



From Poverty to Possibility

Your Donor Impact Report

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United Way
Alberta Capital Region

August 2018

Collaboration is the "UNITED" way forward *The new paradigm for lifting people out of poverty.*

United Way has always believed that, as a community, we are stronger when we work together. We know from experience that when we collaborate with others, especially at the grass-roots level, not only can we experience a deeper understanding of the needs of the community, but we can impact significant change where it matters most. Let me give you a few examples of your investment at work.

Launched in 2016, the *Financial Pathways Collaborative*, is a unique partnership of eight financial institutions (ATB Financial, BMO Bank of Montreal, CIBC, Canadian Western Bank, RBC Royal Bank of Canada, Scotiabank, Servus Credit Union and TD Canada Trust) and three community partners (United Way, City of Edmonton and e4c).

Through United Way's leadership, this innovative collaboration is the only one of its kind in Canada. The initiative helps people who are struggling financially by providing training to increase savings and decrease debt, moving them toward financial stability. We know that this will serve as an effective model to help vulnerable people across the country.

Since the start of the Financial Pathways Collaborative, we have trained more than 70 volunteers from financial institutions and have presented financial literacy workshops to nearly 2,000 community members through this United Way initiative called *Each One, Teach One*.

Participants also increase their household incomes by accessing benefits and subsidies through *Make Tax Time Pay*.

At the heart of these initiatives, is the collective willingness of individuals, businesses and community partners to help move people out of poverty and into a place where they are taking ownership of their own financial futures. It is because of these collaborations, and people like you, that we are making progress.

Thank you for your support!

Joanne Currie
Director, CBI Financial Stability & Independence
United Way of the Alberta Capital Region



Reducing poverty through education

How financial literacy brings hope.

As a professional trainer of financial planners, I can tell you first hand how important good support is for reducing a person's financial vulnerability. That's why I'm so passionate about the volunteer work I do through the *Empower U* initiative. Teaching individuals living in low income how to take better control of their family's financial future can make all the difference for creating pathways out of poverty.

Empower U is a collaboration of 17 community partners, including 10 service providers, six supporting partners, ATB Financial and United Way. Participants start by enrolling in a free 12-week program that takes them through the basics of money management. Once they are committed to making a change, we then work with them one on one to create a plan that's best for them. But first, we help them examine where they are right now. That's when it gets real.

It's not uncommon to meet with someone who has never seen a copy of their own credit report. That can be really shocking. Most live on minimum wage jobs and have relied on credit cards and high interest payday loans to get by. They don't often realize how big the debt has become. And if they do, they don't believe they can ever get ahead. They feel utterly helpless. That's why *Empower U* is so important.

Once people learn how to take control of their finances, through services they would never have been able to access before, they begin to feel hopeful for the first time. And that's when real change starts to happen.

Instead of avoiding financial challenges, they're able to face them head on. With more confidence, self-esteem improves, and they begin to move further away from vulnerability and closer to a new life of financial security for them and their children.

What I really like about this program is the added savings incentive. For every participant's dollar



saved, their savings are matched by two dollars. For example, when a person saves \$360 it is matched with \$720 to purchase an item that supports her to move ahead financially through her education, employability or with housing stability.

In the first seven years *Empower U* has provided over 1,700 participants (primarily women) with free financial literacy training and over \$577,000 in matched savings purchases. And we're just scratching the surface. Imagine what else can be accomplished when even more volunteers step forward to help!

A stylized, handwritten signature in black ink, appearing to read 'Jason Watt'.

Jason Watt
Volunteer - Empower U



Here's the Impact You are Making

From Poverty to Possibility

Whether you're in deep, living on the streets or working in a full-time low paying job that doesn't provide enough for your family to live on, all your energy is spent on just trying to get through to the next day. With your donation to United Way, you're lifting people out of these situations, by providing them supports they need to start a new life.



Lifting People Out

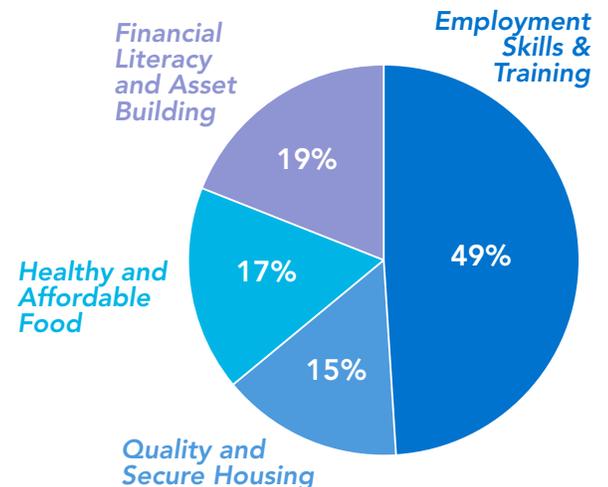
In 2017, more than **84,000 people** accessed programs to help them build lives of financial stability and independence.



5,782 people living in low income received assistance in filing their income taxes and accessing benefits.



339 financial literacy classes were offered to financially vulnerable community members.



Program Highlights

e4c's MAKE TAX TIME PAY

This year, the Make Tax Time Pay program made a huge difference for thousands of families living in low income.

- During tax time, 31 sites were set up around the community, offering free tax returns.
- Volunteers helped 4,230 individuals file and review their returns, and worked with people to maximize their eligibility for benefits and subsidies.
- The Make Tax Time Pay program saw people gain access to \$1.7 million in tax returns, \$1.8 million in GST tax credits, and \$8 million in child tax benefits.

EMPOWER U

Now entering its seventh year, Empower U has touched the lives of close to 1,700 participants (primarily women) living with low income. For many, the empowerment achieved through financial literacy is immeasurable.

- To date, 740 assets have been purchased to assist participants in improving their education, employment and housing stability.
- The 1:2 matched savings program offered through Empower U is proving to be a great incentive, and is helping participants take leaps forward in their journey to financial stability.
- The program has reached \$574,474 combined participant and matched savings dollars.

FINANCIAL PATHWAYS COLLABORATIVE

To date, the Financial Pathways Collaborative is a group of eight caring financial institutions focused on helping individuals and families build lives of financial stability.

- 179 Financial literacy workshops have been delivered.
- Close to 2,000 participants have accessed financial literacy education.
- 71 banking volunteers from financial institutions have participated in this collaborative.

Helping in her own “backyard”

Paying it forward to the next generation.

Like many kids growing up in a small Alberta community, I depended on free activities through programs offered by organizations like Boys and Girls Club that were available in my own home town – travelling the 70 km to Edmonton for recreational activities was just not in the family’s budget.

So, you can imagine how pleased I was to learn that, as a United Way donor, I was actually helping kids through the same program that helped me when I was a child. That inspired me to do some research on what else United Way is doing to support children living in low-income families. And it’s a lot!



United Way funded programs help kids right from the start, with early learning and development as well as support through the school years and all the way to high school completion. And for vulnerable individuals and families, United Way funded programs are empowering people to create new

beginnings with supports such as employment and financial literacy training. But United Way doesn’t do this in isolation.

United Way works alongside, at the grassroots level, helping to identify community needs and empower local residents to provide their own solutions. Collaboration is the key. When everyone has the opportunity to get involved and has a voice, we not only gain a broader perspective of the needs, but we can imagine bigger possibilities for change. To me, that’s the best example of community!

I feel privileged to volunteer with United Way funded programs like *Tools for School* and *Homeless Connect* and I’m so proud of the significant role my employer Servus Credit Union plays in the *Financial Pathways Collaborative*. I know how important financial literacy is to the stability of the family and especially to the wellbeing of children. When parents learn how to be better money managers, their children begin to model positive financial habits. This is one of the best ways we can collectively pay it forward to the next generation.

Lena BouFakhreddine
Proud United Way Volunteer

Upcoming Events

Poverty Simulations

A Poverty Simulation is a unique and powerful experience which challenges perceptions, changes perspectives and strengthens understanding and empathy. We invite you to take a bold step: walk a mile in the shoes of someone living in poverty.

September 27th

October 23rd

November 29th

For more information on participating in a Poverty Simulation, please contact Judy Batty at 780.443.8384 or email jbatty@myunitedway.ca

Brain Game

The Brain Architecture Game is an experiential learning tool that builds understanding of the powerful role of experiences on early brain development – what promotes it, what derails it and what are the consequences for society. Explore the powerful role of relationships on the developing brain.

September 6th • September 13th

October 11th • October 18th

November 8th • November 15th

For more information on participating in the Brain Architecture Game, please contact Judy Batty at 780.443.8384 or email jbatty@myunitedway.ca.

United Way Kick-Off

We’d like you to join us for our upcoming Campaign Kickoff! More than 700 business, government, and community leaders attend this inspiring and informative luncheon at the Shaw Conference Centre every year. Come out and get involved in our community.

Thursday, September 20th
11:30 a.m. - 1:30 p.m.

Shaw Conference Centre
(9797 Jasper Avenue NW)

Visit myunitedway.ca/events for tickets or call 780-990-1000.

