



NORTH END REVITALIZATION INC. (NERI)

COMMUNITY FINANCIAL SERVICES CENTRE (CFSC) PILOT PROJECT ANNUAL WORKPLAN – APRIL 1, 2011- MARCH 31, 2012

VISION: The North End of Winnipeg is a safe, healthy vibrant community for individuals to live, work and visit.

MANDATE: NECRC's mission is to promote the social, economic and cultural renewal of the north end of Winnipeg. In achieving this mandate, NECRC's role is to facilitate, act as an organizer and coordinator; and to promote increased communication and sharing of information among stakeholders towards renewal of the north end. (Building Engagement. "The overall goal of building engagement is to ... build a continuous cycle of people talking with one another, agreeing to work together, creating ideas together, and then working together to ensure that these ideas achieve their intended result" (Community Conversations, Paul Born, 2008,))

FIVE YEAR GOALS: ECONOMIC DEVELOPMENT

- 1. To develop and support long term solutions that are developed locally to address issues facing business growth, such as government policy, security and realistic financial incentives.**
- 2. To work to establish a strong mix of businesses that is capable of serving a greater range of local needs and works to become a destination.**
- 3. To continue to work with financial institutions to promote local business investment and supports for local residents.**

North End Revitalization Incorporated (NERI) ECONOMIC DEVELOPMENT

Community Financial Services Centre (CFSC) Pilot Project 2011 -2012 Annual Operations/Proposal (April 1st, 2011 to March 31st, 2012)

Annual Operational Goals: The mission of the CFSC is to offer a select array of affordable financial services to North End clients and supporting them to establish a satisfactory relationship with a mainstream financial institution (ACU).

One Year Goals:

1. To decrease community members' reliance on pawnshops, cheque cashers and payday lenders;
2. To decrease fees / reduce wait-time for individuals to access their financial resources;
3. To increase the capacity of individuals to manage their financial resources/build knowledge/skills;
4. To provide a series of stepped, sequential financial services for clients;
5. To build upon the work of existing social and economic development organizations in the North End.;
6. To continue the CFSC "place based model, delivering existing services, maintaining existing targets until March 31, 2012;
7. To facilitate "a warm handshake" turnover of its 20 Community Referral Partners the ACU new north end branch by Spring 2012;
8. To "wind down" the CFSC operation at Mount Carmel Clinic by March 31, 2012.

Initiatives	Annual Outputs (Targets- or deliverables)	Partnerships	Strategies	Implementation Tasks	Measurements	Outcomes: 2010 YTD & Local Government (LG) 18 month Targets (July 1,2010 to March 31,2012)
<p>(1) -Collaboration/ Financial Inclusion Activity among community organizations</p> <p>(2)-Financial management technique/ methods for north end residents</p> <p>(3) Affordable/ accessible financial services for north end residents</p> <p>(4) Relationship established between north end residents and mainstream financial institution.</p>	<p>(1) -120 promotion/communication visits to community organizations by CFSC staff</p> <p>(2) -20 community organizations making referrals</p> <p>(1,2,3,4) 600 - referrals from community organizations</p> <p>(3, & 5) – Four quarterly group meetings with community renewal partners</p> <p>(3)- 180 people receiving group financial training</p> <p>(1,2,3, & 4)- 60% of referrals considered successful</p> <p>(3 & 4) - 240 photo ID cards issued</p>	<p>NERI / NECRC</p> <p>PATH Resource Centre</p> <p>Lord Selkirk Park Resource Centre</p> <p>Mount Carmel Clinic</p> <p>At Home/Chez Soi (MHCC Research Demonstration Project) – Main Street location</p> <p>Elizabeth Fry Society</p> <p>North End Women's Resource Centre</p> <p>North Point Douglas Women's Centre</p> <p>Native Women's Transition Centre</p> <p>Aboriginal Visioning for the North End</p>	<p>Stream 1: (1 thru 5)- CFSC to continue "place based" services until March 31, 2012. Deficit Budget Funding secured from Local Government until December 31, 2011.</p> <p>(1 thru 5)- Strengthen the current operational model: ongoing Continue to deliver Refined CFSC services with measures: April 1/2011 through March 31/2012</p> <p>(2) -Continue community outreach to target populations(s): December 09- March 2012</p> <p>(3) -Decreasing community member reliance on high cost lenders through access to mainstream services and information/education</p>	<p>(1 thru 5) -Extend MOU with ACU for continuing partnership until March 31, 2012</p> <p>(1 thru 5) -Local Government Funding in the amount of \$204,075 secured (July 1,2010 to December 31, 2011 (35,933.50) shortfall</p> <p>(1 thru 5) -Community Financial Services Centre staff (counseling and training) and Assiniboine Credit Union as a host financial institution.</p> <p>(1 & 2) -Continue expanded</p>	<p>Feedback from focus groups, surveys:</p> <p>(1 thru 4)--- community organizations who are referral agencies</p> <p>community renewal partners</p> <p>recipients of group financial training</p> <p>client surveys</p> <p>administrative partners</p> <p># of CFSC photo ID</p>	<p>(1)-2010 -2012- Target: 30 promotion/communication visits (per month) to community organizations by CFSC staff, 2010 YTD, 254, LG 18 mo. Target: (LGT) 540 * was on track *</p> <p>(1) – 2010-2012 - Outreach target of 360 was reduced to 120 per annum, as of March 18/11, due to lack of HR (Outreach Officer).</p> <p>(2) -2010 -2012- Target:480 referrals from (20) community organizations , 2010 YTD 588, LGT 864 * was on track*</p> <p>(3, 4 & 5) -2010 Target: 4 group meetings per annum with community renewal partners, 4 meetings were held with an average of 25 attendees. 2011 Meeting Dates: March 16, May 18, Sept 14, Nov 16. 2010- 247 people received group financial training,</p>

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<p>(5) Establishment of a viable partnership/ service delivery model -</p>	<p>(3 & 4) – 240 accounts established at mainstream financial institutions (ACU)</p> <p>(2,3, & 4) – 60% of clients (ACU members) choosing direct deposit</p> <p>(1 & 5) - 12 meetings among administrative partners</p>	<p>Building Urban Industry for Local Development (BUILD)</p> <p>Ma Mawi Whi Chi Itata Centre (12 locations)</p> <p>SEED Winnipeg Inc.</p> <p>Community Financial Counseling Services (CFCS)</p> <p>Oyate Tipi Cumini Yape</p> <p>Immigrant and Refugee Community Organization of Manitoba Inc. (IRCON)</p> <p>Employment and Income Assistance EIA – North Point Douglas/ Main Street and Rorie locations</p> <p>Métis Child and Family Services</p> <p>Point Douglas WRHA Community</p>	<p>(3) -Continue to build relationships with aligned community referral partners and add one (1) new referring partner, in 2011 as stated in the Local Government Contribution Agreement and ratified by NERI/ACU Team</p> <p>(5) -CFSC to maintain existing operation/services until the ACU bank branch opens in the NE (Spring 2012)</p> <p>(1 thru 5) --Build/strengthen funder relationships: ongoing</p> <p>(5) -CFSC model to be re-developed, place based services to cease.</p> <p>Stream 2: Develop Sustainable Mobile/Replicable Model</p>	<p>Community Outreach, as long as the CFSC resources can support the Outreach Officer salary and MERCS.</p> <p>(5) -Submit New Proposal to Local Government and/or other funders to secure funding to "transform" the CFSC into a place based North end ID Clinic post March 31, 2012.</p> <p>5) -NECRC/NERI Board has approved to continue to continue supporting the CFSC project until March 31, 2012.</p> <p>(5) -CFSC – Independent 3rd Party Evaluation (December/09)</p>	<p>issued</p> <p># of ACU Bank accounts opened/remain open</p> <p># of clients (ACU members choosing some form of direct deposit</p>	<p>(3) -LGT 2010-2012 of 270 people receiving group financial training, the CFSC will greatly exceed this target in 2011-2012</p> <p>(2,3,&4) -Residents are utilizing mainstream financial services and have higher personal financial management capacity. Increased disposable income resulting from reductions in use of high cost lenders.</p> <p>(3) -2010 - conducted 25 group financial counseling sessions, LGT 2010-2012): of 27 will be greatly exceeded in 2011 -2012</p> <p>(1,2,3, &4) - 2010 Target: 60% of Referrals Considered Successful (CFSC Client Photo ID issued), 2010 YTD: 55% achieved, LGT: 2011-2012 of 60% * on track*</p> <p>(3 & 4) -2010 Target: to issue 240 photo ID cards, 2010, YTD 321, LGT 2011-2012 - 864 * on track* Projected to be greatly exceeded</p>

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		Mental Health Program Urban Circle Training Centre ACU / CIBC WPA / Winnipeg Foundation	(4 & 5) - CFSC to facilitate the existing model’s transition to ACU and possibly SEED so that they can develop a sustainable replicable mobile model for implementation post March 31, 2012.			(3 & 4) -2010 Target: to establish 240 ACU accounts 2010 YTD, 293 ACU Accounts. LGT 2011-2012 - 360 * on track* Projected to be greatly exceeded (2,3,4) -2010 Target:60% of clients (ACU members) choosing direct deposit, 2010 YTD, 60% LGT 2011-2012-60% Target Achieved/To be maintained (5)- April, 2011 Target: In addition to ACU, the CFSC/ACU/NERI Team to develop administrative partnership with Median Credit Union – to offer CFSC clients a choice – In progress LGT: To add (1) more FI or CU in 2011-2012 (5) -2011 Target: CFSC to track the number of people assisted to get formal ID and the number of formal ID secured for clients. In progress. Statistics pending. CFSC is setting up tracking system/reviewing past client files