

2020/2021 ANNUAL REPORT



ACCESS
COMMUNITY CAPITAL FUND

ON THE COVER

In the middle of a pandemic, Ghadeer's daughter was turning 2, and in her mind, there was no way to celebrate it. She wondered, "How do you make a birthday special for a child, during a pandemic?" In fact, Ghadeer needed to make this time memorable for herself and her family as well. It was August 2020, and the world was now 5 months into a global pandemic.

With a \$20.00 budget, Ghadeer needed to put her creativity to use. After some research on safe celebrations, she was inspired by a TikTok video that taught viewers how to create a type of balloon decoration called a mosaic number. She decided to try her hand at it.

Ghadeer's first attempt took days to create. Flaws and all, she posted the result online. Her creation –a boxed number 2 stand filled with balloons representing her daughter's second milestone, was a success with her daughter as well as with friends online. Everyone urged her to showcase her services on Facebook marketplace because the interest was there.

Making balloon creations as a hobby was not satisfying to her; she wanted to own her own business. That's when she discovered ACCESS and the Women's Business Accelerator Program. This is the program that provided her with guidance and mentorship to take her business idea to the next level.

Ghadeer loved the marketing and customer service sessions the best. She got advice on how to properly register her business and how best to market herself. She was also able to expand her circle of contacts, thanks to networking with fellow participants, with most of whom she is still in contact.

"The WBA helped me to target my ideal customer and concentrate on my future goals to grow my business" –Ghadeer Herzallah

Ghadeer now has an operating budget of \$1,000.00 a month, a long way from her first \$20.00 creation, last August. She credits the WBA program with helping her find better distribution channels which then allowed her to order materials like balloons in bulk. This was a really great experience for her, and she credits the WBA program with improving her business and giving her the confidence to attract and interact with her customers.

Ghadeer Herzallah

GHADEER CREATIONS



A WORD FROM OUR BOARD



With the COVID-19 pandemic present, the past year has been challenging for many of the communities that ACCESS serves – those that are racialized, new to Canada, women, lower income, and those without ready access to credit.

Our board and Executive Director recently met to consider our mission, vision and strategy, especially in light of the impact COVID was having on the above groups and individuals, and the inequality it highlighted throughout Canada. We were unanimous in confirming our mission: to empower entrepreneurs to realize their potential through financing, education and mentoring.

With this mission in mind and cognizant that this pandemic is a time when ACCESS is most needed, we expanded our support in many areas: more loans for newcomers to Canada, more training for women looking to start their own businesses, more coaching for those seeking loans to start new, or grow existing, businesses. We have seen – and continue to see – high volumes of loan applications, as well as enrolments for our Small Business Accelerator and Women’s Business Accelerator programs, all of which demonstrates the strong need for the support we provide to those we serve.

I would like to thank all of those who contribute to ACCESS to allow us to fully and completely service our clients; we were inundated with support, ranging from funding from our legacy – as well as new – partners to increased numbers of volunteers taking on more responsibilities. It is only with these continued contributions and support that ACCESS is able to succeed.

This report highlights many of our achievements in detail, and provides you select stories from our clients and the volunteers who support them. Thank you for all that you do to support ACCESS Community Capital Fund.

Board Chair
DAVE POWER

A handwritten signature in black ink, appearing to read 'DBh', followed by a long horizontal flourish.

2021 PROGRAMS

Small Business

We offer low-interest loans, coaching and education to help emerging entrepreneurs launch their business.

Women's Business Accelerator

Our free workshop series equips newcomer women with the tools they need to build a profitable business and economic independence.

Foreign Credential Recognition

We help educated newcomers re-launch their careers, creating a better future for themselves —and the Canadians who will benefit from their services.

WHEN FAILURE LEADS YOU TO BIGGER SUCCESS

Kenesha Lewis is currently the Durham region-based creative director of two businesses, Iced Iced Baby and 1 More Cocoa.

When Kenesha was younger, she was a natural baker with a love for sweet treats and desserts. She transformed this love into a business, decorating cakes and hosting cupcake parties. Her hobby was such a success that it led to her own bakery kitchen. Kenesha turned to ACCESS for a loan to purchase the basics for her kitchen space, including refrigeration, mixers and an industrial oven.

"I came with an idea and a dream, and ACCESS said sure!" -Kenesha Lewis

The kitchen, however, did not bring her joy. Kenesha could have viewed this as a failure and a setback, but instead, she said she learned a lot in the process.

In 2019, Kenesha started a new custom candy and lollipop business called Iced Iced Baby, incorporating any photo, image or even object into candy. This company not only brought her joy, but led to a spin-off company that she opened in 2020.

1 More Cocoa is her newest venture, which specializes in gourmet chocolate bars and is so successful that she will be opening her first retail location in September 2021. With this achievement, she is now looking at ACCESS again for a new loan to scale up and expand her endeavours.



Kenesha's time with ACCESS was so profound, it prompted her to give back. She is now a coach for ACCESS' Women's Business Accelerator, a program created specifically for newcomer women with startup businesses.

"To have a program that still thinks about you and cares about you after the fact is key. They want you to succeed" -Kenesha Lewis

KENESHA LEWIS

ICED ICED BABY



WHEN SICKNESS AND HEALTH LEADS TO A PROFITABLE BUSINESS IDEA

Nadine Russell found out that she was lactose intolerant during the pandemic. With her busy lifestyle, she found it hard to grab breakfast-type foods on the go. This led to her not eating, skipping meals and feeling unhealthy. Nadine turned to meal replacement shakes, but her stomach did not agree with the lactose and sugar in them. An acquaintance of hers was having the same problems, having just discovered that he had diabetes, and was looking for meal replacement shakes that didn't have high sugar. She partnered with him to find a better solution, and their business was born.

Having launched her business in October 2020, she then looked for a program that could help her grow. She found ACCESS and joined the Small Business Accelerator.

"What I like about ACCESS is that you're consistently meeting, thinking and moving forward." -Nadine Russell



Throughout the program, Nadine was able to refine her business idea and secure retail space in Walmart.com for her product. She found that her participation opened the door to be more confident about her business.

Nadine plans to expand to have her product physically sold in stores, and then offered in the Canadian market by 2022.

NADINE RUSSELL

NUTRA DELIGHT



FROM FOREIGNER TO CITIZEN WITH EUROPASSPORT

Dayn Gehry-Riis is Mexican-born, with Polish roots. When Dayn wanted to further his education and get his PHD in Europe, he knew that it would be costly as a foreign student. Dayn would be able to save a significant amount of money by being a citizen. With his Polish ancestry, he decided to find out if it was possible to get an EU passport.

This process was costly and confusing; it took him 3 years to navigate on his own. He realized that there were many other people trying to do the same thing as him, and he wanted to help them obtain their citizenship without the added expense of lawyers and genealogical tracing.

In 2020, he partnered with his friend Pedro, and together, they began helping Canadian citizens expedite their journey to European citizenship by offering citizenship applications services. He then found ACCESS and applied for a loan. Dayn recalls the application process for a loan being very easy and straightforward, especially with our staff's help. This loan allowed for him and his partner to build their website and focus on running their business full-time.



This leap of faith paid off and by January 2021, they were getting two clients a week, which was no small feat for a company as young as theirs.

"It can be very stressful in the start-up business and you need money to accomplish what you really want to do". -Dayn Gehry-Riis

Dayn plans to grow his business into a legal tech startup, alongside his current services offerings.

DAYN GEHRY-RIIS

EUROPASSPORT



SMALL IDEA TO SMALL BUSINESS

Winnie is the owner and Creative Director of Eden's Treasures, a small, hand-made artisan soap and candle business, with a focus on eco-consciousness. She creates natural products that are also good for the environment.

What led Winnie to this business idea?

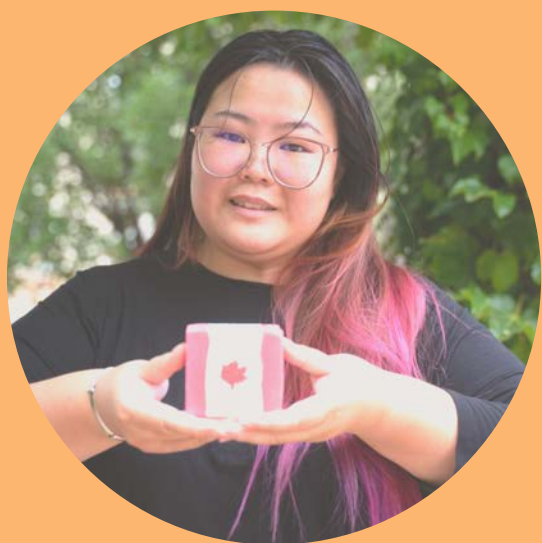
Before the pandemic, for the last 8 years, she had been working 3 jobs in the retail and food industries. When the pandemic hit, she lost all of her jobs.

Her long term goals were always to create stability and job security for herself, so she believed the solution was entrepreneurship.

Winnie found ACCESS and enrolled in the spring cohort of the Small Business Accelerator Program with an idea but no clear sense on where to start. She found the SBA program really informative because it stood out from similar training programs she had attended in the past.

Because she was selling hand-made products, Winnie had a lot of legal questions which needed to be addressed before entering the market. This led to her own research on how to properly label her soaps and candles under the Canadian Food & Drug Act, as well as generally following the Canadian law for selling handmade goods.

Winnie felt very supported and she loved the format of the program. Specifically, she appreciated that the program's delivery of concentrated topics each week helped members grapple with the unique needs of their businesses.



The SBA program has helped her navigate through all of her questions and doubts as well as expand her network with other women doing the same thing.

"The SBA program has given me the confidence to pursue my dream and business idea. I had zero knowledge before this. With the networking and workshops, I had the confidence to move ahead with my business." -Winnie Lee

WINNIE LEE
EDEN'S TREASURES



FROM COLLEGE DROPOUT TO FULLSTACK DEVELOPER

At ACCESS, we help internationally-trained professionals fulfill their purpose and achieve their goals by relaunching their careers through our Foreign Credential Recognition Loan program.

Simeon Bourne is Bajan, meaning he comes from the small Caribbean island of Barbados, however, this did not stop Simeon from dreaming big.

First year university was not easy, and he had to struggle to come up with money to pay for school. While studying, Simeon also had to work full-time.

Simeon's life did not want to co-operate. His employer made it hard for him to leave work on time to make it to class, so he found himself missing classes, and he wasn't making enough money to support himself and pay for school. In 2011, Simeon had to drop out of school.

In 2018, he was invited to apply for permanent residency in Canada. After settling in, he reached out to ACCESS to find out more about the FCR Loan program. Simeon qualified for a Foreign Credential Recognition Loan and was able to enroll in a full-time, Full Stack Web Development certification program at York University.

York University is the reason Simeon was able to bolster and refine his skills. ACCESS was the reason he had the courage and the means to reconnect with his dream. Simeon credits the FCR program because without it, he wouldn't have been able to attend or confidently interview for his current position as a Full Stack Web Developer.



SIMEON BOURNE

APPLICATION SOFTWARE ENGINEER



VOLUNTEER PROFILE

LRC VOLUNTEER FOR ACCESS

Jessica had just moved to Toronto in 2018 when she came across ACCESS through her company. She is a client success manager for Benevity, a software company that helps run volunteer and employee engagement programs for large companies.

Jessica knew that she wanted to get involved with a cause. She had a history of working in social impact and was keen to continue working in that space.

At first, after reaching out to ACCESS, she had some reservations. As someone who did not come from a finance background, Jessica was not sure that her experience would translate well. However, she was reassured that ACCESS' Loan Review Committees needed individuals with a range of experiences and diversity of thought.

Jessica is now a volunteer with ACCESS as a Loan Review Officer and a WBA coach, and hasn't looked back! Being able to help clients using transferrable skills that complement the technical knowledge they are already receiving through ACCESS' programs has been a highlight for her.

Jessica is also able to contribute more than just her time to ACCESS. Her workplace allows her to track her volunteer hours within their software, which then turns into donation currency that she donates back to ACCESS.

"It's been really great to not only meet the amazing clients and feel like I'm actually helping them, but also to gain confidence in myself and what I can contribute outside of what my everyday job is". -Jessica Ireland



JESSICA IRELAND
VOLUNTEER TEAM



VOLUNTEER PROFILE

CRM POWER BI PROJECT LEAD

"I truly do believe we are helping our clients at the end of the day, and hopefully that helps them accomplish something great as well". -Chetan Shah

Chetan Shah graduated from Queen's University in 2016, with a Bachelor of Commerce. After graduating, he attended a workshop on data and analytics, and his interest was piqued when learning about the whole lifecycle of a data analytics project. This got him excited about the process because he did not come from a traditional data background. He wanted more!

In 2020, Chetan began his position at his current company which focuses on strategy, technology, and business transformation. A friend then recommended that he apply for a volunteer data specialist position posted by ACCESS. ACCESS needed a cloud-based CRM system to house the growing data they were accumulating. Chetan felt qualified because he had just worked on a similar project with one of his clients, and he was also looking for an opportunity to give back. He grew up in a school system that placed emphasis on contributing to the community and volunteering, so this was the right opportunity for him.

By 2021, Chetan built and completed ACCESS' CRM system, and currently consults with members of the ACCESS team, guiding them through the usage of his cloud-based system.



Chetan realizes that most of the Canadian population is made up of immigrants and he feels strongly about equalizing opportunities for everyone in order to help the community thrive. He continues to volunteer with ACCESS because it makes him happy to use the skills he already has. This is a win-win situation for Chetan, as it allows him to give back, but also learn more about ACCESS, our clients and our processes.

CHETAN SHAH
VOLUNTEER TEAM



OUR IMPACT

1.7M

**TOTAL AMOUNT OF LOANS
DISBURSED BY ACCESS, IN
DOLLARS**

78%

**OF OUR CLIENTS ARE
IMMIGRANTS**

1,983

**TOTAL AMOUNT OF
WEBINAR ATTENDEES SINCE
JANUARY 2020**

GIVE THE GIFT OF SUCCESS

Impact investing:

Investors contribute to our guarantee fund, allowing us to provide access to loans for more entrepreneurs who are building financial independence. Choose your term, from one to three years, then decide if you'd like to withdraw with a small return or renew to help even more clients launch their dreams. Contact us at investors@accessccf.com to learn more.

Become a donor:

With your gift, we're able to support newcomer women with their business plans, provide education on credit and personal finance, match an aspiring entrepreneur with a business coach and so much more. Every gift over \$20.00 qualifies for a tax receipt. Give today online at www.accessccf.com or through your workplace's United Way fundraising program.

Corporate sponsorship:

Do your company's values align with our mission? We'd love to discuss ways to work together. Contact us at admin@accessccf.com and we can provide you with our corporate sponsorship information.



EXECUTIVE DIRECTOR'S WORDS



On behalf of our partners and the entire ACCESS team, I want to thank all of you for your dedication and support. While the last year certainly did not go as planned, like many organizations, ACCESS adapted and continued to serve communities in need.

During a difficult year, we were able to transition online and create virtual work environments for our internal operations, and most importantly a portal for all of our programs. We are extremely proud of all the work we have done, and we continue to support clients in new and creative ways.

As we look to the new year, we are excited for all of the plans ACCESS Community Capital Fund has for increasing impact and helping a larger community. These plans include increased programming and new avenues to facilitate funding. ACCESS will be announcing all of the exciting changes this fall in our strategic plan.

This year, ACCESS set goals that positioned us on a road of growth and self-reliance. We have gained exposure, created seamless, impactful programs and fulfilled our mission to a greater capacity. Our focus for 2021-2023 will be on development, process and building a strong future for the next 5-10 years. The ACCESS team is diverse, and extremely motivated in continuing to work with our clients in refining their business ideas and turning plans into profits. With a disciplined approach and a clear focus, ACCESS will grow and increase our impact in marginalized communities across Canada.

As always, we welcome your support, involvement, and encourage you to step into the future of microlending with us.

Executive Director

RYAN HOLLINRAKE

A handwritten signature in black ink, which appears to read "Ryan Hollinrake". The signature is stylized and fluid.

OUR COMMUNITY

Our community connections help us reach new clients and provide valuable education on personal finance and credit in newcomer and priority communities. We are proud to partner with several organizations including:

ACCES Employment

Afghan Women's Organization

Agincourt Community Services Association

Arab Community Centre of Toronto Black Youth Jobs

Catholic Cross-Cultural Services Centennial College

CICS Canada

City of Brampton

City of Hamilton

City of Pickering

City of Vaughan

Costi Immigrant Services

Credit Canada

George Brown College

Humber College Bridging Programs

McMaster University

Miziwe Biik Aboriginal Employment and Training

North York Community House

Ryerson University's Diversity Institute

Scadding Court Community Centre

Seneca College

TDSB Newcomer Services

The Vaughan Business Enterprise Centre Toronto Employment
and Social Services University Of Toronto

YMCA of Greater Toronto Area

YWCA Hamilton

York University Bridging Program for Internationally Educated
Professionals

Youth Employment Services - Bizstart Program



OUR TEAM

Board

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Alex Ciano, Director

Ammara Shirazi, Director

Helen Y. He, Director

Elisabeth Burks, Director

Staff

Ryan Hollinrake, Executive Director

Otis Mushonga, Manager, Program and
Services

Ruqia Karimi, Program Coordinator

Fares Khouri, FCR Program
Coordinator and Volunteer
Engagement

Jeannine Charles, Communications
Associate

Laura Harrop, Administrative and
Program Associate





Small loans Big ideas

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