



2025 Annual Report



BY WOMEN,

FOR WOMEN

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Looking back on 2025 at The Women's Resource, we are moved by what this community made possible. Every class attended, every coaching session completed, every dollar saved - behind each of those moments is a woman rewriting the story of her financial future. And this year, more women than ever before had the chance to do exactly that.

In 2025, we served 2,601 women and girls across Greater Houston - a testament to the power of bold programming, steadfast partners, and a community that continues to show up with extraordinary generosity. Our annual fundraising events raised \$540,000, reflecting Houston's deep belief in the economic potential of women. And for the first time in our 35-year history, The Women's Resource became a recipient of government funding through the State of Texas Talent Connection workforce development grant - a milestone that validates what we have always known: this work *works*.

This year also marked a turning point in how we think about the future. With the launch of Her Path, Our Purpose: 2030 Vision, we set our sights on doubling our impact, harnessing technology to elevate the client experience, and deepening the pathways that lead women toward lasting financial independence. The women we serve have never needed this mission more - and we have never been better positioned to deliver on it.

None of this happens without you. Your belief in the women of Houston, your investment in their futures, and your unwavering generosity are what make this work possible. We do not take that lightly.

With deep gratitude for your belief in us,

Christine Powell

Christine Powell, CEO

Shanna Kuzdzal

Shanna Kuzdzal, 2024-25 Board President

EXECUTIVE COMMITTEE

PRESIDENT Shanna Kuzdzal Cadence Bank	IMMEDIATE PAST PRESIDENT Burton Cole TC Energy	SECRETARY Kelly Harred GE Vernova
VICE PRESIDENT OF DEVELOPMENT Lena Allouche Harness Wealth	VICE PRESIDENT OF FINANCE Jennifer Whalen Bristow Group	VICE PRESIDENT OF NOMINATING Judy Moses Chevron
VICE PRESIDENT OF GOVERNANCE Alicia Boston TETRA Technologies	VICE PRESIDENT OF PROGRAMS Megan Schmid Holland & Knight LLP	

BOARD OF DIRECTORS

Nichole Ake PNC	Kathy Belton ExxonMobil (Retired)	Ulonda Crawford Eurey Allianz Life
Trisha Figaro Frost Bank	Ashley Hines Rice Board Fellow	Kathy Kim Stellar Bank
Shei Moyett	Bunmi Nwandu Enbridge	Whitney Wall Wells Fargo
Kristy Wills MidFirst Bank	Sameka Wood Junior League Representative	

ADVISORY BOARD

President - Khoun Trier Christina Blackwell Julie Cutrer Karen Ostrum George Elizabeth M. Ivers Annella Metoyer Jessica Neikirk Mariela Poleo Janice Stooksberry	Laury Adams Kelly Cobb Angela DeSilva Cindy Griffin Kim Latimer Claudia Mollerup-Madsen Guadalupe Ortiz Rhonda Sands Valerie Toalson Claudia Vasquez	Mary Axelrad Cortney R. Cole Andreina Franceschi Erica Henning Irene Liberatos Susan Myres Geri Pacheco Beth Ann Scher Marina S. Tudela
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HONORARY MEMBERS

Susan Bischoff Minerva Perez	Linda Lorelle Gay Roane	Linda K. May
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Behind every statistic in this report is a woman who chose to bet on herself. The Women's Resource exists to make sure that bet pays off. And in 2025, it did - 2,601 times over.

- Shanna Kuzdzal, 2024-25 Board President

OUR TEAM

LEADERSHIP

CHIEF EXECUTIVE OFFICER
Christine Powell

CHIEF PROGRAMS OFFICER
Kelly Keith

CHIEF DEVELOPMENT OFFICER
Stephanie Magers

OPERATIONS DIRECTOR
Chandra Brooks

STAFF

Tiffany Banda
YourLife Coach Manager

Favi Cendejas
Volunteer & Community
Engagement Manager

Ashley Danna
Development Director

Jodi Johnston
YourLife Senior Career Coach

Maria Lujan
Bilingual Financial Coach

Geana Mitchell
YourLife Senior Financial
Coach

Anne Motley
RISE! Program Manager

Denise Parker
YourLife Career Coach

Abigail Ramos
Operations & Programs
Assistant

Adriana Salgado
Bilingual Financial Coach

Christa Squire
YourLife Outreach Specialist

Taylor Tatum
Development &
Communications Manager

Michelle Watts
YourLife Career Coach

Lisa Williams
YourLife Financial Coach

Every milestone reached represents a woman who decided her financial story was not finished - and a community committed to helping her write the next chapter.

- Christine Powell, CEO



YourLife



YourLife programs focus on economic mobility for women, offering integrated career and financial stability services through classes, group and one-on-one coaching, and vocational training.

HOUSTON'S CHALLENGE



TWO-THIRDS

of residents lack enough savings to sustain themselves for three months.



Women earn **84 CENTS** for every dollar earned by men.



1 IN 6

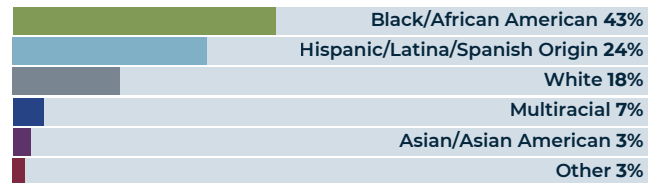
residents work in low-wage jobs that bring home less than \$1,250 a month.

WHO WE REACH

2,198
women

84%
low- to moderate-income

100+
zip codes



PROGRAMS

FINANCE CLASSES

2,900+
participants

350
classes taught

27
classes in Spanish

92%
reported feeling confident in her ability to achieve a financial goal after class

POSSIBILITY GROUPS

50
participants

\$44,819
total saved

\$103,416
debt paid

CAREER COACHING & CAREER PATH

123
women coached

23
professional development classes

FINANCIAL COACHING

239
women coached

\$1,176
average savings

39 POINT
average credit score increase

43
vocational training participants

\$21
average hourly wage with certification

My coach provided me with the tools to increase my credit score by 77 points, decrease my credit card debt by \$14k, and save \$2,400!

- YourLife Financial Coaching Client

Meet JENNY

As a single mother, my children are my motivation and my fuel for life. However, being the sole provider for our household has been a constant struggle. I have often found myself fighting to cover basic expenses, including my rent, while watching my debt pile up. For years, I have lived paycheck to paycheck.

By 2024, something shifted – I got tired of the cycle and decided it was time to take control of my financial situation. That is when I met my financial coach with The Women’s Resource, who would change my outlook forever.

When my financial coach asked me to run my credit report, I was not prepared for what I saw. My credit score was not where I wanted it to be, and I had an overwhelming amount of debt. For the first time, I was forced to confront the financial mess I had been avoiding. However, instead of judgment, my financial coach offered me something far more valuable: a fresh perspective. She simply asked, “What can you do about it?” That question resonated with me deeply. It made me realize that despite the challenges, I had the power to change my financial situation.

This is not just about improving my credit score or paying down debt – it is about rebuilding my confidence and teaching my children the value of financial responsibility.

One of the most significant shifts occurred when my financial coach and I discussed my holiday season plans. Christmas was always a tough time for me – emotionally and financially. I would typically buy expensive gifts, order ready-to-eat food, and spend the days rushing around with my kids. But my financial coach offered me a different approach – one that did not require going into further debt. She suggested I find ways to celebrate that were cheaper, yet still meaningful. I shared this with my kids, and much to my surprise, they were eager to get involved. My daughter looked up some fun, budget-friendly recipes for us to make together, while my son

created a calendar filled with low-cost, fun activities. It turned out to be one of the most memorable holidays we ever had.

I know this is just the beginning of a long journey, but I am learning valuable lessons along the way. One of the most important things is being honest with myself about my financial situation without the guilt and shame that once held me back. But this is not just about improving my credit score or paying down debt – it is about rebuilding my confidence and teaching my children the value of financial responsibility. For the first time, I feel hopeful about the future.





Your Road to Independence, Success and Empowerment

RISE! (Your Road to Independence, Success and Empowerment) is a four-year high school program hosted in Houston-area schools that focuses on financial education and leadership development for girls.



HOUSTON'S CHALLENGE



Women are earning college degrees at **1.4 TIMES** the rate of men, yet over 60% of all student loan debt is held by women.



1 IN 4 children lives in poverty, creating barriers that can compound throughout their lives.



Economic mobility is declining at a **3% RATE** for low- to moderate-income women.

WHO WE REACH

403

students

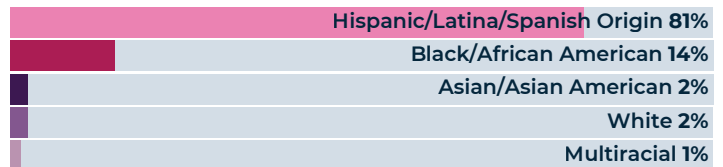
25

groups

11

schools

66% first-generation college students



OUTCOMES

\$158,184

total student savings

80%

established bank accounts by senior year

90%

achieved or made progress toward a goal

92

graduates earned 161 scholarships and 572 acceptance letters

\$419

average amount saved



I've really enjoyed being part of RISE! – it helped me learn more about finances and how to budget. I also really enjoyed our guest speakers who spoke about their careers because it related to something I might want to do in the future.

- RISE! Year 1 Student, Cristo Rey Jesuit

Meet JULISSA

Being a part of RISE! has had a significant impact on my academic success, financial habits, and personal growth. Throughout my journey, I have learned to set clear goals, manage my finances more responsibly, and gain more confidence in myself. These lessons have not only helped me personally but also benefitted my family.

One of my past RISE! goals was to achieve a higher GPA. Last semester, I worked hard to set this goal with the help of my RISE! facilitator. She helped me set a plan on how I could do this. Then I applied this plan to my grades. With this strategy, I was able to focus better on my study habits, manage my time efficiently, and prioritize my schoolwork. As a result, my GPA increased from 3.7 to 3.82, which made me feel proud.

In addition to my academic goal, I set a financial goal to save \$1,000 in four months. This was a major accomplishment for me since saving money has always been a challenge. More recently, I set a goal to save \$5,000 for a summer abroad program. RISE! has helped me develop strategies to reach this goal, making me more financially responsible.

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Before joining RISE!, I was careless with money, often spending impulsively. However, through RISE!, I have learned better budgeting strategies, which helped me and my family. For instance, when my mom's car was stolen, we had emergency savings in place, which helped us with a down payment on a new vehicle.

The financial lessons that resonate with me the most are the importance of planning for unexpected expenses. Beyond academics and finances, RISE! helped me grow as a person. I have become more confident and willing to step out of my comfort zone, making new friends and gaining valuable experiences. This program has truly shaped me into a more responsible and independent young woman, and I will continue to carry with me the essential life skills I have learned to help me in the future for long-term success. I am grateful for the lessons I have learned and hope to continue to learn more during my 2025-26 school year as a senior.



Make a Difference

34th Annual Luncheon

The Annual Luncheon raised \$309,000 with 550 guests to honor our Outstanding Women in Banking and Finance honorees, which celebrates exceptional women in leadership in the banking and finance industries. Tracey Reilly Baird, Principal at Grant Thornton served as the dedicated committee chair. The energy in the room was palpable during the inaugural Make a Difference trivia showdown, with the Wells Fargo team earning recognition for first place!



SPONSORS



TITLE SPONSOR

Laury Adams
 Amegy Bank
 American First National Bank
 Baker Botts
 Barclays
 BDO
 Kathy Belton & Elizabeth Ivers
 Bristow Group
 Cadence Bank Foundation
 Janet Clark
 Cortney Cole - JLL
 East West Bank
 Robin Fielder
 First Horizon
 Friends of Rebekah Le
 Frost Bank

Grant Thornton
 Cindy Griffin
 H-E-B
 Hancock Whitney Bank
 Holland & Knight
 Houston Business Journal
 Houston Methodist
 Jackson Walker
 KPMG
 Rebekah Le
 Legacy Community Health
 Judy Moses
 Lynn Nazareth & Eden Rooney
 Jessica & Ken Neikirk
 MidFirst Bank
 Memorial Hermann

RSM
 SheSpace
 Smith & Associates
 Stavis Wealth
 TC Energy
 TDECU
 TETRA Technologies, Inc.
 Texas Capital Bank
 Vantage Bank
 Veritex Community Bank
 Vinson & Elkins
 Page Vogelsang - Lockton
 Wells Fargo
 Jennifer & Theo Whalen
 Winstead PC

EVENT HIGHLIGHTS



\$309K
raised



550
attendees



TRIVIA
showdown



FIRST
place

OUTSTANDING WOMEN IN BANKING & FINANCE AWARD HONOREES



ANGELA R. DURRETT
Executive Vice President
Stellar Bank



DIANE MABEN
Chief Operating Officer
Amegy Bank



DEBORAH STAVIS
CEO & Founder
Stavis Wealth



PAGE VOGELSANG
Executive Vice President & Partner
Lockton Partners, LLC



DANIKA YEAGER
Senior Vice President, U.S. Natural
Gas Pipelines
TC Energy

VOLUNTEER OF THE YEAR



AMINA GARCIA
Frost Bank

Power OF THE Purse

PRESENTED BY



BANK OF TEXAS
Powered by BOK Financial




The fourth annual Power of the Purse event transported 400 guests to a “Night in Mexico City,” chaired by Jayne Johnston and raising nearly \$249,000, an increase of 13 percent from the year prior. In addition to the evening’s silent auction of luxury handbags, guests had the chance to enter a raffle for their chance to win a stunning Chanel handbag and Visa gift card, all valued at nearly \$6,000.

Guests were treated to a fashion show of the handbags available modeled by our clients and purse-onalities, emceed by KPRC’s Daniella Guzman, while enjoying a champagne bar sponsored by Stellar Bank and live entertainment by local Houston dance group, Mixteco Ballet Folklorico. The night honored Beth Wolff, Chairman and CEO of Beth Wolff Realtors, for her leadership in the Houston community, philanthropy, and support of women.



EVENT HIGHLIGHTS



\$249K
raised



400
attendees



28
handbags



CHAMPAGNE BAR SPONSOR



MYSTERY GRAB BAG SPONSOR



DIAMONDS DIRECT

Featuring a 14k white gold tennis bracelet valued at \$3,400

EVENT PURSE-ONALITIES

The evening's exclusive silent auction showcased 28 luxury handbags, including special "purse-onality" bags donated by ten prominent Houstonians, each filled with their favorite items.



DR. JACQUIE BALY



DONAE CHRAMOSTA



CONSUELA



GEORGE FOREMAN IV



ERICKA GRAHAM



JAYNE JOHNSTON



JODY MERRITT



DR. LAURA MURILLO



LEISA HOLLAND-NELSON



KELLY THOMAS

Level Up *YourLife*

Women's Conference

The Women's Resource hosted its inaugural client conference where over 100 women enrolled in our Financial and Career Coaching programs spent a transformative day attending dynamic workshops and skill-building sessions led by expert speakers.

Tailored to empower women by focusing on the whole woman, each session covered one of three themes – financial mastery, personal empowerment, and professional growth – across a variety of topics, including car care essentials, retirement planning, loan education, and more.

The highlight of the day was an inspiring keynote address from Ieshia Champs, whose story of overcoming the odds to become a successful lawyer and businesswoman is a testament to the power of perseverance and resilience.

EVENT HIGHLIGHTS



100

women attended



12

empowering sessions



10

women-owned businesses highlighted



POWER OF 7

Celebrating Women Driven by Determination

In partnership with the C.J. Stroud Foundation and the TDECU Cares Foundation, The Women's Resource hosted the first annual Power of 7 Women's Conference, a day-long activation celebrating women in the Houston community driven by determination.

Attendees were left inspired by a fireside chat between the event's emcee, Daniella Guzman, and mother of Houston Texans quarterback C.J. Stroud, Kim Stroud, where Kim shared her experiences, struggles, and triumphs as a single mom. The morning's breakout sessions, covering topics such as personal finance and professional development, equipped listeners with the knowledge and next steps to help them achieve their goals.



HONOREES

Monica Cabrera	Raquel Miller
Julie Castillo	Melissa Soria
Shanquetta Ervin	Ryann Wilson
Deanna Mathieson	

SPEAKERS

Staci LaToison

Author of Money Moves: From Financial Stress to Financial Success

Tommy McDonnell

Associate Partner, Wealth Advisor, Corient

Qiara Suggs

Chief Human Capital Officer, TDECU

Laura Whitley

SVP of Marketing & Brand, Houston Market President, TDECU

PARTNERS



FINANCIAL SNAPSHOT

FINANCIAL STEWARDSHIP STATEMENT

At The Women's Resource, we are deeply committed to financial transparency and stewardship, ensuring that every dollar entrusted to us is used wisely to further our mission. Just as we empower women with the knowledge and tools for financial stability, we hold ourselves to the same high standards – practicing responsible money management, operating with integrity, and making strategic financial decisions that reflect the values we teach.

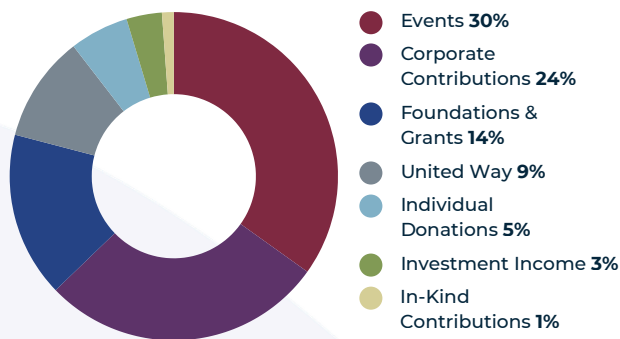
FIRST-EVER GOVERNMENT FUNDING

The Women's Resource became a recipient of government funding for the first time in our 35-year history through the State of Texas Talent Connection, a workforce development grant. This milestone marks a powerful validation of our programming and opens a new chapter in how we scale our impact for women across the community.

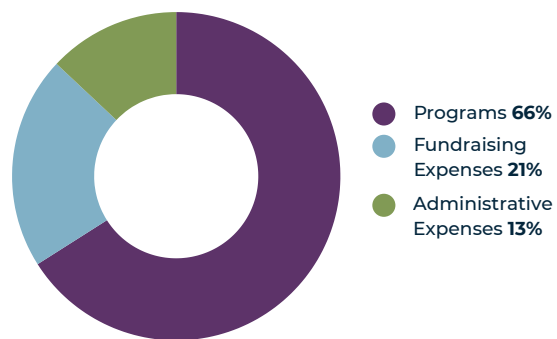
ENDOWMENT STABILITY

Our three-decade-old \$1.5 million endowment continues to provide organization stability and investment opportunities, ensuring The Women's Resource can serve women and girls in Houston for generations to come.

REVENUE SOURCES



EXPENSE ALLOCATION



KEY FINANCIAL METRICS

\$1,917,339

TOTAL REVENUE

\$1,223,041

TOTAL PROGRAM INVESTMENT

\$305

COST PER CLIENT SERVED

\$23,479

VOLUNTEER VALUE CONTRIBUTION

LOOKING AHEAD

The Women's Resource launched *Her Path. Our Purpose: 2030 Vision*, our strategic plan for the next five years, which is focused on doubling impact, harnessing technology to elevate the client experience, and celebrating every woman's journey toward lasting financial stability. It is going to take all of us doing what we can where we are to keep this mission moving forward.

2025 PARTNERS

American Aerospace Technical Academy (AATA)
Access Health
Agape Development Ministries
Allies in Hope
Angela House
AVANCE
BakerRipley
Bayland Community Center
Bechtel
Brigid's Hope at The Beacon
Bristol Apartments
Burnett Bayland Community Center
Communities in Schools in Texas
Connect Community
Cristo Rey Jesuit
Finnigan Park Community Center
Fonteno Senior Education Center
Fort Bend County Jail
Freed Park Community Center
Friends for Life
GirlBoss Suites
Girls Empowerment Network
Goodwill Industries of Houston
Harris County Jail Re-Entry Program
Harris County Precinct One
Harris County Precinct Four
Harris County Public Library
Harris Health System
Housing for Houston
Houston Area Women's Center
Houston Housing Authority
Humble Area Assistance Ministries
Joan & Stanford Alexander Jewish Family Service
Lincoln Park Community Center
Main Street Ministries Houston

Mercy Street
Mission Bend Library
Mission of Yahweh
Montgomery County Women's Center
Montgomery County Women's Leadership Council - Women Who Rock
Montrose Grace Place
MyConnectCommunity
New Hope Housing
Northwest Assistance Ministries
Portfolio Resident Services
RaiseUp Families
Raymond James Affordable Housing Investments
Richard & Meg Weekley Community Center
Santa Maria Hostel
Sentinel Integrity Solutions, Inc.
SERJobs
Small Steps Nurturing Center
Spring Branch Presbyterian Church
St. Vincent de Paul
Star of Hope
Texas Gulf Coast Area Labor Federation
Texas Technical Trade School
The Beacon
The Montrose Center
The Women's Home
Thomas A. Glazier Senior Education Center
Tracy Gee Community Center
United Way of Greater Houston
University of Houston - Downtown
Volunteers of America Texas
Wellsprings Village, Inc.
West Houston Assistance Ministries
Workforce Solutions Westheimer



We help women and girls make choices toward becoming independent, productive, and financially stable.

A United Way partner



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