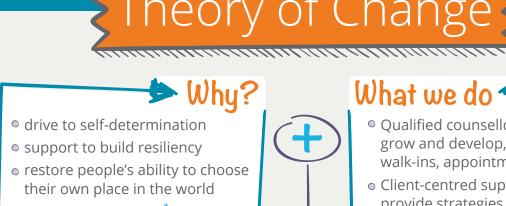
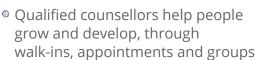
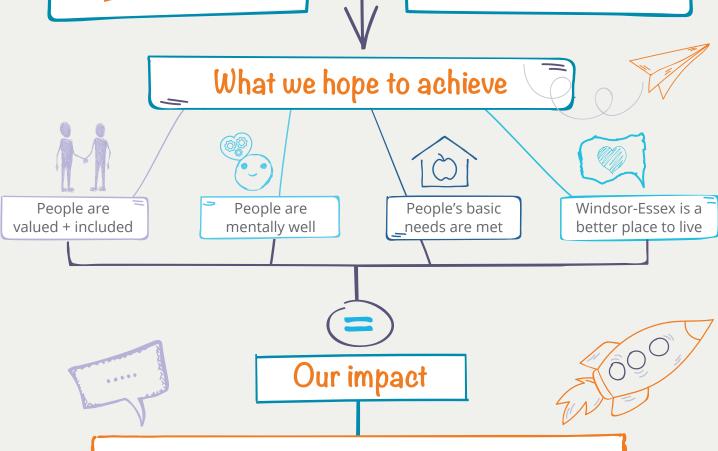


Theory of Change





- Client-centred support services provide strategies to help people live independently
- A complete range of financial services to help budget, manage debt and develop financial literacy



people will find their purpose

increased resiliency

enhanced individual capacity and a stronger community