



YWCA
MUSKOKA

NATIONAL ADVOCACY.
COMMUNITY ACTION.

ANNUAL REPORT 2025



A MESSAGE FROM THE BOARD CHAIR & EXECUTIVE DIRECTOR

Dear members, friends, and supporters of YWCA Muskoka,

What an honour it is to offer a reflection on what has been a remarkable year for YWCA Muskoka. As we look back on 2025, we celebrate steady progress, new ideas, and the strong spirit of collaboration we've seen to bring so much to life.

We had the joy of bringing back a special community gathering: YWCA's Women of Distinction Awards. The event returned with such success and positive energy. It was not only a meaningful fundraiser but also a celebration of the women in our community and the remarkable work we achieve together.

As a community organization with a mandate to provide educational opportunities, we need to keep skills fresh, research and revise curriculum, consider relevance, collect and monitor the data. It's also critical to value our relationships: include people wherever they are in the journey, help one another and work together to see more people get to thriving.

Listening to the voices of women with lived experience is shaping program delivery and where we dedicate our time. Seniors wellness and ESL programs are increasingly in demand. The research in GBV prevention with youth was long anticipated and we're excited to be sharing it. We've offered Bridges out of Poverty training for over a decade reaching educators, health care workers, and community volunteers.

Key learning experiences included Hannah and Board Director, Belinda, participating in Decolonizing Governance workshop organized by YWCA Peterborough and a retreat at YWCA Toronto's Camp Tapawingo. Employees joined Karine Silverwoman for Trauma Informed Care training and we have been working together to consider how these approaches shape our practices, personal accountability and the broader work of YWCA Muskoka.

We worked our way through the new Standards Assessment alongside YWCA Canada. The process affirmed many of the strengths we already knew we had as an organization—and it also helped us identify areas where we can keep growing. Locally, we aimed to increase diversity and have reached a new measure with young women under 30 representing 18% on our Board.

We extend our warmest gratitude to you; you keep us responsive, forward thinking and we appreciate your care and encouragement.

Happy Reading!

VIKTORIA HAMMA
BOARD CHAIR

HANNAH LIN
EXECUTIVE DIRECTOR

YWCA MUSKOKA VISION

A world in which girls, women and gender-diverse people thrive in a safe and equitable society.

YWCA MUSKOKA MISSION

YWCA Muskoka champions positive change for girls, women and gender diverse people through education, leadership and advocacy.



2025 AT A GLANCE

888 PEOPLE SERVED

56 PROGRAMS & WORKSHOPS

66 VOLUNTEERS

35 LOCATIONS

*"I enjoyed every week because all of the lessons and skills pushed my comfort zone and taught me something about myself."
-Women's Wellness participant*

Swing for your Sisters: YWCA Muskoka's First Ladies Golf Tournament

In September, YWCA held Muskoka's first women-only golf tournament at North Granite Ridge Golf Club, which brought together 50 golfers and **raised over \$27,000**. It was a joyful, upbeat day of sport, laughter and many new friendships formed.

Get ready! The 2nd Swing for your Sisters Golf Tournament is scheduled for **September 21, 2026!**



WOMEN'S PROGRAMS

In Huntsville and Bracebridge, **Women's Wellness** program participants reported strong increases in self-care, confidence, and self-esteem, with average ratings of 4 out of 5. Many shared that the program helped them **better understand their emotions, navigate challenges, and step outside of their comfort zones in a supportive group setting.**

The **Women in Business** program provided practical skills and meaningful connections for participants exploring entrepreneurship. Participants reported **increased confidence in presenting their businesses and strong interest in continuing relationships with guest speakers and mentors.** The program created space for women to invest in their goals while building confidence both professionally and personally.

Seniors Wellness programs contributed to improved well-being, with participants **reporting reduced stress and high satisfaction** with the program experience.

Across all programs, women consistently **highlighted the value of connection, supportive facilitation, and having dedicated time to focus on their own growth.**

YWCA Muskoka gave out **28 NESS Fund grants** providing women, gender-diverse people and their families with financial **support to leave unsafe homes** or emergency shelters/precarious housing situations and begin their healing journeys.

56	WOMEN'S WELLNESS PARTICIPANTS	37	SENIOR PROGRAM PARTICIPANTS
11	WOMEN IN BUSINESS GRADS	28	NESS FUND RECIPIENTS



"I really enjoyed my time participating in the WIB program... It was also a very supportive group, and I grew so much as a small business owner, but my confidence grew a lot in general as well. So grateful I was able to be a part of this program."
 - Women in Business graduate



YOUTH PROGRAMS

19 YOUTH PROGRAM SCHOOL GROUPS

158 YOUTH PROGRAM PARTICIPANTS

7 WEEKS OF SUMMER PROGRAMS

77 SUMMER PROGRAM PARTICIPANTS



YWCA Muskoka's youth programs continued to grow in both reach and impact, supported by Ontario's Ontario Action Plan to End Gender-Based Violence. This grant funding helped **strengthen and expand Girlz Unplugged® across Muskoka**. This investment made a deeper commitment to prevention-focused programs for rural girls possible, including dedicated time to a **literature review on gender-based violence prevention for youth**, a case study on Girlz Unplugged, **enhanced and updated curriculum** and we hired an external evaluator. The youth team expanded and increased our capacity to **respond to longstanding demand** from schools and parents.

This year marked a significant step forward in youth programs. With a focus on facilitator training and updated, evidence-informed content, programs **evolved to better reflect the realities young people are navigating today**. Across Muskoka, YWCA youth programs continued to create safe, inclusive spaces where participants could build skills in healthy relationships, emotional well-being, and personal safety, **all while laying the groundwork for long-term violence prevention and stronger communities**.

Girlz Unplugged reached 14 schools, Quest was held in 4 schools, and Girlz Choice at one high-school with a **total reach of 158 youth in 2025**.



Spring Girlz Unplugged participants were asked:

What is one thing you learned in Girlz Unplugged that you want to remember?

Some of the things they shared included:

- *to believe in myself*
- *the experience*
- *boundaries are important*
- *be kind to myself*
- *I feel confident*
- *to be safe online*



COMMUNITY PROGRAMS

Circles South Muskoka supported **21 participants** through long-term peer support from volunteer Allies, dedicated staff, and fellow participants. Leaders **worked toward increased financial stability, improved mental health, employment goals, and personal growth.** A new group initiative, *Victory Gardens*, brought participants together to maintain six community garden plots, promoting self-reliance and increasing awareness of food insecurity in the community.



Participants **developed skills in leadership, project planning, and coordination**, while building knowledge of vegetable gardening and food production. Circles also supported increased physical health, a sense of purpose, and strong community connections with other gardeners, local staff, and neighbours.



Bridges Out of Poverty workshops reached **110 individuals**, including staff, volunteers, and educators from organizations including Trillium Lakelands District School Board, Simcoe Muskoka District Health Unit, and the Manna Food Bank. These sessions helped **broaden understanding of poverty and build more informed, compassionate approaches** to supporting individuals in our community.



The Getting Ahead program expanded with 8 groups supporting participants to build stability, strengthen connections, and work toward poverty reduction. The program was delivered in partnership with organizations including the Federal Penitentiary System, Alex's Place Youth Transitional Home, local libraries, and food banks. A total of **17 participants completed the program in Winter 2025**, and **44 Getting Ahead participants registered in the fall of 2025.** Through Getting Ahead, participants developed tools and strategies to navigate daily challenges, build social capital, and plan for their future within a supportive, community-based environment.

ESL program supported 10 women and their families in building language skills, confidence, and community connection. Participants, many new to Canada, developed the English skills needed to pursue employment, support their children, and engage more fully in daily life. Women shared that the program provided a safe and welcoming space to learn, build friendships, and work toward longer-term goals such as re-entering their professions and contributing to the local workforce.



COLLABORATIONS & CELEBRATIONS

A total of **31** Muskoka women were nominated and **6 Women of Distinction Awards** presented at the 19th Gala at Hidden Valley Resort on **International Women's Day**. The event included the presentation of **King Charles III Coronation Medals** to Eva Olsson and Penny Varney and a new **Women in Construction Award** presented by the Muskoka Lakes Chamber of Commerce. The evening raised over \$33,000 to further the YWCA's year-round services and programs for women in Muskoka.



As a Community YWCA, we provide services across a large rural region with the **support and relationships built with community partners** - this generosity looked like community dinners at Gravenhurst Against Poverty and provided by Bracebridge Out of the Cold, tech support from Theatre Muskoka, program and meeting space provided by **34 locations** including schools, community centres and libraries across the region.



We are **incredibly grateful to those who collaborated** with our program teams and donated space, time and energy to support girls and women in Muskoka.

YWCA staff and volunteers contribute and participate in several planning tables and communities of practice:

- Financial Advisory and Planning Group
- Homelessness Planning Table
- Inclusion Advisory Group (District)
- Muskoka Anti-Human Trafficking Coalition
- DART Community Advisory
- Community Partners Group (Huntsville)
- Ontario Non Profit Network
- YWCA Canada's Indigenous Circle, Truth & Reconciliation Action Committee



"Being nominated for a Women of Distinction Award was incredibly meaningful because it felt like recognition not just of me, but of the communities, values, and causes that guide my work. Specifically, it represented the strength, resilience, and voices of young women in my community. I saw it as a reflection of everyone who is quietly doing the work, supporting others, and creating change in ways that don't always get seen."

Britney Hammell

2025 Young Woman of Distinction Award Recipient*



*Following Women of Distinction, Britney joined YWCA Muskoka as a Board member

YWCA MUSKOKA BOARD & STAFF



Board Members: Viktoria Hamma, Isabelle Frati, Alison Turnbull, Sheryl Manolakos, Michelle Emson, Kim Williams, Kristyn Kennedy, Emanuela Heyninck, Colleen Franklin, Erika Scott, Belinda Chiu, Oxana Rebro, Britney Hammell, Ala Boyd, Cailan Laine Punnewaert

Staff Members: Hannah Lin, Stacey Schat, Jiana Cutting, Krishma Goraya, Amy Jones, Laura Sundy, Allison Holder, Sarah Kernohan, Justin Richardson, Rick Van der Ley, Gillian Thomas, Willamina van der Vecht, Jenny Sifft, Denise Morris, Carol Pollock, Brynn Kirbyson, Karen Mocherniak, Joanne Silva, Rebecca Mascioli, Avery Simpson, Hannah King, Joey Currie, Catherine Kosch

Placement Students: Willow Porter-Hillier, Kristy Longpre

TRENDS WE SEE AS A LEARNING ORGANIZATION

We are seeing increased demand for basic needs support (food, gas) and system navigation, alongside growing housing instability. Participation is rising among newcomers (driving ESL needs), seniors (particularly single women) and individuals identifying as having disabilities and/or as LGBTQ2S+. Insights from the NESS fund and local programs highlight financial barriers for women leaving violence and the need for greater cross-sector collaboration to streamline access to services. Digital literacy, including AI awareness and scam prevention, is an increasing need among seniors, while GBV prevention research continues to inform responsive, inclusive program design.

"I sign up for as many programs as I can at the YWCA. This one and all of them are so well done."

- Senior Wellness participant feedback





FINANCIAL HEALTH

Revenue

Government Grants	\$435,339
Foundations & Program Partners	\$254,693
Fund Development	\$88,159
Program Fees	\$16,658
Membership & Other	\$54,159
Special Events	\$59,543
Total Revenue:	\$908,551

Expenses

Wages & Benefits	\$603,562
Program Costs	\$200,186
Operating	\$84,685
Fund Development	\$13,565
Amortization	\$1,450
Board Costs	\$3,917
Total Expenses:	\$907,365
Excess (deficiency)	
Revenues over Expenses:	\$1,186

Audited by Pahapill & Associates Professional Corporation, Chartered Professional Accountants



SUPPORTERS CREATE CHANGE

THIRD PARTY EVENTS: OMTRA 2025 Conference | RE/MAX Professionals North, Brokerage High Tea | RONA Heroes Campaign | Shoppers Drug Mart - Giving Shelters Campaign | Silver Slicers Boost-a-Cause Golf Tournament

IN MEMORY OF: Carolyn Bray | Eileen Towell | Eva Moore | Joe Lin | Marie Slark | Susie Phillips

IN HONOUR OF: Joan Gentle

SPONSORS: Barriston Law | BDO Canada LLP | Birdsong Audiology | Castle Peak Retirement Residence | Cedar Laine Restoration | Chelsey Penrice, Broker | Cogeco | Colleen & John Franklin | Co-operators Financial Investment | David Smith, Broker, Chestnut Park Real Estate Brokerage | JL Car Care | JMH McDonald's | Kim O'Grady, Broker | Lake of Bays Brewing Co. | Lakeland Networks | Lakeview Counselling & Wellness | Mawer Investment Mgmt LTD | Muskoka Barging | Muskoka Chrysler | Muskoka Lakes Chamber of Commerce | Muskoka Urology | Muskoka Futures | Netspectrum | New Leaf Media | Plan a Vacation with Marie Odorizzi | Physio Works Muskoka | Scotiabank Huntsville | Strata Accounting Prof Corp | Susie & Kent Phillips | TD Bank Group | Theatre Muskoka | TIMKO Plumbing Inc | Viktoria Hamma

FUNDERS: Children's Foundation Muskoka | District of Muskoka | Government of Canada | Government of Ontario | JTC Heersink Foundation | Kawartha Credit Union | Muskoka Community Foundation - Lake of Bays Community Grant | RBC Foundation | Rotary Club of Bracebridge | Terence Haight Fund - Town of Gravenhurst | Town of Bracebridge | United Way Simcoe Muskoka

SPECIAL PROJECTS: Interval House of Hamilton - Coaching Boys into Men | Huronia Survivors Support Fund | Make Way Foundation - Innoweave | Sustainable Livelihoods Canada | YWCA Canada

IN-KIND CONTRIBUTORS: Gravenhurst Against Poverty | Bracebridge Out of the Cold | Lake of Bays Public Library | District of Muskoka | Elizabeth Fry Society | Huntsville Public Library | The Table Soup Kitchen | Literacy Society of South Muskoka | Stephens' Your Independent Grocer | Theatre Muskoka | Gravenhurst Public Library | Port Carling Garden Centre

DONORS MAKE A DIFFERENCE

SILENT AUCTION DONORS: 3 Guys and a Stove | Algonquin Outfitters | Aligned Crystals + Wellness | Artful Barkeep | Artisan Trading Post | Away We Go Trips | Baggy Pants Muskoka | Barb Leek | Baristah Coffee | Becker Shoes | Blue Willow Tea Shop | Bracebridge Recreation Department | Cacao Boys | Canadian Raceboat Museum | Cedar Canoe Bookstore | Chrysalis Tanning & Infrared Therapy Inc. | Colleen Franklin | Cottage Winery | Diamond in the Ruff | Divine Intentions | Feltalala | Freemont | Glenda Davies | Grandview Golf Club | Granite Ridge | The Great Vine | Grit Strength & Conditioning | Gus and Gigi's | Hammond Tours & Travel | Hannah Lin | Helena Renwick | Hockey Hall of Fame | Intentions Reiki Wellness | Janice Feist | Karen Mocherniak | Kawartha Dairy | Krystal Clean Living | Let the Cat Go | Lindt | Little Black Bow | Liz Carr | Maggie Best Hair Design | Margot Snow Painting | Martha Davis | Massage Works | Michael Walker | Midtown Technical Services | Minds Alive | Miranda Britton | Modern Golf | Moonriver Apothecary | Muskoka Aesthetics | Muskoka Bay Resort | Muskoka Hair Design and Spa | Muskoka Lumber | Muskoka Nails and Spa | Muskoka Puppy Yoga | Neob Lavender | Niagara Parks | North Granite Ridge | Northern Escapades Mini Putt | Northwinds Pottery | Oxana Rebro | Pampered by the Bay | Parry Sound Bikes | Paul Brodie | Pearl & Sparrow | Rich Hill Candles | ROM | Salt | Santa's Village | Serena Fine Art | Shawn Aucoin | She Fights Boxing Club | Sherry Rasmussen | Shine Boutique | Shirley Levene | Simply Cottage | Soap Stones | Sound Interiors | South Muskoka Golf Club | Stephanie Horsman | Stone Tree Studio | Suzanne Rumball | Sweet Sobriety | Swim Surf Sun Chasers | T&A Tire | Taylore Hald | The Cutter's Edge Muskoka | The Detour Co | The Fairways at Kirrie Glen | The Hunt House | The Record Shoppe | Tiggs & Belle's Boutique | Urban Jars Muskoka | Veranda | Viktoria Hamma | Wendie Donabie - Heron's Nest Gallery | Westside Fish & Chips | Windermere Golf & Country Club | Windermere House | Zcizzors Hair Studio

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CONTACT US!

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GET INVOLVED WITH THE YWCA MOVEMENT

- Become a member
- Become a monthly donor
- Sign up for the e-newsletter
- Participate in a program
- Volunteer

THANK YOU FOR TAKING THE TIME TO READ & REFLECT.
PLEASE CONSIDER SHARING THIS WITH A FRIEND.