



momentum

Recipes for Resilience

2016 Year in Review



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Recipes for Resilience

Portion sizes for 2016:

- 3,770 program participants in 2016, and 43,000 since 1991
- 98% participant satisfaction across the organization
- 27 micro business loans paid in full with only 6 written off, 42 new loans issued
- 300 assets purchased with matched savings, including 10 homes
- 98% of Trades Training participants passed the pre-apprenticeship exam

Momentum celebrated a big anniversary in 2016. For 25 years now, we have been taking an economic approach to social issues, and adding a social perspective to local economic development. The pressures of our struggling economy brought out the best in us, and this year has been one of our finest. We are grateful to our board and staff, participants, investors and community partners. We proudly invite you to celebrate this work and the successes you have helped make possible.

Everything we do is grounded in the principles of community economic development. We work with individuals living on low incomes to increase their ability to manage and save money, start a career or create their own jobs. We work with businesses and communities to build and sustain the local economy from the ground up. And we work with all sectors to

help remove system-level barriers, allowing people to become more financially stable.

Momentum's work is guided by our strategic vision, and our reference point is the strategic map that board and staff developed together in 2011. It's a five-year *map*, not the more common five-year plan: it sets a direction to guide us through time, rather than laying down fixed goals that might

lose their relevance when confronted with changing circumstances. It's therefore a living document, one that we use consciously and deliberately, and review annually. We have had to adjust our responses to remain effective—for example during this recent economic downturn—but our strategic direction of contributing to the resilience of our community, our participants and our organization remains unchanged.

In the 2011 strategy, the board and staff identified Momentum's culture as our competitive advantage. It's what allows us to attract and retain talented people, offer innovative solutions, relentlessly pursue results and build a financially resilient organization.

This report to the community celebrates a key aspect of Momentum's culture: We make time for fun and laughter, and always for good food. Join us, then, as we explore the Recipes for Resilience that have served us well in 2016.



The United
Way of Calgary
and Area recognized
Momentum with its
Social Innovation
Award
in 2016.



Pantry Notes

Must-haves for a resilient kitchen

Just as you might keep key ingredients and equipment on hand to prepare your favourite recipes, Momentum's pantry contains what is essential for our Recipes for Resilience.

Values: These fundamental principles and beliefs are the key ingredients in all our actions and decisions.

- Integrity
- Compassion and Social Justice
- Equality and Respect
- Sustainability

People: We focus on building relationships, knowing that more cooks make for more delicious meals.

- *Participants*—living on low incomes, and ready to invest in themselves
- *Staff*—talented, innovative, engaged, empowered and earning a living wage
- *Volunteers*—community members who enjoy working with participants and being inspired by their motivation, perseverance and successes
- *Formal and informal community partners*—hosting off-site programs, acting as referral contacts, involved in mutual work to make changes at the systems level
- *Financial partners*—people, organizations and government investing in lasting change

Programs: We offer a unique suite of asset-based, community economic development programs. They are the feature items in our buffet.

- Money management skills
- Savings to purchase assets, including education, tools for work or a home
- Skills training
- Work experience placement for employment
- Entrepreneurship training, including business-plan development
- Micro loans for business start-up or expansion, or to get a better job.

Money: Empowered by our forward-thinking investors, we strive always for financial stability, accountability and resilience. This ingredient is essential for every Recipe for Resilience.

- *Revenue longevity*—with multi-year funding agreements, we hire and plan more effectively
- *Revenue flexibility*—with agreement from funders and donors, we work to ensure revenue can be used in all areas of need
- *Revenue reserves*—with money in the bank, we can innovate in areas where funding is not yet available, which is how we began our public policy work; we can carry programs and staff if funding is cut, until further funding can be found; and we can respond to sharp increases in demand, as during the economic downturn



Practices: We and our participants work hard, and celebrate our successes—often with food.

- Relentless pursuit of results, and equal commitment to building relationships
- Culture of continual improvement and a willingness to experiment
- Commitment to transparency and striving for inclusive decision-making
- Acknowledgement that strategy is important, but culture is critical
- Focus on strategic thinking, more than simply strategic planning
- Ability to respond to a changing environment
- Research-based approaches that create a strong base in programs and system-level interventions to reduce poverty

VARIATIONS

Your essential ingredients for resilience will vary depending on what your menu is, where you're cooking, and with whom. Our recipes aren't prescriptive. They're simply what have worked for us.





Made from Scratch

INTRODUCTION

Marquesa Shore had always wanted to be a business owner but, until one casual drive through the mountains, she had no idea what that could mean. She had been earning good money in Fort McMurray, but lost her job during layoffs in 2014. When she later visited Banff, she was immediately inspired: Banff needed a women's clothing boutique, and she would be the one to open it.

She applied to Momentum's Self-Employment program and drove south all night to make the interview. In May 2016, wildfires consumed Fort McMurray. She was in class at Momentum miles away, worried sick as her boyfriend was evacuated from the roof of their house. She finished the Momentum program, writing a 65-page business plan while wrestling with insurance claims on their smoke-ravaged home.

DIRECTIONS

Combine the well-planned Business Development curriculum, business coaching tailored to each participant, and camaraderie from fellow entrepreneurs in the program. Mix in Marquesa's vision, focus, and awe-inspiring ability to turn struggle into success. As you blend these ingredients, keep your eye open for a buyer for the house in Fort McMurray, and a place to live in Canmore. Add perfect timing, and secure the lease on a retail space in Banff. Open *The House of Angelica*, hire three employees, and exceed sales objectives for the first month by 25 per cent.

INGREDIENTS

From Marquesa:

- Passion, drive, intelligence, strength, and tenacity
- Love and strong support from family and friends
- An air mattress, and the floor of a fellow Momentum participant

From Momentum:

- A fervent belief in people who are serious about starting their own businesses
- Innovative and effective Business Development programs
- A vibrant community of participants and staff united in their passion to see each other succeed

Portion size:

- 10,000 participants in Momentum's Business Development programs since 1991
- 60 new businesses launched by Business Development graduates in 2016

This is my favourite recipe right now! I make it twice a week!

- Marquesa Shore, Momentum Graduate

Blackened Fish Tacos

Reprinted from hostthetoast.com



INGREDIENTS

Blackened Fish:

- 1.5 lbs tilapia fillets
- 2 tbsp canola oil
- 1 ½ tsp smoked paprika
- 1 tsp garlic powder
- 1 tsp dried oregano
- 1 tsp onion powder
- ½ tsp cumin
- ½ tsp salt
- ½ tsp brown sugar
- ¼ tsp cayenne pepper
- 12 corn tortillas

Slaw:

- ½ red cabbage, sliced thin

- ¼ green cabbage, sliced thin
- ½ medium-sized onion, diced
- ½ cup cilantro
- Juice of 1 lime

Avocado-Cilantro Sauce:

- 1 ripe avocado, pitted and skinned
- 1 jalapeno, chopped and seeded
- Juice of 1 lime
- ½ cup sour cream
- ¼ cup cilantro, chopped
- Salt, to taste

DIRECTIONS

1. Combine the smoked paprika, garlic powder, dried oregano, onion powder, cumin, salt, brown sugar, and cayenne pepper in a bowl. Rub the seasonings on the tilapia fillets.
2. Combine the Avocado-Cilantro Sauce ingredients in a blender. Pulse until well-combined.
3. Combine the Slaw ingredients in a large bowl and mix well.
4. Heat the oil in a heavy-bottomed pan over medium-high heat. Add in the tilapia and cook for 4-5 minutes on each side, or until the fish flakes apart easily.
5. Remove from heat and break up the tilapia into 2-3" pieces. Distribute the fish evenly between the tortillas, and top with Slaw and Avocado-Cilantro Sauce. Serve.

HAVE ON HAND

For Business Development participants who qualify, Momentum has Micro Business Loans available. These character-based loans of up to \$10,000 can provide financing where banks and lending institutions do not.

Portion size:

- 1,600 micro business loans totalling \$2.6M since 1991, with a 92% repayment rate
- 126 jobs created by businesses that received micro business loans in 2016

Cooking with Electricity

INTRODUCTION

A few years after high school, career testing at SAIT put the trades at the top of the list for Carmello Baffa. He was thrilled to be accepted into Momentum's Electrician program. He says he'd always known there were places to go if he needed food, but he hadn't known there was a place to go for a life-changing experience. He had been working in retail, doing the same thing every day, and assuming he had already gone as far as he would be able to go. Now, by contrast, his career horizons keep expanding. He learns every day on the job, and is stepping proudly into the ever-increasing responsibility he's being given. His goal is to become a Red Seal journeyman, and he looks forward to a career that will keep him interested and busy for years to come.

INGREDIENTS

From Carmello:

- The absolute drive to learn and to work hard
- The passion to be the best he can be
- A supportive family

From Momentum:

- A new program design for Electrician training, in which participants complete their whole first year apprenticeship curriculum, and which graduated its first class in 2016
- Committed, skilled, and compassionate teachers, tutors and staff
- Strong relationships with employers and community partners



DIRECTIONS

Take the Trades Training team's determination to respond to challenges in a thoughtful and effective way. Stir in the commitment of participants like Carmello, who arrive with a vision of making a better life for themselves, and work together to succeed. Leaven with instructors focused on theory and practice, versatile enough to teach as the participants need to learn. After nine weeks at Momentum, go to SAIT for 12 weeks, add four weeks of work experience, and turn out first-year apprentices. Then, with skills under your belt and Momentum's support, apply to 50 or 60 companies until you find the right fit. Now you're on your way, making more money than you'd ever imagined, and loving every minute of your job.

Tex-Mex Pizza

This pizza is my all-time favourite food.

- Carmello Baffa, Momentum Graduate

INGREDIENTS

Makes 1 12" pizza

Crust:

- 1 12" thin crust of your choice

Sauce:

- Your favourite ranch dressing

Tex-Mex Seasoning:

- 2 tbsp chili powder
- 2 tsp paprika
- 1 tsp salt
- 1 tsp ground ginger
- 1/2 tsp black pepper

- 1/2 tsp cumin
- 1/2 tsp onion powder
- 1/2 tsp garlic powder
- pinch of ground thyme
- cayenne pepper to taste

Toppings:

- 1/2 chicken breast, sliced
- 1/4 cup pico de gallo
- 1/4 cup shredded mozzarella
- 1/4 avocado, sliced
- 2 tbsp bacon bits
- 1 tsp grapeseed oil

DIRECTIONS

1. Preheat oven to 425°F. Combine all dry spices in a medium mixing bowl. Toss in sliced chicken breast. Put oil in skillet, heat to medium-high. Cook chicken all the way through. Do not over cook. Set aside.
2. Place crust on pizza stone or round baking sheet. Distribute ranch dressing evenly over the crust to edges. Distribute prepared chicken and bacon bits evenly over pie. Sprinkle shredded mozzarella evenly over pie.
3. Place pie in oven for 7-9 minutes, or until cheese starts to bubble.
4. Remove pie from oven. Let cool for one minute. Distribute pico de gallo and avocado evenly over pie.
5. Cut into even slices and serve.

ADDITIONAL INGREDIENTS

There are times when a tried and true recipe is affected by a change in the kitchen itself. In 2016, Momentum's Trades Training program once again faced challenges posed by Alberta's economic downturn. We had tremendous demand for the program, and difficulty finding jobs for some graduates.

Portion size:

- 1,000 participants in a Trades program since 1991
- 60 spots in the training program in 2016, and over 900 applicants
- 87% of 2016 Electrician graduates employed in their field 180 days after graduation

In response to economic realities, the Skills department added new ingredients:

- **Exploring the Trades:** Introducing the apprenticeship system, reviewing academic readiness, referring to other resources. Portion size: 461 Calgarians
- **Trades Assessment:** Coaching on how to fit into the world of Trades employment. Portion size: 100 job seekers with more knowledge of the field
- **Job Boost:** With funding from donors, in late 2016 launched a program providing character-based loans of up to \$10,000 toward getting a better job. Portion size: 18 referral agencies, 5 applications, 1 loan already made

Home Made

INTRODUCTION

When Sola Sierra, her husband, and their baby arrived in Canada in 2003, they had dreams but no plan. They came to get a western education, but without guidance about life here, they soon made a lot of mistakes. When her husband returned to Nigeria, Sola was left with lots of debt, no assets, and a job that barely paid the bills. She filed first for divorce, then for bankruptcy. And she began to look for ways to improve her life. Momentum's matched-savings programs—first Fair Gains, and then the Owen Hart Home Owners program—taught her to plan and to stick to her plan, and allowed her to build the assets that bring her dreams to reality.

INGREDIENTS

From Sola:

- The ability to set clear priorities, and incredible determination
- Growing confidence, pride, and belief in herself
- Her daughter's love for Sola, and Sola's love for her daughter

From Momentum:

- A wealth of knowledge about financial literacy, and the skill to teach it
- Dedicated, supportive, and perceptive staff
- The investment of the matched-savings programs' funders and donors

DIRECTIONS

Begin with the dream of a better life. Include the persistence and drive that come with such a dream. Add Financial Literacy programs honed by years of experience, and staffed by people who can see the strength in participants even when they can't see it themselves. Blend in terrific volunteer guest speakers, and connections with realtors and mortgage brokers. Allow the ingredients to work together for as long as it takes. And then unveil a proud new homeowner, who is focused on her next dream of becoming a social worker and whose daughter happily brings friends to their new home.



This is a traditional Nigerian dish that I cook all the time. I love it!

- Sola Sierra, Momentum Graduate

Jollof Rice

GOES WELL WITH...

Momentum offers a full range of Financial Literacy programs that complement each other well. They come in two flavours:

1. Money Management

Workshops about how you can take charge of your money—even if you are living on a low income

Portion size:

- 1,800 participants attended a total of 270 Money Management workshops in 2016
- 2,000 additional participants received Money Management education through one of 34 Momentum-trained agencies in 2016

2. Matched Savings

Workshops in which you build savings while you learn about managing money, and Momentum matches those savings

Portion size:

- \$340,000 in matched savings was earned by participants in 2016
- Over \$3M has been provided in matched savings since 1991
- 3,500 assets have been purchased since 1991, including 151 homes

INGREDIENTS

- 4 cups of parboiled rice
- 1 large yellow onion
- 1 can of diced or crushed tomatoes
- ¼ cup canola oil
- 1 can of tomato sauce
- 2 cubes of bouillon
- 1 bell pepper
- 1 litre of chicken or beef broth
- 1 habanero pepper
- 1 tsp curry
- 1 tsp thyme
- ½ tsp salt

DIRECTIONS

1. Blend the diced tomatoes, habanero, onions and bell pepper together until they form a smooth paste.
2. In a pot, add the canola oil and put on medium heat. When the oil is hot, add the blended tomato paste and cook for about 10 minutes.
3. Add salt, bouillon, curry and thyme into the tomato mixture and cook for another 5 minutes while stirring.
4. Add broth to the pot and tomato paste and stir.
5. Wash the parboiled rice and add to the pot and cover. Keep stove on medium heat. Cook for about 15 minutes. Once the excess broth is absorbed, the rice is ready.

Enough for All Potluck

INTRODUCTION

Some recipes are simple, like making toast. Some recipes are a bit more complicated, like making croissants. Others are inherently complex, like Enough for All, the city-wide, community-driven poverty reduction strategy guided by Vibrant Communities Calgary. Complex recipes do not follow a step-by-step process. In fact, Enough for All is less a recipe than a series of dishes that can create a banquet of potential community prosperity.

You can approach such a banquet with clear strategic intentions, but you must expect it to be more like a potluck gathering than a menu over which you have strict control. You will be only one of many guests, and each guest will come with their own strategic intentions, and their own way of preparing and serving a meal.

Many individuals and organizations are contributing to the Enough for All banquet. We present here the dishes that Momentum has been cooking up with our community partners as we work together to make sure there is enough for all in Calgary.

If you choose to cook up Enough for All in your community, know that there is no one right way to do it. How it works for you will all depend on the community within which—and with which—you work. Making it a community endeavour will bring together the kitchen help and the ingredients you need to succeed.

We encourage you to bring your own recipes to the Enough for All kitchen. The more we cook together, the better we will get.

TASTE OF ENOUGH FOR ALL

Prosper Canada chose Momentum to be one of its five national Financial Empowerment Regional Champions, connecting our local work to their national financial empowerment strategy.

Here are our special ingredients for this work:

- 100% participants who graduated from matched-savings programs at partner agencies have increased their confidence in managing their money
- 14 organizations have been trained to deliver new Registered Education Savings Plan (RESP)-opening workshops and events
- 98% of education savings participants now feel comfortable accessing services at financial institutions
- 15 participants accessed a safe alternative to payday loans
- To date, 110,000 Alberta families have received the Alberta Child Benefit—an estimate of \$190M in supplemented income

SOUS CHEF

Pamela Beebe has been connected with Momentum since 2012. As a frontline worker, she regularly referred her participants to build their financial skills. She has remained connected to the work we do and is now the Indigenous Strategist for Vibrant Communities Calgary.

Watching my grandmother and mother prepare bannock gave me confidence to make it for my own family.
- Pamela Beebe, VCC Indigenous Strategist

Bannock

Reprinted from food.com and artlovelight.com

INGREDIENTS

- 3 cups all-purpose flour or whole wheat flour
- 2 tbsp baking powder
- 1 cup milk or water
- ½ cup butter or margarine
- 1 tbsp sugar
- ½ teaspoon salt
- Optional:**
 - 1 cup blueberries, or other fruit of your choice
 - ¼ cup flour
 - ¼ cup sugar

DIRECTIONS

1. Mix the flour, baking powder, sugar, and salt together in a large bowl.
2. Work in the butter or margarine using your hands until you make a nice crumble.
3. Gradually mix in the milk or water to make it soft, but not sticky. Knead until consistently mixed.
4. Shape the dough into a ball and place on a greased baking sheet, then flatten into a circle about one inch thick.
5. If adding fruit, mix flour, sugar and blueberries together. Spread mixture evenly across the flattened dough, then fold the dough in half so the blueberries are in the middle.
6. Bake at 425°F for 25 minutes or until lightly browned.





I NGREDIENTS

For all the dishes at this banquet

- A clear vision of a community where no human being is deprived of the resources, means, choices and power to acquire and maintain self-sufficiency while being able to be an active participant in society
- Conviction that the vision is achievable, and passion for making it so
- Strong, collaborative relationships with Vibrant Communities Calgary and many other community partners
- Support from the City of Calgary and the United Way of Calgary and Area
- Active participation in the Financial Empowerment Collaborative and its Community of Practice
- An understanding of the root causes of poverty
- Models of asset-building and poverty reduction that have proven effective
- A strategic commitment to making a bigger difference in relieving poverty
- A willingness to share expertise grounded in strong program results
- Flexibility and a willingness to learn from others
- Patience and perseverance—these are slow-cooker dishes, and require time

D IRECTIONS

Dish #1: Everyone in Calgary has the income and assets needed to thrive

This recipe involves a lot of steps. Unlike traditional recipes, however, the steps listed here are not sequential, nor are they necessarily dependent upon one another except in the sense that, together, they create a meal that will nourish our vision of community prosperity. Momentum has been directly involved with the following three steps.

Education savings

Take the knowledge that we can break the cycle of poverty when children living on low income have access to post-secondary education. Add Momentum's StartSmart program, which supports our participants in opening Registered Education Savings Plans (RESPs) for their children. Combine with the training we offer our Financial Empowerment Collaborative partners to do the same with their participants. Celebrate the fact that, between us, we opened almost twice as many RESPs in 2016 than in any year to date.

Portion size: Over 700 RESPs opened directly by Momentum and our community partners in 2016



Matched savings

Begin with the understanding that not only income, but assets, are key ingredients to exiting poverty. Use that knowledge to offer Momentum's matched-savings programs, in which participants set aside money regularly in matched-savings accounts to purchase assets such as education, tools for work, and homes. At the end of each program, match the savings of any participants who have successfully met their savings goal. Supplement by working with five Financial Empowerment Collaborative partners to help them design and deliver their own matched-savings programs, tailored to their programs and their participants.

Portion size: 96 new participant matched-savings accounts opened through our community partnerships in 2016

Safe and affordable financial products

Mix together years of work with government to change policy around payday lending, and with financial institutions to create alternatives. Allow the time necessary for results to rise to the surface. Celebrate the passage of the provincial Act to End Predatory Lending in May 2016, which takes Alberta from one of the most expensive places in the country to get short-term, low-dollar credit to the most

affordable. Add to the celebration the creation of the Cash Crunch loan by First Calgary Financial, the first affordable loan alternative to payday loans available in southern Alberta, based on the Cash Crunch pilot project with Momentum.

Portion size: 1 new provincial policy, and 1 new financial product in 2016

Dish #2: All Aboriginal peoples are equal participants in Calgary's prosperous future. We are actively working on this recipe, and present it here as an appetizer. This is what we know so far:

- Thirty per cent of Indigenous people in Calgary live in poverty.
- We have chosen very deliberately to make a meaningful contribution to changing that statistic.
- We have a lot to learn about how to become better partners to Indigenous communities.
- We need to build relationships, and create programs that are welcoming and valuable.
- All the while, we need to stay true to the purpose and meaning of Momentum.
- As for now, we are still gathering ingredients, and deciding how best to put them together. Please be in touch if you're interested in tasting more.



The Difference One Ingredient Can Make

INTRODUCTION

There are times in the life of any cook, in any kitchen, when a recipe you've been wanting to try for years is suddenly possible because one final ingredient is available at last. In this case, the key ingredient arrived in 2016 when Calgary Family and Community Support Services (FCSS) received an increase in funding from the Government of Alberta. This increase allowed FCSS to run a rare call for proposals, through which Momentum was able to enhance and expand its FCSS-funded programs.

DIRECTIONS

Gathering the ingredients for this recipe has taken many years. Now the directions are straightforward: combine well, and pour into the changes that will make the biggest difference.

Mix the additional funding that FCSS received with the appreciation Heather White, City of Calgary Social Planner, and her FCSS colleagues have of Momentum's very ambitious and grounded vision. Be sure to identify long-term investments aligned with the FCSS Social Sustainability Framework.

Take the resulting three-year funding contract for over one million dollars per year, and invest in three areas of Momentum's work: asset-building, a thriving local economy, and public policy.

INGREDIENTS

From Calgary FCSS:

- A substantive increase in funding available
- The Social Sustainability Framework's funding priorities: strengthening neighbourhoods and increasing social inclusion
- A long commitment to three-year funding investments and covering the full costs of funded programs
- Experience with Momentum as an effective organization

From Heather:

- An understanding of poverty from her childhood, her career and her travels
- A passion for social justice and equity
- A very high-level awareness of where FCSS funding can make a difference
- Thirteen years at FCSS, and eight years as a Momentum planner

From Momentum:

- A 25-year commitment to addressing the root causes of poverty
- Alignment with FCSS strategies: community development, policy and systems change, and prevention programs
- Strong proposals with clarity about goals and what we need to achieve them

These cookies are usually baked up before we go hiking or long road trips.

- Heather White, Momentum Supporter

Granola Cookies

INGREDIENTS

Makes 18

- 2 cups granola or muesli
- 1 egg
- ½ cup butter or margarine
- ½ cup coconut sugar
- ½ cup all-purpose flour
- ½ cup walnuts, chopped
- ⅓ cup raisins
- ½ tsp baking powder
- ½ tsp ground cinnamon
- ⅓ cup peanut butter
- 1 pinch of salt

DIRECTIONS

1. Preheat the oven to 350°F. Grease a baking sheet. Put the butter or margarine in a bowl.
2. With an electric mixer, cream the butter or margarine and sugar until light and fluffy. Beat in the peanut butter, then the egg.
3. Sift the flour, baking powder, cinnamon and salt over the peanut butter mixture and stir to blend. Stir in the granola, raisins and walnuts. Taste the mixture to see if it needs more sugar, as granolas vary in sweetness.
4. Drop rounded tablespoonfuls of the batter onto the prepared baking sheet about 1 inch apart. Press gently with the back of a spoon to spread each mound into a circle.
5. Bake for about 15 minutes, until lightly coloured. With a metal spatula, transfer to a wire rack and allow to cool.



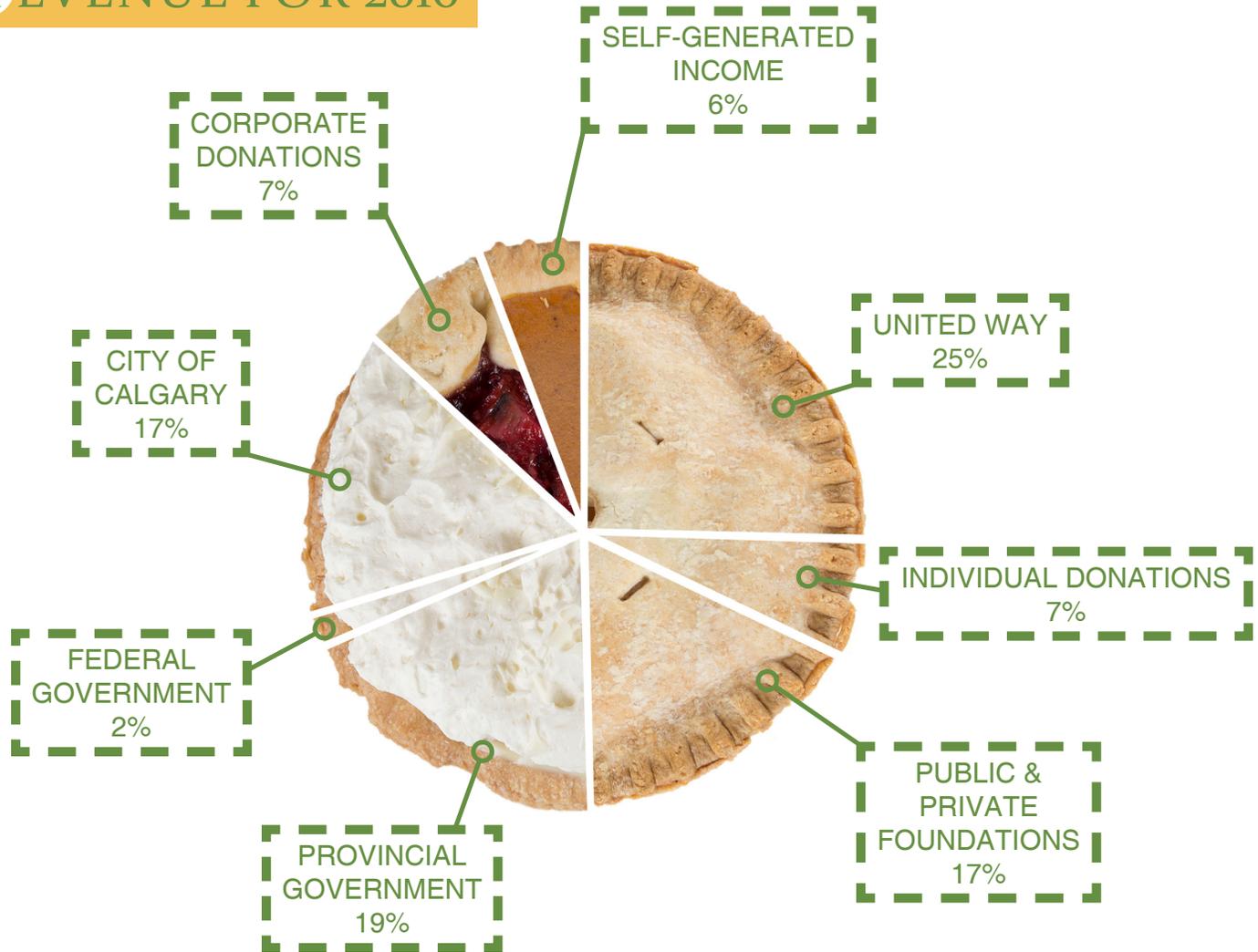
PREPARE IN ADVANCE

Momentum had to have certain ingredients in place well in advance for this recipe to succeed:

- The strong belief that we, like our participants, can create the financial future we want
- A strong base of effective programming, and leadership in systems-level change
- An excellent reputation in the sector, and with government, donors and funders
- The strategic intention to build a financially resilient organization, and to pursue diversified, flexible, and long-term revenue to provide solid infrastructure support for our work

Financial Pies

REVENUE FOR 2016



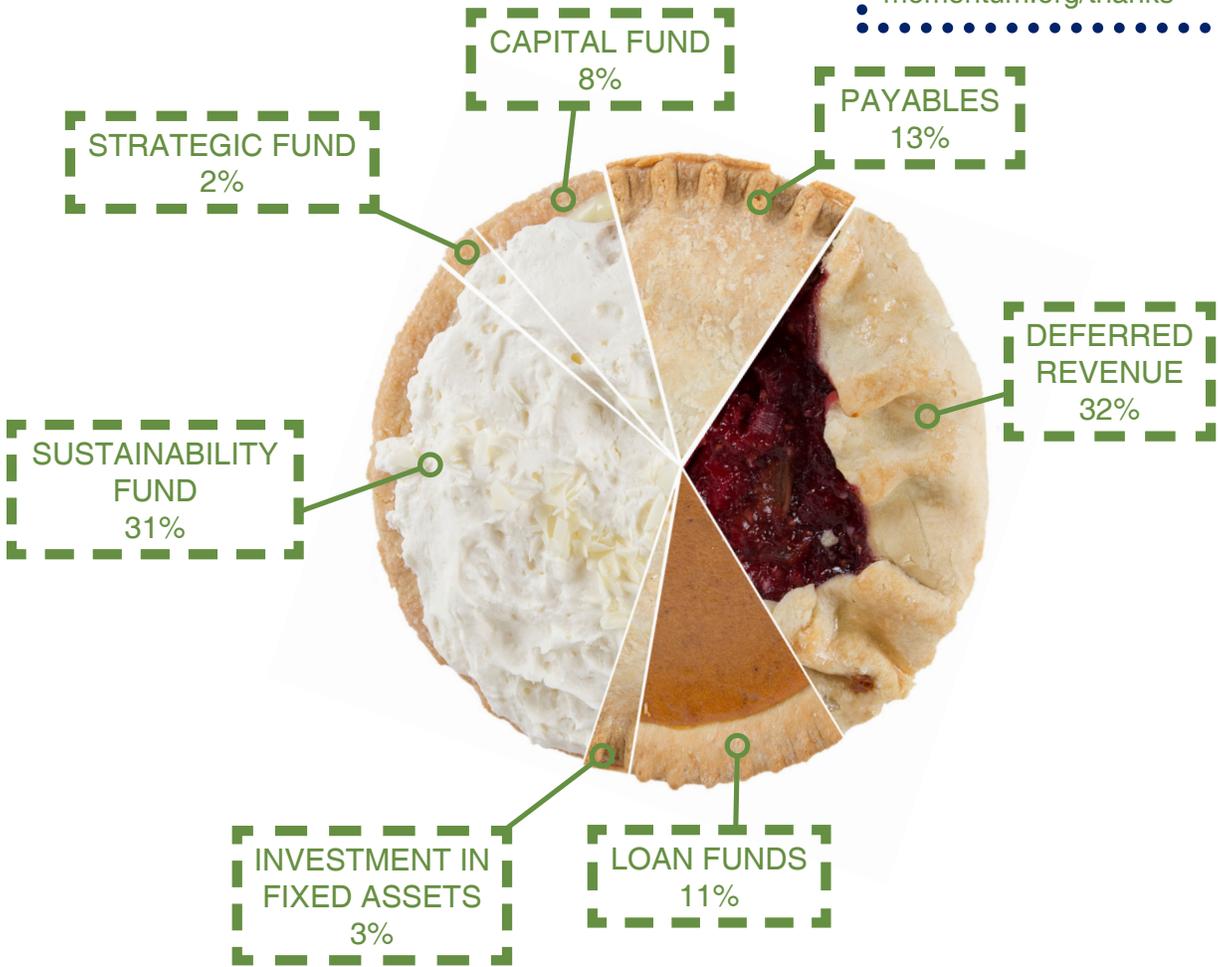
Full audited financial statements available at momentum.org

TOTAL: \$8,087,108



LIABILITIES AND RESERVES

THANK YOU!
We appreciate everyone who invests in Momentum's work. We couldn't do it without you!
momentum.org/thanks



TOTAL: \$6,777,340



momentum

Momentum is a change-making organization that has been in Calgary since 1991. At Momentum, everything we do is grounded in a community economic development model, which means we work with individuals, businesses and systems to build a more inclusive local economy. To us, it's more than just creating jobs and starting businesses—it's about inspiring vibrant communities where everyone plays a role.

This report was written by Marnie Schaetti of RaiDo Dynamics using strategic communications for collaborative change.

Photography by Amanda Sneddon Photography.

Momentum is a registered charitable organization:
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