



Annual Report
April 1, 2024 - March 31, 2025

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BOARD OF DIRECTORS' MESSAGE

Reflecting on this year, our board feels much gratitude for what we experienced, learned and accomplished as a community service organization built on cooperation. Our impact was evident in the lives of our members as well as on the organizations, groups and individuals in our community.

Cooperation among people, especially among those from diverse backgrounds, appears to be harder to find these days. 2025 marked significant upheaval worldwide. Political shifts in agendas, countries in opposition, economic uncertainty, emerging use of AI technology for surveillance, work disruption and more infiltrated our world, our sense of security and peace.

Collective Interchange focused on initiatives that built capacity and strength through diversity, equity and inclusion (DEI). Yet, we watched the USA systematically dismantle DEI and weaponize social media to threaten and hurt women, immigrants, people of colour, 2LGBTQ+ and other vulnerable communities. In Canada, we also observed pushback on DEI; so much so that some stakeholders are exploring the reframing of these initiatives to counter resistance and polarization.

In these times of great uncertainty, we have ample opportunity to test the strength of our relationships and support networks and get ready to lead change. With this optimism, we brought together our board, staff, volunteers and contractors to reflect on the emerging landscape and strategically plan for our future. We want to thank Lynn Morrissey, our facilitator, and all our contributors. Our co-operative is not only readying itself to weather the storm, it is focused on expanded opportunities for our province.

We are so proud of our co-operative's leadership. It prioritized investing in our people through training and mentorship. It led the development of new initiatives that expanded our provincial reach. It secured solid volunteer and in-kind contributions to leverage funding. It demonstrated strength in partnership collaboration, trust building and project management and accountability.

We appreciate all of our members, funders, partners, staff, contractors and volunteers. You played an integral role in contributing to our sustainability and community impact. Our success is your success!



Directors:

Amparo Montoya, Roxana Fazli
Valerie Carruthers, Maryam Masaeli
Barry Lewis Green and Yanshuan Han

COMMUNITY INITIATIVES

Latin American Community Network Platform Project

This Latin American, immigrant-led community resource initiative aimed to resource organizations throughout the province delivering pre-arrival, arrival and settlement services to newcomers. It also aimed to engage and equip newcomers directly, both from inside and outside Canada.



This digital platform prototype that resulted was designed to create awareness of opportunities in Newfoundland and Labrador for newcomers, share information about living and working in the province to support informed decision-making at any stage of immigration and foster newcomer connections with support networks.

We collaborated with diverse immigrants from the Latin American community throughout this project to design and pilot this open source platform. First, extensive research was conducted and analyzed on existing online settlement platforms throughout Canada and abroad in order to identify possible design and content options that may better support the needs of pre-arrival immigrants and those arriving and settling in the province. Considerations explored included the use of first languages, social media connectivity, platform analytics and privacy as well as community ownership and administration functions that would equip organizations throughout the province to update and strengthen this resource over time.

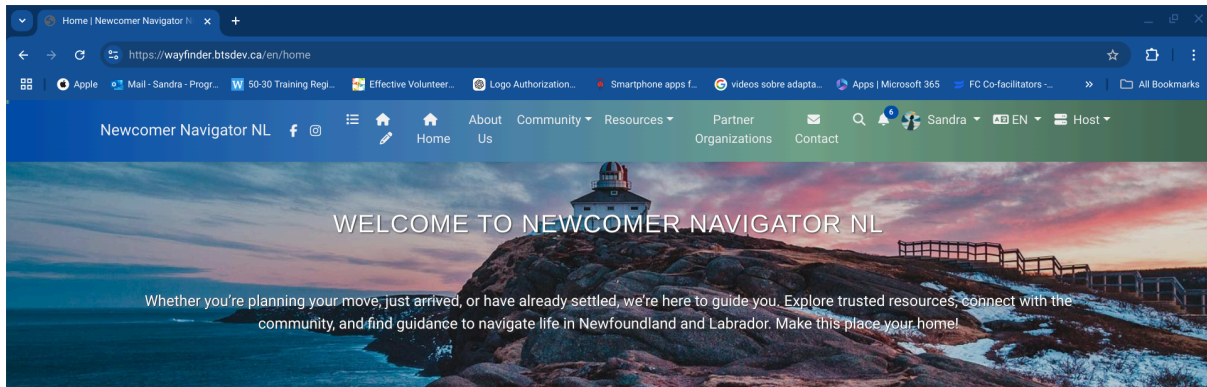
We then engaged many newcomers in needs assessment activities who were excited about this initiative because they felt that they had to fend for themselves when immigrating and exploring life in this new world called Newfoundland and Labrador. Many felt ill-equipped to navigate immigration while feeling isolated with few resources to help guide them.



While members of our project team each have their own settlement journey to inform the design of the platform, they were reminded of the persistent challenges that immigrants encounter when trying to connect with services, access connections and find relevant plain language resources important for helping them navigate immigration to our province.

COMMUNITY INITIATIVES

Newcomer Navigator NL, platform



Funded by the Office of Immigration and Multiculturalism of Newfoundland and Labrador, *Newcomer Navigator NL* is a comprehensive digital platform designed to streamline access to information on essential services, education, healthcare, employment, and community resources across the province.

More than just an information hub, the platform serves as a powerful connection tool, linking users with a wide network of organizations, service providers, and community groups that support newcomers, immigrants, refugees, and asylum seekers at every stage of their journey. By facilitating informed decision-making and fostering strong community ties, *Newcomer Navigator NL* aims to empower individuals to successfully navigate and integrate into their new home.

The *Newcomer Navigator NL* project has been led by a dedicated team: Sandra Estevez, Gissel Garcia, and Amparo Montoya. Prior to this initiative, our organization conducted extensive research with newcomers from 2019 to 2023, which strongly supported the project's findings. Notably, many government-funded services in our province—critical to settlement and immigrant retention—were not adequately equipped to engage with or address the intersectional barriers newcomers and other immigrants face.

Throughout the year, we convened both in-person and online sessions to introduce a diverse range of stakeholders to the immigration platform and to test it during its development. Participants included funded services, informal groups, and individuals. Among the many highlights, our trip to Happy Valley-Goose Bay was particularly memorable.

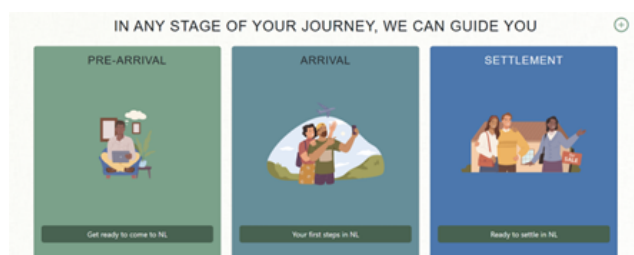
COMMUNITY INITIATIVES

Newcomer Navigator NL, platform

Due to an illness, a last-minute team substitution was needed the day before departure. Our Director, Amparo Montoya, stepped in, seamlessly integrated into the itinerary, and delivered the project presentation with passion and confidence. Labrador stakeholders provided valuable feedback on the platform and expressed strong interest in partnering to ensure this important resource remains responsive and sustainable over time.

We received tremendous encouragement and support throughout the project and gained deeper insight into stakeholder dynamics and partnership cultures. We were reminded that the non-profit ecosystem can be highly competitive. Some larger organizations recognized the platform's value but suggested it become a proprietary tool for their exclusive use rather than a shared community resource. This feedback was important for our team, prompting reflection on our partnership strategy and leading us to explore ways to expand our network while safeguarding the platform as a community asset accessible to all.

Through targeted outreach and stakeholder engagement, the ***Newcomer Navigator NL platform*** significantly increased its visibility and collaborative reach. A total of six information sessions were delivered province-wide—exceeding initial goals—with **144 newcomers and students reached and 73 individuals** joining the mailing list. **Thirty-four** organizations were engaged, with 30 expressing interest in collaboration. Key partners such as C4 and YMCA have integrated the platform into their frontline services. The decentralized content model has empowered partners to contribute directly, enhancing the platform's sustainability and relevance. Stakeholder feedback from live sessions and direct interactions guided improvements in usability, accessibility, and inclusivity. While the official launch is still forthcoming, this phase successfully positioned the platform as a trusted, community-shared resource and laid the foundation for broader, long-term adoption.



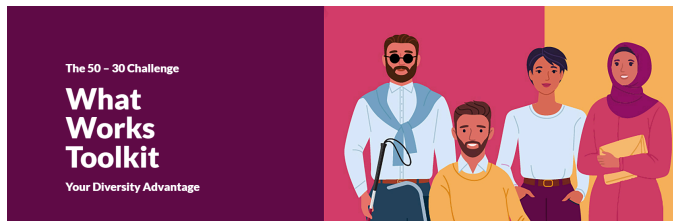
We anticipate this initiative will continue to illuminate our community's digital capacity for settlement outcomes and equip us with innovative digital solutions and a playbook to empower communities in supporting immigrant settlers as they strive to thrive. We extend our deepest thanks to our cooperative partners and allies whose invaluable in-kind contributions have been essential to realizing our vision. We continue moving towards the third phase.

COMMUNITY INITIATIVES

Accelerating Inclusion: Achieving 50-30 in the Co-operative Sector



This year, we completed our partnership work on this three-year national initiative with the Women's Economic Council (WEC) funded by Industry, Science and Economic Development (ISED).



This federal government's 50–30 Challenge project strengthened co-operatives and other organizations, including our own co-op, to implement diversity, equity and inclusion (DEI) best practices, many which can be found in the

What Works Toolkit. At the same time, it equipped women and non-binary folks and others from equity-deserving groups for boards and senior leadership.

Collective Interchange believes in leading by example. We are proud to say that all of its board members and the majority of our members participated in online leadership training with other organizations across Canada. We also decided to go the extra mile and complete a **What Works Toolkit** best practice series delivered by Chanel Greenaway & Associates.

This collaboration of organizations and women across the country provided our co-operative with opportunities to design and deliver online training in areas of Governance, Compliance and Risk management, Strategic Planning and Oversight and Financial Literacy. We also collaborated with Sunflower Co-operative on an orientation guide for new board members and senior leaders. We appreciated the collaborative work with stakeholders and know this valued partner network, both locally and nationally, strengthened our members and the broader community.



We recognize Co-operatives and Mutuals Canada for funding our travel to the 2024 Congress in Halifax, NS so our organization could accept a national award for Justice, Equity, Diversity and Inclusion.

COMMUNITY INITIATIVES

Prosper Circles PARO Partnership

This national women's entrepreneurship project piloted seven (7) Provincial Hubs across Canada, including Ontario, Alberta, British Columbia, Saskatchewan, Manitoba, Newfoundland and Nova Scotia.



Over the past two years, Collective Interchange Co-operative proudly partnered with the PARO Centre for Women's Enterprise to promote their transformative Prosper Circles initiative in Newfoundland and Labrador. As a provincial hub partner and media and communications lead, Collective Interchange played a key role in localizing and amplifying this national initiative.

Prosper Circles are intimate peer networks of women entrepreneurs who come together to share knowledge, strategize for business growth, and access critical support such as mentorship, training, and micro lending. With over 30 years of impact and more than 200 circles active across North America, PARO's model stands as one of the most powerful frameworks for inclusive economic development.

Throughout this partnership, Collective Interchange actively championed PARO's services through dynamic outreach and storytelling. We developed press releases, video features, and tailored social media campaigns that resonated with diverse women entrepreneurs across Newfoundland and Labrador. These efforts helped elevate awareness of PARO's offerings while centering the voices and experiences of underrepresented communities.

In addition to communications, our team supported the broader Prosper ecosystem by fostering strategic partnerships and community connections. We remain committed to building a more inclusive and connected entrepreneurship landscape, one grounded in cooperation, equity, and shared prosperity.

We developed and implemented a communication strategy, created and distributed engaging multimedia content, built brand and program awareness through social media platforms, and coordinated communications for the Prosper Circle initiative events and campaigns to engage diverse women interested in starting or scaling their businesses.

Collective Interchange has followed PARO's work for many years. We partnered with this organization because it offered entrepreneurial women in our province additional resource options to support small business start-up and development. More specifically, this program offered food-industry and green-economy training and business support for businesses. Our past research with immigrant women participating in the *Her Own Boss! Project* (2019-2021) highlighted the need for additional small business support, particularly for women from under-represented groups.

COMMUNITY INITIATIVES

Internships

It was our great pleasure to welcome Sheyda Deibi and Maryam Masaeli to our operations through the New Graduate wage subsidy program offered by Memorial University of Newfoundland and Labrador.



We were also very pleased that Nazmun Nahar Sohana joined us with support from the YWCA Connexions Program.



Together, they contributed to a number of our ongoing projects. Most notably, they collaborated on the design and delivery of an online HR session offered to other nonprofit organizations focused on diversity, equity and inclusion (DEI).

Internships certainly provide organizations with great talent! We benefitted greatly from this infusion of new knowledge and skills. Their work and contributions were strategically woven into our organization to build our capacity, help fuel our projects and put fresh eyes on our organization's plans and activities. Many of our interns are youth and the emerging leaders of our province. That is why we appreciated them participating in our strategic planning process this past year.

Many highly educated and skilled multi-lingual immigrants come to our province as international students on approved study permits because their academic credentials earned in their home countries are not recognized by employers in Newfoundland and Labrador. As a result, newcomers and other immigrants who are permitted to work in Canada often find themselves in minimum wage jobs outside their professional fields of study; struggling to afford essentials like housing, transportation etc. This story resonates with these interns and other members of our co-operative.

Internships with our c-operative have been a great way for newcomers, other immigrants, people from equity-deserving groups and those without work experience in the provincial labour market to gain solid Canadian work experience while acquiring work references. Some of these work experiences have been submitted for recognition to a *Prior Learning and Recognition* assessment process, moving people closer to their credential recognition goals.

We want to thank all of our interns. Collective Interchange has been engaging interns since its inception in 2015. We feel this career development investment in people makes a real difference for interns while our organization reaps tremendous value from the enthusiasm, energy, and fresh ideas they bring.

STRATEGIC PLANNING

This past year, Collective Interchange has embarked on a series of *strategic planning* sessions expertly facilitated by Lynn Morrissey, Human Resources Consultant. The process has helped focus and ground our work as we prepare to celebrate our ten year history in 2025. We are excited for our future.



Industry, Energy and Technology



Leading up to this year's sessions, our members, including the board of directors, undertook regular and extensive co-operative leadership training from 2022-2024. This equipped our team to undertake *strategic planning* with a heightened understanding of co-operative governance and what empowered co-operative leadership looks like.

As part of this strat planning process, we reflected on our organization's success. We recognized that our accomplishments were due to our people, networks, supporters and contributors. Our success has been truly a collective community effort. The name of our co-operative "Collective Interchange" truly does capture the secret sauce of our success!

We would be remiss if we did not recognize Joy Emanuel, Turning Times Research and Consulting, BC, Peter Hough, Affinity Consulting, NS, the Women's Economic Council, ON and the Newfoundland and Labrador Federation of Co-operatives for all their leadership and support. This group represents just a few of the many alliances who helped us explore our value proposition as a social-purpose organization while helping us build our capacity in ways that help us lead more confidently.

Finally, we would like to thank the Department of Industry, Energy and Technology (IET), Government of Newfoundland and Labrador for funding a portion of the costs associated with our strategic planning sessions. Community Capacity Building (CCB) program funding helped resourced a series of these very productive visioning and planning sessions in the Centre for Social Enterprise (CSE) space at Memorial University of Newfoundland and Labrador. Thank you CSE for providing a professional and upbeat meeting space for our creative juices and passion to come together with great synergy! We are grateful for this incredible support network!

PARTNERS





Shine On



 Better Together Solutions



APRIL 1, 2024 - MARCH 31, 2025 FINANCIAL REPORTS

We would like to thank Tamara Squires , our bookkeeper, for her responsiveness maintaining our accounting records this past year. Her project-based accounting skills, past connections with auditing services and experience with funders and regulators like the Canada Revenue Agency and Workplace NL have been a real asset to our co-operative. Our organization uses SAGE Cloud to maintain our finances. This digital accounting system allows online access to our financial records regardless of where our work takes us!

We would also like to thank Pinsent & Associates, in particular Clarissa McMahon, CPA and Steve Pinsent, CPA, for reviewing our financial records and finalizing our year-end statements. Clarissa has been our main point of contact throughout the process. We appreciate her availability and quick turnaround responding to our inquiries through email or phone.

The board and the cooperative members should be assured that our year-end statements reflect our fiscal year's financial transactions. We appreciate the engagement of these professionals to provide additional oversight and direction.

The board is delighted to present this year's financial statements.

FINANCIAL REPORTS

Statement of Revenues and Expenditures

Year Ended March 31, 2025

	2025	2024
REVENUES	<u>\$ 296,340</u>	<u>\$ 275,768</u>
EXPENDITURES		
Salaries and wages	\$ 196,085	\$ 134,265
Management fees	28,786	-
Professional fees	25,834	58,389
Accounting fees	12,530	14,425
Travel	11,491	4,789
Office	5,351	4,371
Supplies	2,652	7,079
Insurance	1,500	1,493
Rental	1,350	4,402
Meetings and conventions	1,322	100
Advertising and promotion	482	6,099
Miscellaneous	417	-
Interest and bank charges	262	116
Business taxes, licenses and memberships	100	183
TOTAL EXPENDITURES	<u>288,162</u>	<u>235,711</u>
EXCESS OF REVENUES OVER EXPENDITURES	<u>\$ 8,178</u>	<u>\$ 40,057</u>

FINANCIAL REPORTS

Statement of Financial Position

March 31, 2025

	2025	2024
ASSETS		
CURRENT	\$ 182,669	\$ 223,152
Cash	15,440	28,262
Account receivable	=	<u>133</u>
Prepaid expenses		
TOTAL ASSETS	<u>\$ 198,109</u>	<u>\$ 251,547</u>
LIABILITIES AND NET ASSETS		
CURRENT	\$ 8,922	\$ 12,561
Accounts payable	240	-
Employee deductions payable	99,965	111,424
Deferred income	=	<u>46,769</u>
Due to directors		
TOTAL LIABILITIES	<u>\$ 109,127</u>	<u>\$ 170,754</u>
NET ASSETS		
Member contributions	\$ 2,530	\$ 2,520
General fund	48,392	40,213
Restricted fund	<u>38,060</u>	<u>38,060</u>
TOTAL NET ASSETS	<u>88,982</u>	<u>80,793</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$ 198,109</u>	<u>\$ 251,547</u>