

## **Volunteer Opportunities at ACCESS Community Capital Fund**

**ACCESS** is a registered charitable organization that helps people facing financial barriers in the Greater Toronto and Hamilton Area (GTHA) to obtain low-interest loans of up to \$5,000 for small business and professional development. Economic barriers include; low-income, poor or limited credit history and lack of collateral (few or no assets). Most of our clients have difficulty obtaining loans from banks. Individual loans are evaluated using a character-based lending model, where the abilities, plans, skills and commitment of the applicant are key decision criteria.

Our clients encompass under-served and marginalized communities such as visible minorities, newcomers, women and others that face barriers to realizing their goals of self-employment and meaningful employment.

ACCESS supports individuals through the application process and after receiving loans, by providing consultation, coaching, referrals and resources.

## **Loan Review Committee (LRC)**

The role of the LRC is to review, interview and evaluate potential loan applicants who are applying for small business loans or professional development loans. LRC volunteers attend committee meetings to make decisions on loan applications and conduct client interviews to assess the suitability of the applicant and their business plan specific to our loan requirements. The client interview and assessment is the first step in the LRC review process, followed by a team review and decision at an LRC meeting.

## Related Skills & Experience:

- o Entrepreneurial experience, knowledge of start-up, small businesses.
- For small business reviews: Professional experience in financial analysis, management, law or marketing etc.
- For professional development reviews: Experience as an educator, career coach/planner, employment service agencies or other related areas
- o Community involvement, experience or interest in working with low-income communities.
- Understanding of and evaluating business plans and learning plans.
- Strong interpersonal and communication skills.
- Second language an asset.

## Commitment: One Year

The Loan Review Committee meets approximately once a month. LRC Meetings are generally 2 hours in duration. In addition, LRC volunteers are expected to conduct applicant interviews, generally 2 or more times per year depending on availability, interests and organization needs.

**For further information,** please contact Michael Fliess, Coordinator of Volunteer Engagement at volunteers@accessccf.com or 416-462-0496.