



BUSINESS SUCCESS STARTS WITH ACCESS

**A brighter
future starts**

Here!

2024/2025 Annual Report

MESSAGE FROM THE EXECUTIVE DIRECTOR



Dear Friends, Partners, and Supporters,

When I first joined ACCESS in late 2018, I was struck by the courage of the entrepreneurs who trusted us with their dreams. Over the years, I have had the privilege of witnessing ACCESS evolve—expanding programs, deepening impact, and adapting to meet the ever-changing needs of our community. Although I stepped away briefly in late 2022, my return in December 2023 was fueled by a renewed commitment: to help ACCESS realize its full growth potential and ensure that every aspiring entrepreneur has a fair chance to succeed.

This past year, from April 2024 to March 2025, has been one of resilience and renewal. Together, we launched bold initiatives like the ACCESS Business Lab and our AI for Entrepreneurs pilot, creating new pathways for learning, innovation, and opportunity. We supported over six hundred entrepreneurs—including hundreds of newcomer women and racialized business owners—equipping them with tools, mentorship, and networks to launch and grow their businesses. These numbers are important, but the real impact lies in the stories of determination, risk-taking, and transformation that we see every day.

At the same time, we took deliberate steps to strengthen ACCESS's foundation for the future. We diversified funding streams, engaged our Board in a renewed fundraising effort, and set the stage for reviving our loan program—bringing back the core of what ACCESS was founded to do: unlock financing for those excluded from traditional systems.

ACCESS has always been about more than capital. It is about dignity, possibility, and the power of community. I am deeply grateful to our dedicated staff, volunteers, donors, and partners whose commitment makes this mission possible. And I am honored to continue leading ACCESS as we enter our next chapter of growth and impact.

With heartfelt gratitude,
Ryan Hollinrake
Executive Director

MESSAGE FROM THE BOARD CHAIR



Dear ACCESS Community,

On behalf of the board of directors, we are proud to celebrate the achievements of ACCESS over the past year. Despite financial pressures facing the non-profit sector, ACCESS has demonstrated stability and adaptability. We closed with a balanced budget while expanding our community of donors and partners — a testament to the trust and confidence others place in our mission and impact.

We are especially encouraged by the growth and new direction of our programs through the ACCESS Business Lab, which consolidated our entrepreneurship programs into a single comprehensive model. This approach, paired with innovations like AI training and expanded community markets, is positioning ACCESS as a national leader in inclusive entrepreneurship.

This year brought important governance changes with a new treasurer, chair, and two new directors. We're grateful to our past co-chairs Jay Oduwole and Katherine Pressnail, whose years of dedicated service built the strong foundation that guides ACCESS into its next chapter.

On behalf of the board, I would like to extend our heartfelt gratitude to Ryan Hollinrake, our Executive Director, who re-joined ACCESS last year. Ryan's return has been a tremendous asset to the organization. His deep understanding of ACCESS, coupled with his extensive leadership experience, has provided both stability and fresh perspective during an important period of growth.

As a board, we also reaffirmed our commitment to fundraising leadership, working to expand donor networks and ensure ACCESS has the resources to continue its mission. By investing our time and energy in these efforts, we are not only securing a sustainable future for ACCESS but also laying the groundwork for even greater impact in the years ahead. Together with our dedicated staff, partners, and supporters, we are confident that ACCESS will continue to empower entrepreneurs, strengthen communities, and create opportunities.

Thank you to our staff, volunteers, donors, and partners for helping us create lasting impact.

Katrina Kairys, Board Chair



2024-2025

OUR MISSION

ACCESS Community Capital Fund is a Canadian charity dedicated to fostering inclusive economies by removing barriers to entrepreneurship through financing, mentorship, education, and innovative tools.



2024-2025 HIGHLIGHTS

ACCESS Business Lab Growth

Over 600 entrepreneurs supported through coaching, workshops, and mentorship.

AI for Entrepreneurs pilot designed to train 400+ underserved entrepreneurs in AI tools for business. Launching Fall 2025.

Marketplace Expansion

Community markets provided platforms for local vendors to showcase and sell their products.

Strengthened partnerships with municipalities and community hubs.

Volunteer Engagement

120+ volunteers contributed as mentors, facilitators, and coaches.

Corporate partners deepened involvement through skilled volunteer programs.

Reviving Loan Programs

Laid the groundwork for expanding our lending pool, with a target of \$500,000 in new loan capital by 2027.



ACCESS COMMUNITY CAPITAL FUND

FINANCIAL OVERVIEW

Revenue Sources

- Government grants: \$260,553
- Corporate donations: \$85,000
- Foundation grants: \$74,985
- Individual donations: \$29,437
- Other: \$6,334

Expense Allocation

- Program costs: \$382,222
- Professional fees: \$27,662
- Office & general: \$16,942
- Rental: \$15,743
- Advertising & promotion: \$3,299
- Insurance & interest: \$5,292

Net Assets

Net Assets grew modestly to \$15,013 from \$9,864 last year, reflecting Access's careful fiscal management and strong operational controls.

IMPACT AT A GLANCE

In 2024–2025, ACCESS Community Capital Fund continued to deliver life-changing opportunities for underserved entrepreneurs across the Greater Toronto Area and beyond. The results demonstrate not only the scale of our reach but also the depth of transformation in the lives of individuals and communities.

Each participant received wraparound support—mentorship, financial literacy training, coaching, and market access opportunities—providing the confidence and tools to transform ideas into sustainable businesses.

OVER 600
ENTREPRENEURS
EMPOWERED
THROUGH THE
ACCESS BUSINESS
LAB

Through specialized programs tailored to address cultural, linguistic, and systemic barriers, newcomer women gained the resources and mentorship needed to start and grow businesses, contributing directly to economic independence and community vibrancy.

343 **NEWCOMER**
WOMEN LAUNCHED
THEIR
ENTREPRENEURIAL
JOURNEYS

IMPACT AT A GLANCE



**223
ENTREPRENEURS
ADVANCED
THROUGH
ACCELERATOR
PROGRAMS**

These participants refined business plans, accessed mentorship, and prepared to launch or expand businesses across sectors ranging from food services and retail to health and technology. Many graduates are now generating new jobs and services within their local communities.

**A COMMUNITY OF
GLOBAL DIVERSITY:
PARTICIPANTS
FROM MORE THAN
40 COUNTRIES OF
ORIGIN**

ACCESS entrepreneurs bring a wealth of experience, innovation, and cultural richness, reinforcing our commitment to inclusivity. This diversity fosters stronger networks, cross-cultural exchange, and a marketplace that reflects the vibrancy of Toronto and Canada as a whole.



IMPACT AT A GLANCE

INCOME GROWTH AND ECONOMIC MOBILITY FOR GRADUATES

More than **56%** of program graduates reported increased income within one year of completion. Many attribute this directly to the skills gained, connections built, and opportunities accessed through Access programs—demonstrating tangible impact in reducing poverty and fostering upward mobility.

RIPPLE EFFECTS ACROSS FAMILIES AND COMMUNITIES

Beyond individual success, ACCESS programs create ripple effects: graduates reinvest in their neighborhoods, serve culturally relevant needs, and inspire peers to pursue entrepreneurship. Each entrepreneur supported by ACCESS benefits not only their household but also contributes to a more inclusive local economy.





ACCESS BUSINESS LAB CLIENT STORIES

DEREK WYSE - REFIZZ'D



Derek, founder of Refizz'd, brings over 20 years of experience in investment and financial analysis, specializing in business strategy, financial modeling, and operational efficiency. A Commerce graduate in Finance from Toronto Metropolitan University, he is applying his expertise to develop Refizz'd's growth while also co-hosting The Down Home Podcast, which shares stories from the Black Canadian experience. Refizz'd is a 100% Canadian-owned company delivering fresh 60L CO₂ cylinders directly to customers' doors. By eliminating trips to retailers, customers can easily exchange or purchase cylinders online with free delivery. The company's mission: make fizzy drinks easier, more affordable, and more convenient.

The business was officially registered on April 22, 2025. It is currently in the startup phase, building assets, securing suppliers, and finalizing its website (www.refizzd.ca). Operations are on track to launch by the end of September 2025.

“ACCESS helped me refresh my knowledge of the entrepreneurial process and apply it with renewed confidence.”

— Derek Wyse



ACCESS BUSINESS LAB CLIENT STORIES

PRASHANT KHANAL - AQUASPARKLE CLEANING SOLUTIONS



Prashant is the founder of AquaSparkle Cleaning Solutions, based in Scarborough. He started the business with a clear vision: to provide cleaning services people can truly count on. For Prashant, it's never just about wiping surfaces or taking out the trash—it's about earning trust, being there when clients need support, and paying attention to the small details that make a big difference.

Step by step, AquaSparkle is becoming more than just a cleaning company; it is a service dedicated to creating fresh, welcoming spaces that people feel good coming home to. The company is already up and running, taking on clients across Scarborough, and steadily growing as more people hear about its reliable, detail-focused cleaning services.

“Through the ACCESS Community Business Lab, I received mentorship and guidance that gave me the clarity and confidence to grow my business.”

— Prashant Khanal



ACCESS BUSINESS LAB CLIENT STORIES

KARLA ROMERO - MERIMATI INHOME CARE SERVICES



Karla Romero founded Merimati Inhome Care Services to honor her grandmothers, Merida and Matilde. Inspired by watching them live alone back home, she was moved to create a service that supports others who may feel lonely or need assistance in their daily lives here in Canada.

Merimati Inhome Care Services provides compassionate, reliable care for seniors, retired individuals, and clients who wish to live comfortably in their own homes. The company focuses on companionship, assistance with everyday tasks, and ensuring clients feel safe and supported. Though only three months old, the business is already making a meaningful difference in the lives of those it serves.

“ACCESS Community Capital Funds gave us the support needed regarding valuable information to turn our In-home care ideas into a reality, helping us to better understand business planning, marketing, CRA business account, business licensing and financial grants. Forever thankful to Ruqia our cohort Manager and everyone who took part in our learning” CEO

— Karla Romero

VOLUNTEER SPOTLIGHT: AKINJIDE DICKSON, AGOSILE

When Akinjide Dickson joined ACCESS in April 2025, he quickly became an invaluable part of our community. With a strong background in business management and a lifelong connection to entrepreneurship, Akinjide stepped into the role of business coach facilitator, leading workshops on bookkeeping, accounting, and cash flow projection. Beyond group sessions, he also offers one-on-one coaching, providing clients with the tools and confidence to strengthen their financial management skills.

For Akinjide, volunteering with ACCESS is more than just teaching—it's about sharing lived experience. Growing up in an entrepreneurial family, he witnessed firsthand both the triumphs and challenges of running a business. That perspective now fuels his passion for helping others succeed.

“ACCESS gives me the opportunity to share my experiences while preparing clients for success in their own journey,” he reflects.

In his time with ACCESS, Akinjide has found inspiration in the diversity and determination of the entrepreneurs he supports. Guiding clients from different backgrounds, industries, and stages of business has been, in his words, “a very fulfilling experience.”

As he looks ahead, Akinjide is eager to continue supporting entrepreneurs on their path, empowering them to turn ideas into thriving businesses. His message to future changemakers is clear:

“Have you discovered your purpose, spotted a gap in the market, or created a product you're passionate about? Don't let fear or doubt kill that beautiful idea. At ACCESS, we're here to guide you on your entrepreneurial journey and help bring your vision to life.”





VOLUNTEER SPOTLIGHT: JEFFREY LYONS

Since joining ACCESS in February 2023, Jeffrey Lyons has worn many hats as a dedicated volunteer. His contributions span across four key roles including loan review committee member, interviewer, judge, coach.

Jeffrey's path to ACCESS was intentional. After selling his second business and beginning to wind down his career, he sought meaningful volunteer opportunities that aligned with his passion for entrepreneurship and small business. ACCESS, alongside his Junior Achievement involvement, became the perfect fit.

"I was fortunate to come across ACCESS. It has been extremely gratifying," he reflects. What Jeffrey values most is the chance to support entrepreneurs at pivotal moments in their journey. He recalls often saying during Loan Review Committee meetings, "This is what ACCESS is all about," especially when reviewing candidates whose businesses were ready to grow but needed financial support to move forward.

Through his time with ACCESS, Jeffrey has not only given back but also gained new knowledge. Whether learning from participants in industries unfamiliar to him or engaging with the diversity of cultures represented in the program, he sees his volunteer work as a two-way exchange of learning and growth.

For Jeffrey, the most rewarding moments are hearing updates from staff or directly from participants he has coached, interviewed, or supported—seeing how their businesses and dreams have progressed.

"The only place success comes before work is in the dictionary," he quotes Vince Lombardi, a mantra that reflects his commitment to hard work and practical guidance.

As ACCESS continues to evolve, Jeffrey remains eager to contribute wherever he can, playing a role—big or small—in helping entrepreneurs build strong, resilient businesses.



SUPPORT OUR WORK: TOGETHER WE BUILD INCLUSIVE ECONOMIES

For over 25 years, ACCESS Community Capital Fund has been a lifeline for entrepreneurs who are often overlooked by traditional financing systems. Every donation—large or small—directly fuels programs that help impacted Canadians, women, and racialized entrepreneurs launch and grow thriving businesses.



YOUR SUPPORT HELPS US:

- Provide coaching, mentorship, and workshops to over **600** entrepreneurs annually.
- Expand innovative programs like the **ACCESS Business Lab** and the **AI for Entrepreneurs pilot**.
- Revive our loan pool, with a goal of raising **\$500,000** by 2027 to provide fair and accessible financing.
- Create **inclusive community marketplaces** that generate income for local vendors and build stronger neighborhood economies.

WAYS TO GIVE



ONE TIME GIFTS

Make an immediate impact by supporting entrepreneurs with a single donation.

MONTHLY GIVING

Join our Access Builders Circle—a community of monthly donors committed to breaking down barriers year-round.

SUGGESTED DONATION LEVELS

- **\$50** – Provides resources for one entrepreneur to attend a workshop.
- **\$150** – Supports three hours of one-on-one coaching.
- **\$500** – Helps an entrepreneur join the Access Business Lab cohort.
- **\$1,000** – Fuels marketplace opportunities for local vendors.
- **\$5,000** – Invests in our loan capital pool, creating lasting financial independence for underserved entrepreneurs.

Together, we can ensure that every entrepreneur has the tools, resources, and opportunities they need to succeed.

DONATE TODAY: ACCESSCCF.COM/DONATE



WAYS TO GIVE



CORPORATE GIVING & SPONSORSHIPS

Partner with us to sponsor Business Lab cohorts, support community markets, or provide skilled volunteers. Corporate donors receive tailored recognition and opportunities for engagement.

LEGACY GIFTS

Create lasting impact by including ACCESS in your estate planning—building inclusive economies for generations to come.

RECOGNITION

Every donor will be acknowledged in our annual report and newsletters, with larger gifts receiving personalized recognition opportunities. More importantly, your contribution will live on in the stories of entrepreneurs who turn dreams into reality because of your support.

Together, we can ensure that every entrepreneur has the tools, resources, and opportunities they need to succeed.

DONATE TODAY: ACCESSCCF.COM/DONATE

Donors, Partners, and Supporters

We extend our heartfelt gratitude to the foundations, corporations, government funders, and individual donors who made this year possible. Your generosity ensures that Access continues to create pathways to financial independence and entrepreneurship for those who need it most.



Thank
You!

Special thanks to our volunteers, mentors, and community partners whose contributions of time and expertise are the backbone of our programs.




LOOKING AHEAD

As we move into 2025–2026, our priorities include:

- 
- Securing new loan capital and relaunching a strengthened lending program.
 - Scaling the AI for Entrepreneurs program.
 - Expanding recurring community marketplace events across the GTA.
 - Growing donor networks through board-led fundraising and signature events.
 - Building long-term financial resilience with a stronger reserve fund.
 - Develop and launch a new 3-year strategic growth plan.
 - Increase the Access community to garner more support and a larger network.
 - Grow the ACCESS Board of Directors.

Together, we will continue to empower entrepreneurs, strengthen communities, and build a more inclusive economy. Please join us in building a more prosperous and inclusive community.



BUSINESS SUCCESS STARTS WITH ACCESS

