

The person who said that money isn't the solution is right. Education is the key.

Good afternoon everyone. On behalf of the EBO Financial Education Centre, I would like to thank the Financial Management Institute of Canada for this wonderful mark of recognition. C'est tout un honneur d'être reconnu pour notre travail auprès de la communauté pour la troisième année consécutive.

The EBO Centre is a charitable organization that offers financial literacy services to Ottawa's individuals and families. Our counsellors strive to help clients develop a feeling of control over their own financial situation. This can both reduce their money worries and improve their quality of life.

The EBO Centre celebrated its 35th anniversary in the fall 2014. Financial Education has been at the heart of what we do since 1979. It is in fact, the only thing we do... four full time employees, including 2 budget counsellors, and a team of dedicated volunteers continue to serve a city that has doubled in size over the past 35 years.

At the EBO Centre, people come first because we know that life is about more than just money... Our counsellors offer a unique and personalized approach to a clientele that is socio-economically vulnerable. Each year, more than 2,200 people turn to the EBO Centre to receive free expertise in budget counselling, income tax services and financial literacy workshops.

Did you know that in 2014, the EBO Centre put close to \$4 million in the hands of low-income Ottawa residents by assisting them with income taxes and making sure all the boxes were ticked and necessary information included?

For our income tax services, we help individuals who have not filed their taxes in up to ten years. We provide services to people who live residences and on their own. The majority of cases of people who live on their own are single men between ages 25 and 49. Their first language is English, they live on welfare, their annual income is slightly over \$15,000 and their housing cost is a bit more than \$3,700.

The picture is different for our budget counselling services. For that, **80%** of people we help are women.

The clientele at the EBO Centre is diversified. It can vary from new Canadians, to seniors, to indigenous people, to those with disabilities, to people who are going through a divorce, to low and middle-income citizens.

Recently, the EBO Centre developed a new partnership with the Desjardins Group to help youth make informed consuming choices. Des agents du Centre EBO se rendent dans les écoles secondaires d'Ottawa pour offrir des formations aux élèves sur les finances personnelles. Toucher un plus grand auditoire, commencer avec les jeunes et leur donner les ressources nécessaires pour qu'ils deviennent les consommateurs responsables de demain. C'est aussi ça, EBO.

Our distinctive programs would not be possible if not for our partnerships with different organizations.

If you wonder how you can get involved, make a difference and help us build a stronger and more prosperous Canada, it's simple

- Become a member
- Make a donation
- Promote the Centre to your contacts
- Partner with us to advance financial education among Canadians

Merci encore pour cette reconnaissance et au plaisir de vous rencontrer sous peu !