



# Annual Report 2008-09



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# Mission

To reduce poverty by expanding social and economic opportunity for low-income Canadians.



# Ideas in action

**At SEDI** we believe that all Canadians should have opportunities to become self-sufficient and build a better future for themselves. When Canadian social entrepreneur Peter Nares founded SEDI in 1986, he envisioned an organization that would be a vehicle for generating, testing and bringing to scale new and effective ideas to reduce poverty by fostering economic independence.

Since then and together with nonprofits, governments and businesses across Canada, SEDI has been transforming good ideas into large-scale opportunities for people to make their way out of poverty.

This year, the impacts of this innovative work earned Peter Nares an Ashoka Senior Fellowship.

# What we do



We identify and develop ideas that expand social and economic opportunity for all Canadians and contribute to a more inclusive, prosperous society. Currently, we focus on ideas in three areas: financial literacy, saving and asset building, and entrepreneurship.

We shape promising ideas into pilot programs and test them in partnership with community groups, businesses and governments across Canada. We collect evidence to verify the need for and viability of these ideas.

We work with key actors in the public, private and nonprofit sectors to develop policies and programs that take good ideas to scale and impact more people. In doing so, we help low-income Canadians plan and save for the future and invest in long-term assets such as education, a home or a small business.

## Case study: How SEDI's unique model is bringing financial literacy to scale in Canada

### 1995: Idea generation

Based on learnings from its work in the area of self-employment, SEDI identified financial literacy as an essential skill for low-income Canadians.

### 1997: Idea testing

After consulting with its stakeholders, SEDI started developing, implementing and evaluating financial literacy programs tailored to low-income groups including the homeless, youth, newcomers to Canada and people with disabilities.

### 2008 - 2009: Large-scale impacts

#### Policy

SEDI recommended to the federal government the creation of a task force that would help shape a national strategy on financial education for Canada. The Task Force on Financial Literacy was announced by the federal Minister of Finance in June 2009. SEDI is a strategic advisor to the group.

#### Programs

SEDI launched the Canadian Centre for Financial Literacy to tackle gaps and needs related to increasing financial literacy for people with low incomes. Over 230,000 low-income Canadians will benefit from the CCFL programs in its first five years of operation.



**Douglas Melville**  
Chair of SEDI Board of  
Directors

**In hard times,  
SEDI's work is  
more important  
than ever.**

I am proud to present the Annual Report for SEDI's fiscal year 2008-09 (April 1, 2008 - March 31, 2009). This report will give you some insight into how SEDI is leading initiatives that have a lasting impact on the lives of low-income Canadians in their quest for economic independence.

2008 was a tough year for many Canadians. A recession means more people are out of work. It also means that personal incomes are lower at a time when there is less fiscal room for governments to respond.

These economic events have created some tough times. However, if the past has taught us anything, we should know that these conditions, as they did in the early 1980s, can catalyze innovation.

The year has been a challenging one for SEDI as well. Like many organizations, we have been affected by the downturn in the economy. Businesses and governments face reduced revenues which results in fewer resources for the kind of innovative work SEDI undertakes. However, this did not stop SEDI from moving forward with its mission. In fact, the challenges we faced increased our belief in the value of innovation and our determination to succeed in those areas that contribute to progressive socio-economic policy.

In the past year, SEDI continued to innovate in the areas of financial literacy, saving and asset building, and entrepreneurship. Our programs, through our community partners across the country, helped thousands of low-income Canadians move to greater self-sufficiency. SEDI also achieved significant policy impacts at all levels of government. Our newest innovation, the Canadian Centre for Financial Literacy (CCFL), was introduced in September 2008 at an international conference SEDI hosted with the Financial Consumer Agency of Canada and the Joint Forum of Financial Market Regulators in Montreal. The CCFL was then successfully launched at the fourth SEDI Awards, in November 2008, to a boisterous crowd of 300 who heard a ringing endorsement of SEDI's work by keynote speaker Frank McKenna, Deputy Chair of TD Bank Financial Group, former Canadian Ambassador to the United States and former Premier of New Brunswick.

In just the few months since its launch, the CCFL has attracted significant interest from firms in the financial sector and community groups across Canada. With continued support from our high-profile volunteer Advisory Committee on Financial Literacy, we believe the CCFL is poised to make a substantial and positive difference in the lives of thousands of low-income Canadians.

The policy and program gains we have made this past year in the areas of financial literacy, saving and asset building, and self-employment for people with disabilities have served to strengthen our resolve as an organization and our determination to pursue our mission. The volunteers and staff of SEDI will use the momentum we established over the past year to continue to create and implement initiatives that offer opportunities for low-income Canadians to build a better financial future for themselves.

A handwritten signature in black ink, appearing to read "Douglas Melville". The signature is fluid and cursive, written over a light grey background.



**Peter Nares**  
SEDI Founder and  
Executive Director  
Ashoka Senior Fellow

## **A year of innovation and new heights.**

In 2008-09, we continued to vigorously pursue our mission of reducing poverty through innovations in social policy and programs. The new Canadian Centre for Financial Literacy (CCFL) evolved from SEDI's many years of working with business and nonprofit partners in the areas of entrepreneurship and asset building. Financial literacy has proven to be a precondition for success in both of these endeavours.

As a result of creating the CCFL, we developed new funding relationships with government and private sector groups, created new partnerships with nonprofits nationwide, and began our five-year journey to enhance the financial literacy of 230,000 low-income Canadians.

We also successfully called upon the federal government to create a task force that would make recommendations to the Minister of Finance and help create a cohesive national strategy to support initiatives across Canada aimed at improving people's financial knowledge and skills. We look forward to working with the Task Force on Financial Literacy Secretariat (established in June 2009) providing strategic advice on key issues in the field of financial education.

This was also a good year for new policies and programs to help Canadians save and build assets. We secured a commitment in the 2008 budget from Ontario to undertake a province-wide asset building pilot project for the poor. And in December 2008, Ontario included asset building in their poverty reduction strategy. This commitment was soon followed by an announcement from the province of Manitoba of a new major asset building initiative for low-income people.

Moreover, the federal Registered Disability Savings Plan was introduced into the marketplace and will, with the right financial literacy supports, provide real opportunities for low-income families with disabled children to plan and save for the future. The federal government also announced the introduction of Tax-Free Savings Accounts, a savings incentive that SEDI, and many others including the C.D. Howe Institute, have been calling for over the past few years. And finally, the success of our Independent Living Account program in Toronto has resulted in national research with large multi-service shelters for the homeless.

These advancements in financial literacy and saving and asset building have broadened our policy reach to include more provincial and municipal governments and have firmly established SEDI in international circles as a leader in these fields.

There is no better time than a recession to provide people on low incomes with opportunities to save and invest more wisely. This past year, our staff and volunteers have prepared SEDI for the fiscal, outreach and policy challenges that lie ahead. We are confident that these efforts have helped to create a platform for continued innovation in our priority areas of financial literacy, saving and asset building, and entrepreneurship.

Together with our community partners, we will continue to foster financial inclusion. We hope that the transformative impact of SEDI's work highlighted in this report will inspire you to get involved with our initiatives and make a difference in your community.

A handwritten signature in black ink that reads "Peter Nares". The signature is written in a cursive, flowing style.

# Program Updates and Impact

“Behind everything SEDI does is the promise to help people gain greater control of their lives and become self-sufficient.”

Frank McKenna, Deputy Chair of TD Bank Financial Group,  
former Canadian Ambassador to the United States and  
former Premier of New Brunswick

# Financial Literacy

## Skills for life

*By Casey Cosgrove  
Director of the Canadian Centre for Financial Literacy*

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In 2008-09, SEDI's years of experimentation and innovation in the area of financial literacy led to major successes. Of particular note, SEDI announced its newest innovation, the Canadian Centre for Financial Literacy, and worked with the federal government to secure the recently-established Task Force on Financial Literacy.

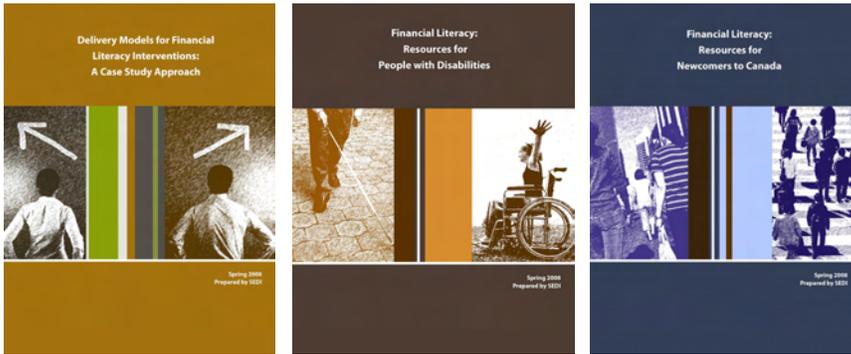
SEDI solidified its leadership in the area of financial literacy by participating in high-profile events in Canada and on the global stage. With the Financial Consumer Agency of Canada and the Joint Forum of Financial Market Regulators, SEDI co-hosted Reaching Higher: Canadian Conference on Financial Literacy in Montreal in September 2008. The sold-out international event elicited an unprecedented level of interest among nonprofit, government and business leaders.

The first of its kind in Canada, the Canadian Centre for Financial Literacy (CCFL) operates as a division of SEDI and aims to help community organizations nationwide build their capacity to offer financial literacy programs to low-income people. The CCFL also fosters collaboration and the exchange of ideas through its website [www.theccfl.ca](http://www.theccfl.ca), and provides consulting services to governments, nonprofits and businesses interested in investing in financial education.

Thanks to the generous contributions of our supporters, the CCFL's cross-country train-the-trainer program has begun to help thousands of low-income Canadians build a better financial future. We have a long way to go. Total family debt was up 71 per cent in 2008 compared with 1990, having grown six times faster than incomes. Consumer bankruptcies rose 51.6 per cent in June 2009 compared to a year earlier as more Canadians were unable to pay debts.

We are also looking forward to providing strategic advice to the new national Task Force on Financial Literacy as they develop a financial literacy strategy for Canada, an initiative that SEDI has been strongly recommending.

The engagement of political, community and business leaders will be crucial in helping the over 4.7 million Canadians living on low incomes better understand the language of money, and consequently apply this knowledge and these skills throughout their life's course.



## Research and policy development

In 2008, SEDI published three studies that shed light into the barriers vulnerable groups face to increase their financial knowledge and skills: *Financial Literacy: Resources for Newcomers to Canada*; *Financial Literacy: Resources for People with Disabilities*, and *Delivery Models for Financial Literacy Interventions: A Case Study Approach*.

## Impact

In 2008, SEDI successfully called upon the federal government to create a task force that would make recommendations to the Minister of Finance on a national strategy for financial literacy. The task force was established in June 2009, with SEDI as a strategic advisor.



"I have incorporated the CCFI's financial literacy curriculum into our existing program and can already see some of my clients changing their attitudes towards money. One youth realized he used a third of his income on his car. It dawned on him that he would be unable to rent an apartment and have a car at the same time. This changed the way he was job searching and his plan to move out of his parents' home."

*Myra Gillis*  
Youth Program Facilitator at Causeway  
Work Centre, Ottawa, ON

"All sectors should continue to be active stakeholders in the dialogue and action on financial literacy. More needs to be done. We must continue to have a strong focus on providing advice to the groups who would benefit the most, including newcomers to Canada, Aboriginal Peoples, youth and low-income families. Managing money is a life skill that all Canadians need to lead happy and productive lives."

*Sonia A. Baxendale*  
President, CIBC Retail Markets, at the  
Canadian Conference on Financial  
Literacy - Montreal 2008

# Saving and Asset Building

## Economic opportunity for all

By Barbara Gosse

Director of Saving and Asset Building Initiatives

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It is well known that the potential for increased income and employability can be determined by the opportunities one has to pursue post-secondary education, enhance employment skills and achieve stable housing. However, too many Canadians do not have the means and the opportunity to follow their dreams.

For those with little hope of ever levelling the economic playing field, participating in saving and asset building initiatives that help them realize their financial goals and dreams is tremendously important. SEDI's programs have had remarkable success helping individuals and families move forward economically with saving incentives and tailored financial literacy information and curriculums.

Our pilot programs *learn\$ave* and Independent Living Account (ILA) have provided solid evidence that, when equipped with the proper financial incentives and supports, low-income individuals can and do save towards long-term assets. Participants in these two programs complete a money management course, are supported in opening a bank account and are provided a matched incentive for every dollar they save.

In early 2009, SEDI wrapped up *learn\$ave*, a nine-year experiment and the world's largest research demonstration of asset building accounts. This program assisted roughly 3,600 low-income participants to save over \$3.2 million and leveraged more than \$9.9 million in matched saving credits to be invested in post secondary education, job training or a small business. *learn\$ave* was successfully completed at 10 partner organizations in seven provinces.

Interim results from the program show that it is particularly effective for people new to Canada.

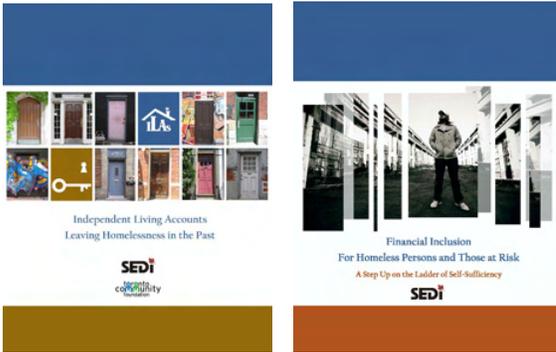
The ILA program received the 2008 Vital Ideas Award from the Toronto Community Foundation for its lasting impact on the community. This pioneering program has proven to be a cost-effective intervention for shelter residents and has a positive return on investment. A recent analysis calculated a \$2.19 return for each \$1 of program investment within the first year of program completion. Moreover, surveys and focus groups we conducted across Canada revealed that the ILA model could be equally effective for a number of other groups vulnerable to homelessness including Aboriginal Peoples, newcomers to Canada, foster children, persons living with mental issues and people who have had conflicts with the law.

This year, it was rewarding to see that the Ontario government recognized the value of asset building for low-income people and allocated \$10 million in the 2008 budget for an initiative in this area. The provinces' Poverty Reduction Strategy also reiterated this commitment. We look forward to working with the province and using our experience in this field to develop an inclusive initiative that will provide Ontarians with the tools, resources and the hope to make their way out of homelessness and poverty.



“The ILA program was the first bit of the rainbow I saw. I was in a place I didn’t want to be, I knew I had to start saving but didn’t know where to start. The program was a really good opportunity for me to build a fair amount of savings – a great springboard back into society.”

*Kevin Johnson, former shelter resident and ILA program participant*



## Research and policy development

Two SEDI studies published in 2009 present the return on investment of the ILA program and evaluate financial inclusion among the homeless. The studies, which can be downloaded from [www.sedi.org](http://www.sedi.org), also explore ways in which the ILA model could be expanded to support groups vulnerable to homelessness.

### Impact

- 3,609 people participated in the *learn\$ave* program, saving over \$3.2 million.
- 95% of the ILA program participants who moved out of the shelter were still living independently and renting their own place 8 to 15 months after completing the program.

### Return on investment

A recent analysis calculated a \$2.19 return for each \$1 of program investment within the first year after the ILA program completion.

*“A remarkable program.”*

*CBC Radio’s Andy Barrie on the ILA program*

*“TD recognizes the value of SEDI’s innovative ILA program and is pleased to support this project by assisting participants with their banking needs and their increased participation in the economic mainstream. At TD, it is our hope that, by partnering with SEDI, we will make a difference together in the program participants’ transition to independence.”*

*Alan Convery, Community Relations Manager, TD Bank Financial Group*

# Entrepreneurship

## Hope in tough times

*By Jenni Bolton  
Entrepreneurship Project Coordinator*

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Because SEDI has been working in the area of self-employment for over two decades and through some turbulent economic times, it was no surprise to us that entrepreneurship became one of this year's hottest labour-force trends due in large part to the recession and high unemployment rates.

Between October 2008 and July 2009, the number of self-employed Canadians climbed 1.5 per cent, while private-sector employment shrank 3.3 per cent. SEDI has made entrepreneurship one of its three core areas of work because we believe that, for those living paycheck to paycheck, self-employment can be the bridge between poverty and self-sufficiency.

In January 2009, we concluded the Building a Bridge to Self-Employment for People with Disabilities program, which was coordinated by SEDI and funded by the Office of Learning Technologies. The program was a four-year experiment to test the use of information technology to assist people with disabilities starting their own business. It provided participants with an accessible online self-assessment workbook course and one-on-one support by local coaches from disability and business development organizations.

The five initial communities involved – Halifax (NS), Richmond and Nelson (BC) and Thunder Bay and Sudbury (ON) – grew to include other regions such as La Crete (AB), Saskatoon (SK) and Kapuskasing (ON). Together, organizations

in these communities created a National Community Learning Network to share ideas and resources and to participate in capacity building workshops. The pilot program also helped each community to map online all of the local programs and services available for people with disabilities. The pilot discovered that many barriers still exist for people with disabilities and the organizations that serve them. SEDI will continue to participate in future learning in this area.

This year, SEDI and its new division the Canadian Centre for Financial Literacy initiated NewStart, a program which promotes financial literacy and entrepreneurship among youth who are new to Canada. Funded by the Ontario Ministry of Economic Development and Trade, NewStart aims to make a difference for many newcomer youth who are faced with the challenge that workers new to Canada are losing their jobs at over three times the rate of workers born here. This Ontario-wide program will run until the end of March 2010 and will reach over 750 newcomer youth.



## Research and policy development

SEDI has long called for the federal government to explore providing benefits to Canada's 2.7 million self-employed workers. In the 2009 federal budget, the government committed to striking a task force to explore options to make this goal a reality. SEDI will monitor and contribute to these efforts.

The Province of Ontario is in the process of redesigning its labour market training programs, including the Self-Employment Benefit, or SEB. SEDI is monitoring the progress of the work to ensure that the SEB is effective and available to all those who qualify.

## Impact

Through the Building a Bridge to Self-Employment for People with Disabilities program, organizations across Canada created a National Community Learning Network to share ideas and resources and build their capacity to serve aspiring entrepreneurs with disabilities.

"Young people find it hard to set financial goals. We think only about today. Financial literacy and entrepreneurship can help us switch that mind set. Through my small mango juice business, I am not only learning how to manage a budget and learning new skills but also building my self-confidence."

*Basit Siddiqui, 16-year-old entrepreneur*



Photos by Juris Kornets - [www.naturalselections.ca](http://www.naturalselections.ca)

The next SEDI Awards will take place in the fall of 2010. To learn more about how you can support the event, please call 416-665-2828, ext. 226.

# 2008 SEDI Awards

## Ordinary people with extraordinary stories

Too many Canadians face daily barriers that limit their economic opportunities. The SEDI Awards acknowledges the achievements of extraordinary people who have, through SEDI's initiatives, found a way to overcome challenges such as unemployment, poverty or a disability and become self-sufficient.

The SEDI Awards also recognizes front-line agents who deliver SEDI's programs and help put people on the road to financial independence.

The fourth edition of SEDI's signature event took place in Toronto on November 13, 2008, and marked the launch of the organization's newest innovation, the Canadian Centre for Financial Literacy. The 2008 SEDI Awards was hosted by CBC TV anchor Suhana Meharchand, who returned to the event as emcee for the fourth time.

SEDI gratefully acknowledges the personalities who generously donated their time to the event, including keynote speaker Frank McKenna, Deputy Chair of TD Bank Financial Group; CBC's Wendy Mesley and Mark Kelly; entrepreneur Robert Herjavec (Dragon's Den/Shark Tank); The Globe and Mail's Editor in Chief John Stackhouse; CTV's Marci Ien; and singer and TV host Tara Oram.



**Passion for  
Financial  
Literacy  
Award**

**Melanie Buffel  
Vancouver, BC**

## 2008 SEDI Award Winner

Since 2001, Melanie has worked closely with SEDI on groundbreaking initiatives that have moved financial literacy forward in British Columbia. Melanie has conducted workshops, trained front-line agents and developed programs for low-income women, newcomers to Canada and youth. She facilitated financial literacy workshops for over 1,800 people in one year. A single mother of two teenagers, Melanie juggles her busy life and her passion for financial literacy working as a facilitator in the Money Skills Program at Family Services of Greater Vancouver and as the coordinator of the BC Asset Building Collaborative.



## Impact on Youth Award

**Sue Watts**  
**Brockville, ON**

## 2008 SEDI Award Winner

For the past 13 years, Sue has motivated over 5,000 youth to achieve financial independence and reach their full potential. As a counsellor with the Employment and Education Centre in Brockville, ON, Sue not only develops and delivers youth programs but also fundraises and builds strategic partnerships to support initiatives that help marginalized youth pursue education and apprenticeships, find a fulfilling career or escape abusive situations. She also promotes youth entrepreneurship at schools and has mentored young people who have become leaders in their communities.



## Saving for School Award

**Jennifer Weaver,  
Vancouver, BC**

## 2008 SEDI Award Winner

Jennifer had lived in group homes since the age of 15 and went from one manual labour job to another to support herself and stay off the streets. Going to college was not an option for her until she heard about *learn\$ave* in 2003. The SEDI program helped Jennifer save to go to school and become a support worker for people with special needs. Today, Jennifer has a fulfilling career working at a public school and at a community disability resource centre in North Vancouver. Her income has tripled since completing *learn\$ave* and she has recently bought her first home.



**Success in  
Self-  
Employment  
Award**

**Trish Robichaud  
Keswick, ON**

## 2008 SEDI Award Winner

After being home on disability for eight years, Trish found the support and tools she needed in the Self-Employment Benefit (SEB) program to return to the workforce. She started her own disability awareness, life and business coaching practice and, through her successful venture, has provided part-time work for a number of people with disabilities.



## **Independent Living Award**

**Belinda Swaby  
Toronto, ON**

## 2008 SEDI Award Winner

Through SEDI's ILA program and the support of Eva's Phoenix, a Toronto shelter, Belinda left homelessness behind by saving to rent her own place. In her remarkable journey to economic independence, Belinda has found a job as a receptionist and reunited with her mother and younger sister. She also became a role model to the participants of the youth and women programs with whom she volunteers.

**Find more inspirational stories at [www.sedi.org](http://www.sedi.org).**

*Photos by Fawn Fairfoul - [www.sugarmediainc.com](http://www.sugarmediainc.com)*



## SEDI Awards Judges

"We are learning this evening that financial literacy programs can transform people's lives. IIROC is proud to be involved with SEDI's work in this area."

*Susan Wolburgh Jenah, President and CEO, Investment Industry Regulatory Organization of Canada, at the 2008 SEDI Awards*

"Lessons in money management do help people overcome economic barriers. With some financial knowledge, young people choose better cell phone contracts, stop using payday loans, and decrease their fear of banks. The youth I work with soon start asking intelligent questions regarding financial decisions and begin feeling more confidence in their ability to manoeuvre through life's financial challenges."

*Sue Watts, Coordinator of Special Projects with the Employment & Education Centre in Brockville, ON, and recipient of the 2008 Impact on Youth SEDI Award*

Special thanks to the 2008 SEDI Awards judges who generously donated their time to review nominations from across Canada.

Noel Hulsman  
Editor, Report on (Small) Business  
The Globe and Mail

Kamal Hassan  
CEO  
Skymeter Corporation

Dr. Ken Jones  
Dean, Ted Rogers School of Management  
Ryerson University

Sasha Nagy  
Online Editor  
The Globe and Mail

Julie Western Set  
Manager, Homelessness Partnership Initiative Program -  
Shelter, Support and Housing Administration  
City of Toronto

Peter Fragnelli  
Commercial Account Manager  
BMO Bank of Montreal

Barbara Gosse  
Director of Saving and Asset Building Initiatives  
SEDI

Casey Cosgrove  
Director  
Canadian Centre for Financial Literacy



**Richard Hookham**  
SEDI Treasurer

## Financial Statement

Fiscal year 2008-09 (April 1, 2008 - March 31, 2009)  
Report from the treasurer

As of March 31, 2009, SEDI's financial position was solid. Our total revenues were \$1,371,912 – unfortunately down from the \$2,151,773 of the previous year. The difference is primarily due to the slowdown in funded projects as a result of the general economic decline.

SEDI generated a net loss of \$145,567 which had been anticipated by management and approved by the Board of Directors. As a special allocation in fiscal year 2008-09, the Board authorized SEDI management to draw down on the sustainability fund to engage new research and communications staff members. These resources were added to improve SEDI's effectiveness and to increase the breadth of general knowledge about SEDI and its work. The sustainability fund now stands at \$617,007, which still provides a good cushion against unforeseen financial challenges.

The year-end audit report is a "clean" audit, meaning that no problems were detected with the level of materiality established by the auditor. While revenue dropped from the previous fiscal year, due primarily to the general economic slowdown, continued financial prudence by management prevented any major disruptions to operations.

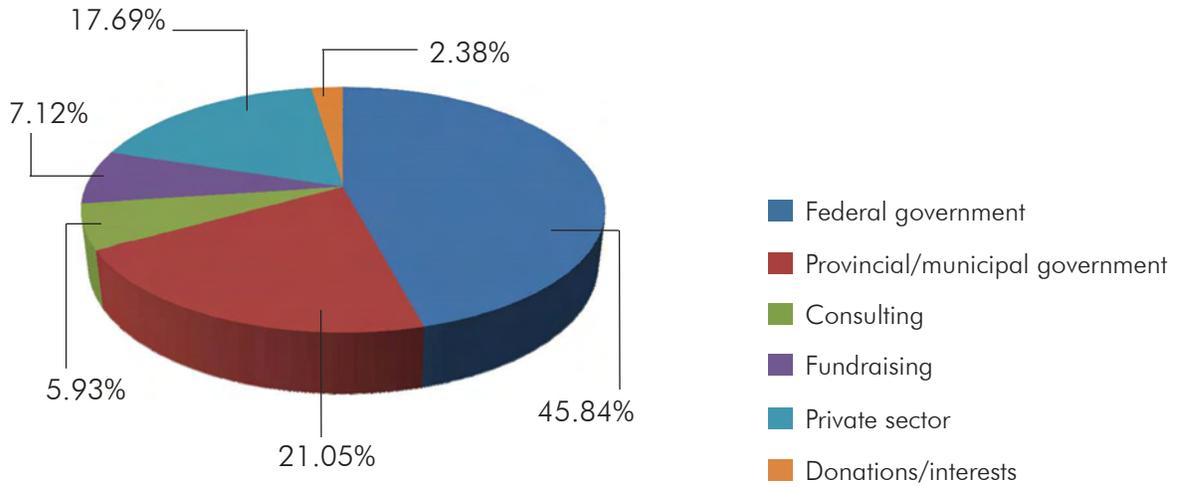
SEDI continues to rely heavily on funding support from Human Resources and Skills Development Canada. Steps to diversify revenue sources have been undertaken and are beginning to show promise.

SEDI is currently on a very sound financial footing with appropriate financial management practices in place. New programs and initiatives are moving forward and are indicative of the continued strength of SEDI and its reputation with key funding agencies.

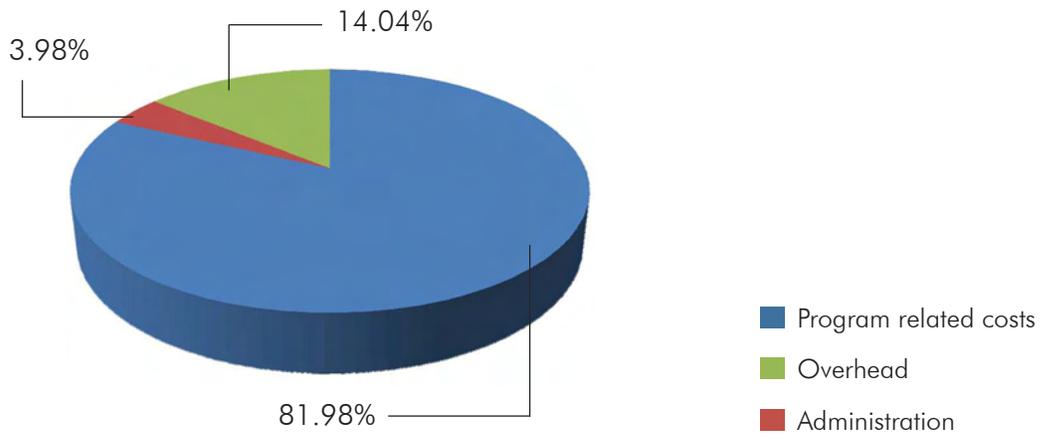
I congratulate the organization on its successes and tangible impact over the past year.

A handwritten signature in black ink, appearing to read "Richard Hookham".

### 2008-09 Revenue



### 2008-09 Expenditure



# Supporters and Partners

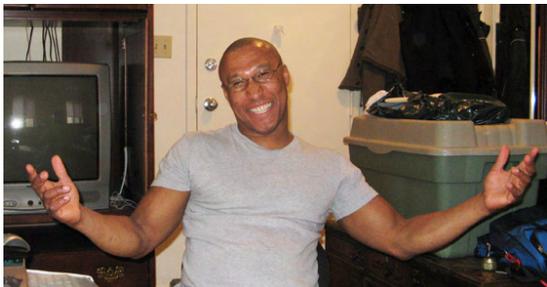
A heartfelt thanks to SEDI staff, volunteers,  
community partners and supporters for  
pushing this organization to new heights.

# Community Partners

## Fiscal year 2008-09

It takes an entire country, working together, to build a society where people can realize their full economic and human potential. SEDI is immensely grateful to all the local social agencies, from coast to coast, who help us create lasting change.

- » Arrow Business Training - La Crete, AB
- » Brockville Employment and Education Centre - ON
- » Canadian Society for Social Development - Nelson, BC
- » Carrefour jeunesse-emploi de Cotes-des-Neiges - Montreal, PQ
- » Causeway - Ottawa, ON
- » Changing Paces - Keswick, ON
- » City of Toronto - ON
- » Dalhousie University, College of Continuing Education - Halifax, NS
- » Disability Resource Centre - Richmond, BC
- » Entrepreneurs with Disabilities Network - Halifax, NS
- » Eva's Phoenix - Toronto, ON
- » Family Services of Greater Vancouver - BC
- » First Nations Social Development Society - Vancouver, BC
- » Focus Community Development Corporation - Alliston, ON
- » Fort York Residence - Toronto, ON
- » Independent Living Centre - Sudbury, ON
- » John Howard Society of Niagara Region - ON
- » John Howard Society of Toronto - ON
- » JVS Youth Job Corps - Toronto, ON
- » Kingston Employment and Youth Services - ON
- » Kootney Career Development Society - Nelson, BC
- » New Westminster Community Development Society - BC
- » Northwest Band Social Workers Association - Terrace, BC
- » North Saskatchewan Independent Living Centre - Saskatoon, SK
- » North Claybelt Community Futures Development Corporation - Kapuskasing, ON
- » Ontario Association of Credit Counselling Services - ON
- » Ontario Association of Youth Employment Centres - ON
- » Ontario March of Dimes - ON
- » PARO Centre for Women's Enterprise - Thunder Bay, ON
- » Salvation Army Gateway shelter - Toronto, ON
- » SEED Winnipeg Inc. - MB
- » Society of St. Vincent de Paul (Amélie House and St. Clare's Residence) - Toronto, ON
- » St. Leonard's Community Services - Brantford, ON
- » Sustainable Employment Network Inc. - Richmond, BC
- » The Glenn Crombie Centre, Cambrian College - Sudbury, ON
- » The Learning Enrichment Foundation - Toronto, ON
- » Toronto Business Development Centre - ON
- » United Way of Halifax Region - NS
- » Welcome Hall Mission - Montreal, PQ
- » WoodGreen Community Services - Toronto, ON
- » YMCA Owen Sound - ON
- » YMCA Sault Ste. Marie - ON
- » YMCA Sudbury - ON
- » YWCA Halifax - NS
- » Youth Employment Counselling Centre - Hearst, ON



"When you are a person from the streets, entering the clean world seems crazy. But when I came back in, all the answers were there. Everything I needed was in this community that I hadn't been involved with."

*Leroy Sinclair, ILA program participant*

"The ILA program puts participants three rungs up the ladder to self-sufficiency. Through the program, people gain an education they will need from the day they leave a shelter to the day they die. They become aware of how they are spending and where they are going. They realize they can get a credit report in 20 minutes, learn to read a lease and discover that they need to budget every time their financial situation changes."

*James Hockaday, Linens Manager,  
Salvation Army Gateway shelter, Toronto*

# Funders

## Fiscal year 2008-09

- » CIBC
- » City of Toronto
- » Employment and Immigration-Government of Alberta
- » Financial Consumer Agency of Canada
- » Human Resources and Skills Development Canada
- » Investment Industry Regulatory Organization of Canada
- » Ministry of Economic Development and Trade (Ontario)
- » TD Bank Financial Group
- » The National Club
- » The Ontario Trillium Foundation
- » Toronto Community Foundation
- » United Way of Greater Toronto

# Donated Services

SEDI gratefully acknowledges the following people and companies who generously donated their services in 2008-09, enabling us to reduce our costs and invest more in our programs.

- » Corina Weigl/Fasken Martineau DuMoulin LLP
- » Deloitte
- » Patrick Gossage/Media Profile

# 2008 SEDI Awards Sponsors

Our heartfelt thanks to the following organizations who share our vision and whose generous contributions made the 2008 SEDI Awards a memorable evening.

## Media Sponsor

The Globe and Mail

## Gold Sponsors

AKA New Media Inc.  
TD Bank Financial Group

## Silver Sponsors

CIBC  
Deloitte  
Genworth Financial Canada

## Bronze Sponsors

Aon  
Financial Consumer Agency of Canada  
Investment Industry Regulatory Organization of Canada  
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