
ANNUAL REPORT

2023-2024

ACCESS



Community
Capital Fund

BUSINESS SUCCESS STARTS WITH ACCESS

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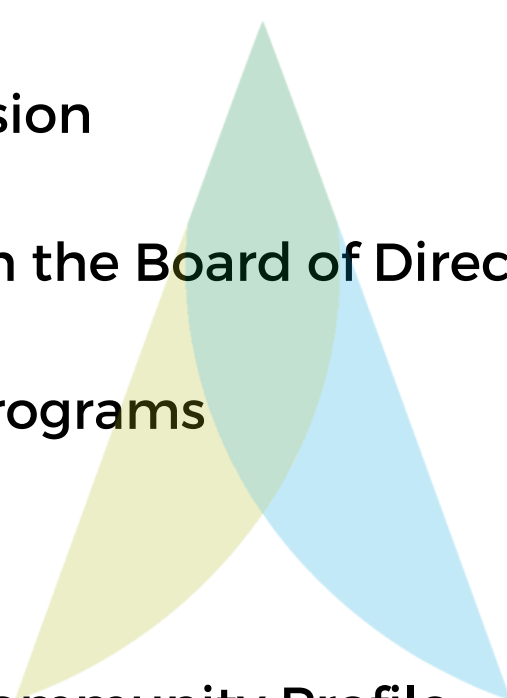
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MISSION VISION

ACCESS Community Capital Fund is a non-profit organization dedicated to fostering inclusive economies by providing access to financial resources and support.

ACCESS began as a community initiative in 1999 to support struggling small business owners. Over our 24-year history as a micro-lending organization, we've learned firsthand that our lending to elevate communities required added support in order to make a lasting impact on our clients' lives.

As a result, ACCESS developed wraparound support services through coaching, mentoring, and educational workshops for loan recipients and other aspiring entrepreneurs. Now, ACCESS provides a full suite of programs designed to nourish and support aspiring entrepreneurs, help build confidence, and provide clients access to the resources and skills needed to kickstart their future.

ACCESS creates economic opportunities by removing barriers to entrepreneurship through financing, education, and mentorship.

ACCESS is committed to building a society where everyone has access to the resources they need to achieve their financial and entrepreneurial goals.

LETTER FROM THE CHAIRS OF THE BOARD OF DIRECTORS

Dear Supporters, Partners, and Investors of the ACCESS Community,

As Chairs of the Board of Directors, it is our distinct privilege to reflect on the remarkable achievements and impact of ACCESS Community Capital Fund over the past year. In 2024, we continued to fulfill our mission of breaking down financial barriers and creating economic opportunities for underserved entrepreneurs. With your unwavering support, we have empowered individuals and communities to thrive.

This year, ACCESS has provided life-changing support to hundreds of aspiring entrepreneurs through our unique blend of tailored business training, and personalized mentorship. Our Small Business Loans program, Women's Business Accelerator, and newly launched Women's Business Launch initiative have allowed clients to take significant steps toward achieving their entrepreneurial dreams. These programs have facilitated the growth of diverse small businesses in industries ranging from food and beverage to health and wellness, all contributing to the economic vitality of their communities.

One of the most profound aspects of our work is its ripple effect. By fostering entrepreneurship, we not only help individuals build successful businesses, but we also create jobs, generate income, and stimulate local economies. This year alone, 343 women took the first step in their entrepreneurial journey through our programs, and 223 individuals participated in our Small Business Accelerator. The diversity of our clients continues to grow, with participants hailing from over 40 different countries, making our community stronger, more vibrant, and more inclusive.

LETTER FROM THE CHAIRS OF THE BOARD OF DIRECTORS

We are proud of the meaningful partnerships we have cultivated, which have been instrumental in supporting ACCESS's mission. Our dedicated volunteers, mentors, and community partners have given their time and expertise to ensure that our clients have the tools and confidence to succeed. Together, we are making a lasting impact in communities across the Greater Toronto Area and beyond.

As we look forward, we remain committed to expanding our programs and deepening our impact. The challenges faced by underserved communities are ongoing, but with the continued generosity of our donors, volunteers and the commitment of our partners, we are confident that we will reach new heights in empowering individuals to break free from financial barriers and pursue their entrepreneurial goals.

On behalf of the Board of Directors, we extend our deepest gratitude to all who have supported ACCESS in 2024. Your belief in our mission enables us to continue transforming lives and creating economic opportunity where it is needed most.

Together, we are building a more inclusive, prosperous future.

Sincerely,



Katherine Pressnail
Co- Chair, Board of Directors
ACCESS Community Capital Fund



Jay Oduwole
Co-Chair, Board of Directors
ACCESS Community Capital Fund

ACCESS PROGRAMS



WOMEN'S BUSINESS ACCELERATOR

The Women's Business Accelerator is a free online workshop series that will provide you with the tools you need to launch a profitable business.



WOMEN'S BUSINESS LAUNCH



This program offers a combination of interactive workshops and coaching sessions providing practical tools to help solidify your business plan and get you ready to launch or grow your business with confidence.



SMALL BUSINESS ACCELERATOR

The Small Business Accelerator is a free workshop series that will equip you with the tools you need to develop your business idea and plan.

IMPACT

SMALL BUSINESS ACCELERATOR

223 PEOPLE TOOK THE FIRST STEP IN ACHIEVING THEIR ENTREPRENEURIAL DREAMS.

TOP BUSINESSES



Food & Beverage



Beauty Services



Health & Wellness



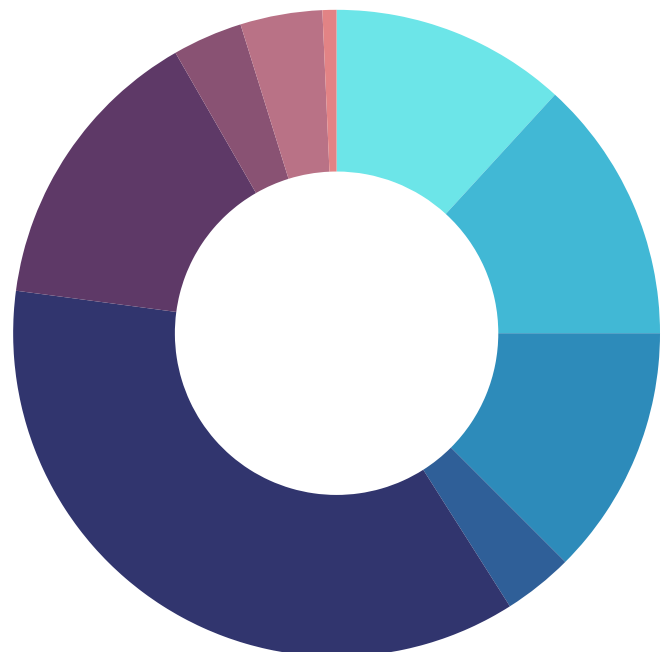
E-commerce



Fashion

PARTICIPANT ETHNICITY

- Middle Eastern (ex: Arab, Persian, Turkish, etc)
- Caribbean (ex: Trinidadian, Tobagonian, Barb...)
- South Asian (ex: Indian, Pakistani, Sri Lankan,...
- Latino (ex: Latin American, Hispanic descent)
- Black (ex: African descent)
- White (European descent)
- Southeast Asian (ex: Filipino, Vietnamese, Ca...)
- East Asian (ex: Chinese, Korean, Japanese, Ta...)
- Indigenous



IMPACT

WOMEN'S BUSINESS ACCELERATOR

343 NEW WOMEN TO CANADA TOOK THE FIRST STEP IN THEIR ENTREPRENEURIAL JOURNEY.

TOP BUSINESSES



Food & Beverage



Beauty Services



Jewelry Design



Fashion



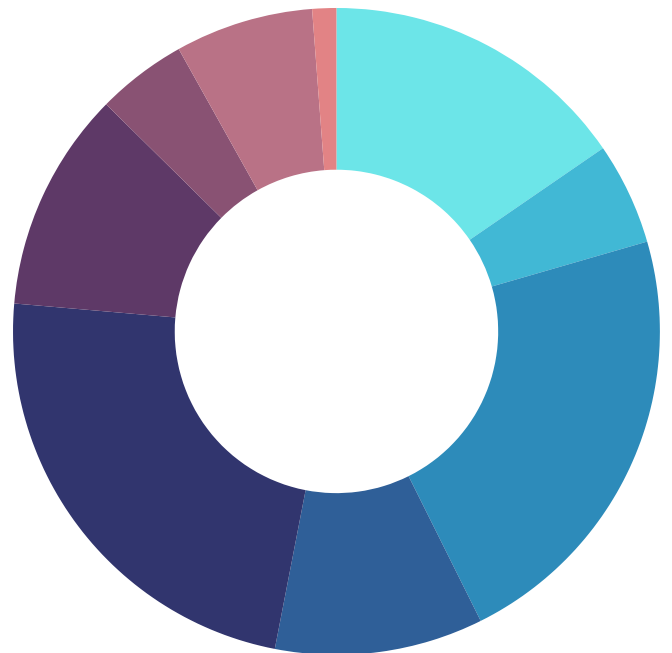
Interior Design & Architecture



Marketing

PARTICIPANT ETHNICITY

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- Black (ex: African descent)
- White (European descent)
- Southeast Asian (ex: Filipino, Vietnamese, Ca...)
- East Asian (ex: Chinese, Korean, Japanese, Ta...)
- Other

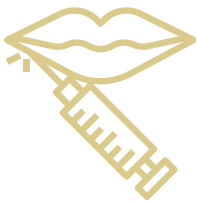


IMPACT

WOMEN'S BUSINESS LAUNCH

8 WOMEN AT THE LAUNCH STAGE OF THEIR ENTREPRENEURIAL JOURNEY JOINED WBL

TOP BUSINESSES



Medical Aesthetics



Fashion



Food & Beverage



Event Decoration



Recruitment

PARTICIPANT ETHNICITY

- Middle Eastern (ex: Arab, Persian, Turkish, etc)
- South Asian (ex: Indian, Pakistani, Sri Lankan,...)
- Latino (ex: Latin American, Hispanic descent)
- Black (ex: African descent)



COMMUNITY PROFILE

- Marilu Ciabattoni

Marilu Ciabattoni is a social media manager and graphic designer from Italy who immigrated to Canada in 2022. She briefly had a business in The Netherlands for just a few months before moving to Canada.

After arriving in Canada, she found a job, but was laid off after about a year. This fuelled her determination to start her business in 2024 after becoming a Permanent Resident. She founded Gingerbrand Haus which specializes in social media management, graphic design and branding before joining and graduating from the Women's Business Accelerator program in the Spring of 2024.

She found WBA quite valuable as it helped her refine her business plan and operations. "ACCESS's Women Business Accelerator program covers the basis of entrepreneurship and I found it very helpful to lay the foundations of my business. As a digital marketer and a service provider, I skipped the pre-launch and launch phases and went straight to start-up phase not even having written a business plan. Thanks to the program, I was able to finally put some things in writing, like my mission and vision, target audience, buyer personal and cash flow predictions, which I hadn't thought of before. I would recommend the cohort to any aspiring female entrepreneur out there."

Find more about Marilu at her website:
www.mariluciabattoni.com



COMMUNITY PROFILE

- Marsha Wright



Marsha's career and entrepreneurial journey has been an unexpected one. Marsha has been a licensed hairstylist since 2008. Doing hair was her first love. As someone who prioritizes helping people, either through making people feel good by making their hair look great or in her previous work in homelessness and social work services, Marsha had always known that serving people was what she had to do.

Going from not completing high school to holding multiple diplomas and certificates in the beauty industry, as well as already having one successful hairstyling business under her belt, she is a self-described hustler. With hairstyling being her passion, the plan was to do it forever. But one day in 2020, everything changed for Marsha, and she had to leave behind the career that she loved.

Everything changed for Marsha in 2020 when she got a severe sunburn on her face that left her with hyperpigmentation and various other skin issues. Devastated, she had no other choice than to leave her career due to skin concerns caused by the burn. Marsha was able to find a silver lining in her situation; she discovered another passion: skincare.

With a diploma in Advanced Skin Care from the International Beauty Institute and a Medical Aesthetics Diploma from Looks Aesthetic Academy in the works, Marsha wants to start a medical cosmetics business. Shaken from having previously left her career in hairstyling, she needed a program that would support her entrepreneurial spirit; that is when she discovered the Small Business Accelerator Program.

Marsha completed the Women's Business Launch in November 2023. This was the second ACCESS program she had taken since completing the Small Business Accelerator in the Spring of 2023. She was eager to continue learning as much as she could while in the process of launching her beauty aesthetics business.

With the support of ACCESS Community Capital Fund and the skills she gained in the Small Business Accelerator Program and the Women's Business Launch Program, Marsha knows that her dreams of building a medical cosmetics business are not just dreams; they are attainable. "I'm looking forward to the future; I see how big and bright it can be, and it started with the ACCESS Programs," Marsha said.

VOLUNTEER PROGRAM

- IRIDA ZAIMI



“I’ve been in the candidates’ path, so I can very much relate to what they’re going through from my own lived experience,” said Irida Zaimi.

Irida has been a volunteer with ACCESS since late 2022, offering her expertise as a workshop facilitator for both the Women’s Business Accelerator program and the Small Business Accelerator program. With multiple ventures under her belt in both Canada and the U.S. in the hospitality and real estate industry, Irida was eager to share her business experience and insights to help female entrepreneurs in their journey.

“There is a human component for every story that I hear,” said Irida, “these entrepreneurs are coming from all walks of life, and no matter what their background or life circumstance has been... or through what responsibilities they are juggling, they are wanting to take on this challenge in an environment that is completely new to them and that is profoundly inspiring for me.”

The most rewarding element of volunteering with ACCESS for Irida is to be able to see the growth in the candidates that participate in the ACCESS workshops and connecting with like minded individuals no matter what stage they are in. In Irida’s perspective, ACCESS is all about being the hand that helps guide emerging entrepreneurs so they are ready to face any challenges that come their way.

LETTER FROM THE EXECUTIVE DIRECTOR

2024 Annual Report

Dear Friends, Supporters, and Community Partners,

As we reflect on another year of progress, growth, and impact, I am filled with pride and gratitude for the incredible work we've accomplished together. 2024 has been a year of both stability and transformation for ACCESS, and I am excited to share the strides we've made toward our mission of removing barriers to entrepreneurship and creating lasting economic opportunities.

Stability Amidst Change

In a year marked by economic fluctuations and uncertainty, our commitment to building financial resilience and stability remained unwavering. We took deliberate steps to strengthen our financial reserves and expand our lending capabilities. Our strategic focus on developing diverse funding channels, including targeted outreach to corporate and private investors, will allow us to secure more funding commitments. Building this solid foundation ensures we can continue serving our community for years to come.

Our internal operations have also seen improvement, with a renewed focus on optimizing our organizational structure and supporting our dedicated staff.

Growth in Reach and Impact

2024 was also a year of growth—both in the scope of our services and the depth of our community impact. We launched innovative programs that expanded our reach, including enhanced educational opportunities, and mentorship. These efforts have allowed us to create meaningful economic opportunities for women, and newcomer communities. Our new partnerships with financial institutions and community organizations have further amplified our efforts, enabling us to serve more clients than ever before.

Through our expanded marketing and outreach strategies, we have also increased public awareness of ACCESS and our work. Hosting community forums, collaborating with local businesses, and engaging the media have all contributed to raising the profile of our mission. These efforts are vital as we seek to bring in new supporters and deepen our impact in the years to come.

LETTER FROM THE EXECUTIVE DIRECTOR

2024 Annual Report

Program Impact: Empowering Entrepreneurs

At the heart of our work are the entrepreneurs we support. In 2024, we saw remarkable success stories from individuals who, with the help of our financing, education, and mentorship programs, were able to launch and grow their businesses. From first-time entrepreneurs to those overcoming systemic barriers, our clients are living proof of the power of opportunity and support. Our focus on tailoring programs to the unique needs of women and Black entrepreneurs has paid off, with significant growth in participation and success rates.

Looking forward, our strategic plan for 2025 will continue to build on this success. We will deepen our focus on financial sustainability while expanding our services to reach even more individuals and communities in need. By diversifying our income streams and exploring innovative funding opportunities, we are committed to reducing our dependency on traditional donations and ensuring long-term sustainability.

A Future of Opportunity

I want to express my sincere gratitude to our dedicated staff, board members, volunteers, and community partners. Your unwavering support and belief in our mission have made this year's successes possible. Together, we are building a more inclusive, equitable, and prosperous future for all.

As we look ahead to 2025, I am excited about the possibilities and the opportunities before us. With your continued partnership, I am confident that ACCESS will continue to grow, innovate, and make a lasting impact on the communities we serve.

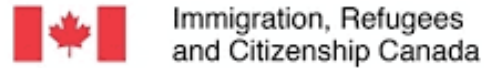
Thank you for being part of this incredible journey.

With gratitude,



Ryan Hollinrake
Executive Director
ACCESS Community Capital Fund

DONORS & PARTNERS



**STAIT FAMILY
FOUNDATION**

**GREEN
GARAGE FUND**



BUSINESS SUCCESS STARTS WITH ACCESS

**We thank and acknowledge all our
community partners who make it
possible for us to achieve our mission.**

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