



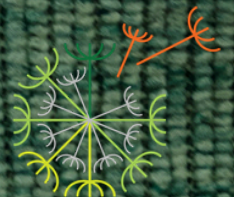
financial foundations. skills for life.

2025 - 2026

annual report

Prepared By:
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a message from jen

At Launch Okanagan, we believe that financial confidence can change lives. While our roots are in financial education, this past year reinforced something important: knowledge alone is often not enough. Real change happens when people have the support and guidance to turn that knowledge into action.

This year we grew across the North, Central, and South Okanagan, expanding our programs and reaching more individuals and families than ever before, including the launch of our new tax support program. What we've learned is that financial challenges are rarely just about money. Whether someone is filing taxes for the first time in years, applying for benefits they didn't know existed, or building a plan for their future, having a trusted person to walk alongside them can make all the difference.

That is where our team has found both purpose and impact, building relationships based on trust and celebrating participants as they take control of their finances, reduce stress, and begin to see new possibilities for themselves and their families.

At the heart of every statistic in this report is a person. A person who took a courageous step forward. A person who asked for help. A person who discovered that change was possible. It is an honour to witness the resilience, determination, and hope our participants demonstrate every day.

As we look ahead, we see real momentum, and the opportunity to reach more people and deepen our impact. To our donors, volunteers, community partners, and supporters: thank you. Your belief in our mission makes this work possible. Together, we are creating a community where people feel supported, empowered, and hopeful about their future.

Jennifer Robins
Executive Director



about us

Launch Okanagan is a vital community organization dedicated to helping individuals and families build financial confidence, stability, and independence. Serving communities across the Okanagan, we address the growing need for accessible, judgment-free financial education and support. Through free practical programs, personalized coaching, and community partnerships, Launch Okanagan empowers people with the knowledge, tools, and confidence to take control of their finances, reduce financial stress, and create stronger futures for themselves and their families.



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 their background, income, lived experience, or learning style.

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.



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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.



our vision

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



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 board

We rely on a dedicated group of volunteers and professionals to oversee and govern 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.



Co-Chair
**Esther
Granger**



Co-Chair
**Christian
Nielsen**



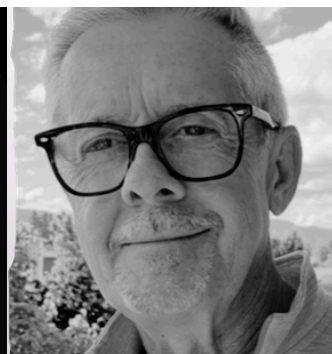
Treasurer
**Dave
Gautier**



Secretary
**Carly
Gilmore**



Director
**Amy
Hill**



Director
**Bryan
Redford**



Director
**Connie
Procter**



Director
**Michelle
Rogers**



Director
**Tyler
Hinds**



Director
**Judy
Assman-Neiser**



our team

Spread across the North, Central, and South Okanagan, the Launch Okanagan team brings together a shared passion for helping people build financial confidence. Through their expertise, compassion, and commitment to our values, they make it possible to deliver impactful programs throughout the region. Their dedication is the foundation of the trust, integrity, and care that define every Launch Okanagan program.



Charlene Wiebe and Zanna Ekeroth; South Okanagan

Jennifer Robins
Executive Director

Rita Harrison
Program Facilitator

Susan Weeda
Program Facilitator

Dawn Allen
Program Facilitator

Alicia McCreary
Executive Assistant &
Social Media Coordinator

Krista Fraser
Program Facilitator

Zanna Ekeroth
Program Facilitator

Crystelle Aucamp
Program Facilitator

Charlene Wiebe
Program Facilitator

our volunteers



Marianne Dahl
Marketing

Julie Kent
D&S Facilitator

Bradley Serl
Co- Facilitator

Julia Petrie
Branding

Lisa Anderson
Tax Filing Support

Raychel Wickins
Co-Facilitator

Tamara Pals
Co- Facilitator

Laura Penstone
Fundraising Event



our programs

Launch Okanagan provides free financial empowerment programs and services in partnership with more than 30 community organizations across the Okanagan Region. 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.



Launch Okanagan Programs

Financial Education

Dollars & Sense is our core financial education program, helping individuals and families build confidence and ease financial stress. Over eight, participants work through budgeting, banking, saving, debt, and goal-setting in a supportive group where every question is welcome.

Primer for Life introduces children and young adults to money management before they need it. Through lessons on budgeting, saving, and planning ahead, they build the habits to make sound financial decisions as they grow.

Workshops provide topic-specific financial education tailored to the needs of community groups and participants. Sessions cover practical topics such as budgeting, debt, credit, taxes, RESPs, RDSPs, and other relevant financial subjects. These workshops are designed to make financial information approachable, practical, and accessible, helping participants build knowledge and confidence in areas that directly impact their daily lives.

Matched Savings

is our most in-depth program, a 12-month journey that pairs ongoing financial education with a powerful savings incentive. Participants set aside \$25–\$50 each month, and every dollar is matched 3:1, up to \$1,800 in matching funds. By year's end, graduates can put their combined savings toward something transformative; starting a small business, returning to school, or opening an RESP or RDSP for their family's future. A participant who saves the full \$600 finishes the year with \$2,400 to put towards their savings goal.

One-on-one Coaching

offers personalized, confidential support for people navigating complex or stressful financial situations. Working directly with a coach, participants build realistic action plans and tackle specific challenges – managing debt, rebuilding credit, accessing benefits, or planning around a limited income. It's some of the most flexible, responsive work we do, meeting people exactly where they are.

Tax Filing & Benefit Support

helps 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.



a year in review



measuring impact



1,117

Clients Served



209

Tax Returns Filed This Year



3,073

Program Hours



\$12,414

Paid In Matched Savings Grants

Program Outcomes



92%

*Of Clients Increased Their **Confidence**

90%

*Increased Their **Optimism**

73%

*Decreased Their **Stress**

Growth

5 to 9

Launch's Team Growth

157%

Coaching Program Increased

Marketing Engagement Stats

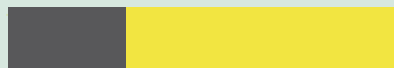
25,000

LinkedIn Impressions



33.5%

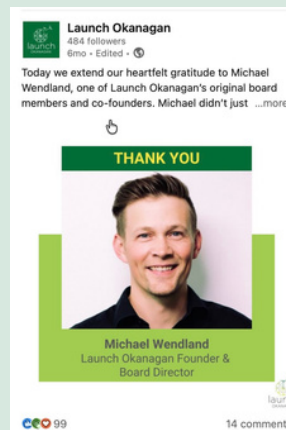
Mailchimp Open Click Rate



30%

Increased Growth In Social Media Following

Top Visited Post



Platform:

LinkedIn

Pageviews:

3,223

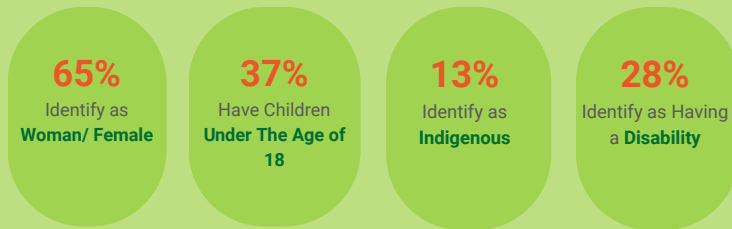
Reactions:

99

Measuring outcomes is essential to understanding the value of our work and the needs of our community. It provides accountability to funders, guides future growth, and demonstrates how financial literacy, 1:1 coaching and our tax program are helping individuals and families build greater confidence and stability across the Okanagan.



a year in review



Figures represent participants across all Launch Okanagan programs, FY2025.



the people we serve

Every person we have the privilege of supporting has a unique story, and no two are alike. While statistics help illustrate community need, they never define the individuals behind them. We work alongside people rebuilding after significant life events: navigating disability, recovering from financial hardship, overcoming housing instability, experiencing violence, or facing other unexpected challenges. **Their resilience inspires everything we do.**

Most of the people we support are introduced to us through trusted community partner organizations already walking alongside them. Rather than expecting people to find us, we bring practical financial education and compassionate support into places where people already feel safe and supported. It is a model built on trust, helping people access support at the moment they need it most.

Financial vulnerability rarely comes from income alone. Disability, caregiving responsibilities, family circumstances, gender, and unexpected life events all shape a person's financial security. That is why we look beyond income alone when describing who we serve.

Income tells an important part of the story too. More than three-quarters of participants in our Coaching, Tax Filing, and Partner-delivered programs live in households with annual incomes below **\$50,000**. These figures reflect where our work is most deeply focused: supporting individuals and families facing significant financial barriers and creating opportunities for greater confidence, stability, and hope.

Our community education programs, are intentionally open to everyone. We believe practical financial education should be accessible before a crisis, not only during one. This year, participants aged **16** to **83** joined Dollars & Sense on Zoom, reminding us that building financial confidence matters at every age and stage of life.

Regardless of how someone finds us, our goal is always the same: practical financial education, compassionate support, and the confidence to believe that a stronger financial future is possible.



financial education

a recap of our programs

Dollars & Sense, Primer for Life and Workshops



1,499

Dollars & Sense
Program Hours



7

Primer For Life
Programs Delivered



51

Workshops
Delivered

proudly championed by:



Foundation



Crowe



CIRO · OCRI
Canadian Investment
Regulatory
Organization
Organisme canadien
de réglementation
des investissements

"The dignity and respect you bring to financial education. People feel seen, supported and empowered."

RBC Foundation- on what stood out about Launch Okanagan's work.

"My relationship with money and my confidence level drastically improve every single time. I am forever grateful for Jennifer and Launch, and the gigantic role they've played in my recovery..."

Participant Quote





matched savings

a recap of our programs



33

Program
Participants



5

Programs
Active



174

Program
Hours Delivered

proudly championed by



"I absolutely loved this course. Krista was an excellent teacher and I would recommend this program to anyone. I learned very valuable information that I now use on a daily basis!"

Matched Savings Graduate



tax filing & benefit support

a recap of our programs



95
Tax
Clients



209
Tax Returns
Completed



\$354,171
Federal Tax
Benefits Claimed

proudly championed by



"Being able to sit with someone and help take even one step off their plate feels incredibly meaningful. While the intake itself might be quick, the process behind the scenes is heavily layered—guiding someone to get ID, helping them navigate banking, reconnecting them with CRA, and ultimately getting them to a place where their taxes can be filed, sometimes going back many years. What I've come to understand is that while a form may take only a few minutes to complete, the real work extends far beyond that."

-Alicia, Launch Okanagan





one-on-one coaching

a recap of our programs



279

Coaching
Hours



299

Coaching
Sessions



131

Coaching
Clients

proudly championed by



"We've really valued our partnership with Launch Okanagan, which has allowed us to offer financial empowerment programming directly within our Clubhouse, making it more accessible for participants. Bringing this support into a familiar and safe space helped reduce barriers to participation and encouraged stronger engagement. We observed participants actively engaging in discussions, asking thoughtful questions, and building connections with some individuals continuing on to 1:1 support. We look forward to future opportunities to continue this work together."

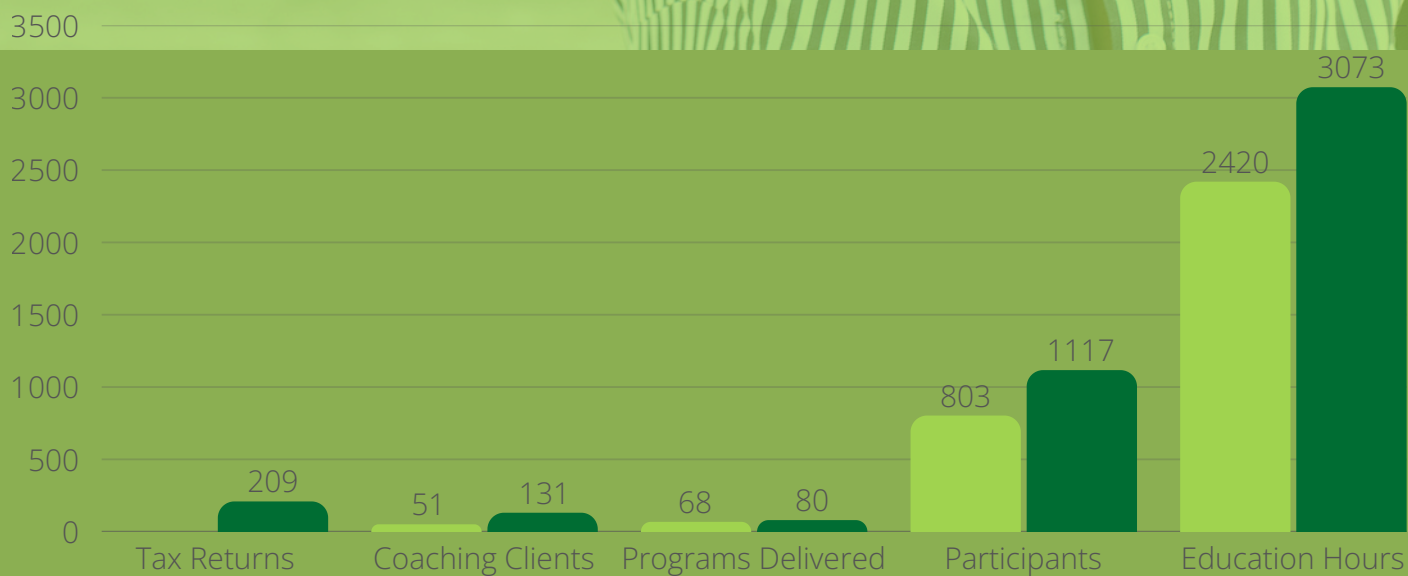
-Vince Galea, Thrive Learning Centre Lead, CMHA



a year in review

2024/2025

2025/2026



"The need is growing faster than our current capacity."

To meet this challenge, we are strengthening community partnerships, expanding volunteer engagement, and pursuing sustainable funding so that more people can access life-changing financial education, coaching and tax support.



stories of impact

matched savings

Lee's story



The power of matching more than dollars

One year ago, Lee describes feeling overwhelmed by debt, anxiety, and an uncertain future. Today, Lee says her financial picture is “dramatically different.” What began as ten minutes a day making small changes, cutting expenses, building habits, and learning new skills- grew into lasting momentum. With support from Launch Okanagan and the Matched Savings program, Lee started an RESP to save for her daughter's future. In addition, Lee also paid off debt, built an emergency fund, began investing for the first time, and navigated unexpected expenses without panic. As Lee shares, **“those teeny little changes... have compounded and multiplied over time,”** leading not just to financial stability, but a renewed sense of confidence, possibility, and hope for the future.

visit our website to read the full story: www.launchokanagan.ca



one-on-one coaching

Christine's story

How one coaching relationship changed a family's trajectory

When Christine joined Launch Okanagan's one to one coaching program in 2025, she felt lost in a “forest of debt” and overwhelmed by what she called “money shame.” Over five sessions with Rita, that forest began to clear. She saw her son's RDSP finally start to work for his future and watched her teenage daughter begin asking thoughtful questions about value and spending. Today, she describes herself as a “changed human.” This is her story.

visit our website to read the full story: www.launchokanagan.ca





financial literacy 4th annual fundraiser

proudly presented by:



On November 4, Launch Okanagan welcomed community leaders, partners, donors, and supporters to our annual Financial Literacy Month fundraiser, **“Talk Money. Build Confidence. Launch Change”** proudly presented by **TD Bank Group** at the Kelowna Community Theatre.



The evening celebrated the power of financial confidence and the difference it makes in people's lives. Guests heard from Board Co-Chair Christian Nielsen and Esther Granger, and guest speaker Sonia Withers of **The Salvation Army**, who shared Jodie's journey and the lasting impact of accessible financial support.



The evening underscored both how far financial confidence can carry someone and how much the need for this support continues to grow across the Okanagan. Thanks to the generosity of our community, Launch Okanagan can continue providing free financial education, coaching, and support to individuals and families across the North, Central, and South Okanagan.

Together, we are building confidence, creating opportunity, and launching change.



Supported by the
Province of British Columbia



building hope & possibility

The most meaningful measure of our impact comes from the voices of those we support and the partners who help make this work possible. Their stories remind us that financial confidence can change lives, strengthen communities, and create lasting change.

"It was like having a teammate. There was no power struggle, no shame. Rita helped me understand my relationship with money and that was the missing piece. No one had ever done that for me before."

-Jodie, One-on-one Coaching Client

"Loved it! Thank you so much for offering an informative and educational program."

-Anonymous, Matched Savings Client

"This is one of the best programs"

-Anonymous, Dollars & Sense Participant

"I've been approved for the DTC, and I'm getting a refund of sixteen thousand dollars! I'll be able to get out of debt, stay out of debt, and build savings. I'll pay off my bills, invest some, and put the rest into my TFSA. Thank you again for all the amazing things you've taught me. I feel incredibly blessed to have the skills to use this life-changing amount of money wisely."

- Anonymous, One-on-one Coaching Client

"I now have a confidence I never had before. I would be scared to see my balance, I would binge spending, I had no foresight for the future. I thought I wouldn't be able to save for the future because I was always just struggling to survive"

- Anonymous, Matched Savings Graduate

"As I just wrapped up Dollars & Sense with Jennifer and Christian this week, reviewing these topics with Rita was very helpful and gave me time to reflect and see where my next steps are."

-Anonymous, Dollars & Sense & 1:1 Coaching Client

"The course is truly fantastic and every one should take it (Dollars and Sense). THANK YOU SO MUCH FOR YOUR WORK AND GENEROSITY!"

-Anonymous, Dollars & Sense Attendee



"Launch Okanagan has been an incredible resource for our community. Crystelle has been exceptional and creative with her approach to the various personalities and styles of learning. I have recommended this service to everyone in our program and will continue to share this with my other colleagues as a must do for anyone wanting to increase their confidence, independence and control in managing their finances."

- Pacific Coast Community Resources

looking ahead: building financial futures together

Across the Okanagan, the need for financial education and support keeps growing. Every week, more individuals, families, and community partners reach out, for help with budgeting, debt, tax and benefit support, and one-on-one coaching. Behind each request is someone working to gain footing, and every one of them deserves a place to turn.

In the year ahead, we will expand our one-on-one coaching and tax support, continue delivering free financial education across the region, and welcome new Matched Savings cohorts in Fall 2026. Our goal is simple: to make sure that no one in our community has to navigate financial stress alone.

We cannot meet this growing need on our own. The generosity of donors, the strength of our partnerships, and the dedication of our volunteers make this work possible, and allow us to reach further. With your help, we can bring financial confidence within reach of every family that needs it.

Together, we can build a more financially confident and resilient Okanagan.

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

What Your Support Makes Possible

- \$50 helps provide access to a free financial workshop
- \$120 supports one-on-one financial coaching
- \$150 helps a family access tax and benefit support
- \$600 helps fund a full coaching journey
- \$1,800 supports one Matched Savings participant



launchokanagan.ca/donate



thank you

The organizations featured below are more than partners, they are champions of the communities we serve. Through referrals, collaborative programming, workshop delivery, and ongoing support, they help connect individuals and families to the financial education and resources they need to thrive.

We are honoured for the opportunity to work alongside these organizations across the Okanagan. Together, we are breaking down barriers, building confidence, and creating pathways to greater financial well-being. Their partnership reminds us that meaningful change happens when communities come together around a shared purpose.



stronger together

To the incredible organizations that partnered with Launch Okanagan this year:

- Bridgeway
- Central Okanagan Food Bank
- Childhood Connections: Okanagan Family & Childcare Society
- CMHA Vernon & District
- Cornerstone Shelter
- Discovery House Recovery
- Dress For Success
- Penticton Excel
- Foundry Kelowna
- Freedom's Door
- Healing House (Sn̓p̓aʔx̓tantn)
- John Howard Society
- Karis Support Society
- KCR Community Resources
- Kelowna Gospel Mission
- Kelowna Women's Shelter
- Ki-Low-Na Friendship Society
- Mamas for Mamas
- Mental Wellness Society
- Neskonlith Indian Band
- NOW Canada
- Okanagan College
- Okanagan Indian Band
- Okanagan Step Place
- Ozanam House
- Penticton Indian Bank
- PLAN Okanagan
- S.U.C.C.E.S.S
- SD23
- Seniors Outreach & Resource Centre
- South Okanagan Similkameen Mental Wellness Society
- South Okanagan Immigrant & Community Service (SOICS)
- SOWINS
- Step Place
- The Bridge Youth & Family Services
- UBCO
- United Way British Columbia
- YMCA

investors in change

Thank you to the funders, businesses, organizations, and individuals whose generosity makes this work possible. Your investment is more than funding, it creates opportunities for people to build financial confidence, overcome barriers, and create lasting change. Thank you for recognizing the growing need in our community and for partnering with us to ensure more individuals and families have the support they need to build a stronger future.

- Prosper Canada
- RBC Foundation
- Canadian Investment Regulatory Organization
- First West Foundation
- Valley First, A Division of Tru Cooperative Bank
- Central Okanagan Foundation
- Prospera, part of the Coast Capital Savings Federal Credit Union
- Province of B.C.
- TD Bank Group
- Kelowna Women In Business
- KPMG LLP
- Crowe McKay LLP
- CFA Society Okanagan
- Community Foundation South Okanagan
- Doane Grant Thornton Foundation
- ATB Wealth
- Nicola Wealth
- Mike Wright & Associates Inc.
- Lawson Lundell LLP.
- Bank of Montreal, Private Wealth
- Three Point Capital



Dawn Allen, Discovery House Recovery, South Okanagan

Thank you for believing that everyone deserves the opportunity to build financial confidence, create stability, and see hope for their future. We couldn't do this work without you. Your generosity lets us sit down with someone, believe in them before they fully believe in themselves, and walk alongside them as they change their own story. Thank you for being part of that."

**Jennifer Robins, Executive Director
Launch Okanagan**



contact us

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



See our impact in action.
Visit our website, subscribe
to our newsletter, and
follow us on social media.



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