

CFCS LAND ACKNOWLEDGEMENT

We acknowledge the land on which we gather (or meet today) is in Treaty 1 Territory, the traditional homeland of Indigenous peoples.

We respect the treaties as intended by Indigenous peoples – acknowledging the harms and mistakes of the past and the responsibility to move forward in partnership with Indigenous communities in a spirit of reconciliation and collaboration.

PRESIDENT'S MESSAGE

As I reflect on the prior year, I am filled with gratitude and pride for all that we have accomplished together. Despite some challenges, the resilience and dedication of CFCS staff, volunteers, and Board of Directors have enabled us to continue towards realizing our vision of all Manitobans having the capacity to make informed financial decisions, successfully navigating financial challenges and to have access to affordable and appropriate services for their financial and personal wellbeing.

CFCS staff, in particular, have demonstrated their exceptional commitment to the community we serve. Over the prior year the team has continued to expand our connections with communities throughout Manitoba, including Indigenous communities, and clients filling their tax returns from outside of Canada. I am exceptionally proud that once again, our programs smashed the previous record for completed returns and benefits gained, with more than 16,000 tax returns filed, resulting in \$48,608,818 in refundable tax credits & other benefits for the people we serve. Our counselling programs continue to make meaningful, positive impacts on the lives of our friends and neighbours. We found that 93.5% of respondents to our question about how they felt after an appointment with CFCS counselling staff felt a reduced level of stress, highlighting and reaffirming the positive work that CFCS staff do on a daily basis.

We are not able to meet the needs of the communities we serve without the dedication and passion of volunteers. CFCS is fortunate to have approximately 100 volunteers who generously give their time and energy to help others through our tax program over the course of the year. The work performed by our team of volunteers is what allows CFCS to continue to make positive community impacts, and it cannot be overstated how greatly it is appreciated by CFCS staff, the Board, and our funding partners. Moving forward, CFCS continues to make progress to expand our capacity to meet the needs of diverse populations by seeking volunteers who speak different languages. As this initiative continues, we will be able to serve more and more people in the language that they are most comfortable with.

The CFCS Board of Directors has had a busy year. We welcomed several new members, while making significant progress working with staff to update the CFCS branding, enhance HR policies, and continue our ongoing work developing policies related to diversity, equity and inclusion. As volunteers with numerous personal and professional commitments, I am always impressed by the commitment to serve, and grateful for the opportunity to work alongside such amazing and caring people.

Without a doubt, CFCS funding partners are the foundational aspect of why we can do what we do. Without the ongoing commitment and support they provide; CFCS renewal and growth would not be possible. Our funding partners, including the United Way, the Province of Manitoba, Prosper Canada, Manitoba Liquor and Lotteries, the Worker's Compensation Board of Manitoba, Employment and Social Development Canada, The Winnipeg Foundation, Canada Revenue Agency, and Habitat for Humanity Manitoba, enable CFCS staff, volunteers and the Board of Directors.

In the prior year, our former Executive Director, Renee Greyeyes announced her resignation to pursue other opportunities. Renee's enthusiasm, passion and persistence was inspiring, and there is no doubt that she will bring those qualities to an organization fortunate to have her. We wish Renee well and look forward with optimism to our next Executive Director, who will no doubt work with our dedicated staff to continue to expand our reach and make positive impacts in the communities we serve.

In closing, I would like to express my heartfelt gratitude to CFCS employees, volunteers and stakeholders, the Board of Directors, and our funding partners who all make what we do possible. Your unwavering support and trust are the foundation of our success. Together, we will continue to make meaningful impacts and drive our mission forward.

Thank you for your ongoing commitment and support.

Chris Nowell
Board President
Community Financial Counselling Services

ANNUAL REPORT 2023/2024

Community Financial Counselling Services Inc. (CFCS) has **50 years' experience** in helping meet the complex and often unique needs of individuals and families in Manitoba who are experiencing financial challenges.

The organization was established in 1974 as a non-profit corporation and is registered with Canada Revenue Agency as a charitable organization. A volunteer Board of Directors drawn from the community serves without remuneration to set policy and overall direction of the agency.

CFCS is a member agency of the United Way of Winnipeg. CFCS also receives funding from the Province of Manitoba, Manitoba Liquor & Lotteries (MBLL), The Winnipeg Foundation, Prosper Canada, Employment & Social Development Canada (ESDC), The Workers Compensation Board (WCB), Canada Revenue Agency (CRA) and Habitat for Humanity Manitoba (HFHM).

As a publicly funded, community governed agency, CFCS is uniquely positioned to address the needs of more vulnerable and high risk populations such as youth, seniors, families and persons living on low income, persons living with a disability and persons with problem gambling behaviour. Our service provides low to moderate income Manitobans with tax and access to benefits supports and comprehensive financial counselling/coaching and education that takes into consideration the individual's or family's other concerns. This provides an individualized and comprehensive approach to money matters, financial literacy and financial empowerment. Through our one-on-one counselling program, CFCS is able to establish a developmental relationship with the people that come through our door. We help people create a plan to meet their financial responsibilities that is tailored to their resources and circumstances. We work with people on an ongoing basis to help them navigate financial systems, file taxes, access the benefits they are entitled to and gain the decision-making skills and self-management abilities that will continue to support them after our formal relationship with them has ended. Through its unique Financial Empowerment approach, CFCS helps people to make changes that create skills and capacities.

VISION STATEMENT

All Manitobans will have the capacity to make informed financial decisions, to successfully navigate financial challenges and have access to affordable and appropriate services for their financial and personal wellbeing.

MISSION STATEMENT

Community Financial Counselling Services Inc. (CFCS) is a community based, non-profit organization that offers services to a diverse population of Manitobans experiencing a variety of financial challenges. We provide free, accessible, respectful, responsive, and effective services to meet the unique and complex needs of individuals, couples, families, and communities in order to achieve financial wellbeing. We build capacity through collaborative partnerships with other organizations, and by advocating for accessible, affordable, and appropriate financial services for all Manitobans.

CFCS VALUES

Capacity Building

Individual: CFCS promotes individual capacity building, self-determination, and empowerment through a person-centered, strengths-based approach to financial counselling and advocacy.

Community: CFCS builds capacity within community organizations through training, resourcing, and ongoing supports to develop competencies and confidence to deliver programs that help their community members achieve financial wellbeing.

Accessibility

CFCS provides a responsive, well trained, professional staff who offer accessible, reliable, holistic, and confidential services for all Manitobans. CFCS is committed to removing barriers and providing respectful and compassionate support to the individuals and communities we serve.

Financial Wellbeing

CFCS guides individuals on their path to achieve financial wellbeing, which comprises financial security - the ability to meet current needs, and financial resilience - the ability to absorb future shocks.

Financial Empowerment

CFCS emphasizes Financial Empowerment as an approach to poverty reduction that focuses on improving the financial security of low-income people. Financial Empowerment focuses on financial information, education, and counselling/coaching, help in accessing income boosting benefits and tax credits, access to safe and affordable financial services and products, access to savings and asset building programs and consumer education and protection to improve individual, family and community financial wellbeing and outcomes.

A 50-YEAR LEGACY OF FINANCIAL EMPOWERMENT A FUTURE FORGED THROUGH POSSIBILITY

Advocacy

CFCS advocates for individual financial wellbeing and systemic change to remove barriers and to ensure accessible, affordable, and appropriate financial services for all Manitobans.

Collaboration

CFCS is committed to collaborating with government, foundations, the private sector, and other community-based organizations in the provision of services.

Reconciliation

CFCS recognizes the work done by the Truth and Reconciliation Commission (TRC) and acknowledges the harms inflicted on Indigenous Peoples. CFCS is committed to a process of establishing and maintaining a mutually respectful relationship with Indigenous Peoples and to ensuring that First Nations, Metis, and Inuit knowledge and culture are included in the pursuit of its mission.

Inclusion

CFCS strives to create an inclusive, warm, welcoming space for employees, clients, and volunteers to work, serve and be served with respect, understanding and compassion.

CFCS values individuals and their right to identify with race, colour, gender, gender expression, age, religious belief, ethnicity, cultural background, marital or family status, economic circumstances, human capacity, expression of thought and sexual orientation as well as their experiences, skills, and capabilities. CFCS recognizes diversity in its staff, clients and volunteers is a strength.

CFCS PROGRAMS & PROJECTS

CFCS programs have developed and evolved in response to the needs of the community and to bridge gaps in service provisions and navigation supports. Our programs work together synergistically and harmoniously to provide a holistic and fulsome response through supports and interventions proven to reduce poverty, encourage financial inclusion and increase opportunities to gain knowledge and skills essential to improving financial well-being.



Financial Coaching/Counselling & Empowerment

This program began in 1976 and receives sustaining funding from the United Way of Winnipeg and the Province of Manitoba. The service provided by this program includes immediate and ongoing coaching/counselling to assist individuals/families with financial empowerment, basic budgeting, tax filing/access to benefits, and general financial counselling/coaching or referrals regarding other financial issues or concerns.

Gambling Program

The Gambling Program is funded by the Manitoba Liquor & Lotteries Corporation and has an operational partnership with the Addictions Foundation of Manitoba (AFM). The mandate of the Gambling Program is to assist individuals and affected family members with the financial aspects of problem gambling behaviours using financial counsellors who also have training in addiction behaviours. The counsellors provide education and empowerment through harm reduction strategies and supports to aid the development of healthy money management skills. The program receives and makes referrals from/to addiction treatment programs and is intended to complement those treatments. The Gambling Program includes a Winnipeg-based counselling component as well as a traveling counselling component that works with AFM satellite offices, treatment centres and other service providers in rural Manitoba.

Financial Literacy (Education/Information & Capacity Building Training)

CFCS develops and offers information sessions and workshops on a range of financial literacy topics from basic budgeting, financial management, consumer awareness & understanding consumer responsibilities to financial empowerment through tax filing and access to benefits. CFCS develops Financial Literacy resources and presentations for diverse groups ranging from inner city residents to students and seniors incorporating 'Behavioural Economics' or how we think about money and why we act the way we do with our finances. CFCS also magnifies impact through the development and delivery of robust capacity building and professional development curricula on financial coaching, tax filing and access to benefits for front line service providers.

Community Volunteer Income Tax Program (CVITP)

CVITP is operated in partnership with Canada Revenue Agency (CRA). Utilizing trained tax preparation volunteers, this program prepares income taxes for low income individuals and families free of charge. CFCS coordinates the largest single location CVITP clinic in Canada at the Norquay Building and other community locations as well as a virtual service available to Manitoba and the three Territories. Annually, these clinics file over 16,000 tax returns and connect thousands of individuals to important benefits and credits. CFCS also assists other community groups in developing CVITP tax clinics, provides in-person training to tax preparation volunteers and community partners, and supports tax filing access to over 120 other groups and organizations through our Verified Partner program and organizational capacity building.

CFCS PROGRAMS & PROJECTS cont'd

Community Income Tax Service

This was the original service offered by CFCS in 1974. The mandate of Community Income Tax Service was to offer an alternative to the unregulated preparation of income tax returns and excessive 'discounting' of tax returns (which is the purchasing of tax returns by preparers at far less than the actual rebate amount to the tax payer). CFCS was part of a community movement to develop legislation to regulate these activities and to set limits on what portion of a tax return(s) could be retained by a tax preparer. A formal regulatory framework and voluntary tax preparation services has allowed CFCS to reduce the scope of this program as CFCS now prepares tax returns for households on low to moderate income and those for whom tax considerations are a part of their financial counselling outcomes under the umbrella of the CVITP.

Futures Forward

Futures Forward (formerly Building Futures) provides wrap around supports for youth in and exiting care through a partnership with Canadian Mental Health Association (Winnipeg) and Youth Employment Services (YES). Youth in their final years of foster care, as well as those who have 'aged' out of care within the past few years - ages 15-29 - are eligible for the program. This program provides mental health services, financial counselling/financial literacy, tax and access to benefits supports and employment assistance. Futures Forward also engages with youth through the Manitoba Tuition Waiver and Advancing Futures Bursary programs.

Financial Empowerment (FE II) Project

In partnership with SEED Winnipeg and through funding provided by ESDC, CFCS and partner agencies provide a range of services to low-income populations to assist in poverty reduction and increased capacity to manage and navigate financial situations. These include income tax filing, accessing provincial and federal government benefits, accessing financial services, financial coaching, financial literacy, and consumer protection. SEED/CFCS have received a 5-year ESDC grant from April 2022 to focus financial empowerment in Indigenous, newcomer and other disadvantaged communities. This project is carried out in partnership with several newcomer and Indigenous organizations. Capacity building training on tax filing and access to benefits for front line staff/volunteers of other community agencies is also a key component of the FEII project.

Benefits Navigator Champion (BNC) Project

Prosper Canada, (with funding from the TD Ready Commitment and The Maple Leaf Centre for Action on Food Security), has named CFCS one of several National Benefits Navigator Champions. This multi-year project involves participating in the development, testing, marketing and capacity building training on the digital Benefits Wayfinder tool. The Benefits Wayfinder tool is designed to assist agencies and their clients access and navigate the government benefits for which they were eligible. CFCS provides training to agency partners on Financial Empowerment initiatives and in the use and deployment of the tool.

Family Resource Centre (FRC) Project

CFCS, in partnership with SEED Winnipeg, assists United Way and Province of Manitoba supported Family Resource Centres to embed Financial Empowerment programs in their community services. Programs include Access to Identification, Tax Filing, and Access to Benefits, Money Management, Matched Savings and RESP Enrollment. CFCS and SEED provide a continuum of assistance from training and development to service provision according to the capacities of the resource centres and the needs of their communities.



CFCS PROGRAMS & PROJECTS cont'd

Community Financial Services Helpline Project

In partnership with SEED Winnipeg, CFCS supported program delivery for the Community Financial Services Helpline. The helpline was initially designed to provide an immediate handoff to partner agencies who could provide specialized assistance with respect to Canada Revenue/Income Taxes, Employment Insurance (EI), Employment & Income Assistance (CRA) and Newcomer issues and has since evolved to provide access to an support for the Manitoba Rent Relief Fund. Over the year, we continued to provide support to the Community Financial Helpline after it transitioned to focus on the Rent Relief Program until it ended in March 2024.

Canada Learning Bond (CLB) & Registered Education Savings Plan (RESP) Uptake

The CLB program was developed to increase the uptake of the Canada Learning Bond (CLB)/Registered Education Savings Plan (RESP) among low-income Manitobans. CFCS, in partnership with Youth Employment Services (YES) and SEED Winnipeg completed a 2-year, ESDC-funded project to encourage CLB enrollment in children in care, children and families living in rural or remote regions of Canada, and youth transitioning to post-secondary education. This project provided individualized support to meet the requirements to open RESPs, including free access to primary ID, assistance to obtain a SIN, referrals to open free bank accounts and tax filing.

Indigenous Tax Filing Project (Building Financial Wellness in First Nation Communities)

Prosper Canada, with funding provided through IG Wealth Management, has engaged with CFCS (in partnership with SEED Winnipeg, Sudbury Community Service Centre and AFOA Canada) to develop, pilot and embed culturally appropriate financial empowerment & financial wellness supports within several First Nation communities in Manitoba and Ontario. CFCS' main focus in this 2- year project is capacity building and tax filing/access to benefits.

Get Your Benefits! Project (GYB!)

The inaugural Get Your Benefits! project began in 2013 as a collaboration between health care providers, researchers, community agencies, and non-profit organizations based in Manitoba, inspired by work undertaken by Ontario family physician Dr. Gary Bloch and MD Candidate Christine Herrera. CFCS was instrumental in assisting the founding co-directors of the project, (Dr. Noralou Roos and Dr. Sharon MacDonald out of the University of Manitoba, Manitoba Centre for Health Policy), in compiling the content for the initial iteration of the resource. The Get Your Benefits! project has been brought back under the CFCS roof as of January, 2024. We will continue to build upon the connections entrusted to us, and to share this important resource with Manitoba Families.

IGNITE Project - Inspire, Guide, Nurture, Involve, Train, Engage - a project to support and increase the ability for senior volunteers to undertake financial empowerment activities which will connect them to a collective of fellow volunteers, create a mechanism to share knowledge, and magnify impact to our community at large.



PROGRAM IMPACTS 2023/2024

- CFCS continued to be engaged in various **Communities of Practice** to champion advocacy for low income and vulnerable community members, and generate collective impact and expand the scope and scale of financial empowerment programs. This included involvement with the Manitoba Financial Empowerment Network (MFEN) - a cross-sectoral collaborative, and Empower Manitoba - a Financial Empowerment program delivery collaborative as well as National Financial Empowerment community of practice groups coordinated through Prosper Canada.
- CFCS was an active participant in a full-day **cross sectoral forum** to improve access to Manitoba benefits. At this forum, CFCS facilitated a highly effective participatory simulation exercise to help identify barriers to provincial benefit access/system navigation.
- The CFCS counselling/coaching program continued to provide **in-person presentations** at the Addictions Foundation of Manitoba (AFM) Parkwood Treatment Centre in Brandon. The sessions are scheduled on a 3-week rotation. In-person counselling is also provided for clients at 7th Street Access Centre in Brandon. CFCS also **partnered with 8 new organizations** in Neepawa, Steinbach, Winkler and Morden in rural communities. CFCS provided group presentations and one-on-one client sessions per requests received. Virtual presentations were also provided upon request to rural community partners and other agencies.
- CFCS counselling/coaching program continued to be active with **Habitat for Humanity Manitoba** providing **assessment/education & support** to households seeking Habitat for Humanity homes as well as a **direct referral partner** with the Manitoba Rent Relief Fund to support clients seeking to resolve housing security issues.
- This past year has been challenging in the counselling program with a shortage of staff, but no shortage of clients requiring our help. We continue to counsel/coach our clients seeking budgeting/debt help, but also making sure their taxes are current and they are receiving all their eligible benefits. We continue to see an increase in clients experiencing more **challenging financial situations**, including difficulties in securing safe, affordable housing or covering their basic needs each month as well as increasing numbers of clients falling prey to scams that have, in some cases, completely wiped out everything they had worked hard to save over many years.
- The second iteration of the Prosper Canada **Financial Wellness in First Nation Communities (FWFN)** project (funded by IG Wealth Management) began in January 2024. The CFCS team continued to be invited to **many new First Nation communities** to provide tax filing and access to benefits supports as a result of building on connections and trusted relationships, being willing to offer a partnership with the community based on where they see the need, with a clear focus on the well-being for the community and with services delivered in a way that is meaningful to the community. The level and depth of need in many of these First Nations communities far outstripped current capacity to provide service.
- The FRC team developed **'Wisdom Wednesdays'** as a consistent way to inform FRC sites and their community members about benefits relevant to them. Throughout the year weekly articles summarizing a specific benefit were sent out to all FRC staff. Information graphics were created to make the information easily shareable on social media and printed for mass display. Many FRCs reached out to express their appreciation for this initiative. In total, **21 articles and infographics** were created and distributed.
- At the FRCs, the **demand for tax preparation and benefit supports continues to grow** year over year. As clinics become busier, we are stretched to keep up with growing demand. These clinics are becoming increasingly ingrained in the community as more community members depend on our free tax clinics to take care of their tax needs.

"The program for taxes that was provided to the Andrews Street Family Centre was critical for many community members. To ensure that our community maximizes their benefits to help their situation is crucial. Without the program I know for sure many of the community members would not have filed on their own. Also, the weekly tax clinic [at] the centre was excellent for community members that just pop in once in a while. We still have people asking if someone is coming back for the weekly clinic. On behalf of the Andrews Street Family Centre, we would like to thank you all for the work that you did for our community!" - Will Hudson, Assistant Director

PROGRAM IMPACTS 2023/2024 cont'd

- The **Get Your Benefits! project** (GYB!) is now supported as one of CFCS' Financial Empowerment programs as of January 2024. We will continue to build upon the connections entrusted to us, and to share this important print resource with Manitoba Families and community organizations serving those households. The Get Your Benefits! guide, created to connect households to government benefits, **is being updated, adapted, reprinted and made accessible** to those requiring alternative formats including large print, infographic versions for select sections and inclusive and accessible formats for those relying on adaptive technology.

"CFCS, with their experience running the Community Volunteer Income Tax Clinics, has always been the most important knowledgeable resource for enabling persons living on low incomes to access the government benefits for which Manitobans are eligible. CFCS agreed to take on responsibility for the publication of the GYB booklet and managing its online availability on the CFCS website. And we support their efforts to move forward with new initiatives! CFCS is proposing interventions to ensure that persons living with disabilities have access to information about government benefits. Their long-term experience working directly with individuals facing financial challenges and working together with like-minded organizations brings an enriched follow-up and focus to the Get Your Benefits project."

- Dr. Noralou Roos & Dr. Sharon MacDonald, former Co-Directors, Get Your Benefits! Project

- The year-long **IGNITE project** (Inspire, **G**uide, **N**urture, **I**nvolve, **T**rain, **E**ngage) was initiated in March 2024 to onboard and train senior volunteers to deliver the CVITP service at CFCS, impacting thousands of senior community members through tax preparation and system navigation support. In addition, the IGNITE project will develop and formalize a **mentorship program** that connects experienced senior volunteers to their intergenerational peers to 'spark' understanding and to 'kindle' community and connection.
- CFCS, as part of the **Benefits Navigator Champion** through Prosper Canada has delivered **18** training sessions on Financial Empowerment and the use of the Benefits Wayfinder Tool to **306** individuals, including **131** staff/volunteers connected to **18** unique organizations, **67** students in Social Work programs and **108** community members.
- Participation in the CFCS-developed/delivered tax and benefits training continued with **significant numbers of training participants registered**. We began using Corsizio, a more dexterous registration tool, affording greater ease in managing course registrations and sourcing accurate statistics and information about attendance and participation. New curricula was developed/adapted and delivered to returning registrants based on feedback solicited from trainees who desired to **broaden their understanding** of certain tax scenarios and **deepen their confidence**.
- CFCS as a whole organization has filed and prepared tax returns in **9** Provinces and Territories, encompassing over **203** cities, towns, and communities aiming to offer an array of mechanisms for service to prove accessible to as many people as possible. Service options included **in-person clinics, phone and video calls, and drop off taxes**.
- With **149** new additions in 2023-2024, we currently have **375** active or in progress Verified Partners from **108** different organizations. These organizations include two new additions from Nunavut, the Hamlets of Sanirajak and Gjoa Haven. These **new partnerships in Nunavut** represent several years of work from our Outreach team, and we hope to build on these relationships for many years to come.
- For the second year, CFCS tax team operated **two full-scale tax clinics**; the popular in-person Norquay tax clinic and the Virtual tax clinic during tax season. Both mechanisms were supported by an increased number of volunteers over the prior year, and yet **demand still outstripped capacity**. In addition to high demand, the tax team **navigated on-going system-level issues** advocating for our clients around concerns related to issuance and processing of T5007 slips, world income clarification requests and mismatched names on CRA records for newcomer clients.
- CFCS was requested to join the **CRA Direct Referral partner program**, to help meet the needs of especially vulnerable community members. CRA outreach officers who interact with individuals at community events can send the information to CFCS through a specialized process in an effort to connect these individuals to tax filing and benefits supports with reduced barriers.

EXECUTIVE DIRECTOR'S 2023/2024 REPORT

It is the 50th anniversary of CFCS this year! As we celebrate this milestone, the agency continues to heed as a call to action all that is captured in our mission, vision and value statements to provide inclusive, accessible services and navigation supports, viewed through the lens of reconciliation, that build individual and community capacity and financial well-being through advocacy and collaboration. We are most appreciative of the solid working relationships we have with our project partners SEED Winnipeg, Canadian Mental Health Association, Youth Employment Services, Addictions Foundations of Manitoba, and others, as we deliver our programs,

As Interim Co-Executive Directors at this juncture of the agency's lifespan, given we each have more than three and a half decades of experience with CFCS, we are uniquely poised to reflect on both the evolution and progress of the agency, as well as contemplate the trajectory of impact possible in the years ahead. We can glance backward and see how the CFCS programs have grown and adapted to meet the changing environment and consumer needs over the years. The consumer landscape has been altered by everything from ease of access to banking/credit products, increasing reliance on technology, income levels outpaced by rising housing costs/basic needs costs, to the decimation from a pandemic. This past year has also garnered change in the internal landscape of the agency as we have responded to and navigated staffing/leadership changes. There is no question that challenges can accompany change. But we recognize that change presents a transformative opportunity and can be a harbinger and catalyst to renewal.

There is no shortage of need for the array of Financial Empowerment services CFCS offers from client-centered, strengths-based one-on-one financial counselling to behavioural-economics based education and the poverty-reduction focused financial empowerment tax filing and access to benefits supports and system navigation. So, we can cast a vision for CFCS into the next half century, peering forward with optimism, standing firm on the solid foundation built in the first 50 years while leaning into the opportunities to continue to be collaborative change agents and difference-makers within our financial empowerment community of practice and for the community members we serve.

We are grateful for the dedicated, resilient staff who have proven their commitment and have continually provided support to our participants across all program areas. A particular note of gratitude to Adetayo Makinde who, while having moved into another full-time role elsewhere, continued to provide support to the counselling team throughout the period of transition.

CFCS also has a dedicated Board of Directors who are equally committed to the agency's mission, vision, and values and who graciously volunteer their time and knowledge/skills to support us in achieving the agency's goals. We are also incredibly thankful for our funders, recognizing none of the community impact CFCS has achieved in the past half a century of work could have been accomplished without the resources provided by: United Way of Winnipeg, The Province of Manitoba, Manitoba Liquor & Lotteries (MBLL), The Winnipeg Foundation, Prosper Canada, Employment & Social Development Canada (ESDC), The Workers Compensation Board (WCB), Canada Revenue Agency (CRA) and Habitat for Humanity Manitoba (HFHM). Thank you for the ongoing support to make a difference in our community.

Sincerely,

Yvonne Neu & Sally Massey Wiebe
Interim Co-Executive Directors

2023/2024 STATISTICS (CFCS-CORE PROGRAMS)

CFCS EMPOWERMENT PROGRAMS: TAXES, ACCESS TO BENEFITS, CVITP TAX CLINICS & TRAINING:

CFCS Tax Team Activities:

2023-2024 activities continued to be record-breaking, thanks in large part to the incredible volunteer team who give so generously of their time and efforts to our program. The tax team operates in three main areas:

- **Free Tax Filing & Access to Benefits**
 - CFCS continues to operate **Canada's largest Community Volunteer Income Tax Program (CVITP) tax clinic**, which now delivers free tax services through two full scale mechanisms - the in-person Norquay Tax Clinic during tax season which has served the community for decades, and the Virtual Tax Clinic which is available year-round to all of Manitoba and the three Territories. Additionally, CFCS coordinated and resourced **20 Clinic** locations and supported another **6** locations during the tax year
 - **101 volunteers** (including **20 New CFCS volunteers**) filed **13,588** tax returns for individuals in **195 different cities, towns, and communities through these CFCS CVITP clinics** (an additional 8 communities were served through other CFCS programs)
- **Verified Partner Program**
 - The VP program works with community service providers such as social workers, mental health professionals, correctional officers, and many other social service sector professionals to connect their clients to our free services which can lead to tax filing, accessing benefits, and obtaining documents required for housing. Many organizations have recognized the value of the program and have embedded it within their program operations.
 - **149 new Verified Partners** added - currently **375 active or in process VP's** in **108 different organizations**
- **Tax Training & Capacity Building**
 - Annual taxes & benefits training is created and delivered to CFCS staff, volunteers, and partner organizations. Anonymously surveyed registrants reported unanimously that CFCS training is essential to their preparation and confidence entering the tax season each year.
 - **559 training registrants**, offered **13 types of courses**, to **29 different organizations**, over **57 sessions**, spanning **182 hours** in class.



Taxes & Benefits Outcomes - All Programs & Projects

| | |
|--|------------------------|
| # Returns Completed by CVITP Tax Clinics + CFCS Programs inclusive | 16,002 |
| # Individual Tax Clients Served (All Programs) | 10,740 |
| # Benefit Applications Submitted | 2267 |
| Tax Refunds (net of balances) plus: GST/CCB & CCR - All Programs | \$47,466,066.63 |
| Access to Benefits/Credits - All Programs | \$1,142,751.61 |
| Net Refunds/Credits & Benefits - All Programs | \$48,608,818.24 |

2023/2024 STATISTICS (CFCS - PROJECTS)

CANADA LEARNING BOND (CLB) UPTAKE

The Canada Learning Bond (CLB), funded by Employment and Social Development Canada (ESDC) and led by CFCS in partnership with SEED Winnipeg and YES Manitoba, has made remarkable progress in empowering families, children, and underrepresented youth aged 18-21 by providing information and required documents to access their CLB funds to support their educational future. The CLB team has reached communities often hard to access, such as Thompson, Manitoba, Norway House, and Shoal Lake 40, these efforts aim to bridge the information gap and deliver essential services, including assistance with obtaining identification, tax information, and details about the CLB.

Canada Learning Bond (CLB) program activities*:

- **15,810** Children receiving information about the CLB
- **3,499** Pieces of Primary ID obtained
- **511** RESPs opened for eligible children
- **370** Service Providers attended RESP/CLB training
- **626** Households increased access to financial institutions (bank accounts)
- **2,934** Youth transitioning to post-secondary attended CLB training and took a step toward accessing the CLB
- **1,849** Families with low income or living in rural/remote regions attended an education session on RESP, CLB, and post-secondary education.
- **62,638** people viewed or engaged with our social media on RESP, CLB, and Post Secondary Education funds



*Statistics sourced from all partners engaged in the program provisions

INDIGENOUS TAX FILING PROJECT: BUILDING FINANCIAL WELLNESS IN FIRST NATIONS COMMUNITIES (FWFN)

A project funded by IG Wealth Management and in partnership with Prosper Canada, CFCS, SEED Winnipeg, Sudbury Community Service Centre (SCSC), and the Aboriginal Financial Officers (AFO) of Canada. Expanding on the model of the Family Resource Centre program, this project aims to integrate culturally appropriate financial wellness supports into several First Nations communities in Manitoba and Ontario.

Project Impacts:

Tax Filing and Benefit Applications*

- **15** First Nations have hosted tax and benefit clinics in their communities
- **26** Tax Clinics (22 Rural, 3 Urban)
- **843** Participants filed **1667** Tax Returns
- **\$5,193,577.43** Total outcomes
 - **\$19,580.17** Additional Benefits included in total

*Project statistics capture work completed through direct engagement with First Nations communities as well as tax filing done for rural Indigenous participants of the CFCS Tax Program and CVITP Tax Clinic

Highlights:

- Monthly super clinics began in Peguis First Nation in July 2023 in conjunction with Service Canada and SEED Winnipeg. These remain on-going.
- Super clinics held in Thompson and Norway House.
- Connections with First Nations communities expanded to provide urban tax clinics through their satellite programs located in Winnipeg.

FREE TAX FILING
FREE MANITOBA BIRTH CERTIFICATES
AND SERVICE CANADA

WHEN? Friday, March 8th from 11 AM-5 PM
WHERE? Black River Band Hall

- Help you file up to 10 years of taxes, even if you don't have all of your tax slips
- Free Manitoba Birth Certificates
- Service Canada can help with SINs, Employment Insurance, Canadian Pension Plan, Old Age Security & Guaranteed Income Supplement and related benefits.
- Information on the **Canada Learning Bond**

Taxes:
Eligibility: **Low income household.** You are not self-employed, and don't have any income from rental properties, commission, farming, or fishing.

You'll need your: **Social Insurance Number (SIN), Piece of ID**

Filing your taxes will make sure that any benefits you are entitled to like the Canada Child Benefit (CCB), Goods and Services Tax Credit (GSTC), Climate Action Incentive (CAI), and Guaranteed Income Supplement (GIS) continue

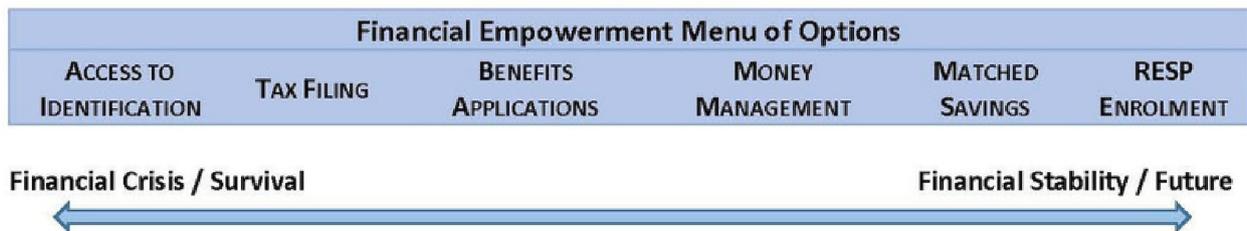
For more information contact 204-367-4052

COMMUNITY SEED Service Canada

2023/2024 CFCS STATISTICS (PROJECTS)

FAMILY RESOURCE CENTRE PROJECT:

Community Financial Counselling Services (CFCS) and SEED Winnipeg Inc are delivering Financial Empowerment (FE) Interventions to Family Resource Centers (FRC) as part of United Way's Family Resource Centre Strategy. FRCs can select from a menu of FE interventions offered at the level of engagement that best matches their organizational capacity to meet their community members' needs.



Project Impacts:

“We can say that because of you more of our community members were able to get their taxes done professionally. You provided a welcoming, non-judgmental space which put folks at ease. You understood their particular needs and provided information to maximize their tax returns. Our community members look forward to the tax clinics every year as it ensures continuity of benefits for them. Thank you for this great service.” - Westgrove staff

Tax Filing & Benefit Applications:

- 1,827 Participants
- 2,457 Tax returns filed
- \$11,277,748.9 in tax refunds and GST/CCB/CCR payments
 - Including \$19,656.81 in additional benefits applied for
- 18 FRC Staff received tax training from CFCS

Events:

- 3 FRC Drop In Events
- 45 Tax Clinics
- **Weekly on-site services** at Andrews Str. Family Centre from July-December at at Thrive from May to September
- 21 'Wisdom Wednesdays' - Weekly information/infographics and insights about benefits for FRC Staff to share:

Are You Pregnant And Need Help With Prenatal Care?

What does the benefit provide?

- A connection to early prenatal care
- A monthly benefit beginning the second trimester to help you eat healthy foods during pregnancy
- Referrals to a Healthy Baby Community Support program and resources

Am I Eligible?

- You must be pregnant.
- You must live in Manitoba.
- You must complete the application form.
- Provide a medical note from your health care provider, confirming your pregnancy and expected due date.
- You must have a net family income of less than \$32,000 a year.

Application form available at: <https://www.gov.mb.ca/healthychild/healthybaby/mpb.html>

COMMUNITY Financial Counselling Services

\$Grocery Rebate\$
Coming July 5th!

- The rebate will be issued automatically to Canadians with low to moderate level household income.
- Couples with two children could receive up to \$467, seniors could receive up to \$225 and singles could receive up to \$234.
- Your 2021 tax return must be filed in order to receive the payment.
- There is no need to apply for the grocery rebate, which will be delivered along with the July GST credit payment.

COMMUNITY Financial Counselling Services

Need Help With Bus Fare?

What is WINNpass?
The WINNpass program provides individuals with low income the opportunity to receive a 50 percent discount off the full-fare rate for monthly transit passes and e-cash rides.

Am I Eligible for WINNpass?
If you are a Winnipeg resident age 64 and under, you may qualify for the WINNpass program if you meet ONE or more of the following criteria:

- You are receiving Employment and Income Assistance and do not qualify for transportation allowance in the equivalent amount of a bus pass.
- You are a new permanent resident or a refugee who has been in Canada for less than a year and have not yet filed a tax return.
- You are a part of a household with income less than the low income cut offs. Amounts listed at winnipegtransit.com/winnpass.

COMMUNITY Financial Counselling Services

Need Help With Your Child's Dental Bills?

Canada Dental Benefit can provide up to \$650 per child for families who made less than \$90,000 in 2022 (based on tax return).

Who is Eligible?

- Children under 12
- No private dental insurance
- Child will receive dental services between July 1, 2023 - June 30, 2024

Applied last year?
You may be eligible for a second payment in the upcoming year.

Apply through your CRA my account or through CRA's client contact centre at 1-800-715-8836.

COMMUNITY Financial Counselling Services

2023/2024 BOARD OF DIRECTORS

*Left during fiscal year

| | |
|------------------------------|--|
| Chris Nowell (President) | Capital Services Officer, Government of Canada |
| Mohammad Khan (V. President) | PhD, MSW, MBA Associate Professor, Faculty of Social Work, U of M |
| Tae Kim (Treasurer) | Director of Financial Planning & Analysis, GWL Realty Advisors |
| Yvonne Neu | Staff Representative, Program Manager, Senior Counsellor - CFCS |
| Candy Wong | Portfolio Manager, MB Civil Service Superannuation Board |
| Dr. David Stangeland | CPA, CMA, Asper School of Business, University of Manitoba |
| Matt Johnston | VP Strategic Initiatives, Johnston Group |
| Mike Kukelko | CPA, CA |
| Corinne Pierce | HR Manager, WFPS, City of Winnipeg |
| Dr. Evelyn Forget | OC, Professor, Rady Faculty of Health Sciences, University of Manitoba |
| Vidhur Sharma* | CPA, CA |
| Arnaud Adjanooun* | Commercial Account Manager, RBC Royal Bank |
| Scott McCulloch* | Business Development, PCL Constructors Canada |
| Nitika Pathak* | HR, Johnston Group |
| Evanthi Livera* | BMO Private Wealth |
| Jewan Bhullar* | CPA, CA |
| Byron Spriggs* | Owner & Head Coach - Spriggs Goaltending |

2023/2024 CFCS STAFF

*Left during fiscal year

**on leave

| | |
|----------------------|---|
| Sarah Al-Saadi | CLB Project Coordinator/Outreach & Benefits Facilitator |
| Bob Allinson | Tax Program - Resource Staff |
| Amy Black | FRC/FWFN Coordinator |
| Jane Chilton | Tax Program - Associate |
| Marian Elsokkary | Tax Program - Intake Administrator |
| Renee Greyeyes | Executive Director |
| Michelle Eskandari | Financial Counsellor |
| Amanda Hallett | FWFN Program Associate |
| Madison Hooper* | Financial Counsellor |
| Ashley Kaartinen** | Financial Counsellor/Futures Forward Coordinator |
| Marvin Kocay | Tax Program - Outreach Facilitator |
| Gopinath Kundukattil | Financial Counsellor, Gambling Specialist |
| Mary Ma | Accountant/Bookkeeper |
| Juvaughn Mahabeer | FRC Associate |
| Adetayo Makinde | Financial Counsellor |
| Morgan Marshall | Tax Program Coordinator |
| Sally Massey Wiebe | Financial Counsellor/Literacy & Empowerment Coordinator |
| Yvonne Neu | Program Manager/Senior Financial Counsellor |
| Sanmisayo Oloyede | Financial Counsellor |
| Zariah Pavagadhi | Financial Counsellor |
| Robert Shaw* | Tax Program - Outreach Facilitator |
| Gordon Stenberg | Intake/Reception |
| Nico Velthuys* | Accountant/Bookkeeper |
| Zuojun Wu* | File Clerk |



COMMUNITY

Financial Counselling Services

Guiding you in the right direction...

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W: cfcstaxes.com



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Canada Revenue Agency