

Welcome!

Thank you for joining the **Roundtable on Income Tax Filing Supports in First Nation communities and Indigenous organizations** hosted by Prosper Canada and AFOA Canada.

The meeting will begin shortly.

Technology Details:

- For technical assistance, you can submit your questions in the chat box or email cng@prospercanada.org
- Participants should connect using telephone or computer audio on GoToMeeting.
- For audio clarity, we recommend participating in the Roundtable by telephone, dial:
 - Tel: +1 (647) 497-9373
 - Access Code: 772-945-965
- For computer audio, we recommend using a headset and checking that the volume is turned up.

Roundtable on Income Tax Filing Supports in First Nation communities and Indigenous organizations

June 13, 2018 1:00 – 3:00 PM EDT

Roundtable logistics

- Audience members have all been **put on “mute”**
- At anytime, please **share any questions you have using the “Chat” box** (located at the bottom right side of your screen).

Prosper Canada

Founded in 1986, Prosper Canada is a national charity dedicated to expanding economic opportunity for Canadians living in poverty through program and policy innovation.

As **Canada's leading champion of financial empowerment**, we work with government, business and community partners to develop and promote financial policies, programs and resources that transform lives and foster the prosperity of all Canadians.

We help service systems and organizations in all sectors to build proven financial empowerment approaches into their businesses in ways that:

- Are **sustainable**
- Help them **achieve their goals**
- Tangibly **increase the financial well-being of low-income people** they serve.



Image courtesy of Simon Brascoupé

AFOA Canada

Vision

AFOA Canada is the centre for excellence, information and certification in Aboriginal management

Mission

Building management proficiency and connections that enhance effective Aboriginal governance, administration, and self-reliance.



Education and training programs

- Indigenous Financial Literacy and Wellness
- Community Capacity Building Workshops
- Aboriginal Financial Managers Certification
- Aboriginal Professional Administrators Certification
- Journal of Aboriginal Management

Roundtable attendees

- AFOA Canada
- Beausoleil First Nation Administration
- Ininew Friendship Centre
- Mattagami First Nation
- Mohawks of The Bay of Quinte, Tyendinaga Mohawk Territory
- Ne-Chee Friendship Centre
- Prosper Canada
- Red Lake Indian Friendship Centre
- Red Rock Indian Band
- Thunderbird Friendship Centre
- Wasauksing Lands Inc.
- Whitefish River First Nation
- Wiikwemkoong Development Corporation, Wiikwemkoong Unceded Territory



Agenda

- Indigenous Financial Wellness and access to benefits opportunity
- Roundtable introductions
- Findings from interviews on free tax preparation services
- Wiikwemkoong CVITP experience and discussion
- Closing Roundtable
- Closing and next steps



Images courtesy of Simon Brascoupé



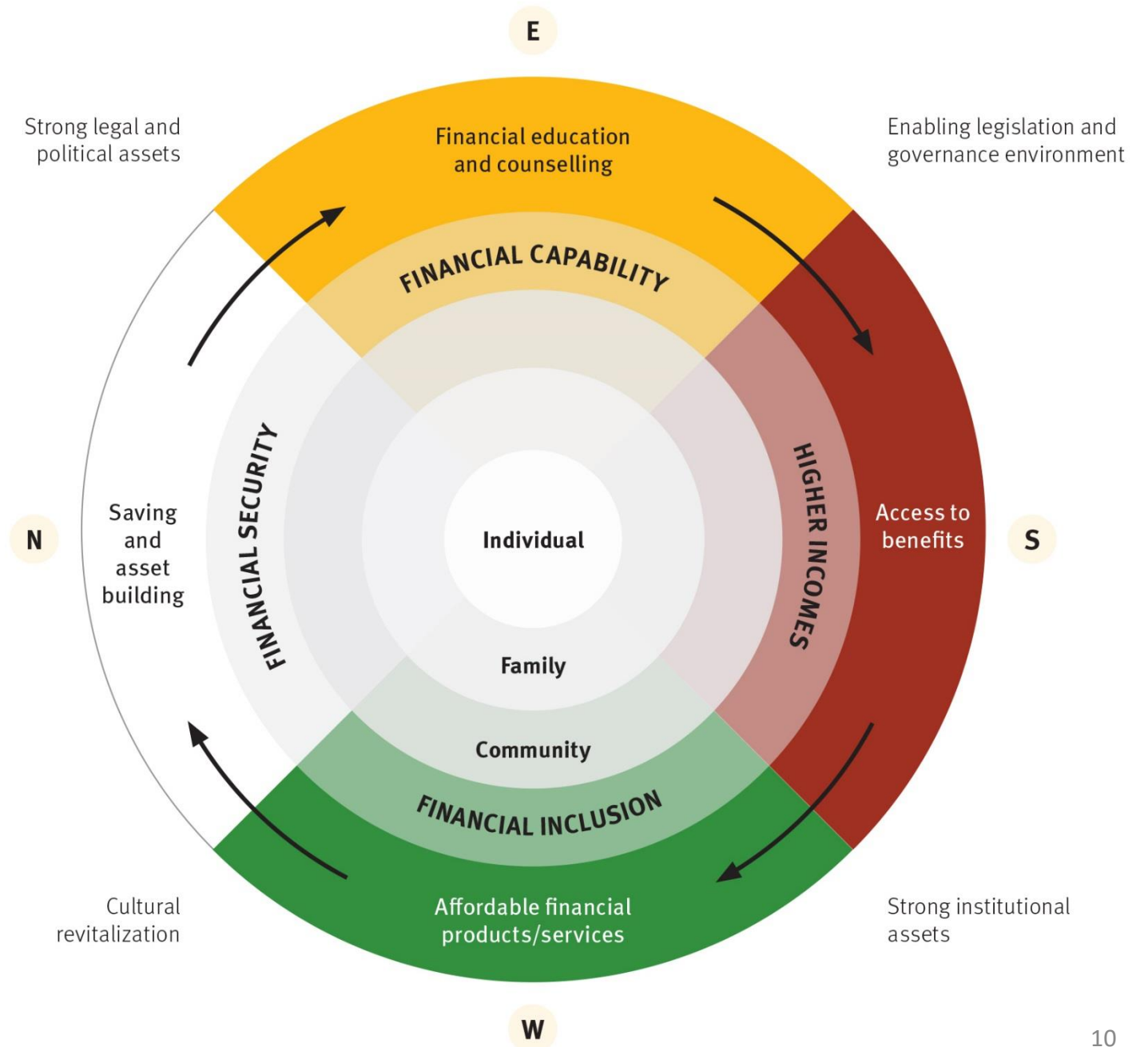
**Indigenous Financial Wellness and access to benefits
opportunity**

Financial wellness is understood by Indigenous Peoples to be...

The continuous process of balancing income, saving, investing and spending to achieve one's life goals (physical, emotional, mental and spiritual) over the life cycle, and to maintain a state of wellness for individuals, family and community.



Indigenous Financial Wellness Framework



Opportunity: Boost access to income benefits

An estimated 30-40% of First Nations individuals miss out on important income benefits because they don't tax file – e.g. \$350M+ in Canada Child Benefits

Why a focus on tax filing?

- Many federal and provincial benefits are eligible only through the income tax system
- Evidence shows that many people living on a low-income can quickly boost their incomes – sometimes as much as 50 per cent for families – if they have the tools and supports to access all the government benefits they're entitled to
- Many First Nations people are filing their taxes but may be paying high fees from \$100 - \$200 for simple tax returns, and may have other transportation costs
- Tax filing rates are often highest for seniors and individuals with children and lower for young singles
- There are many barriers and challenges with filing taxes but also successful interventions like the Community Volunteer Income Tax Program to ensure people can file their taxes and access government benefits

Income boosting benefits

In Ontario, there are over 40 potential federal and provincial income benefit programs that people with low incomes can access directly or indirectly

- Important income supports for individuals and families with low incomes like the **Canada Child Benefit, Old Age Security, Guaranteed Income Supplement, Working Income Tax Benefit and the GST/HST Credit**
- Tax credits available based on eligibility like the **Disability Tax Credit Caregiver Tax Credit**
- Provincial programs aimed at supplementing federal benefits or offsetting household expenses for things like home heating.

Roundtable introductions

Starting with the first attendee's name on the participant/speaker list, **please briefly introduce yourself**. For anyone who is not on the line, we'll go on to the next person.

Please share your:

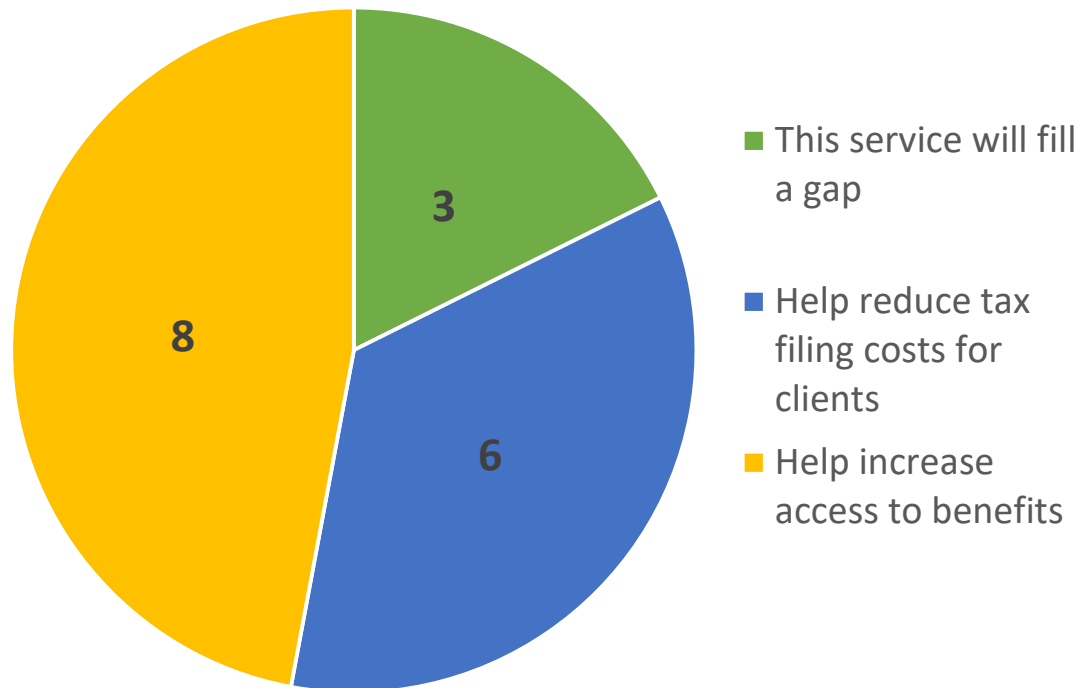
- Name and title
- Community or organization
- Your role in the tax filing program in your community and **one thing** you're proud of from the tax season



Findings from interviews on free tax preparation services

CVITP behind-the-scenes

Motivation to set up CVITP



Reasons for changing the CRA's CVITP program?

4 of 9 sites are making changes to the promo flyer and/or modifying client eligibility guidelines (re. the suggested income cap). Believe in culture-based adaptations as needed.

Promoting the program through:

Promo flyer (7); media such as newspaper, newsletter, or radio (6); word of mouth (5); social media such as Facebook (4); promoting through other org programs (4); and promoting on the org website (3)

What does CVITP look like in different places?

- Mix of in-person booked and drop-in appointments, as well as option for dropping off paperwork
- No April 30th deadline, most willing to carry on filing taxes throughout the year
- Openness to filing beyond the most recent tax filing year, and range from back-filing for 2 to 10 years
- Most have no funding; using organization's resources and their personal time away from work

What changes will you make for next year's CVITP?

1. Start preparing in Sept/Oct and talk about targets, audience, and promotion.
2. Adjust days/hours for service to include more people.
3. Get more volunteers to support the program.
4. Connect with CRA to get in-person training for volunteers.

Tax-filing barriers for clients

Community members are not getting income-boosting benefits that they are eligible for

The cost of H&R block or other services is high and in some cases no refund for the client

Clients are intimidated, fearful, or avoidant of tax-filing process (due to bad experiences with CRA, owing money, or not filing for many years)

Transportation costs and challenges for accessing tax-filing services

Misinformation or clients unaware of benefits of tax filing and which receipts, forms, and documents are needed to file

Documents may be missing and have to be tracked down through CRA, landlords, ex-partners, etc.

Success stories

“The program itself is successful”

“It was a great experience. Something I’ve wanted to learn since post-secondary school. Re-learning [how to file taxes] and seeing what I missed on.... It’s painless!”

Approximately
476 returns filed
(out of 9 communities
interviewed)

- An older woman who had not filed for 30 years due to being on social assistance, moving provinces, etc. Back-filed for 10 years and relieved a big weight off her shoulders
- Many clients feel relieved and grateful for the support
- Volunteers were able to file their colleagues’ taxes and help them realize how easy and valuable the service is.

What are the needs for...

Clients?

- A simple, easy, and free tax-filing service
- Access to benefits
- Advocacy
- Accessibility for service hours and location
- Emotional support or encouragement

Volunteers?

- Thorough training
- Access to computer, printer, internet, phone line
- General knowledge about benefits
- Support from their organization or community
- Feel like they're contributing and making a difference

Communities?

- Different sectors should be involved together to include all vulnerable people
- Promote the service so everyone knows it is happening

Open roundtable discussion

What stood out for you from the findings shared?

We will have an open discussion and everyone will be unmuted. Please jump on the line or share your thoughts through the “Chat box” and we will call on you.

Wiikwemkoong Community Volunteer Income Tax Program

Presented by: Jocelyn Bebamikawe

Table of Contents

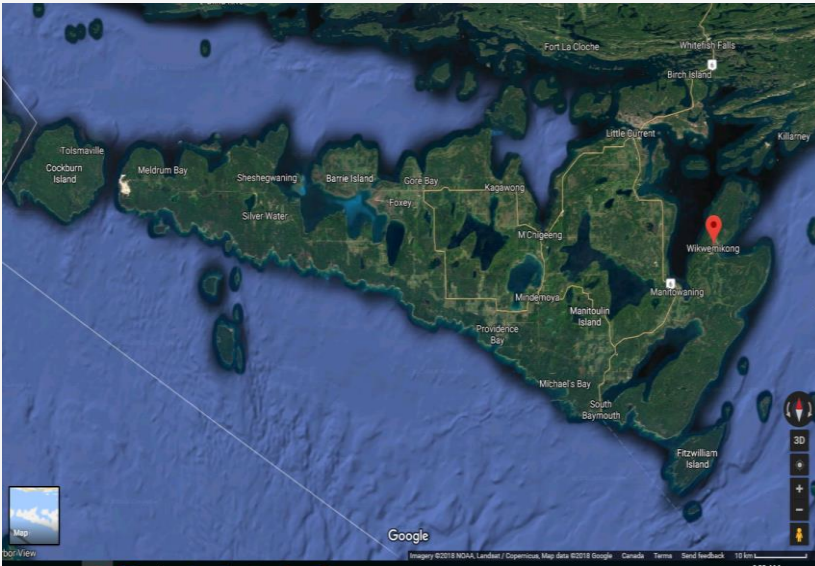
- About Wiikwemkoong Unceded Territory
 - Sponsoring Agency: Enaadmaagehjik
 - How we started
 - Challenges
 - Successes
 - Current Statistics
 - How we see ourselves moving forward
-



Our community totals over 55,000 hectares of land dispersed across six main satellite communities.

We have an estimated band membership of 7,351 members of that number 40.7% live on-reserve.

Our population consists of three different tribes, the Ojibway (Faith Keepers), Odawa (Traders) and Pottawatomi (Fire Keepers). This alliance is known as the Three Fires Confederacy.



Community Sponsor

Enaadmaagehjik
"People Helping People"



Wii-ni n'guch-tood
"Becoming Skilled"
Labour Market Services

Enaadmaagehjik o/a Wikwemikong Development Commission (WDC) is a non-profit corporation incorporated without share capital.


It operates as the Economic Development branch of the Wiikwemkoong Unceded Territory.

The Vision of Enaadmaagehjik is:

***Encouraging self sufficiency to improve the quality of life of
Wiikwemkoong Anishnabek in accordance with Anishinaabe
Bimaadziwin."***



How We Started

- Volunteer program started in 2014 with 2 volunteers
 - Original goal was to teach individuals to file their own income tax returns
 - Recognizing that not everyone would have the comfort level needed to file their own income tax (either through paper returns or online)
 - We expanded our goal to include assisting filing yearly income tax returns
 - We don't look at a clients income when assisting clients filing their income taxes.
- 

Challenges


- First year challenges included: finding a community sponsor; finding “free” space; access to internet; access to computers and printers (including paper); and language barriers.
 - Dedicated time throughout the week to help clients with their tax questions (because the program is volunteer)
 - Lack of ID (like a status card, drivers license, health card)
 - Clients frustrated with not getting through the CRA phone system or having to call back
 - Clients not understanding what they are being informed of.
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Challenges

- Clients not understanding tax slips
- Late filers
- Long line-ups at tax clinics
- Space



Successes

- Increased number of volunteers by 7 people
 - The program has increased the number of: community members using the service; those aware of the service and those recommending the service.
 - We have received support from local organizations
 - Assisting clients to: file back years; dealing with clients being audited by the CRA; completing T1 adjustment forms; and writing letters to CRA for tax related issues (i.e. debt relief, tax slips, pension amounts on-reserve)
 - Community members are accessing government benefits
 - Ease of the Ufile Software and online training.
- 

Stats as of May 2, 2018

	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	Total
As of April 2014	0	0	0	0	143	0	0	0	0	0	0	0	143
As of May, 2015	0	0	0	251	36	22	14	13	9	5	4	3	357
As of May, 2016	0	0	459	49	27	16	13	13	11	10	7	7	612
As of May, 2017	0	473	32	17	12	9	9	9	6	5	4	4	580
As of May 2, 2018	510	49	24	14	9	8	6	4	3	3	1	0	631
Total	510	522	515	331	227	55	42	39	29	23	16	14	2,323

Participant Number	Direct Deposit	Previous Years	2017	Refund	WITB	GST/HST	Trillium	Canada Child Benefit
613	31	121	492	\$ 54,248.07	\$ 37,487.36	\$ 227,353.65	\$ 405,863.83	\$ 1,247,391.63

Total Benefits Accessed this year \$ 1,972,344.54

*How do we
see
ourselves
moving
forward?*

- As we building confidence in financial literacy in our community we hope that we can teach community members to file their own income tax returns



Open discussion



CVITP training at Whitefish
River First Nation

Closing roundtable discussion question

This time we'll start with the last attendee named on the list and everyone will have a chance to briefly respond. If the person isn't on the line, we'll go on to the next.

Please share :

- What are your plans for your clinic for the future?
- What's one thing you are interested in doing to improve or expand the impact of your clinic?
- Are there supports, tools or training that would help your clinic or access to benefits work?

Thank you for joining us!

- **We will be sending you an email soon with:**
 - Link to post roundtable survey
 - Opportunity to upload tools or resources you'd like to share for example, a poster intake sheet, handout or manual
- **We will be sending a follow-up email at the end of June with:**
 - Summary and slides from today's meeting
 - Tools and resources mentioned and shared
 - List of contact information

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