



2024-2025



launch
OKANAGAN

financial foundations. skills for life.

Annual Report

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Territory Acknowledgement

We're grateful to call the Okanagan home. The work we do takes place on the traditional, unceded territory of the Syilx Okanagan Nation, and we honour the ongoing relationship Indigenous peoples have with this land. We know that learning, listening, and allyship are lifelong practices - and we're committed to doing our part. We acknowledge that we are guests and settlers and that we are able to enjoy this beautiful territory because Indigenous communities have stewarded these lands and waterways since time immemorial.

A Message from Jen

Launch Okanagan addresses the root causes of financial instability, empowering participants to break the cycle of poverty and achieve financial independence. Our programs provide accessible education, personalized coaching, and community-based support, transforming the lives of individuals and families across the North, Central, and South Okanagan. We believe that financial confidence isn't just about numbers, it's about possibility, hope, and the ripple effect that begins when someone feels empowered to take control of their future.

This past year, we've witnessed incredible moments of courage: participants who opened their first savings accounts, parents planning for their children's education, and individuals who no longer feel alone when facing financial challenges. These are more than financial wins; they're life-changing milestones that strengthen our entire community.

None of this would be possible without you - our partners, donors, volunteers, and supporters. Your commitment fuels our mission and makes each success story real.

As we look ahead, we remain dedicated to meeting people where they are and walking alongside them on their journey toward financial stability and independence. Together, we're creating a community where everyone has the tools and confidence to thrive.

Thank you for helping us make sustainable and positive change in so many people's lives.

Jennifer Robins
Executive Director



About Us

Launch Okanagan is a vital community organization dedicated to empowering individuals and families to achieve financial security and independence. Operating across the Okanagan, we address the critical need for accessible financial education and support. Through our comprehensive programs and personalized coaching, Launch Okanagan provides a pathway to financial stability and peace of mind, equipping participants with the tools they need to take control of their finances and build brighter futures.

Diversity, Equity, and Inclusion

We know that money doesn't feel the same for everyone. For many, financial systems have created more barriers than bridges. That's why we work hard to create spaces that are welcoming, inclusive, and safe for everyone, no matter your background, income, lived experience, or learning style. Equity is at the heart of what we do, and we're always learning how to do better.



Community Need

The need for financial education and support in the Okanagan has never been more urgent. Without the tools to navigate personal finances, people face increasing debt, mental health challenges, and barriers to achieving financial independence. Launch Okanagan exists to address these critical gaps and empower our community to build lasting financial security.



Our Vision

We envision a community where every person is financially confident, secure, and resilient, able to achieve financial independence and thrive.

Our Mission

We work with individuals and families to improve their financial confidence, knowledge, and skills, empowering them to see hope and possibility for their future.

Our Values

- **Optimism.** We are confident in the ability of individuals to improve their financial well-being.
- **Inclusion.** We believe that financial services and education should be accessible to all, regardless of background, circumstances, or financial history.
- **Dignity.** We respect and value the individuals we work with. Our approach is rooted in treating each participant with dignity.
- **Equity.** We understand that everyone starts from different places, and we are committed to providing tailored support that recognizes these differences.
- **Collaboration.** We know that our success is a result of working together.



Our Team











Like most non-profit organizations, we rely on a small but dedicated group of volunteers and professionals to run Launch Okanagan. These passionate, community-minded people give their time and talents to ensure program participants and community partners can experience our programs at no cost.



Jennifer Robins Executive Director	Rita Harrison Program Facilitator
Krista Fraser Program Facilitator	Susan Weeda Program Facilitator
Dawn Allen Program Facilitator	Olga Filinkova Program Facilitator

In the photo, from left to right: Susan, Rita, and Krista.

Board Members

 <p>Jason Peters Board Chair Director, Wealth at Valley First Credit Union</p>	 <p>Michael Wendland Launch Founder & Director Entrepreneur</p>	 <p>Aaron Dow Vice Chair Partner, Lawson Lundell</p>	 <p>Leanne Hammond Secretary Executive Director, Community Foundation North Okanagan</p>	 <p>Carly Gilmore Director Associate Advisor, Noble Pannu Wealth Management</p>
 <p>Dave Gautier Treasurer Partner, Crowe MacKay</p>	 <p>Esther Granger Director Manager, Marketing, KPMG</p>	 <p>Bryan Redford Director Retired Health Care Manager</p>	 <p>Christian Nielsen Director Private Banker, BMO Private Wealth</p>	 <p>Connie Procter Director Account Manager, TD Commercial Banking</p>

Our Programs

Launch Okanagan provides free financial empowerment programs and services in partnership with more than 27 organizations across the North, Central, and South Okanagan. By working together with local partners, we're able to reach individuals who need it most and embed financial education within a wide range of community support services.

Rita is facilitating a Dollars and Sense program with women from Dress for Success Kelowna.



Dollars and Sense

An 8-week program covering topics such as your relationship with money, budgeting, banking, saving, credit and debt management. This program is delivered in both virtual and in-person formats.

Primer for Life

A 5 week program to equip vulnerable young adults with the basic money management skills they need to thrive.

Matched Savings

A 12-month program combining financial education with a powerful savings incentive. Participants save \$25-\$50 per month and their savings are matched 3:1, up to \$1800. Graduates use these fund to invest in transformative goals, such as starting a small business, pursuing education, or contributing to RESP or RDSP accounts.

Community Workshops

We collaborate with organizations to deliver targeted financial education workshops for participants facing multiple barriers to financial education. Topics include budgeting, debt management, RESPs and RDSPs.

Tax Support

We help people access the benefits and income they're entitled to by supporting them with tax filing. Whether we file on their behalf or teach them to do it themselves, we empower them with knowledge and build lasting confidence.

One-on-one Coaching

For individuals seeking personalized support, we offer private financial coaching. Coaches provide customized support to navigate financial systems, create actionable plans and address specific barriers like debt, poor credit, or low income.

Year in Review

2024-25 was an exciting year for Launch Okanagan. We made new partnerships, offered a new program,, and now have programs running in the North, Central and South Okanagan!

Highlights

Expanded Reach

- Hired program facilitators in Penticton and Oliver, expanding to the **South Okanagan**.
- **New partnerships** with:
 - South Okanagan Women in Need Society (SOWINS)
 - Ask Wellness
 - Discovery House
 - Mental Wellness Society

Strengthened Support

- Increased one-on-one coaching program (**46 clients served**).
- New **tax support** program, helping participants file taxes and unlock benefits.

Community Events

- Hosted the **Financial Literacy Month Breakfast** on November 5 (see next page for more info).
- Selected as a recipient of the **Okanagan Prosperity Fund**, gaining impact measurement coaching with Purppl.
- Chosen as the charity partner of **Kelowna Women in Business** (KWIB) for their 2024-2025 season.
- Invited by the **CFA Society Okanagan** to participate in their **Golf Tournament**, which was a fundraiser for Launch.



Year in Review

November is Financial Literacy Month in Canada, and we use this time each year to bring our community together - highlighting the impact of our work and raising awareness about the challenges faced by the people we support.

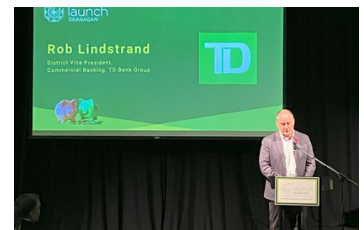
Financial Literacy Month Breakfast

On November 5, Launch Okanagan celebrated Financial Literacy Month with our annual fundraiser event, presented by **TD Bank Group**, to engage, motivate and inspire partners, program participants, and donors with a sit-down breakfast, a panel discussion, followed by a Q&A session, and Launch’s 2024 impact video presentation.

With the goal to raise funds and highlight the impact of Launch’s programs on participants and partners, we brought our community together to raise awareness of our mission, reflect, and educate about the importance of financial literacy. We are a stronger community when we all work together.

We shared the stage with **Karis Support Society, KCR Community Resources, and Pathways Abilities Society**, and had **TD Bank Group, Highstreet, Nicola Wealth** as sponsors; **BMO Private Wealth, Enriched Academy, Lawson Lundell LLP, Mike Wright & Associates, ThreePoint Capital, and Valley First, a division of First West Credit Union** as supporting sponsors; and **AM 1150 Kelowna, Castanet and Kelowna’s Move 101.5** as our media sponsors.

The event gathered close to **200 guests**, and Launch Okanagan raised **\$29,985**.



Year in Review

Our growth numbers matter, but they are only part of the story. At Launch Okanagan, we believe real impact is measured in confidence gained, stress reduced, and dreams achieved. We are honoured to share in these journeys.

Strengthening Financial Futures

Matched Savings

- 3 active Matched Savings programs
- 22 participants accepted

"If it wasn't for Launch, I wouldn't have any confidence in my ability to provide a future for my son and me... I'm super grateful for Launch."

Michelle, Matched Savings Graduate



Joseph's Testimonial



"Matched Savings has given me great confidence in my life and opened my mind to the fact that financial literacy is for everyone and every age. Being in a group setting with Canadians and people from other countries helped me realize that I am not alone."

Joseph is a young refugee from Kenya and was accepted into the engineering program at UBCO.

Year in Review

While most of our programs are offered in partnership with other organizations, we also provide free community Workshops and Dollars and Sense sessions twice a year on Zoom. These are open to anyone who wants to join. We've had up to 95 people participate at a time, learning practical tools to improve their financial security and build a stronger financial future.

Strengthening Financial Futures Overall Program Stats



27 partner organizations



Dollars & Sense

2x 8-week programs

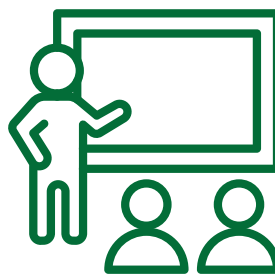
No cost for community

Other workshops throughout the year:

- ✓ Budgeting
- ✓ Dealing with Debt
- ✓ RESPs
- ✓ RDSPs



803 people supported



68 programs & workshops



2,420 hours of financial education

Year in Review

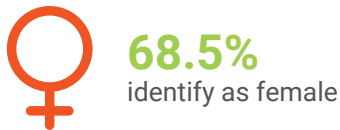
We're intentional about who we serve, regularly checking in to ensure we're reaching the people who need us most. Just as importantly, we track how people feel about their financial situation, because building confidence, reducing stress, and fostering optimism are key to helping people take meaningful action.

Strengthening Financial Futures

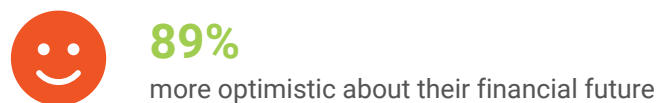
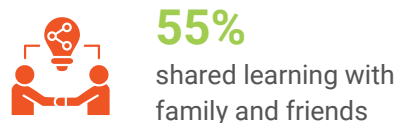
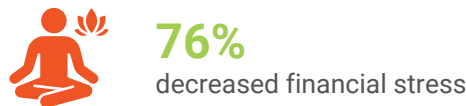
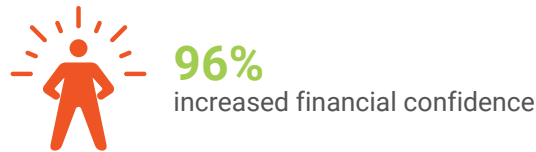
Who We Supported



Demographics



Outcomes



Building Hope & Possibility

There’s nothing more rewarding than hearing directly from the people we serve and the partners we work alongside. These stories remind us why we do what we do – seeing real change, building confidence, and helping people take control of their financial future.

“I couldn't have done it without your support, patience, and willingness to help me succeed. I truly moved forward because I felt safe. I feel in control of my money; it is no longer in control of me.”

-Maria, One to One Coaching Participant

“It was an awesome program, the level of interaction and fact that we were given the opportunity to contact Jennifer outside the regular time of the program to ask question or gain clarification on something we did not understand. Excellent. Thank you.”

-Anonymous, Dollars & Sense Participant

Taking this class has increased my confidence in managing my finances and encouraged me to start saving.

-Anonymous, Dollars & Sense Participant

“I really appreciated Rita. She is a good listener, is compassionate, was able to understand our group’s questions and comments. She was kind and caring and I felt safe”

-Anonymous, Dollars & Sense Participant

“Launch’s support is having a trickle-down effect on the greater community.”

- Kelli, Matched Savings Participant

My relationship with money and my confidence level drastically improved. I’m forever grateful for Launch and the role they’ve played in my recovery from my hopeless and negative perspective of money and my finances.

-Melissa, Matched Savings Graduate

“Partnering with Launch Okanagan has been a deeply impactful experience for our organization and the individuals we support through the Casework Empowerment model and the Pathway of Hope program at Okanagan Central Community Salvation Army. Their commitment to financial literacy and empowerment is not only evident in the resources they provide, but also in the confidence and independence they help foster in participants.”

- Jamie, Salvation Army/ Community Partner



“The 8-session monthly program that was set up by Launch for all our families to attend has been incredibly successful.

We have had families who have lowered their debt load due to a better understanding of debt and credit card use, and we also have a single mother who has signed up for the Launch Okanagan Matching Program, and is now saving for her childrens’ future education.”

- Alison, Habitat for Humanity Okanagan

Looking Ahead

As we look to the year ahead, our vision remains clear: empower more individuals and families to build financial security and brighter futures.

- We aim to expand our programming in the **North and South Okanagan** by increasing referrals from our partnering agencies, thereby providing additional one-on-one coaching support.
- Our **tax program** is brand new, but we hope to bring on an additional facilitator to help clients complete their taxes, either by doing their taxes for them or teaching them how to do it themselves.
- Launch will also be starting another class of **Matched Savings in the Fall** of 2025.
- We're grateful to be working with local organization **Purppl** to strengthen how we measure and share our **impact**. This work will wrap up in the new year, and we look forward to highlighting the difference we're making in our community in our next Annual Report.

We'll continue expanding our programs, deepening partnerships, and meeting people where they are, so no one feels alone on their financial journey. Together, we'll help even more people gain the confidence, tools, and hope they need to move forward and thrive.

Help us empower even more people.
Every gift makes a difference.
Donate today.

launchokanagan.ca/donate



Thank You!

To our participants, partners, donors, volunteers, and community supporters — thank you. Your trust, generosity, and belief in financial literacy make this work possible.

Together, we are breaking down barriers, building confidence, and creating brighter futures across the Okanagan. We are deeply grateful to walk alongside you as we continue to grow and make lasting change, one person at a time.



A special thanks

To the incredible organizations that supported Launch Okanagan this year:

Valley First, a Division of First West Credit Union
First West Foundation
Crowe MacKay
ATB Wealth
MNP
RBC
TD Bank Group
Mike Wright and Associates
Highstreet

Nicola Wealth
CFA Society Okanagan
BMO Private Wealth
Three Point Capital
Enriched Academy
Lawson Lundell
Community Foundation North Okanagan
Central Okanagan Foundation
Province of B.C.

Contact Us

Whether you're interested in supporting our programs or volunteering with Launch Okanagan, we'd love to hear from you!

**Follow our impact.
Visit our website
and sign up for
our Newsletter.**



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