



annual REPORT 2025-2026



United Way
Centraide
Simcoe Muskoka



WE ACKNOWLEDGE

United Way Simcoe Muskoka humbly acknowledges that it is situated on the sacred territorial land of the Anishinaabek. The Anishinaabek include the Ojibwe, Odawa, and Pottawatomi nations, collectively known as the Three Fires Confederacy. The Huron-Wendat and the Haudenosaunee Nations have also walked on this territory over time. We have a responsibility to acknowledge and understand this history and the current experiences of First Nations, Inuit, and Métis peoples. This understanding must inform the work that we do so that we can stop perpetuating the damages of colonization and begin to repair them.

BOARD CHAIR AND CEPO MESSAGE

Across the communities we serve, the cost of living—especially housing, food, and essentials—continues to rise. More people are living closer to the edge, and more neighbours are turning to community supports not only in crisis, but to stay stable month to month.

We are committed to being transparent about what we are hearing, what the data tells us, and what it will take—together—to create lasting change.

United Way Simcoe Muskoka is a system leader and trusted fund administrator, bringing partners together and directing resources where they can make the greatest impact.

This year, we directed more than \$13M to community partners and direct support for low-income households:

- Over \$9M to address energy poverty through the Low-Income Energy Assistance Program
- \$100K in direct household support through the Urgent Needs Fund and Home Relief Bank
- Over \$4M to address rural housing and homelessness challenges through Reaching Home
- Nearly \$700K to seven Community Collaborative Projects with 35 partners, plus over \$200k in local grants through Women United and School Food Infrastructure Funding

As we look to the coming year, we will continue to provide financial support to our seven three-year Community Collaborative Projects. We will increase our level of direct financial support to low-income households through the Low-Income Energy Assistance Program, Urgent Needs Fund, and Home Relief Bank. We will also increase investment in rural and remote housing and homelessness initiatives through Reaching Home.

Alongside this work, we will develop a new five-year strategic plan with our partners and the communities we serve. Grounded in lived and living experience and informed by local data, it will focus our investments, strengthen what is needed, and advance the systems change required to reduce poverty and improve quality of life across the region.

Thank you to our donors, workplace campaign supporters, partners and funded agencies, volunteers, and staff. Your generosity, collaboration, leadership, and daily commitment make both immediate relief and long-term solutions possible—and help ensure people across Simcoe Muskoka can access support with dignity.

Thank you for being part of this work. Your support fuels urgent help and systems change—and it sends a clear message: in Simcoe Muskoka, we take care of each other.

With sincere thanks,



Shannon Scott
Board Chair
United Way Simcoe Muskoka



Brian Shelley
Chief Executive & Philanthropy Officer
United Way Simcoe Muskoka

Community Impact Beyond Funding

In its fourth year, the **ReThink Poverty** event and the inaugural **Anti-Poverty Summit** in Bradford, both co-hosted alongside community partners, brought together representatives from government, community organizations, and social services to examine the regional realities of poverty. Participants explored the underlying systemic barriers that perpetuate poverty, reviewed emerging trends, and engaged in meaningful dialogue around practical strategies for change. Concrete action items emerged from these conversations and were shared with participants and the community, deepening collective commitment to addressing poverty's impact on individuals across the region.

Holiday with a Hero is an annual event held in partnership with Simcoe Muskoka Family Connexions. It pairs police officers, paramedics, firefighters, and other local heroes with children experiencing poverty for a day of shopping, games, and fun! In 2025, true community spirit showed up, with 60 volunteers and 102 heroes giving their time to support 80 children and make the morning a success. All funds for the initiative were raised through generous donations from individuals and businesses.

We screened Gord Downie's documentary **"The Secret Path"** during **Truth and Reconciliation week**, which included a panel discussion after the film about residential schools and the path toward reconciliation.

We partnered with the IBL's Barrie Baycats to raise funds to support community initiatives through in-game **50/50 ticket sales**. Proceeds went towards funding United Way Collaborative Projects, the Barrie Food Bank, and sending kids to Baycats Camp.

This year saw United Way Simcoe Muskoka partner for the first time with the Ontario Nonprofit Network to host **Nonprofit Driven Regional Connects**, an opportunity for nonprofits, charities, and community organizations across Simcoe County to connect, deepen relationships, and discuss big-picture issues with a local lens. Together with changemakers from across the region, we explored how working side by side can help us tackle our communities' most complex challenges.

We take our seat at the table where it matters most, bringing our expertise to the councils, coalitions, and working groups tackling complex social issues, while learning from the brightest minds driving change, including:

- Poverty Reduction Task Group
- The Child, Youth and Family Services Coalition of Simcoe County
- Orillia & Area Food Council
- Simcoe County Food Council
- Simcoe County Alliance to End Homelessness (SCATEH)
- Simcoe County Community Advisory Board
- Ontario Alliance to End Homelessness
- Dr Howard Krieger Legacy Fund Allocations Committee (Gilbert Centre)
- Bracebridge Mayor's Roundtable
- BWG Anti-Poverty Summit Steering Committee
- Local Immigration Partnership (LIP)
- Poverty In Muskoka Planning Table

Community Collaborative Projects

United Way Simcoe Muskoka's commitment to the Community Collaborative Projects drives systemic change in food security, mental health, housing, and income stability. These projects unite partners from the public, private, faith, and non-profit sectors and are **100% funded through local donations**.

\$694,066

Funding this year

7

Projects

35

Partners

5

Regions

Finding Home

\$136,173.72 ●●●● 4 partners

📍 South Georgian Bay

Groundwork

\$97,266.94 ●●●● 4 partners

📍 South Simcoe

For women and children escaping abuse, leaving a shelter is not the end of the journey - it's one of the more vulnerable steps in it. **Finding Home** exists to bridge that gap. The program delivers transitional housing, education, community meals, and critical financial assistance to women rebuilding their lives. This year they secured safe, stable housing for seven women and twelve children, giving nineteen lives a genuine fresh start.

Behind every statistic is a story: a mother who arrived in this country, with hope, faced unimaginable hardship and rebuilt her life from the ground up for herself and her children. Finding Home didn't just find her an apartment. It gave her family a place to heal.

Groundwork continues to create real change in the lives of its participants. This 12-month program offers safe employment opportunities, mental health supports, financial literacy, and one-on-one mentorship to help participants move toward stability and self-sufficiency.

What sets Groundwork apart is its human-centred approach. By weaving therapeutic support directly into the program, participants have been able to confront longstanding challenges, not just prepare for employment, but genuinely move forward with their lives. The results speak for themselves: stronger confidence, sharper skills, and a growing sense of agency over their futures.

PROJECT - SPOTLIGHT

Mobile Youth Wellness Hub

\$75,000.00 ●●●●●●●● 9 partners

📍 District of Muskoka

The **Mobile Youth Wellness Hub** continues to be a vital lifeline for young people across Muskoka, bringing mental health, wellness, education, and cultural supports directly into the community.

This year, The Hub reached 2,552 young people and community members, bringing accessible, compassionate support directly into the spaces where youth live, learn, and grow. From connecting with Indigenous youth on-reserve to supporting newcomers as they navigate new beginnings, to helping youth people build confidence and find their path forward, The Hub is meeting youth where they are.

The message coming through loud and clear from young people is the need for mental health support, and The Hub is answering that call. Whether navigating complex systems, searching for the right therapist, or simply needing someone in their corner, Hub staff provide hands-on advocacy, consistent follow through, and the kind of human connection that makes real change possible.

The impact is best captured in the words of one young person The Hub supported:

"The Hub team has been a tremendous help during the whole process of finding mental health supports. Without their continuous support and advocacy, I wouldn't be able to access the care I need to begin my healing journey. I am forever grateful for all the patience and kindness they have shown me. It really makes all the difference, especially during a period of time in my life where I am struggling. They followed up with me periodically over the last few months to make sure we were still on track with searching for the right therapist and didn't let me fall through the cracks in the system the way I have in the past."

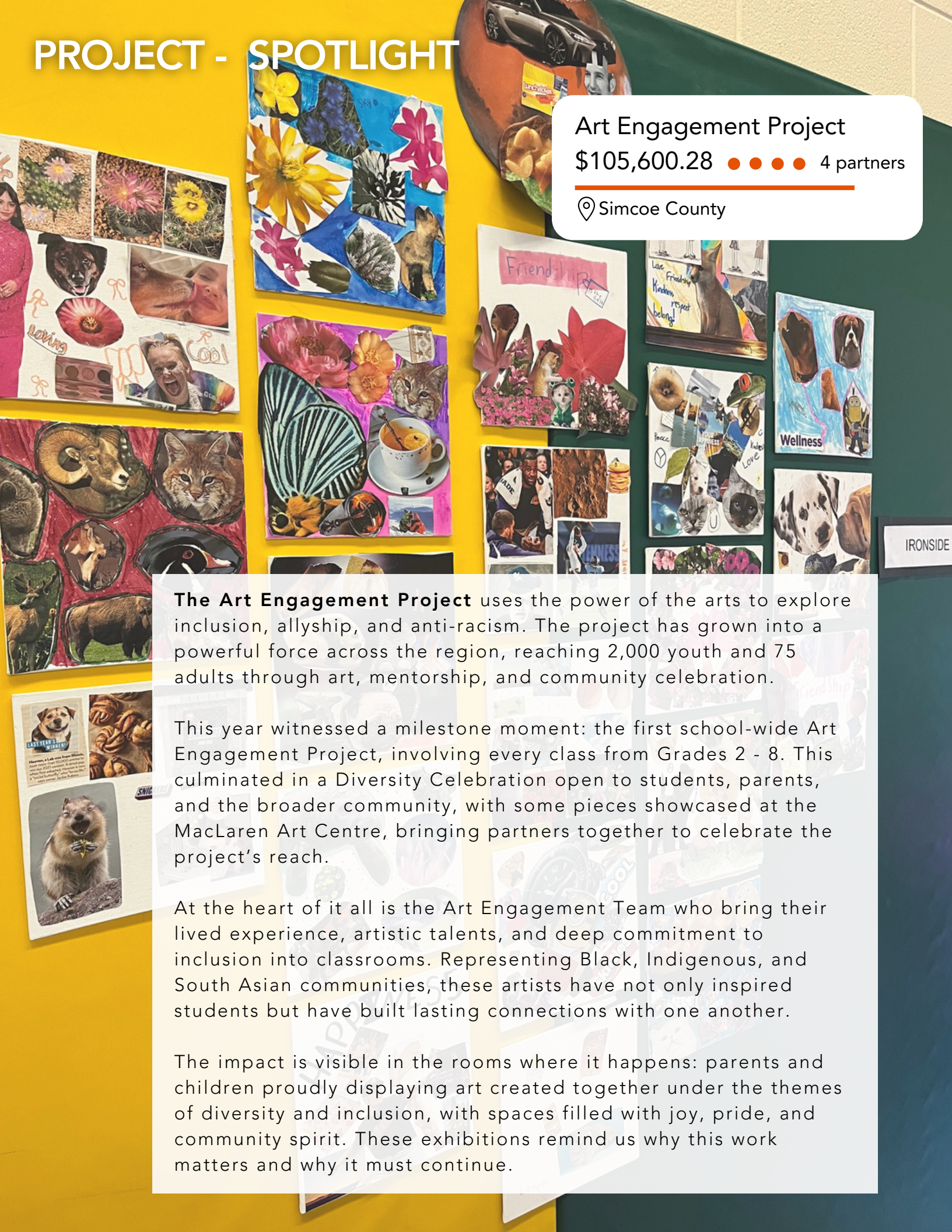
Stories like this one are why The Hub exists and why this work matters.

PROJECT - SPOTLIGHT

Art Engagement Project

\$105,600.28 ● ● ● ● 4 partners

📍 Simcoe County



The Art Engagement Project uses the power of the arts to explore inclusion, allyship, and anti-racism. The project has grown into a powerful force across the region, reaching 2,000 youth and 75 adults through art, mentorship, and community celebration.

This year witnessed a milestone moment: the first school-wide Art Engagement Project, involving every class from Grades 2 - 8. This culminated in a Diversity Celebration open to students, parents, and the broader community, with some pieces showcased at the MacLaren Art Centre, bringing partners together to celebrate the project's reach.

At the heart of it all is the Art Engagement Team who bring their lived experience, artistic talents, and deep commitment to inclusion into classrooms. Representing Black, Indigenous, and South Asian communities, these artists have not only inspired students but have built lasting connections with one another.

The impact is visible in the rooms where it happens: parents and children proudly displaying art created together under the themes of diversity and inclusion, with spaces filled with joy, pride, and community spirit. These exhibitions remind us why this work matters and why it must continue.

Community Collaborative Projects

Getting Ahead Across Muskoka

\$104,260.50 ●●●●● 5 partners

📍 District of Muskoka



Arts Immersion for Mental Wellness & Social Inclusion

\$79,704.00 ●●●● 4 partners

📍 Orillia & North Simcoe

Getting Ahead Across Muskoka is proving that community changes everything. Participants co-investigate in a safe environment with others experiencing poverty, and enjoy the power that comes from solving problems, controlling their lives and making plans for stability.

This year marked extraordinary growth. Graduates more than doubled from the previous year, including

a groundbreaking first: delivering the program directly inside a correctional facility. As one graduate put it: "Keep every stone that's thrown at you, you'll need it to build your castle." The momentum is undeniable, and the best is still ahead.

Arts Immersion for Mental Wellness and Social Inclusion is helping individuals facing mental health challenges build confidence, creativity, and connection.

In its second year, Arts Immersion engaged 22 artist mentors and 41 mentees across 171 sessions, reaching 163 participants. Year Two brought meaningful program evolution. The program successfully engaged five Indigenous-identifying participants and onboarded a Metis Artist Mentor.

A Story of Transformation

Jane came to Arts Immersion after more than a year navigating a mental health crises, job loss, and a healthcare system that had run out of answers. She had tried every right treatment. Nothing stuck until she found something no one had ever offered her before: creativity as a path to healing.

Jane created a stone mosaic, and sharing the finished piece with her daughter was a turning point. "I was coming alive again," she reflected. She went on to exhibit her work. "People need to know it isn't about the pills, the doctors, the appointments," she said. "They need to know there are miracles."



Jane has since returned to work and is exploring training in art therapy, driven by a desire to offer others the same pathway she found.

Arts Immersion continues to demonstrate that creative expression is a vital, and too often missing, piece of the puzzle in mental health care.

PROJECT - SPOTLIGHT

Creating Supportive Housing & Income Stability in Rural Simcoe County

\$96,060.44 ●●●●● 5 partners

📍 Barrie & South Simcoe



Creating Supportive Housing and Income Stability in Rural Simcoe County provides inclusive skilled trades training and housing development planning.

Rising costs of housing, food, and transportation have deepened financial hardship across our region, pushing more individuals, particularly those from marginalized communities, into cycles of working poverty that traditional employment pathways have failed to address.

This year Camphill Communities Ontario, in partnership with Community Builders, responded by expanding access to paid trades training for those who need it most. 38 individuals with developmental disabilities completed the program through a thoughtfully adapted model that meets each person where they are.

The results speak for themselves. Participants like Aaron, who secured full-time employment following his training, demonstrate what becomes possible when people are given the right tools, support, and opportunity. Aaron now contributes daily to land-based work in his community, a testament to the confidence and skills he built through the program.

Connecting Low-Income Households to the Resources They Need

\$100,000

in direct household support

Together, We Keep Families Home

When life takes an unexpected turn - a job loss, a family breakdown, a sudden illness, or the demands of caring for a loved one - the threat of losing one's home can feel immediate and overwhelming. The **Home Relief Bank** exists to meet people at that moment.

The Home Relief Bank provides interest-free loans covering up to two months of rent or mortgage payments for lower-income tenants and homeowners across Simcoe County, the District of Muskoka, and Town of the Blue Mountains. Flexible repayment terms are designed to ease financial pressure rather than add to it, and every dollar repaid flows directly back into the program to help the next family in need.

This year, **\$55,906 in loans** kept roofs over heads. Behind that number are real people: 25 adults, 22 children, and 2 seniors remained housed through challenges ranging from job loss and illness, to family hardship. Manageable repayments allowed them to rebuild their financial footing without sacrificing their stability.

"We were facing eviction and possibly losing our children. The Home Relief Bank helped us keep our housing and stay together as a family. Thank you for your kindness and helping us not just financially, but in stabilizing our housing and securing a future for our family."



Funded entirely by donors, Home Relief Bank is accessible simply by calling 211.

Stepping In Where It Matters Most

When someone falls through the cracks, and no program, service, or safety net exists to catch them, the **Urgent Needs Fund** is there.

Managed by 211 and delivered through microgrants, UNF addresses moments of crisis that don't fit neatly into existing systems, such as sudden job loss, a fixed-income resident facing an unexpected expense, or someone rebuilding their life after hospitalization or incarceration.

The difference a small grant can make is profound. When one community member needed a neck brace they couldn't afford, UNF made it possible. Her hospital social worker shared what happened next: *"She has the collar and is already up walking with physio. She hasn't been able to walk in weeks. This helped tremendously. Thanks again for your speedy support."*

That is the Urgent Needs Fund in action.

Since 2019, over **\$1,061,749 has been distributed** to Simcoe Muskoka residents struggling to make ends meet, **made 100% possible by the generosity of donors** who believe that no one in our communities should face a crisis alone.



Strengthening Housing Supports Across Rural & Remote Communities

\$4,116,525

to address housing
and homelessness

As an administrator of **Reaching Home funds**, United Way delivers vital housing supports to individuals and families across Ontario on behalf of Housing, Infrastructure and Communities Canada.

Aligned with the National Housing Strategy, Reaching Home works to ensure that vulnerable Canadians have access to safe, stable, and affordable housing.

This year, that commitment translated into meaningful action, with 21 housing-related projects supported spanning three critical areas of impact: capital projects, Indigenous programs, and wraparound programs.



Building New Housing Capacity

In Gravenhurst, Habitat for Humanity Ontario Gateway North is bringing meaningful, lasting change to those who need it most. Six newly constructed long-term affordable and supportive housing units provide safe, stable homes for vulnerable individuals, offering not just shelter, but a genuine foundation for rebuilding lives. Thoughtfully designed to integrate seamlessly into the surrounding neighbourhood, the development reflects a commitment to dignity and belonging. This project stands as a powerful example of what becomes possible when housing is treated not as a commodity, but as a human right.

Culturally Grounded Housing Supports

Through this initiative, youth are connected with a full range of programs and services available at M'Wikwedong Native Cultural Resource Centre, as well as vital external supports, all grounded in cultural identity and community belonging. Programming spans essential life skills, including money management and budgeting, alongside expanded cultural land-based experiences that reconnect youth to who they are. The impact of this holistic approach is already being felt: one youth, who first came to the centre without a home, journeyed through the emergency shelter program and into their first very own apartment. They drove the process, navigating applications, utility setup, and the many organizations involved. Their transformation from homelessness to independence stands as a powerful reminder of what becomes possible when young people are met with the right supports, at the right time.

From Crisis to Stability

In Muskoka, the Elizabeth Fry Society of Simcoe Muskoka is tackling housing insecurity and homelessness prevention head-on through two pillars of support: the Muskoka Youth Trusteeship Program and a suite of transformative community programs spanning emotional wellness, grief, healthy relationships, and independent living skills. The impact of this work is best understood through the people it reaches. One youth, who had spent three months couch-surfing after fleeing emotional and verbal abuse at home, found their footing through the Trusteeship Program, securing safe transitional housing, gaining Ontario Works support, and landing full-time employment. Their journey from crisis to stability reflects the kind of life-changing difference that becomes possible when vulnerable youth have somewhere, and someone, to turn to.

Supporting Individuals Experiencing Energy Poverty

Keeping the Lights On and Homes Heated.

Energy poverty is a quiet crisis, one that often forces families to choose between heating their homes and putting food on the table. United Way Simcoe Muskoka is proud to administer the Low-Income Energy Assistance Program (LEAP) on behalf of the Ontario Energy Board, delivering critical financial relief to families across the province.

LEAP reflects our social enterprise model at its best: fees earned through program administration directly subsidize our overhead, meaning more donor dollars go further in our community.

Utilities we partner with: Alectra, Elexicon Energy Inc., Enbridge Gas, EPCOR Electricity, EPCOR Gas, GrandBridge Energy, Hydro One Network, Hydro Ottawa, InnPower, Ottawa River Power Corporation, Renfrew Hydro and Utilities Kingston.

\$9.2M

in grants distributed

14,344

households kept warm and powered

74,366

client communications facilitated through our contact centre



In November 2025, Women United proudly announced the recipients of the 2025 Women United Grants. Two impactful projects were selected:

Community Living Huntsville's **Kitchen Connections**, a 12-month, hands-on program delivered monthly, focuses on empowering mothers and their children through practical life skills, financial literacy, nutrition education, and social connection.

Gateway Centre for Learning's **Everyday Money for Women**, based in Midland, is a series of accessible, judgment-free workshops. The program breaks down financial concepts into practical, everyday steps, focusing on budgeting, saving, debt management, financial planning, and long-term stability.

In addition to the grant awards, Women United continues to strengthen local supports by directing a portion of its funds to the Community Collaborative Projects that support women and children, including, **The Art Engagement Project**, **Mobile Youth Wellness Hub**, and **Finding Home**.



Women United is helping women and families not only meet today's challenges, but thrive well into the future.

\$198,630

School Food Infrastructure Fund



Agriculture and
Agri-Food Canada

Agriculture et
Agroalimentaire Canada

Through Agriculture and Agri-Food Canada's School Food Infrastructure Fund (SFIF), United Way Simcoe Muskoka directed critical investment toward the equipment and systems that keep children fed and ready to learn. The SFIF grants gave two local organizations the tools to push further.

Karma's SEED Project has been a leader in student nutrition across North Simcoe. SFIF funding allowed Karma to install an on-site shipping container outfitted as a full working kitchen, enabling the transformation of garden-grown produce into prepared meals. The results were clear: the number of school food programs delivered doubled, and weekly student reach grew by 67%. As one staff member noted of her school, where three-quarters of kids access nutrition programming, the offerings *"significantly impact the health of their school community"* and *"the kids love to see what new snacks come each week"*

The Sharing Place Food Centre's School Fuel Program, offers 74 healthy, school-safe items across four food groups. SFIF investment helped secure a refrigerated truck capable of handling multiple deliveries, increasing schools served by 21% annually and daily student reach by over 6%. A new Lending Library of kitchen equipment has also transformed what schools can offer: griddles for pancakes and muffin tins for egg bites. For many students, these fresh items are genuinely new experiences. The program's stigma-free model, with no identification of need, ensures that nourishment also means belonging.

"I tried these yesterday and I cannot believe we are having them two days in a row. They are SO YUM!" That response, from a student arriving before the bell to a hallway full of warm food and friends, captures what this investment is really about: not just food, but connection, dignity, and the steady foundation every child deserves.

Leadership & Volunteers

Thank you to the following volunteers who generously give of their time and talent in directing the work of your United Way.

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Emily Lessard

Audited Financial Statements prepared by Doane Grant Thornton are presented to the membership for acceptance and approval at the June 24, 2026 Annual General Meeting. Once approved by the membership, audited statements will be made available to the public at uwsimcoemuskok.ca.

Corporate Partners & Sponsors

We are grateful for the generous support of our corporate partners and sponsors. Their contributions through donations, workplace campaigns, and gifts-in-kind are instrumental in helping us achieve our mission to improve lives and strengthen communities.



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United Way Simcoe Muskoka is a proud Living Wage Employer and a local advocate for paying employees a liveable wage.



Ontario

United Way Simcoe Muskoka is a proud founding funder of the 211 helpline.



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