



Annual Report 2012

Mission

To enable individuals with economic barriers to realize sustainable employment by providing access to capital through community-based micro-lending and support programs.

Vision

Economically vibrant communities engaging and enabling their members to achieve financial security through sustainable employment.

Values

ACCESS Community Capital Fund was founded on the principles of empowering individuals to improve their standard of living through entrepreneurship. ACCESS is a registered charity committed to:

- **Collaboration** and partnerships in communities;
- **Respecting** front-line knowledge by working with volunteers in the community;
- Social **equity** by serving vulnerable communities and at-risk populations;
- **Accountability** and transparency throughout the organization;
- Dedication to **innovation**, learning, evaluation and continuous improvement.

It is only through your support that ACCESS is able to provide opportunities to the people in our community who are ready to move towards economic self-sufficiency, through entrepreneurship.

We all benefit when your financial gifts and investments help our programs' participants acquire the capacity and the necessary tools to make a new life for themselves and for their families through the success in their businesses.

We truly hope you recognize the positive impact you are having on our city by choosing to support ACCESS. There are many great organizations that you could support, and we are grateful that you have chosen ours.

Sincerely,
The ACCESS Team

Investing in People, Investing in Community,
Transforming Both.

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Letter from the Chair

To me, ACCESS is about providing opportunities for those who need them, and for those who deserve them. It takes courage and determination to start a business in today's economy, and it is our collective responsibility to help share in the legacy of our success with those who have now ventured out to succeed. Everyone has the right to feel successful in their life, provide for themselves, and their family – everyone has the right to experience the pride and confidence that comes along with transforming their dreams, and economic visions into reality. Our local economy needs the passion, energy, and the spirit of our entrepreneurs coloring the path of our future – now more than ever. ACCESS clients truly embody the essence of a network of economically vibrant community-members, and I am delighted that we are able to be part of their plans.

I encourage you to join us,

A handwritten signature in black ink, appearing to read 'Don Inouye'.

Don Inouye
Chair, Board of Directors

Letter from the Staff

ACCESS has come a long way in the past year. From expanding our chapter base, to improving our lending and business support capacity in our chapter locations – we’ve worked hard to prepare our program to serve more people, better, in the future.

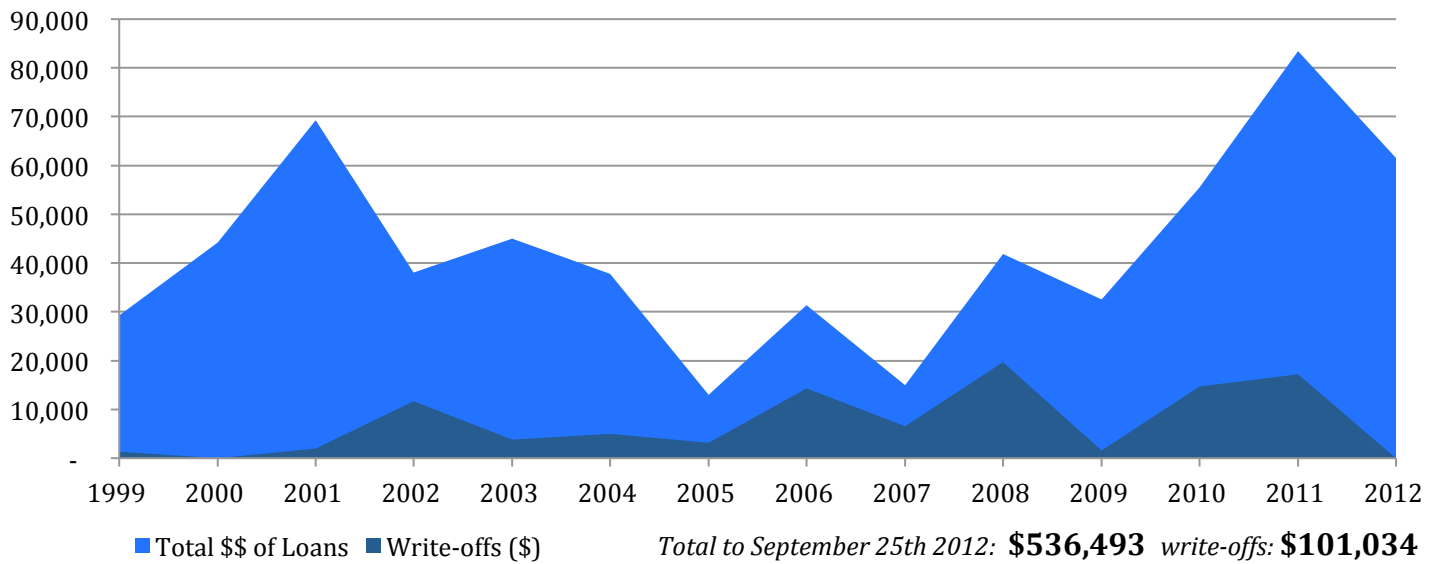
We’ve brought on a second staff member and have welcomed new volunteers and board members who have strengthened our organization and helped with ACCESS’s continued progress.

Our proudest achievements will not be our successes, but rather, those of our clients who are bravely navigating the market with exiting business ventures.

We would like to extend a special thank you to our donors, supporters and investors who make what we do possible, and a huge thanks to our volunteers whose commitment, skills, creativity, empathy and belief in our values allow ACCESS to make a positive difference in people’s lives. It’s an honor to be involved with such a dedicated team.

Ann Lockhart
Program Manager

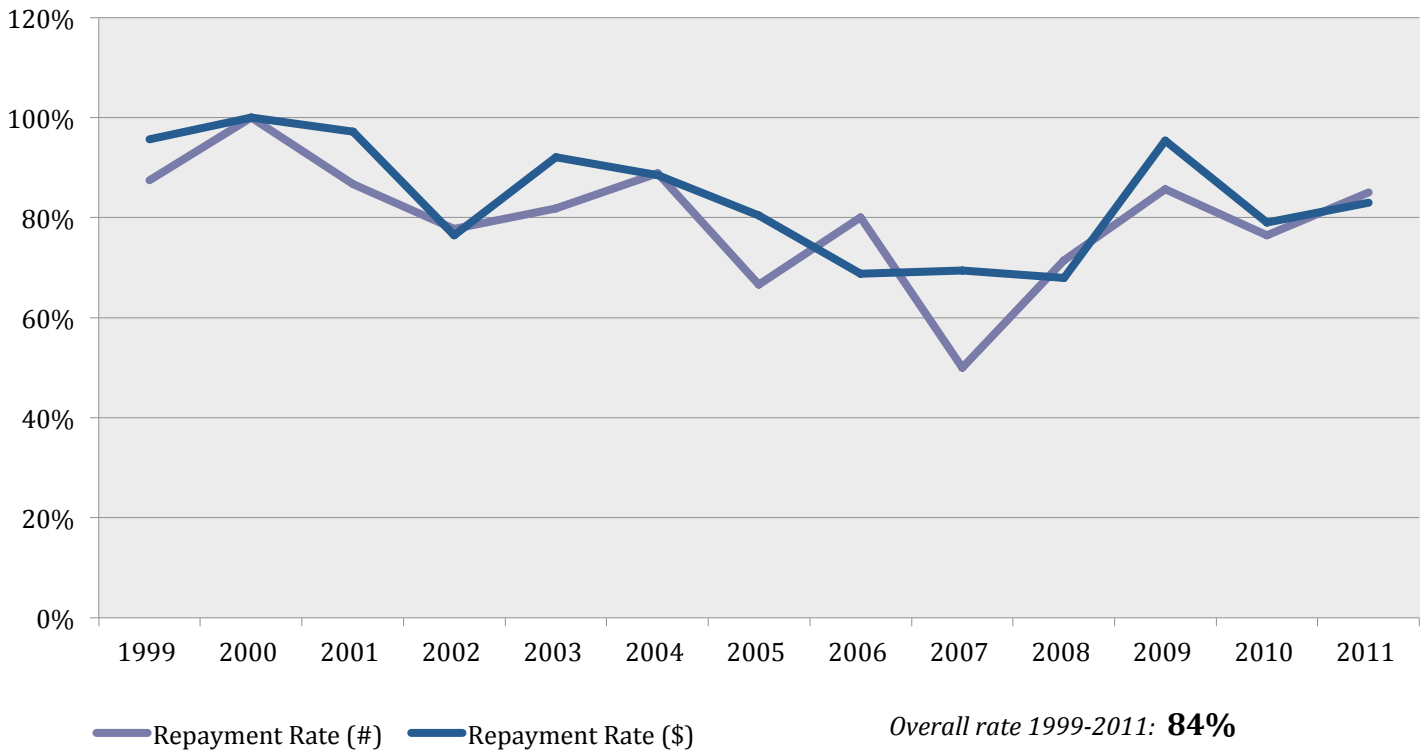
Michael Scotland
Program Coordinator



Loan Disbursement

ACCESS Community Capital Fund is a Community Loan Fund that helps small and emerging businesses in Toronto (Ontario, Canada) to access capital by providing loans of up to \$5,000. By granting small loans to local entrepreneurs, ACCESS is contributing to the community as a whole -- helping more people to become self-sufficient through entrepreneurship.

Since 1999, ACCESS has disbursed over 120 loans totaling \$536,000.



Repayment Rate

For over 12 years, ACCESS has provided character-based loans to aspiring entrepreneurs. Working only with individuals who do not have collateral, credit histories, or the ability to access regular means of financing - ACCESS weighs in on the strength of the business plan, the character of the applicant, and his or her determination to succeed.

Through our network of community partners, we work with loan applicants through the entire life cycle of an individual's application preparation, loan application review, approval, and business mentorship. Our balanced approach to supporting our loan recipients has helped us to maintain low default rates, and high repayment rates over the years.

Our Funders



The Ontario Trillium Foundation (OTF), one of Canada's leading grantmaking foundations, is an agency of the Government of Ontario.

ACCESS Community Capital Fund is a proud recipient of the Ontario Trillium Foundation's Future Fund Grant.

Citi Foundation



Citi Foundation is committed to supporting the economic development of low-to-moderate income communities.

ACCESS is the proud recipient of a direct-service grant from Citi Foundation, to be used towards our chapter development program.



The City of Toronto CCC Investment Program enhances Toronto's performance as a centre of innovation. It encourages and provides opportunities for businesses, industries, non-profit associations, and private sector/non-profit partnerships to work together to increase business capacity.



The goal of the George Cedric Metcalf Charitable Foundation is to enhance the effectiveness of people and organizations working together to help Canadians imagine and build a just, healthy, and creative society.

The Metcalf Inclusive Local Economies Program works with people and organizations to develop long-term strategies that create sustainable economic opportunities and generate wealth for low-income people and communities in Toronto.

Our Supporters



Alterna offers the services and products you'd expect from a financial institution, but for a different reason: you! Approximately 85 cents of every dollar at Alterna is reinvested back into local communities through loans that stay in your neighbourhoods, our micro-lending program, community economic development initiatives, sponsorships, and more.



Royal Bank of Canada, is committed to supporting the Regent Park community, through microloans and other services. We are proud to be working with them and supporting our



MaRS Discovery District is a large scale, mission driven innovation centre in Toronto, focused on building Canada's next generation of growth companies. MaRS works closely with entrepreneurs in life sciences and health care, information technology, communications and entertainment, clean tech, advanced materials and energy, as well as the social sector.



c-Seven is a Toronto based full-service web company who supports ACCESS through their site hosting, web marketing, SEO and many other services.



Gowling Lafleur Henderson LLP, a national leader in commercial law, is helping us to improve our internal policies and procedures and bringing its wealth of expertise to bear on our microlending programs. ACCESS is very grateful for the support and glad to welcome Gowlings to our team!



Our Program Partners

ACCESS has always operated under the belief that communities play a significant role in supporting business and entrepreneurs. Understanding the unique dynamics within a community and its people is an important part of our strategy to expand our services to under-served neighbourhoods or demographics in our city.

As a result, we build partnerships with community organizations that we feel play a key role in the economic development of the populations they represent. Together with these organizations we build chapters of our micro-loan program that enable local community members to participate in community outreach and the evaluation of client applications for fellow community members.

We believe that local loan review teams are able to make better lending decisions based on a more intimate understanding of applicants and businesses from their own community.

If you or an organization you represent is interested in having an **ACCESS** micro-loan program in your community. Please contact the Board chair at chair@accessccf.com.



Black Creek Micro-Credit Program

The Black Creek Micro-Credit Program recognizes the cultural richness and vast potential of the neighbourhood and seeks to support small business incubation and growth by reducing barriers to financial credit. The program is designed to build bridges between the entrepreneurial desires of community members and the opportunities for local business development.

To apply for a loan through the ACCESS Black Creek Micro-Credit Program, you must be a resident of the Black Creek Community defined as:

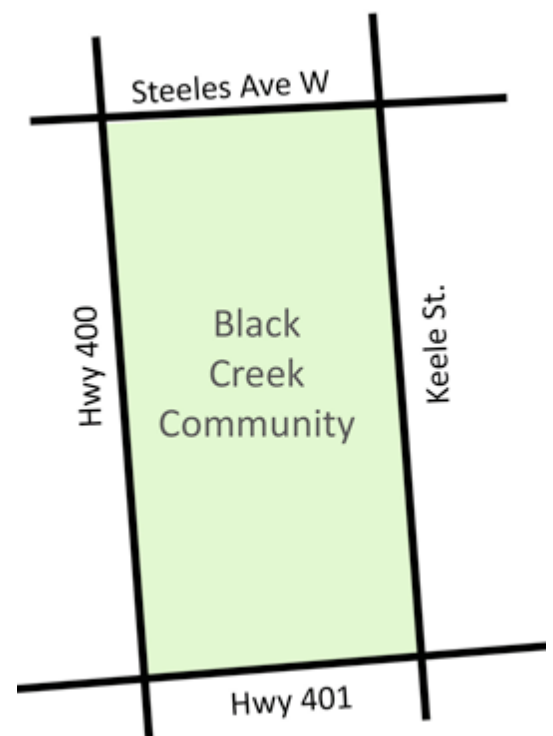
ACCESS Black Creek Micro Credit Program

107-36 Marsh Grassway

Toronto ON M3N 2X4

Email: microlending@blackcreekcapacity.ca

Phone: 416-747-5616





Thornccliffe Park Micro-Finance Program

The Thornccliffe Park Micro-Finance program is hosted by the Thornccliffe Neighbourhood Office with the objective to bring micro-loan products and business support services to the residents of the Thornccliffe and Flemington Park communities.

Thornccliffe Neighbourhood Office is a community-based multicultural, multi-service agency providing community-based services to residents of Thornccliffe Park and surrounding communities.

For the purposes of the Micro-Finance Program, the Thornccliffe and Flemington Park communities are defined as:

ACCESS Thornccliffe Park Micro-Finance Program

1 Leaside Park Drive, Unit # 7

Toronto ON M4H 1R1

Email: microfinance@thornccliffe.org

Phone: 416-467-0126

Fax: 416-467-9145



EAST SCARBOROUGH STOREFRONT

East Scarborough Micro-Finance Program

The East Scarborough (Kingston Galloway – Orton Park) Micro-Finance program is hosted by the East Scarborough Storefront with the objective of bringing micro-loan products and business support services to residents of East Scarborough.

Storefront is a partnership of community members and services working together to create a thriving community in East Scarborough. Storefront does this by acting as a bridge between people, services and communities, working together in safe, welcoming and accessible environments, nurturing diversity and harmony and exploring possibilities.

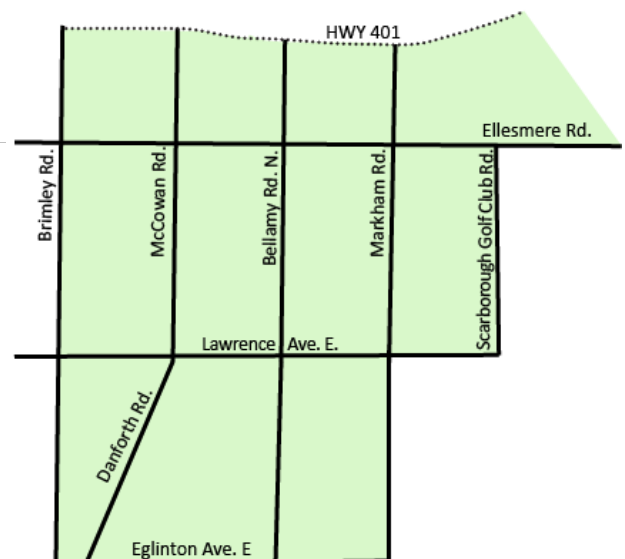
ACCESS East Scarborough Micro-Finance Program

4040 Lawrence Ave E.

Scarborough, ON M1E 2R2

Email: info@thestorefront.org;

Phone: 416-208-9889 Ext. 21



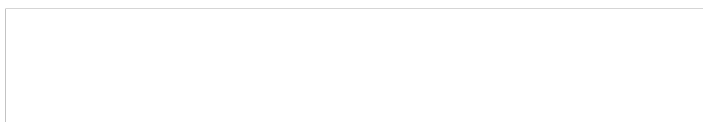


Regent Park Micro-Finance Program

The Regent Park Micro-Finance program is hosted by the [Dixon Hall Employment Services Centre](#) with the objective of bringing micro-loan products and business support services to residents of Regent Park.

Dixon Hall Employment Services Centre (DHESC) is a full service, free employment assistance facility designed for all community members. DHESC equips job seekers with free tools and resources to facilitate their job search, offering individualized one-on-one support each step of the way. They provide employers access to a full suite of HR services (all at no cost), allowing them to effectively connect with qualified candidates while providing them with ongoing post hiring supports that can include financial incentives.

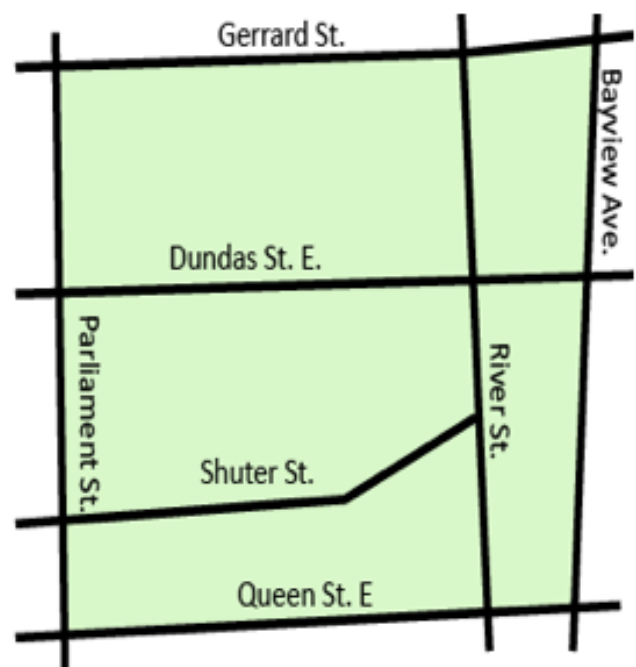
To apply for a loan through the ACCESS Regent Park Micro-Finance Program, you must be a resident of the Regent Park community or in a community close by.



ACCESS Regent Park Micro-Finance Program Dixon Hall Employment Services Centre

489 Queen Street East, Suite 300
Toronto, ON
M5A 1V1 Canada

Email: microloans@dixonhall.org



Joanne Eaton - NewbieKnees



Joanna Eaton is the founder and owner of NewbieKnees, a baby knee-pad business based in Toronto. After venturing into the technology sector, equipped with a Bachelor's Degree in Technology, she decided to take an entirely different route and focus on building her own business venture.

Her inspiration came from having her first daughter. As a young mother, she put her creative skills to work in creating a pair of baby kneepads to alleviate her daughter's sore red knees as she crawled. This was the first prototype of what would become NewbieKnees.

As a single, stay-at-home mother, she found difficulty getting a start up loan for her business. ACCESS provided her with the opportunity to make her business venture a reality and also connected her with a number of networking and business opportunities.

"ACCESS provides not just loans, but also a community of small businesses and people who are willing to help."

Joanna received her first loan in 2011, after connecting with the ACCESS program director at the time. Getting the loan enabled her to start manufacturing her product right away. She was also introduced to an ACCESS mentor to help her with outsourcing and sales. Being new to the business sector, she greatly appreciated this help in building her business

Collette Thorpe- Yunaland Inc.



Collette Thorpe is the founder and owner of Yunaland Inc – a day care and drop in play center that has a fantasy-based theme. Thorpe started her career as an ECE childcare provider, and then moved into the financial sector for many years. She took two years off to stay home with her young son, and then realized that she loved caring for children – her original passion.

"Access to credit is so important for entrepreneurs – you are providing a great service when it's needed most."

After expanding to care for her two-year old son and two other children for another year, she set out to found a day-care. She now employs three staff and has 15 children in regular attendance. Located in Brampton, she also offers party space, an after school program and a weekend drop-in-and-play program where parents can bring their kids and play with them there or watch them play, on a break from weekend errands.

Collette believes that children learn and grow through play. As she did with her son, she engages children in fantasy themed games, and has created a fun environment, including a dark forest and a castle, which encourages the children to use their imaginations. Her loan from ACCESS helped her purchase the material needed to build the castle and pay for marketing initiatives.

Collette is living the life she imagined many years ago when she studied childhood education after college and ACCESS is proud to be able to support her in this journey.

Featured Volunteer – Eric Cheng



A longstanding member of the Black Creek Loan Review Committee, Eric was first drawn to ACCESS after a couple of months working in China. He observed communities and regional partnerships in action to enable change for rural farmers, and wanted to find out what was going on in his own city after having been away for a while.

He has really volunteering as a loan officer with ACCESS as it has enabled him to meet people from all walks of life and to truly appreciate the challenges of poverty and starting and running a small business.

He is now doing his Masters in Law at Osgoode and wants to work at the intersection of business and human rights – making sure that at the end of the day, community interest, and sustainable, social and equitable development are safeguarded.

Eric says of his experience with ACCESS: “I’m a law student - let’s admit it - and ultimately it helps me to understand people in my city and how they fit in with the system. It helps me to appreciate and empathize their story is - and realize that many times running a business helps them to find a way to a dignified life -their way back to dreams they’ve put aside and want to pursue.” He cites one client who after seeing her son go to university could work less hours at her day job and launch a clothing business she had been thinking about for years.

What he loves most about working with ACCESS clients is seeing the creativity, passion and dedication of these entrepreneurs: “it’s really really energizing – it keeps me real”.



Our Investors

Fred and Olive Bayliss - Jane and Finch Community Ministry - Scott Moore - Barry Rieder - Toronto Community Housing - Toronto Presbytery Corporation - Brenda Spotton Visano - Kingsway Lambdon United Church - Shari and Allan Baker - Patricia George - Murray MacAdam - Julia Magnuson-Ford - Medhi Delorme - Janice Markandu - Jim Moir - Carolyn Cooper - Barrie Gray - Barry Silver - Toronto Association of Neighbourhood Services - Larry Whatmore – Woodgreen – The Cooperators - Scott Rutherford - Gary Tamura - Michael Wills, Sunnyside Community Corporation.

Staff

Michael Scotland - Ann Lockhart

Members

Vic Cauchi - Mohamed Farook - Bob McKean - Anna Plugina - Miriam Rogers - Tim Rudkins - Patrick Wong - Adam Milewski - Abdi Aidid - Jean Barrett - Susan Henry - Jason Lam - Jasmina Zdravkovic - Janet Neilson - Peter Ruta - Scott Moore - Shinobu Oh - Christiana Mbzigwe - Eric Cheng - Giovanni Gonzalez - Joel Powell - Yamo Apea - Lakhbir Rahul - Evelyn Kipkosgei - Susmita Vaidya - Tanya Loo - Christiana Mbzigwe - Barry Rieder - Jamila Aman - June Gilbert Richards - Lisa Boodram - Najma Iqbal - Arturo Surhoff - Brett Preston - Melina Young - Susan Greer - Aakrit Kumar - Andrea Cali - Elad Sharon - Kelly Gauthier - Kevin Bemben - Fergal Kerins - Allison Langille - Anum Siddiqui - Emily Zhu - David Jakubowicz - Lothar Fritsch - Rosemarie Hylton - Emily Masching - Amrita Aphan - Vikas Jain - Farhan Chaudhary - Satinder Klair - Lei Wu - Wenda Yang - Bob Lane - Raj Sundaralingham - Angela Wang - Victoria Armit - Laura Truax - Monica Yeung - Akanni Frederick - Alakesh Saha - Leonard Swartz - Rani Glick - Jeanie Son - Cecelia Ronderos - Eric Laxton - Jeffrey Neto - Haris Blentic - Hina Pansari - Lee Hodgkinson - Raghav Jindal - Sabina Ali - Quinton Carew - Ahamed Idroos - Dennis Ma - Sophie MacIntyre - Hafiz Khan - Esel Panlaqui - Gulam Zaz

Board of Directors

Don Inouye - Michael Sidford - Ming Tse - Brenda Spotton Visano - Elizabeth Qualben - Gerry Campbell - Priscilla Ntiamoa – Patrick Shea - Dustin Ling

Many thanks to our outgoing Members:

Sue Grundy - Tka Pinnock

ACCESS Community Capital Fund

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Toronto ON, M4C 1J1
416 462 0496

www.accessccf.com
info@accessccf.com

Charitable Registration Number: 868066911 RR001