



Small loans Big ideas



# ANNUAL REPORT 2017/2018



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### MISSION, VISION & VALUES

**Mission:** to provide support and facilitate loans to people facing financial barriers

**Vision:** everyone in our community has the opportunity to improve their income through sustainable employment and self-employment

**Values:** ACCESS Community Capital Fund is a registered charity committed to:

Collaboration

Customer service

Social and economic equity

Fiscal responsibility and accountability

## LETTER FROM THE CHAIR & EXECUTIVE DIRECTOR

Dear Friends,

ACCESS reached several milestones in 2017-18. One we are especially proud of is creating our Professional Development loans program. Many of these loans went to refugees from the Middle East seeking certification to practice in Ontario, as well as to clients starting out in the construction trades. As with all our loans, our guarantee helped them significantly improve their income potential.

Another important milestone was a grant from Ontario's Local Poverty Reduction Fund – our first government funding. We are very grateful for this grant, which will allow us to provide structured business coaching to clients. Our roots lie in small business loans, which we've been disbursing since 1999, and this grant ensures we can continue to help entrepreneurs overcome obstacles.

What makes this project unique is that we can extend this valuable service to applicants, and not just to loan recipients. That means helping aspiring entrepreneurs solidify their business ideas and plans before they commit financial resources. We are also providing financial management training and workshops, which prepare clients for business or career success.

Our loans program continues to grow and our staff has expanded to meet our community's changing needs. There have been some pleasant surprises this past year too, for instance, an unsolicited grant from the Vancouver Foundation. We encourage you to review this report for an overview of our operations, clients, volunteers and partners.

Our success would not have been possible without your generosity. As always, we are grateful for the continued support of our funders, donors, investors, and volunteers. We hope that you will continue your support of our charitable organization. Though our clients face many barriers, they are resilient, enthusiastic, and determined to succeed. Your support will help change their lives.

Someone once said that success is where preparation and opportunity intersect. ACCESS is that intersection for many people. Help us help as many people as possible to reach their goals.

"...success  
is where  
preparation  
and  
opportunity  
intersect".



Jess Merber  
Chair, Board of Directors



Mona ElSayed  
Executive Director

## CLIENT PROFILES

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### LAYTH MOHAMMED

Internationally Trained Dentist – Professional Development Loan



“...now I’ve got the opportunity to be the dentist I dreamed about”.

August 10, 2018 was a very big day for Layth Mohammed. That’s when he received his permanent resident status *and* his registration with the Royal College of Dental Surgeons of Ontario. As a young dentist forced to flee Iraq, Layth had taken a huge step toward resuming his career as a dentist.

ACCESS helped to make that possible. In 2016, they partnered with the Immigrant Access Fund to provide loans to newcomers to Canada, including refugees like Layth, who are internationally trained professionals that need licensing or training in order to practice in Canada.

When you’ve had to leave everything behind to make a new home in Canada, the costs can be prohibitive. Layth received loans of \$10,000 from the IAF, and a further \$5,000 from ACCESS, enough to pay for the necessary exams and course materials to register with the College.

He couldn’t have done it without IAF and ACCESS: “I talked to a couple of banks”, says Layth, “but they were concerned about my lack of permanent residence status”.

Now that he’s a registered dentist, Layth has lost no time in applying to private practices for work as an associate: “I expect to be working very soon, and after a year or two, once I’ve learned the Canadian system, I plan to start my own practice”.

Layth, who is married with a young son, is very optimistic. “I left Iraq for this, and now I’ve got the opportunity to be the dentist I dreamed about”.

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### JUNIOR PERSAUD

Persaud Paralegal  
[www.persaudparalegal.com](http://www.persaudparalegal.com)



“They were the only ones willing to take a chance on me”.

Junior Persaud started his career almost by accident. “I kind of stumbled into Humber’s paralegal program”, he says. Yet the more he put into it the more he got out of it. By 2012 he was a full-fledged paralegal.

With his lack of experience, however, Junior couldn’t find work. So he took matters into his own hands: “Nobody wanted to give me a job, so I figured I would start my

## CLIENT PROFILES CON'T

own company". Junior, who turned 30 this year, was determined to make a go of it, but he quickly found that it would take more than that. There were start-up costs for things such as a website, business cards, insurance – and a license from the Law Society of Upper Canada.

The banks wouldn't give him the time of day, however. "They looked at me and all they saw was a young entrepreneur with no experience", says Junior.

He only needed \$5,000 – a small amount, but a big obstacle for Junior. That's when he heard about ACCESS. "They were the only ones willing to take a chance on me", says Junior. "They were a great help too – they gave me all sorts of useful information about getting started".

Today Persaud Paralegal has a steady clientele, and Junior expects to pay off his loan to ACCESS by the end of the year. Working for himself has taught him the importance of being fully committed to the business: "Make sure you do your homework when you're starting out. Know your competition – and be prepared for a few tough years while you build your brand".

Eighty-two per cent of our clients have a household income under \$40,000

### MONINA NAVARRETE

Lil Hearts Daycare  
[www.lilhearts.ca](http://www.lilhearts.ca)



"ACCESS was very supportive.  
They offered a lot of guidance..."

When Monina Navarrete arrived in Canada in 2010, she had been a school teacher for several years in her native Philippines. But like so many immigrants to this country, she was forced to leave behind a career she loved in order to start a new life.

And like many newcomers, Monina took a series of low-paid survival jobs just to put food on the table for her three children. As a single mother, she really struggled: "I didn't have anyone to help out. Those were really tough years".

But though Monina had left the classroom, in her heart she was still a teacher. And after she found work in a daycare, it dawned on her that she could start her own daycare.

"With my background as a teacher, I knew I had the skills, and I definitely had the passion for it", says Monina.

## CLIENT PROFILES CON'T

She ended up at University Settlement's Self-Employment Development program, which is where she heard about ACCESS. With her Masters Degree in Education, her certification in Early Childcare, and an Ontario College Teachers Licence, she was ready to launch Lil Hearts Daycare.

All she needed was some start-up funding. She got that from ACCESS. After she sat down with them to go over her business plan, they gave her a \$5,000 loan to buy things such as beds, books, and toys. Says Monina: "ACCESS was very supportive. They offered a lot of guidance, and they put me in touch with other agencies who could help me out. Dealing with them was great".

Clients told us their loan helped them  
learn new skills and gain self-confidence

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### MARVA DENNIS

MavisCo Financial Services Inc.



"...I knew ACCESS would  
understand my needs".

Marva Dennis knew a thing or two about being an entrepreneur. She was teaching the Entrepreneurship Program at the Black Business and Professional Association, and for one of her sessions, she invited ACCESS to talk to her students about financing their businesses.

She ended up becoming a client herself: "I decided to start my own business, and knew that they would be good people to reach out to". After she registered her business in the fall of 2016, she got in touch with ACCESS the following spring, and took out a \$2,000 loan.

"I realized I probably wouldn't have the profile that traditional financial institutions are looking for, and I knew ACCESS would understand my needs", says Marva. As she puts it, "I tried them out, and they worked out pretty well". She adds that they were very helpful, and in addition to her loan, they provided business advice and training.

As a trained finance professional, she provides services to small business, such as general accounting, tax advice, or help with starting a business. Like most of ACCESS' clients, Marva's needs were modest. She had the usual start-up costs – things such as marketing materials and office equipment.

## CLIENT PROFILES CON'T

Dealing with ACCESS was a pleasure. Marva, who is married with three adult children, still hears from Otis Mushonga, ACCESS' Program Coordinator. "Otis was very responsive", she says. "He was always available and willing to offer assistance, and even now he'll touch base to see how things are going".

### LEONIE BROWN

Dr. L.B. Educational Consulting Inc.  
[www.drleonie.com](http://www.drleonie.com)



"Dealing with ACCESS was amazing – they were monumental in getting my business off the ground".

Leonie Brown had worked hard to get ahead. After many years in academia, she finally got her Ph.D. in Higher and Adult Learning from OISE at the University of Toronto. Yet she felt she could do more with her life.

"It was my mother who pushed me to do better", says Leonie. "She believed I was selling myself short, and was always telling me, 'You have to walk crooked before you can go straight'".

With her mother's passing in 2016, Leonie finally found the inspiration to launch her own business. On March 16, 2017, the anniversary of her mother's birthday, Leonie incorporated Dr. L.B. Educational Consulting.

But she needed help to get there. She approached Alterna Bank for a loan, who referred her to ACCESS. They loaned her \$3,000 to incorporate her business and create a website. Says Leonie: "They asked me some very detailed questions about my business plan, which helped to clarify a few things in my mind".

It also gave her the confidence that she was on the right track: "Dealing with ACCESS was amazing – they were monumental in getting my business off the ground", she says.

Leonie, who says she's "north of her 40s", has big plans for her business. Her focus as an educational consultant is on helping people from immigrant backgrounds gain access to higher education. She also helps companies implement similar programs, and she has set her sights on some large organizations who she knows will benefit from her services.

Over half of our clients chose to work  
with us because of our support services  
and affordable interest rate

# OPERATIONAL HIGHLIGHTS

Education is the key to our clients' success. Our recent info sessions and workshops focused on small business and credit management, helping people build and maintain good credit history. Most attendees were newcomers.

We reached out to the community by exhibiting at events, such as career fairs, expos and conferences, and by participating in panel discussions and networking opportunities.

Our new professional development loans help people upgrade their skills and allow foreign trained professionals to receive the necessary credentials to practice in Canada. Many of the latter were refugees from the Middle East.

## THE YEAR AHEAD

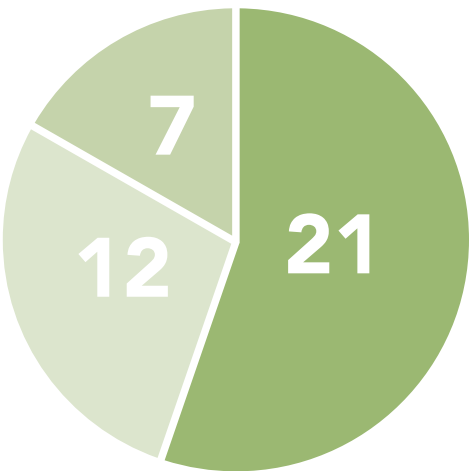
**Business coaching:** This new program will focus on helping applicants and clients prepare or refine their business plans and expand their business skills.

**Expanded workshops:** Our volunteers facilitated even more workshops on business and financial skills development, to help our clients succeed.

**Internationally trained individuals:** We plan to increase our support to internationally trained individuals who want to work in their field in Canada.



2017/2018 Loans Disbursed



- Business
- Internationally Trained Professionals
- Skilled Trades

## COMMUNITY ENGAGEMENT AND PARTNERS

ACCESS had yet another productive year. We strengthened our relationships with many of our existing community partners and formed 31 new partnerships, including the City of Hamilton, City of Pickering, Institute of Machine Tool Technology (IMTT), Neighbourhood Information Post (NIP) and many more.

We look forward to more collaborations in the year ahead.

### 2018 COMMUNITY PARTNERS

ACCES Employment	Futurpreneur	Toronto District School Board (TDSB)
Agincourt Community Services	George Brown College	Toronto Employment and Social Services (TESS)
Alexandra Park Neighbourhood Learning Centre	Humber College	Toronto French Business Network
Artscape	Immigrants Working Centre (Hamilton)	Toronto Hispanic Chamber of Commerce
Black Business Professional Association	Institute of Machine Tool Technology	Toronto Moroccan Association
Black Creek Community Collaborative	Labour Education Centre	Toronto Public Health
Black Youth Jobs	Learning Enrichment Foundation	Toronto Region Immigrant Employment Council (TRIEC)
Brampton Entrepreneur Centre	Local Immigration Partnerships	Tropicana Community Services
Building Up	Mennonite New Life Centre of Toronto	Urban Arts Toronto
Business Development Bank of Canada (BDC)	Miziwe Biik Aboriginal Employment and Training	Vaughan Business Enterprise Centre (VBEC)
Canada Business Ontario	Mothercraft College	VPI Working Solutions
Canadian Centre for Victims of Torture	Neighbourhood Information Post	Warden Woods Community Centre
Career Foundation	New Horizons Media	West Neighbourhood House
Centennial College	Newcomer Centre of Peel	Windmill Microlending (Formerly Immigrant Access Fund)
Centre for Education and Training	Newcomer Women's Services Toronto	Women's Multicultural Resource & Counselling Centre of Durham (WMRCC)
City of Hamilton	North York Community House	Working Women Community Centre
City of Pickering	Polycultural Immigrant & Community Services	YMCA of Greater Toronto Area
City of Toronto-Enterprise Toronto	Refugee Career Jumpstart Project	Youth Employment Services (YES)
Community Outreach Canada	Ryerson University	YWCA Hamilton
Construction Connections	Scadding Court Community Centre	YWCA Toronto
CPAC (Formerly Chinese Professionals Association of Canada)	Scarborough Centre for Employment Accessibility (SCEA)	
Credit Canada	Skills for Change	
CultureLink	St. Stephen's Community House	
Durham Regional Unemployed Help Centre	The Centre for Spanish Speaking Peoples	
East Scarborough Storefront	The Neighbourhood Organization (TNO)	
Finishing Trades Institute Ontario	Toronto Community Benefits Network (TCBN)	
Food Starter		

We appreciate  
your  
collaboration

## TREASURER'S REPORT

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### YEAR IN REVIEW

ACCESS achieved strong results in fiscal 2018, which establishes a solid foundation for continued growth. Continuing momentum from 2017, ACCESS obtained the largest grant in its history for approximately \$300,000 from the Local Poverty Reduction Fund (LPRF). Also during the year, a \$25,000 investment was made in the guarantee fund, with a five-year term, improving ACCESS' ability to issue loans.

Revenue in fiscal 2018 decreased by approximately \$18,000 or 8%, driven mainly by timing of the receipt of grant revenue. While the LPRF award represented a significant grant for ACCESS, the majority of revenue will be recognized in future years when the expenses are incurred. Otherwise, non-recurring grant revenue in fiscal 2017 was generally offset with new grant revenue in 2018.

Using grant revenue, as well as donations – which remained consistent year over year – ACCESS continued to increase the issuances of loans. The organization had specific growth in loans to applicants seeking professional development. The demand for these types of loans has been high, and represent a significant portion of new loans issued.

Operating expenses were overall consistent with prior year. Certain operating expenses decreased, the most significant being \$12,000 in program costs due to timing of expenses, as certain programs from previous years wound down and LPRF spending late in the year. Offsetting these decreases was an increase in default loans expense, which is reflective of more loans outstanding during fiscal 2018 and loans in default being of larger average amounts than in fiscal 2017.

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### OUTLOOK FOR FISCAL 2019

In 2019, ACCESS will be focused on certain key objectives, including: increasing the volume of business and professional development loans; providing business coaching, workshops and financial literacy training for loan applicants; and providing training and career counseling to individuals new to Canada and in need of local training and certification for employment.

ACCESS will correspondingly increase its staff base and other operational expenses to support the execution of these objectives. The organization's focus will also include directed efforts to increase the loan guarantee fund.

Dave Power  
Vice-Chair (present), Treasurer (2018)

Katherine Pressnail  
Treasurer (present)

## OUR SUPPORTERS

### GRANTS

**Alterna Savings:** An Alterna Community Grant is helping us administer loans to cover expenses for people seeking to upgrade their skills to find better jobs.

**Metcalf Foundation:** This two-year grant ends in the summer of 2018. It is helping us develop strategies to roll out our MiniMicroLoans.

**The Ontario Trillium Foundation:** OTF funded a project to promote jobs in the trades and facilitate loans for people to pay for union dues and training expenses.

**The Ontario Local Poverty Reduction Fund:** We are excited to share that we received government funding for the first time. A three-year grant from the LPRF is allowing us to provide financial management training and business coaching to clients and applicants.

### DONORS

Fiscal year 2017/2018 is the second year of CIBC's generous three-year \$100,000 donation, which is helping us increase our capacity while improving our service to applicants and clients.

We are grateful to all individual and corporate donors whose support helps us run operations and serve more people.

### INVESTORS

ACCESS guarantees loans for people with no other source of affordable funding. Without our help, many of them would fall prey to pay-day loans, or would not be able to pursue their dreams. Investing in our guarantee fund is a wonderful way to help people improve their livelihoods through employment and self-employment. We are grateful to our many investors, both individual and corporate.

### FINANCIAL PARTNERS

ACCESS loans are disbursed through our partner financial institutions, Alterna Savings and CIBC. Together we help our clients access affordable financial services and products, and assist them in establishing or repairing their credit history.

Interested in supporting ACCESS?

To donate, please visit [www.accessccf.com](http://www.accessccf.com). Or if you prefer, you can direct your United Way donation to ACCESS. Please give generously.

For information on becoming an investor, email [investors@accessccf.com](mailto:investors@accessccf.com).

## THANK YOU TO OUR FUNDERS



## OUR VOLUNTEERS

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### KATHIE BECKER



“All they need is a small loan to get on their feet”.

Kathie Becker already knew a lot about microcredit when she signed on as a volunteer with ACCESS in 2013. She was on the Oakville West Rotary Club’s microcredit committee and had been working with Futurpreneur when she got together with ACCESS to help them start up their program in Peel Region.

“There are lots of people working hard to move forward as entrepreneurs that can’t get the financial help they need from the more traditional sources”, notes Kathie. And it doesn’t take much to help them: “All they need is a small loan to get on their feet”.

Kathie’s work with ACCESS comes naturally to her. She has done community work for many years, and since 2008 has been a Business Advisor with the Newcomer Centre of Peel, where she advises newcomer entrepreneurs about their business plans and how to work within Canada’s credit system.

Her clientele at the Newcomer Centre have much the same needs as the people she’s working with at ACCESS. “I’m helping people who face challenges in helping themselves”, says Kathie.

Kathie is passionate about supporting those who need a little extra help. “My profession and my volunteering are both given over to this”, she says.

And there are plenty of benefits for her too: “I love making connections, and it’s so rewarding to work with people who so appreciate the difference our support has made in their lives”.

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### MATTHEW ORIADE



“We’re usually their last chance”.

Matthew Oriade always encourages young entrepreneurs to think big. He tells them: “Even Bill Gates and Steve Jobs started out small”. Given his background in business administration, it’s no surprise that Matthew has a real passion for helping young business owners take their first steps.

Before coming to Canada, Matthew advised entrepreneurs on such things as business plans, growth projections, and loan applications. That gave him plenty of experience in helping to launch small and medium businesses.

Matthew started volunteering with ACCESS in 2014, when he met a young woman who asked him for help with her business plan. She had applied for a small loan from ACCESS, and when she told him about all they do to help young businesses, Matthew knew he had to get involved.

## OUR VOLUNTEERS CON'T

Working on the Loan Review Committee for ACCESS Peel (formerly as a member of the Black Creek committee) has changed his perspective. "You realize they've tried almost everything else when you meet with them. We're usually their last chance", says Matthew. He adds that they're always happy to work with ACCESS.

Matthew enjoys his work with ACCESS. He likes to hear the excitement in his clients' voices when they talk about their business, and he loves being part of their success: "It's very inspiring to drive down the street and see a client's thriving business. And they really do appreciate the help we give them".

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### MICHAEL SIDFORD – VOLUNTEER AND PAST CHAIR



"ACCESS has the potential to help many more people".

Michael Sidford has been lucky in life. He had a great career in international banking that allowed him to travel around the world, and he's learned a lot in business. He could look forward to a satisfying retirement, yet he felt compelled to make some change in the world.

"It's like Pink Floyd said – there are a lot of bricks in the wall", says Michael. "Those of us who can are obliged to knock down as many as we can". He adds that while we can't necessarily solve world hunger, we can at least help one person at a time.

Michael looks back on his time at ACCESS with a sense of achievement. "When I joined the board eight years ago it was more operational", says Michael, "but by the time I took the Chair, we were in transition".

That's when they made the decision to hire an Executive Director: "It was a big step, but bringing Mona on allowed the board to step back a little and focus more on strategy".

Michael does admit to a little frustration: "ACCESS has the potential to help many more people". Yet he's also realistic: "I'm an incrementalist. Every organization has its limits, and I'd say we've done a pretty good job".

He also knows that he's done his share of volunteering, and is looking forward to travelling with his wife Colleen. For their next trip, they are visiting Tanzania for their tenth safari. Says Michael, "You can learn a great deal by watching a family of baboons or herd of elephants". And he always finds the time for a couple rounds of golf every week.

We are grateful to all our volunteers who help us achieve our mission. To improve the volunteer experience, we recently enhanced our training and review processes and welcome feedback. Expanded volunteer programs such as business coaching and speaker roles have provided even more opportunities to support ACCESS' clients. Thank you to all our volunteers for your on-going support!

To read more volunteer profiles go to [www.accessccf.com](http://www.accessccf.com).

## WHERE ARE THEY NOW

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### KHADIJAH HALIRU

K Body Blends  
[www.kbodyblends.ca](http://www.kbodyblends.ca)

When Khadijah Haliru first heard about ACCESS she was ready to take K Body Blends, her organic skin-care business, to the next level. Her products had been generating a real buzz, and she saw plenty of potential for growth.

The problem was, after being unemployed for two years her credit rating had taken a hit. Says Khadijah: "I knew I couldn't go to the banks. I had to find someone else who would give me a chance".

Khadijah needed \$5,000 for materials and equipment to build up her inventory. After meeting with ACCESS in June 2016, they agreed to disburse that amount over two installments.

That's when things really got going. Khadijah, originally from Nigeria, was ready to move beyond vendor shows, where most of her business had been coming from: "The time was right to start looking for a storefront".

By this time Khadijah had moved to the London, Ontario area, where she learned about Oxford County's small-business program offering retraining and grants to entrepreneurs willing to open a business in the county. She inquired, and learned that she was eligible.

With her track record, she was the perfect candidate. She had an established business and the know-how to keep it going. ACCESS helped make that happen. "Their loan was a real jump-start. It gave me the confidence to take this next step", says Khadijah. She paid off her loan earlier this year.

Khadijah hasn't looked back. "I'm grateful for the support I got from ACCESS. It was amazing to have someone believe in my business idea".



"Their loan was a real jump-start.  
It gave me the confidence to take  
this next step".

## WHO WE ARE

### CURRENT DIRECTORS

Jess Merber, Chair  
Dave Power, Vice Chair  
Tarah Clarke, Director  
Kelly Gauthier, Director  
Jay Oduwole, Director  
Ian Penny, Director  
Natasha Smith, Director

### OFFICERS

Katherine Pressnail,  
Treasurer

### PAST DIRECTORS

Michael Sidford, Past Chair  
Deepak Gupta, Director  
Sedat Topcu, Director  
Scott Wilson, Director

### ACCESS STAFF

Mona ElSayeh, Executive  
Director  
Michael Fliess,  
Coordinator, Volunteer  
Engagement  
Christina Friend-Johnston,  
Communications Associate  
(as of July 2018)  
Ruqia Karimi,  
Administrative Associate  
Katja Keppo,  
Administrative Associate  
Otis Mushonga, Program  
Coordinator

### MEMBERS

Bryce Balcom	Rachel Gauci	Eli Levin	Hitesh Rathod
Kathie Becker	Kelly Gauthier	Audrey Marie-Nely	Laurel Reid
Alexander Carbone	Brandon Gee	Jess Merber	Alex Ribalkin
Quinton Carew	Sharmila Ghosh	Farzana Merchant	Andriy Savin
Angela Chen	Elizabeth Gottesman	Janet Neilson	Michael Sidford
Derrick Chow	Keith Hoffman	Ammara Niyaz	Natasha Smith
Tarah Clark	Elaine Hu	Jay Oduwole	Keri Stackhouse
Talib Contractor	Rosemarie Hylton	Matthew Oriade	Pranjal Suthar
Errol Cyrus	Allan Jiang	Brian Park	Cheick Tandia
Evan Dailey	Sonja Johnson	Ian Penny	Nicolas Tyers
Qoomail Dewji	Shane Joseph	Dave Power	David Ward
Aleem Dhanani	Ryan Knight	Katherine Pressnail	Esete Woldemariam
Logaina El Kattan	Ohiniba Kwadjovie	Imtiyaz Rahaman	Mariya Yurukova

# Microloans = more possibilities!

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## INVESTMENTS WITH IMPACT

Help our clients achieve financial stability and a brighter future by investing in our guarantee fund. You'll earn a small return on your investment, while making a big impact on someone's life. Terms are from one to three years. Contact [investors@accessccf.com](mailto:investors@accessccf.com) to learn more.

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## DONATE FOR A BETTER FUTURE

We welcome donations to help even more clients! You can donate through our website at [www.accessccf.com](http://www.accessccf.com) or use your workplace United Way contribution to support ACCESS. We are a registered charity and provide tax receipts for donations over \$20.

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## VOLUNTEER WITH US

Share your skills and knowledge to help create opportunities for people facing financial barriers. Our volunteer roles include business coach, presenter, Loan Review Committee member, community outreach and more.

"Great organization! I'm thankful they exist, giving entrepreneurs like myself the resources they need to be successful. ...Thank you ACCESS."

C.T., ACCESS client

#SmallLoansBigIdeas



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Charitable Registration Number: 868066911 RR0001