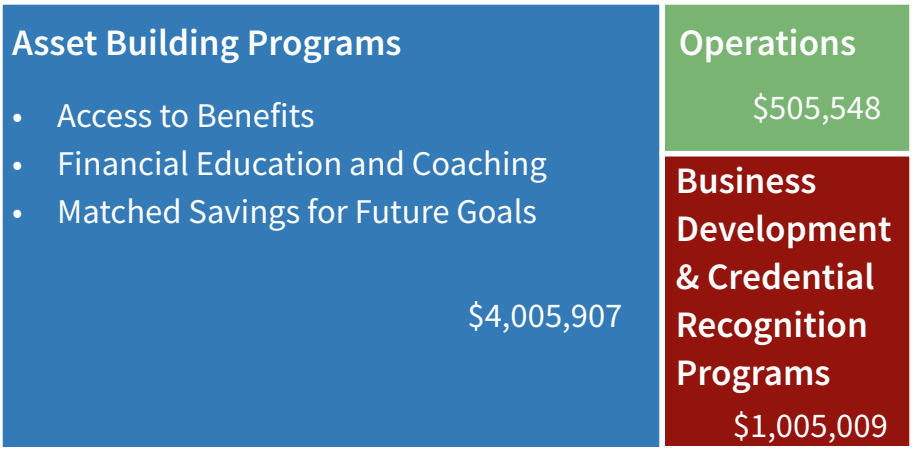
Anonymous Donor

Financials

Revenue — $5,588,582



Expenses — $5,516,464



Local Purchasing

84% of products and services were purchased from local businesses & individuals



seed
WINNIPEG INC.

80 Salter Street
Winnipeg, MB R2W 4J6
204-927-9935

info@seedwinnipeg.ca
www.seedwinnipeg.ca

Photography by Saman Azizkhani, Sarah Azizkhani, and Jacklyn de Visser
Stories written by Anne Penner

Annual Report Team:
Blessing Woghiren, Kevin Schachter, Raena Penner, Riley Jing Chang, and Saman Azizkhani