Good afternoon everyone, Bonjour, je m’appelle Jenny Gullen et je suis membre du conseil d’administration du Centre d’éducation Financière EBO. I am very pleased to be here with you today on behalf of EBO Financial Education Centre. EBO is a charitable organization that provides free expertise in budget counselling, income tax services and financial literacy workshops to help people achieve financial autonomy.

I would like to thank the Financial Management Institute of Canada for recognizing the efforts and impact of EBO on the community, again this year. La reconnaissance de notre travail par un organisme important de la communauté financière signifie beaucoup pour notre équipe. It’s an honour for us to receive this prize.

I would like to talk to you briefly about why I give my volunteer time to EBO as a Board member. I am always impressed with the commitment of our hard-working staff and the positive results they achieve. Furthermore, I strongly support the principles that govern the work of our small but effective organization. I will tell you about 4 of these principles.

**Number 1:** Our basic approach is one of empowerment. Our clients always receive the outmost respect from our team with regard to their own and their family’s financial situation.

Our society is based on over consumption, so we understand that it can become difficult to make ends meet. That is why we strive to offer clients a wide range of options to improve their financial situation and we make sure that they feel completely in control of the decisions they make. Clients always make their own decisions; our role is to inform, support, and guide them through the decision-making process.

Through our various programs, we provide the tools by which individuals of any age can improve their financial health.

In partnership with Mouvement Desjardins we run the “Mes finances mes choix” programme, or in English - My Personal Finance, I’m In Charge. Last year, more than 1,600 youth, teens in grades 11 and 12, participated in financial literacy workshops provided at their schools by EBO. More than 92 % of youth participants would refer a friend to one of our workshops.
This successful program aims to better equip teenagers facing today’s consumption and financial decisions.

At the other end of the age spectrum, EBO volunteers visited 18 residences, mostly for elderly people, to help produce more than 630 tax returns for low-income residents in 2016. These 630 residents shared close to $2 million in tax refunds to which they were entitled.

**Number 2:** EBO works collaboratively and, wherever possible, in partnership with those public, private and community-based institutions and organizations that share its goals of promoting financial autonomy.

Our work with Desjardins is an excellent example of the kinds of partnerships that maximize our ability to serve our clientele.

Just this year, EBO was delighted to be chosen, by Prosper Canada, as one of five champions of financial empowerment across the Province of Ontario. The resources that will come with this role will help us to reach out further in our communities and “train the trainers” within other community-based organizations so that they too have the tools to help their clientele strive for financial autonomy.

**Number 3:** EBO works with its community partners to address systemic issues that present barriers to low-income individuals and families as they struggle to achieve financial health. For example, we have written letters and met with political representatives over the issue of payday loans.

**Number 4:** EBO’s work is key to the revitalization and further development of low-income neighbourhoods and communities in our city. Did you know that, since 2010, EBO has put approximately $20 million back into the pockets of low income individuals and families in Ottawa? This is money that is, by and large, spent locally. What better way to promote local economic development?

So, these are the reasons I give my volunteer time to EBO. And, while money is essential to EBO’s ability to achieve its goals, so too are volunteers. We are always looking for individuals with the skills and experience to keep us moving forward – people like you.
Whether you would like to become a member and keep in touch with our work, whether you can commit a limited number of hours as an income-tax volunteer, or you are able to lend your financial or organizational expertise as a Board member, your contribution is important. And I am sure that, like me, you will find the experience stimulating and enjoyable – it’s a nice group of people to work with.

Sur ce, j’aimerais remercier encore une fois l’Institut pour cette belle marque de reconnaissance et vous souhaitez à tous un bel après-midi et à très bientôt, j’espère!

Thank you!