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# MISSION, VISION AND VALUES

## Mission, Vision and Values

### MISSION

ACCESS Community Capital Fund provides community-based micro loans, advice, and support to individuals with economic barriers who require this assistance to realize sustainable self-employment or to get training for improved employment.

### VISION

All individuals in our community are able to achieve financial security through sustainable employment, including self-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.

#### ACCESS Community Capital Fund

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Charitable Registration Number: 868066911 RR001

# LETTER FROM THE CHAIR

## Letter from the Chair

### STRATEGIC HIGHLIGHTS

On behalf of the Board of Directors, I am pleased to say that another successful year has passed, and I am proud that we are further along our path towards our great vision of a network of economically vibrant communities “Engaging and enabling their members to achieve financial security.” This past year we worked with far more small business owners and aspiring entrepreneurs than ever before, we added more depth and breadth to the types of services we have available, we also enhanced our supports and available resources for our clients. We have expanded our community partner network to include two more communities, built out our volunteer capacity significantly, restructured our committees to better serve our clients, and once again made great strides in the development of a client-centric program that is built on over 12 years of experience, but that remains flexible enough to meet the ever evolving needs of small business owners in today’s fast-paced local economy.



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### OPERATING HIGHLIGHTS

We are fast approaching the end of our three-year strategic plan that was developed to ensure a balanced approach to the; Building of our infrastructure, networks and capacity, Development of our organizational systems, policies and process, and Growth of both the breadth and depth of our community-based micro loan programming. As we enter into a new planning cycle, the Board, is looking ahead to identify a new set of strategic priorities, key performance indicators, continuing to build and develop our staff, and further position the organization for continued and sustained success. We continue to raise more money and resources than ever before, provide more access to more capital than ever before, and get more great people involved with our organization.

### LOOKING AHEAD

Although we have many great accomplishments and many more excellent examples of our growth – we need to stay focused on our mandate, and continue to serve more people. There are far too many who live in our communities who are financially excluded, isolated from credit systems, and who are sadly unable to access financing for their businesses, for their entrepreneurial dreams, and that has to change. Invest in our communities, invest in people, and help us to transform both.

A handwritten signature in black ink, appearing to read "D. Puyg".

Chair, Board of Directors  
October 15, 2014



# OPERATIONAL SUMMARY

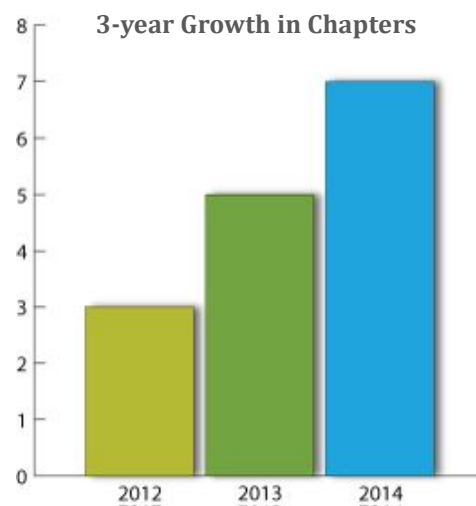
## Operational Summary

### HIGHLIGHTS OF OUR GROWTH AND IMPACT IN FISCAL 2014

ACCESS has experienced significant growth over the past three years in a number of key areas including the number of communities we serve, the number of clients we support, and the number of community members and organizations engaged with us through volunteering or through financial contributions.

#### CHAPTER DEVELOPMENT

Our reach continues to grow across the Greater Toronto Area. In partnership with Warden Woods Community Centre we have recently established the Southwest Scarborough Microfinance Program in the Southwest Scarborough community. We also have new chapters in development in Weston-Mt. Dennis and in Peel Region, our first chapter outside of the City of Toronto.



# OPERATIONAL SUMMARY

## FUNDRAISING

This past year, ACCESS received a three-year grant from the **Ontario Trillium Foundation** to conduct outreach and educational activities across the Greater Toronto Area, and with this, set out to develop business clubs, and develop and teach workshops intended to help people launch and grow businesses.

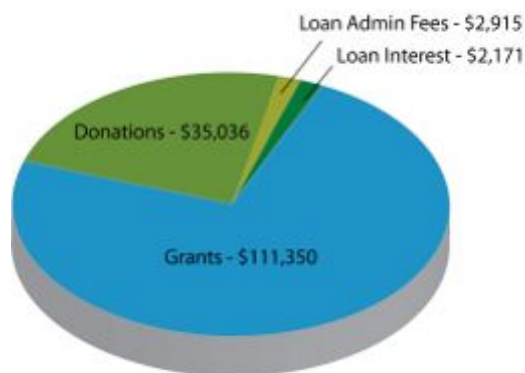
**Citi Foundation** provided us with a direct service grant to support both loan evaluation activities and to support the growth of our chapter network.

We also continued to be supported the Metcalf Foundation in support of capacity building activities.

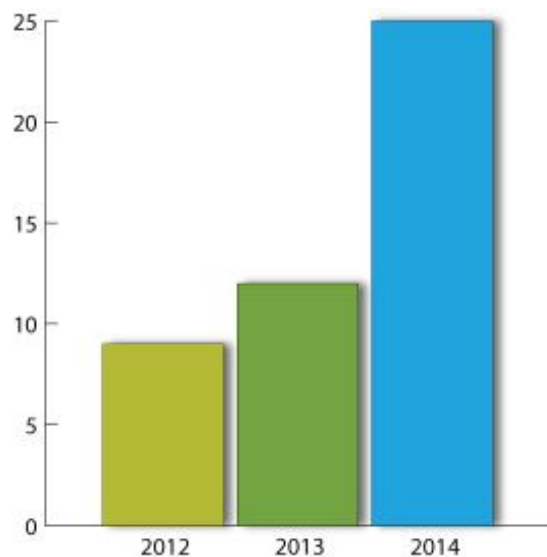


In addition to the generous support from these foundations, ACCESS has continued to grow in the number of individual donors from the community.

Revenue Breakdown FY2014



ACCESS Donors Since 2012



# OPERATIONAL SUMMARY

## OUTREACH AND EDUCATION

In Fiscal 2014, over **40 workshops** and information sessions were delivered to over **350 participants**, and **15 referral partnerships** were expanded.



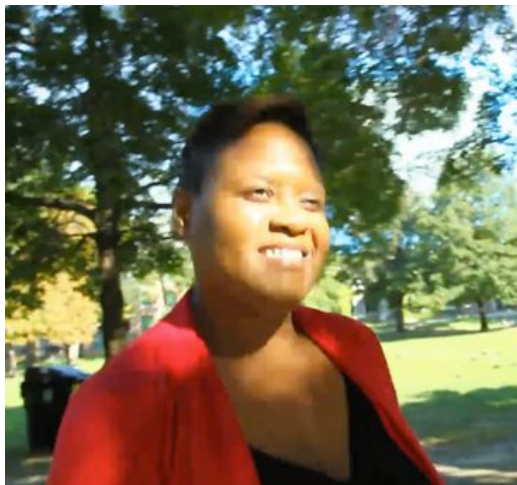
## REFLECTIONS

As part of our outreach initiatives we have begun to establish “business clubs” - members meet on a monthly basis to engage in networking and learning activities, and to work on their businesses. Our first club: The Warden Woods Business Club, has a membership of 50 local business owners. Helping to initiate and support these clubs is one of the most rewarding parts of my job.

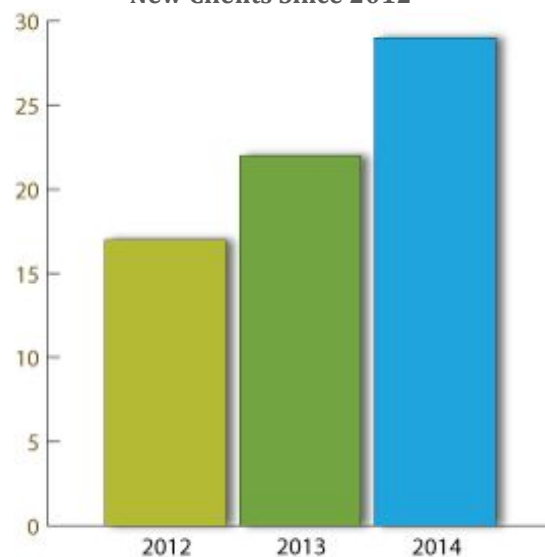
Ann Lockhart, Manager of Chapter Development and Outreach

## NEW CLIENTS SUPPORTED

In Fiscal 2014 ACCESS provided new loans and/or direct mentorship support to 30 individuals, continuing our steady growth in clients supported.



New Clients Since 2012



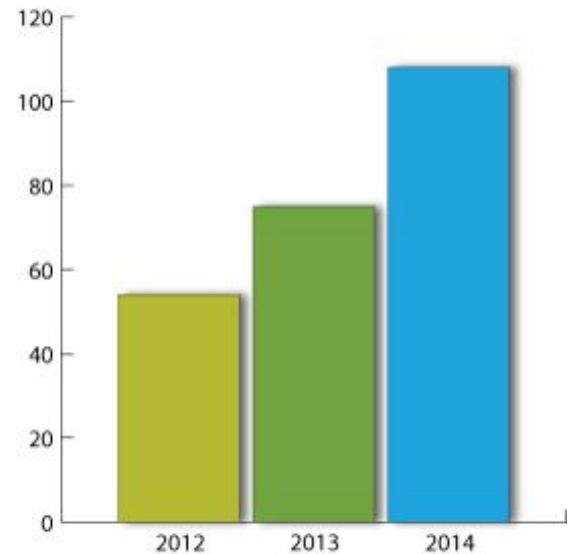
# OPERATIONAL SUMMARY

## VOLUNTEERS

Our volunteer mentors and loan officers continue to form the backbone of our work in all of our community chapters. By the end of fiscal 2014, ACCESS had 108 active volunteers!

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ACCESS Volunteers Since 2012



## LOAN PORTFOLIO

In fiscal 2014, our loan portfolio continued to grow as we continue to serve more clients. Also, the amount of money written-off decreased significantly from the previous year, demonstrating the success of careful decision-making and our holistic approach to supporting clients.

*Since 1999 ACCESS has given out over 160 loans totaling over \$690,000.*

# OPERATIONAL SUMMARY

## MENTORSHIP



In fiscal 2014, ACCESS expanded our mentorship program, supporting clients at all stages of business development. This is an exciting and vital part of our program and will be a major focus in the coming year with expanded training tools, and supports for mentors and mentees.

## NEW PRODUCTS

In fiscal 2014, ACCESS launched a pilot project in Thorncliffe Park to offer interest-free, micro-micro-loans specifically designed to meet the unique needs of individuals in the community. These loans are providing new opportunities for residents to make extra income for their households and are, in many cases, acting as an introduction to borrowing, a key factor in increasing financial literacy. This new product has the potential to be offered elsewhere and we are excited to be continually responsive to local needs. Stay tuned!



## REFLECTIONS

*I've seen first-hand the transformative impact that a strong mentorship relationship can have on a client's success. Our clients are brave people, setting out on their own and taking on risks to reach their dreams. This can be a lonely experience. Mentors can provide not only expertise, and the wisdom gained from their own experiences, but also a certain level of companionship, so that when a client has a challenge they know that there is someone that they can turn to for advice or simply to lend an ear. Mentors also open the door to invaluable networking opportunities that are often difficult to make otherwise, particularly for newcomers to Canada. In the year ahead, I am excited to be working to make this aspect of our program even better as we provide more service to our clients and more exciting volunteer opportunities in our communities.*

Michael Scotland, Program Manager

*"The process for obtaining these loans had a real community feel, making them a wonderful introduction to borrowing for many women in the neighbourhood."*

-Sabina Ali, Chair of Thorncliffe Park Women's Committee and ACCESS volunteer



# CLIENT PROFILES

## Client Profiles

TATIYANA NEWYNIAK

Quirky Qreations

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Quirky Qreations is a line of whimsical artwork created by Toronto-based artist, Tatiyana Newyniak. Tatiyana creates original paintings of celebrity caricatures as well as simple things in life that give people joy like flowers and animals as her subject matter. She also creates many abstract paintings. “I paint what I love,” she says.

Tatiyana has used her artwork to create a line of greeting cards for all occasions. This has turned what had always been a hobby and a creative outlet into a real business opportunity for Tatiyana. Applying her true passion to make a living has always been her dream.

Her mother was a professional artist in the 70s and worked for CBC Television and Tatiyana has always wanted to follow in her footsteps and share her work with other people.

Tatiyana has found ACCESS Community Capital Fund to be very supportive. Her loan helped her to scan her artwork and print an inventory of greeting cards and to pay her first rent payment at an arts market where she sold her cards. She has also enjoyed working with her mentor, from whom

she constantly learns new things.

Tatiyana feels comfortable working with ACCESS and appreciates its grassroots, local approach to working with people. She has enjoyed meeting with ACCESS volunteers and now hopes to do charity work herself to teach art to children with disabilities.

*ACCESS is a different  
kind of financial  
institution.*

## CLIENT PROFILES

### RON WHEATLEY AND MICHAEL KIM (MENTOR)

#### Web Designer



Ron Wheatley is the proud founder of Ron Wheatley Media and Design, a web-design business geared to supporting small businesses, coaches and artists. Ron has a background in theatre and the performing arts and has used his networks to carve out an interesting niche.

A few years ago Ron offered to help out author, Eric Maizel, who was looking for someone to help build him a website. Web-design had been a hobby of Ron's for some time, and what started as a volunteer job quickly turned into a paid gig. Fast-forward to today, Eric has become Ron's biggest client.

Ron began his business with the goal of building websites for clients using Wordpress templates, but he soon realized that his customers really wanted something more personalized. Ron responded to this demand by tailoring his services to the unique needs of each client, so that he was better able to design websites truly representative of their vision.

Ron found out about ACCESS through the ACT program where he was developing his business plan. Frustrated at how strict the traditional banks could be, Ron applied to ACCESS in order to pay for much needed equipment upgrades. The importance of keeping up with changing technologies is something Ron recognized early on, and Ron was determined not to lose potential clients simply because he didn't have the necessary software.

Currently, Ron is working on rebranding his business and changing the way he packages his services. This will allow him to develop longer-term relationships with clients.

In addition to taking on a loan from ACCESS, Ron was eager to take advantage of mentorship support. Just over a year ago, Ron met with ACCESS mentor, Michael Kim. Michael, a self-employed marketing consultant, was himself eager to work with a like-minded and driven entrepreneur. He knew that with his own experience running a

business, and his unique skill-set, Ron was someone that he wanted to work with. Since their first meeting, Ron and Michael have maintained frequent contact and have both gotten a great deal out of the relationship.



*25 new volunteer loan officers and 13 volunteer mentors joined the ACCESS family in 2014*

## CLIENT PROFILES

### DWAYNE RENO

#### **Building Block Associates**



Dwayne Reno is the proud owner of Building Block Associates, a marketing, public relations and graphic design firm that provides services for the food and beverage industry. The company began out of Dwayne's own experience in the restaurant business in Jamaica where he discovered there was a gap in marketing and PR services for the food industry. Building Block Associates creates easy and affordable marketing solutions for businesses.

Through ACCESS's review process Dwayne was able to perfect his business plan and better refine the most optimal way to leverage financing to grow his business. For Dwayne, the most satisfying moment to date in his journey as a business owner, was being able to hire his first employee. This made Dwayne feel as though he was truly on the path to achieving his entrepreneurial dreams, and it also felt good knowing that he was providing someone else with a job. Dwayne also has the opportunity to work with and learn from many other small business owners since they are his customers. A continuing

desire to learn is a theme with Dwayne who has recently taken advantage of ACCESS's mentorship support to help him continue to improve in his management of Building Block Associates. Dwayne is determined to take his business to the next level, and ACCESS is proud to watch him grow.





## CLIENT PROFILES

### KAREN TORRES

#### Kreative Treasures

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Kreative Treasures is an event rental business owned by Karen Torres. Karen, a native of the Philippines, has a background in event management and brings a great deal of experience to her business. Her family has been very supportive in her venture, with her parents also having experience in event planning, and her husband with marketing.

Kreative Treasures provides event equipment rentals for weddings, cultural, family and corporate events. As well as event rentals, Kreative Treasures provides photography and editing services. With the help of a loan from ACCESS, Karen was able to renovate and improve her company's showroom and to purchase two key pieces of equipment. She is excited to be expanding her business by launching an e-commerce site to reach new customers. Karen says

the biggest reward of owning her own business is the opportunity to provide jobs for people in her community.

For Karen, given her background and the expertise offered by other members of her family, she was always confident that she could operate a successful business, but the biggest obstacle starting out was the difficulty in obtaining financing. She is glad that organizations like ACCESS exist to help entrepreneurs like her be given the opportunity to do what they know they are capable of.

*60% of ACCESS clients  
are newcomers to  
Canada*

# VOLUNTEER PROFILES

## Volunteer Profiles

**MINA KNEZEVIC**

**Lawrence West**, Loan Review Committee

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After she read *A World Without Poverty* by Muhammad Yunus, the founder of the Grameen Bank, Mina Knezevic immediately wanted to become involved in microfinance. In her search for a Canadian microfinance organization, Mina found that many of them only served specific niche clientele, and didn't have the broad focus that she wanted. Then she found ACCESS. Mina has volunteered with the Lawrence West Loan Review Committee (LRC) since its inception in January 2013, and she loves it.

In her time on the LRC, and serving as its Chair, Mina has come to recognize two specific client types. Type 1 is nervous and eager to impress, while type 2 is confident but reticent. For Mina, the trick is learning to identify each client type and to work with them throughout the loan review process. Since starting with ACCESS, Mina has learned to better communicate with clients - learning how to say no, how to properly communicate her thoughts and how to offer help. In the end her goal is to have a transparent client-loan officer relationship. Her favorite part of the ACCESS experience, is

meeting clients in person and keeping in touch with current clients. Providing clients with helpful feedback is especially rewarding for her.

In the future, Mina plans to focus more of her energies on increasing the LRCs impact in the Lawrence Heights Community. Her eyes light up when she talks about a recent application from a person who lives just a few blocks away from North York Community House, where the Lawrence West Chapter is based, and she is looking forward to participating in more local outreach activities to engage the surrounding neighbourhood.

Overall, Mina's loves volunteering at ACCESS because she can incorporate other aspects of her life into her volunteer work, and meeting with applicants forces her to learn. These are things she wouldn't have gained had she not volunteered with ACCESS.

# VOLUNTEER PROFILES

## BOB LANE

**East Scarborough**, Loan Review Committee



Robert (Bob) Lane has been involved in business all his life. For twelve years, he worked as a business advisor for the Centennial College Centre of Entrepreneurship, and it was through them that he found out about ACCESS.

He has been a loan officer at the East Scarborough Loan review Committee, based at The East Scarborough Storefront, for the past two years and he is very impressed by what the Storefront has been able to carve out in the area.

Moreover, Bob has been impressed by the variety of business ideas that come to the loan review committee. Although Bob is sometimes frustrated by the lack of detail in marketing and financial plans initially presented by applicants, he feels the process of application review is quite helpful for all parties. As Bob points out, “The devil is in the details.” The differing personalities and values of each loan applicant mean that each business idea Bob reads is unique. Furthermore, the sincere effort of clients to want to make their businesses work by recognizing their strengths and being open to criticism has made Bob’s work far more rewarding.

The biggest affect ACCESS has had on Bob is that it has made him much more empathetic. Bob is extremely impressed by loan applicants who came to Canada, sometimes not knowing the language or the culture, and take a chance to build a business for themselves. ACCESS helped him appreciate the strength and determination of so many applicants and he’s learned to appreciate how fortunate he is.

*ACCESS builds capacity by providing volunteer opportunities in local communities, and building a network of support around our clients*

# VOLUNTEER PROFILES

## CECILIA RONDEROS

**Regent Park**, Loan Review Committee

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Cecilia is an entrepreneur by heart and a marketing consultant for businesses entering new markets. Training her clients to find the best available channels to bring products or services into new markets, providing marketing feedback and project management are her strong suits.

She assists ACCESS as a Loan Review Committee member in the Regent Park Chapter, as well as a mentor for clients.

She believes that many new Canadians have the entrepreneurial spirit, but their biggest struggle is finding seed money to crystalize their ideas into a real business.. She says ACCESS humanizes business, is inclusive and brings out the positive side of each application. Her favorite part of working with ACCESS is her exposure to all sorts of business ideas and the variety of people developing their ideas and striving towards self-employment. She loves working with the applicants to

refine their ideas and develop their business plans. She believes a good business plan is the most important part of an applicant's success. "If they know where they are going, they'll know when they get there," she points out.

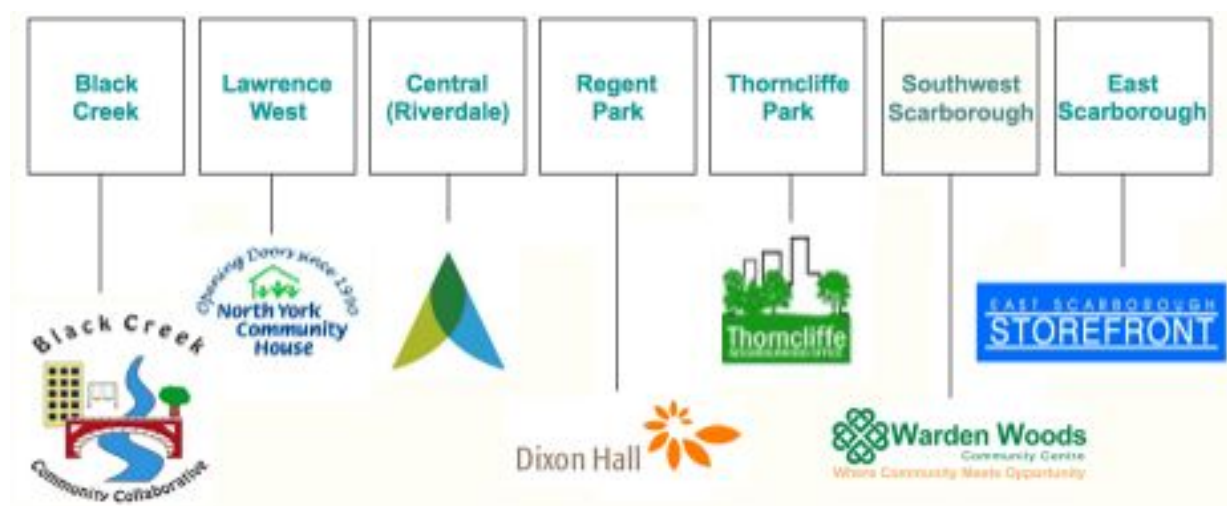
Cecilia said that ACCESS has introduced her to a variety of Toronto business resources that she didn't know about previously. Including Dixon Hall Employment Services Centre, where the Regent Park Chapter is based and where she has facilitated workshops for Dixon Hall and ACCESS patrons. Interacting with members of the Regent Park community has been especially interesting. When Cecilia puts on a workshop, she is impressed by how many locals come out to expand their knowledge to help reach their entrepreneurial dreams. The passion of community members and their drive to continually improve are Cecilia's motivation, which is why she loves her volunteer work.

# PROGRAM PARTNERS

## 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 local organizations that play a key role in the communities we serve to host our program and establish local chapters.

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### 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.

#### **ACCESS Black Creek Micro-Credit Program**

107-36 Marsh Grassway, Toronto, ON M3N 2X4. [microlending@blackcreekcc.ca](mailto:microlending@blackcreekcc.ca). 416-747-5616

### THORNCLIFFE PARK MICRO-FINANCE PROGRAM

The Thorncliffe Park Micro-Finance program is hosted by the Thorncliffe Neighbourhood Office with the objective to bring micro-loan products and business support services to the residents of the Thorncliffe Park and Flemington Park communities. ACCESS is proud to be partnering with the Thorncliffe Neighbourhood Office, a community-based multicultural, multi-service agency in the Thorncliffe Park Community.

#### **ACCESS Thorncliffe Park Micro-Finance Program**

1 Leaside Park Drive, Unit # 7, Toronto ON M4H 1R1. [microfinance@thorncliffe.org](mailto:microfinance@thorncliffe.org). 416-467-0126

## PROGRAM PARTNERS

### EAST SCARBOROUGH MICRO-FINANCE PROGRAM

The East Scarborough 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 (Kingston Galloway – Orton Park). 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.

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#### **ACCESS East Scarborough Micro-Finance Program**

4040 Lawrence Ave E. Scarborough, ON M1E 2R2. [info@thestorefront.org](mailto:info@thestorefront.org). 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.

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

489 Queen Street East, Suite 300, Toronto, ON M5A 1V1 Canada. [microloans@dixonhall.org](mailto:microloans@dixonhall.org). 416 956 4949

### LAWRENCE WEST MICRO-FINANCE PROGRAM

The Lawrence West Micro-Finance program is hosted by North York Community House with the objective of bringing micro-loan products and business support services to residents of Lawrence West and surrounding areas. North York Community House is a multi-service neighbourhood centre serving the needs of residents in the underserved communities of Southwest North York.

#### **ACCESS Lawrence West Micro-Finance Program – North York Community House**

700 Lawrence Ave. West, Suite 226, Lawrence Square Mall, North York, ON, M6A 3B4  
Email: [info@accessccf.com](mailto:info@accessccf.com). Phone: 416-784-0920

### SOUTHWEST SCARBOROUGH MICRO-LOAN PROGRAM

The Southwest Scarborough Micro-loan program is hosted by the Warden Woods Community Centre and serves the residents of Southwest Scarborough through microlending and support programs.

#### **ACCESS Southwest Scarborough Micro-Loan Program – Warden Woods Community Centre**

74 Fir Valley Court, Toronto, M1L 1N9. [info@wardenwoods.com](mailto:info@wardenwoods.com). 416-694-1138

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# OUR SUPPORTERS

## Our Supporters

### FINANCIAL AND IN-KIND SUPPORTERS

ACCESS's programs and services are made possible in part by important contributions from the organizations below. We also benefit from the generous contributions of individual donors.



Citi Foundation



### OUR INVESTORS

In addition to our funders, ACCESS has a dedicated group of investors who place their capital in our Guarantee Fund. The Guarantee Fund allows us to guarantee loans given to clients through our partner financial institutions, Alterna Savings and RBC (in our Regent Park Chapter) that disburse and administer the loans. The fund is made up of loans to ACCESS from socially minded individuals, organizations and businesses. We are lucky to have individuals from across the GTA and beyond supporting us in this regard. If you are interested in investing, and would like to know more about our terms, please contact us at [investors@accessccf.com](mailto:investors@accessccf.com).

### OUR FINANCIAL PARTNERS

Client loans are administered and disbursed through our partner financial institutions. As part of our mandate, ACCESS helps its clients open bank accounts, build credit history, and take small steps towards financial inclusion.



# WHO WE ARE

## Who We Are

### STAFF

Michael Scotland - Ann Lockhart

### INTERNS

Abdi Aidid, Nadine Abdalah

### MEMBERS

Anum Siddiqui – Melina Young – David Jakubowicz – Rosemarie Hylton – Emily Masching – Jay Odowole – Farzana Syed – Elizabeth Gottesman – Yamo Apea – Giovanni Gonzalez – Janet Neilson – Peter Ruta – Shinobu Oh – Eric Cheng – Giovanni Gonzalez – Lakhbir Rahul – Barry Reider – Kevin Hu – Raghav Jindal – Sabina Ali – Quinton Carew – Ahamed Idroos – Sophie MacIntyre – Hafiz Khan – Esel Panlaqui – Gulam Zaz – Shahil Thomas – Tomo Kerr – Keri Stackhouse – Susan Greer – Vikas Jain – Lucy Hamlet – Satinder Klair – Robert Bowness – Tharmini Yoganathan – Mayuran Thanas – Noemi Garcia – Rosamma George – Mashood Mirza – Bob Lane – Lei Wu – Victoria Armit – Laura Truax – Cecelia Ronderos – Mahmood Iqbal – Mina Knezevic – Liana Vojkollari – Shane Joseph – Joe Zhuofan Li – Lawrence Kwong – Rishi Gehi – Shameem Sultana – Chris Giffin – Mathew Verkruysse – Amina Farah – Matthew Tung – CJ Chiddy – Babak Rafat – Dale Walker – Milly Roy – Maggie O'Connor – Elaine Cui – Rachel Gau – John Wu – Michael Kim – Rob Posthumus – Mohamed Farook – Fran Rawlings – Elodie Young – Katie Gibson – Sacha Kumar – Jay Zafar – Irinia Vasina – Lisa Cheeseman – Asia Clarke – Jerry – Goldhar – Zaman Afrad – Judy Josefowicz – Myra Pasigpasigan – Issac Stang – Dan Tarek – Marie Taku – Ran Mo – Hadaf Zubi – Fez Ahamad – Grant Lowe – Derrick Chow – Jon Massie – Alleen Mirakian – Imitiyaz Rahman

### BOARD OF DIRECTORS

Don Inouye – Michael Sidford – Patrick Shea – Ming Tse – Brenda Spotton Visano – Susan McLean – Jess Merber – Kelly Gauthier – Scott Wilson – Stephen Ashworth

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**Charitable Registration Number: 868066911 RR001**