

ANNUAL REPORT 2025-2026

One Entrepreneur at a Time.



Mission, Vision and Values

Mission

To provide accessible business education, mentorship, and financial resources to entrepreneurs facing barriers to traditional support.

Vision

An inclusive economy where every entrepreneur has the opportunity to build a sustainable business and contribute to their community.

Core Values

Community. Innovation. Inclusion. Integrity. Impact.

1999 □ Today

1999 ACCESS begins

A community-based commitment to expanding opportunity for entrepreneurs.

2024 Mentorship deepens

Volunteer coaches and mentors continue strengthening participant support.

A renewed direction for growth and impact

2025

Strategic Plan launches

The 2025–2028 strategic plan sets a renewed direction for growth and impact.

2025–2026

Business Lab expands

ACCESS Business Lab, AI education, wellness and budgeting supports broaden the pathway to entrepreneurship.

2026

Community lending returns

Alternia Community Loans prepare to launch with financing up to \$20,000 for Canadian entrepreneurs.

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A Year of Growth, Innovation and Opportunity

As I reflect on the past year, I am filled with optimism, not simply because of what ACCESS accomplished, but because of the people behind those accomplishments.

Every entrepreneur who joined one of our programs brought an idea, a dream, or a determination to create a better future. Many arrived facing barriers that extended well beyond business: financial uncertainty, limited professional networks, unfamiliar systems, or a lack of access to traditional support.

Our role has always been simple. To remove those barriers.

Over the past year we launched the ACCESS Business Lab, expanded our mentorship network, introduced new wellness and personal budgeting supports,

strengthened our commitment to digital innovation through AI education, and prepared to relaunch our community lending program in partnership with Alterna.

These initiatives represent more than new programs. They represent new pathways to economic participation.

This year also reminded us that entrepreneurship is ultimately about people. Behind every statistic in this report is someone building a better future for themselves, their family, and their community.

I am incredibly grateful to our staff, board, volunteers, mentors, funders, corporate partners and donors. Your investment creates opportunities that extend far beyond the walls of a classroom.

Together, we are building stronger businesses, stronger communities, and a stronger economy.

Thank you for believing in ACCESS and for believing in the potential of every entrepreneur we serve.

Together, we are building stronger businesses, stronger communities, and a stronger economy.



— Ryan Hollinrake, Executive Director

A Message from the Board Chair

On behalf of the Board of Directors, it is my pleasure to share this Annual Report and recognize the extraordinary impact that is possible when a community comes together to invest in people.

At ACCESS Community Capital Fund, we believe that opportunity should never be limited by circumstance. Every entrepreneur we support represents more than a business idea. They represent a family striving for stability, a neighbourhood growing stronger, and a community benefiting from new jobs, innovation, and economic participation. When we invest in entrepreneurs, the impact extends far beyond the individual.

This past year has been one of innovation and transformation. We launched the ACCESS Business Lab, expanded our network of mentors and volunteers, strengthened our strategic direction, and laid the foundation for new initiatives that will help even more entrepreneurs succeed in the years ahead. These achievements are only possible because of the generosity and commitment of our donors, funders, partners, and volunteers.

As we look to the future, our greatest opportunity is also our greatest challenge: ensuring that every aspiring entrepreneur who comes to ACCESS has the support they need to succeed. Demand for our programs continues to grow, and with your continued investment, we can reach more people, expand our services, and create lasting economic impact across our communities.

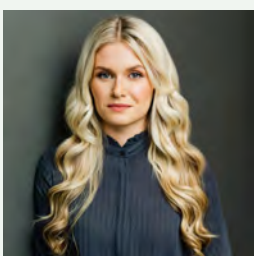
Whether you have donated, volunteered, mentored, or championed our work, thank you for believing in the power of entrepreneurship to change lives. If you are reading this report for the first time, I invite you to become part of our story. Your support is not simply a donation—it is an investment in potential, resilience, and a more inclusive economy where everyone has the opportunity to thrive.

Together, we are creating opportunities today that will strengthen our communities for generations to come.

BOARD CHAIR HIGHLIGHT

“When we invest in entrepreneurs, the impact extends far beyond the individual.”

— Katrina Kairys, Board Chair



Katrina Kairys
Board Chair
ACCESS Community Capital Fund

Momentum Across the Year

ACCESS moved through 2025–2026 with a clear focus: building practical pathways for entrepreneurs who have talent, ideas and ambition, but need access to education, mentorship, networks and capital.

APRIL 2025

Strategic Plan Launched

ACCESS approved and launched its 2025–2028 strategic plan.

JANUARY 2026

Largest Cohort Yet

The Jan 20–Mar 05 cohort graduated 60 entrepreneurs.

JUNE 2025

Business Lab Begins

The first Business Lab cohort of the year began with a growing community of entrepreneurs.

MARCH 2026

Loan Program Redevelopment

ACCESS prepared community lending in partnership with Alterna Bank.

JULY 2025

Website Relaunch

The ACCESS website was redone, updated and refreshed.

SPRING 2026

ScaleUp Event

ACCESS participated in Toronto Tech Week at Humber Downtown.

OCTOBER 2025

Small Business Forum

ACCESS engaged 300+ visitors at Meridian Hall.

JULY 2026

Loans Launch

Alterna Community Loans prepare to launch with financing up to \$20,000.

NOVEMBER 2025

AI for Entrepreneurs (pilot)

ACCESS strengthened digital innovation through practical AI education.

Impact, by the Numbers

A year of practical support, community connection and measurable momentum.

156

ENTREPRENEURS GRADUATED

55+

ENTREPRENEURS PER COHORT

649.5

VOLUNTEER HOURS

36

ONE-ON-ONE COACHING SESSIONS

31

GROUP COACHING SESSIONS

42

COMMUNITY EVENTS & MEETINGS

14

INFORMATION SESSIONS

27

PARTNERSHIP MEETINGS

300+

VISITORS AT SMALL BUSINESS FORUM

Impact Map

People with talent often do not lack ambition. They lack access. ACCESS exists to change that.

Toronto & Ontario

ACCESS serves entrepreneurs across the Greater Toronto Area and beyond, creating a practical bridge between business education, mentorship and opportunity.

80+ Countries & Backgrounds

Participants represent more than 80 countries and backgrounds, bringing lived experience, cultural knowledge and entrepreneurial creativity into every cohort.

Community Demographics

Cohort data shows a majority of women participants at approximately 65% female, with ages spanning 18-55+ and diverse ethnic backgrounds represented across the community.

ACCESS creates a practical bridge between business education, mentorship, networks and opportunity — wherever entrepreneurs begin.



ACCESS BUSINESS LAB

Introducing the *NEW* ACCESS Business Lab

The ACCESS Business Lab was created to address a clear gap: accessible, practical business education for entrepreneurs facing systemic barriers to traditional support.

The program is now an 8-week intensive cohort model that combines business education, mentorship, coaching and an investor-style pitch competition. It is designed not only to teach business fundamentals, but to surround entrepreneurs with the networks and confidence needed to move forward.

New this year

Two new sessions were added to every cohort: a Wellness for Entrepreneurs workshop and Personal Budgeting. Together, they recognize that entrepreneurship is not only a business journey it is also personal, financial and emotional work. The curriculum now runs 8 weeks, expanded from 6.

Enhanced components also include AI for Entrepreneurs, mentorship network expansion and pitch competition preparation with investor-style judging.

Program Delivery Partnerships

The Business Lab is strengthened by a network of expert delivery partners who bring specialized knowledge directly into the curriculum:

Alterna Savings delivers the Business Banking, Finance and Credit workshop, a long-standing partner with ACCESS.

Canada Revenue Agency Liaison Service facilitates the small business tax workshop. Equifax Canada delivers workshops on credit, credit reporting and credit scores.

F.L.E.S.H (Financial Literacy and Entrepreneurial Society Hub) delivers the new Wellness for Entrepreneurs and Personal Budgeting workshops. ACCESS and F.L.E.S.H will also support entrepreneurs through in-person networking and marketplace opportunities.



CLIENT STORY

Stephanie Smith

She wasn't simply presenting a product — she was presenting a solution born from lived experience.

Ezzy Container Solutions Ltd.

Stephanie Smith is the Founder & CEO of Ezzy Container Solutions Ltd. Her product, the PowerZone Persuader, is a patent-pending ergonomic tool for safely operating trailer swing-door latches. It is designed to reduce repetitive strain injuries and improve workplace accessibility for the trucking and logistics industry.

Stephanie's background includes years of experience in yard operations and driver training. The product was born from lived experience: a real problem observed inside the industry, translated into a practical innovation with the potential to improve safety and inclusion at work.

In the Pitch Contest, Stephanie stood out for the authenticity of her story and the clarity of her market thinking. She connected a real industry problem with scalable innovation, demonstrating strong market research, clear target customers and a thoughtful commercialization strategy.

ACCESS support continued beyond the classroom. During post-pitch coaching on Apr 21, 2026, with coach Damian, Stephanie addressed a significant setback: a prototype developer had withheld project materials. Coaching focused on IP protection through legal advice, alternative partnership strategies across trucking, logistics, manufacturing and workplace safety sectors, and ways to leverage her compelling founder story.

Stephanie's journey reflects resilience, determination and innovation and shows how ACCESS helps entrepreneurs navigate the realities that often emerge after a program ends. Website: www.ezzycontainers.com

Five Entrepreneurs. Five Pathways.

Peaches Celestine

Gifts From Auntie is a Toronto-based premium gift basket company serving the GTA, with a long-term vision to serve corporate clients and community organizations.

Social: @giftsfromauntie

“ACCESS Business Lab has given me the confidence, knowledge, and encouragement to grow my business. Through their training, mentorship, and support, I have gained valuable tools to strengthen Gifts From Auntie and prepare for long-term success.”

Marta Hal

Seeded Roots is a Canadian herbal lifestyle brand offering organic herbs, tea, dried fruits, natural oils and educational content on homesteading and sustainable living.

Website: www.seededroots.ca | Instagram: @seededrootsliving

“ACCESS gave me the guidance, resources, and confidence I needed to turn my passion into a real business. Their support helped me grow, stay consistent, and believe in myself every step of the way.”

Aahna Gandhi

Wellbeing Oasis Ltd. is a wellness marketplace offering affordable micro-sessions, a free wellness library and curated programs. Aahna won first prize in the pitch competition.

Website: wellbeingoasis.ca | Instagram: @wellbeingoasis_canada

“ACCESS provided the support and structure I needed to turn my vision into a tangible platform. It helped me move from idea to execution with clarity and confidence. Winning first prize in the pitch competition was a huge boost and reinforced that ACCESS believed in my idea.”

Shem Gregg

CivilReply / Grace Mode is a reply-assist platform for tone-sensitive online communication. Grace Mode supports Christians responding to difficult comments.

Website: CivilReply.com

“ACCESS helped me sharpen my business story, clarify the market I am testing, and think more seriously about how to turn early traction into real users.”

Camilo Gomez

Narratives Abroad is an immersive program from a Canadian-Colombian documentary filmmaker and educator, blending cultural exploration with hands-on filmmaking.

Website: www.narrativesabroad.com | Instagram: @narrativesabroad

“Access Community Capital Fund helped me through their entrepreneurship program, giving me the tools and confidence to shape my business idea. With their mentorship and support Narratives Abroad grew into a tangible and achievable project.”

Entrepreneurs Supporting Entrepreneurs

Bernard Walters, known as BIG B of Big B Inc. is a living example of what it means to pay it forward.

In 2016, Bernard returned to Toronto ready for a fresh start. After years in Information Technology, spanning project management, computer technician and systems administration roles. He wanted to build something of his own. He needed capital to get a junk removal and disposal business off the ground. That's when he found ACCESS. Through their microloan program, Bernard received the funding he needed to get his business moving, literally.

Over the past decade, his business has grown to include home renovations, moving and landscaping services. His son joined full time, and his daughter contributes as an interior design consultant.

Bernard has been a supporter of ACCESS ever since attending events, sharing his testimonial at the 2017 microloan launch in Etobicoke, and speaking at the ACCESS Annual General Meeting in 2019.

In early 2026, Bernard reached out to ACCESS with updates on his business. He was preparing to exhibit at the Toronto Home Show in March and generously offered free tickets to ACCESS clients. There, he connected with two recent Business Lab graduates who were launching their own companies in the home services sector including Chigozie Edeh, founder of North Peak Property Solutions, which provides cabinet and cleaning solutions.
Website: www.BIGB.me



Bernard Walters (Big B Inc.) and Chigozie Edeh (North Peak Property Solutions) at the Toronto Home Show, March 2026.

Bernard's story is a reminder that the impact of ACCESS extends far beyond a single program. When entrepreneurs succeed, they create pathways for others.

NORTH PEAK PROPERTY SOLUTIONS
Cabinet and cleaning solutions — founded by Chigozie Edeh, a recent ACCESS Business Lab graduate.

"Business Success Starts with Access — to business training, networks and funding."



The Pitch Competition

The pitch competition gives Business Lab participants a chance to translate learning into a concise, persuasive business case. Participants present their ideas in an investor-style format, sharpening their customer insight, market research, revenue thinking and founder story.

Judges provide feedback that helps entrepreneurs see their businesses through the lens of customers, funders and potential partners. For many participants, the experience creates a new level of confidence and clarity.

Aahna Gandhi of Wellbeing Oasis Ltd. won first prize, reinforcing the role ACCESS plays in moving entrepreneurs from idea to execution with structure, support and belief.



VOLUNTEER SPOTLIGHT

Prince Khan

Mentor, Advisor and Workshop Facilitator

Prince Khan has been volunteering with ACCESS since January 2024 and has been connected with ACCESS since 2018 through the Brampton Entrepreneur Centre. He delivers workshops on idea validation and financial literacy, and provides coaching during mentorship sessions. His support helps entrepreneurs test assumptions, strengthen financial thinking and move forward with greater confidence.

“I find my role as a mentor and advisor truly satisfying. I’m not just doing a job — I’m making a difference in someone’s life, and that means more to me than anything else.”

Volunteer mentors bring practical experience, encouragement and accountability into the Business Lab, helping entrepreneurs move from uncertainty to action.



VOLUNTEER SPOTLIGHT

Shelley Davidson

Business Workshop Facilitator and Business Coach

Shelley Davidson began volunteering with ACCESS in August 2025 after finding the organization through a community agency. She supports participants in business idea development, finances, bookkeeping and budgeting. Shelley was drawn to ACCESS because of the entrepreneurial mindset at its core and because she saw a place where her experience could help founders avoid common mistakes early.

“I especially enjoy sharing my experience so participants can avoid common mistakes early on.”

Volunteers make ACCESS more practical, personal and responsive, translating knowledge into confidence for the people we serve.

649.5 Volunteer Hours

Volunteer contributions power ACCESS through coaching, mentorship, workshops and professional guidance. These hours represent knowledge, experience and encouragement donated directly back into the entrepreneurial community.

36

ONE-ON-ONE COACHING
SESSIONS

31

GROUP COACHING SESSIONS

14

INFORMATION SESSIONS AND
OUTREACH

27

PARTNERSHIP MEETINGS

Workshops covered idea validation, financial literacy, bookkeeping, budgeting and AI. Volunteer contributions represent thousands of dollars in professional expertise donated back to the community.

Partnerships That Expand Access

ACCESS works with community partners who connect entrepreneurs to learning, networks, opportunities and local support—and spotlights the program delivery partners who bring specialized expertise into the Business Lab.

Toronto South LIP	YWCA
Achev	Spark
Centennial College	ScaleUp / Humber College
Brampton Entrepreneur Centre	Small Business Forum

On Oct 29, 2025, ACCESS participated in the Small **Business Forum at Meridian Hall** and engaged more than 300 visitors. Former participants Marriam Popal and Ishaya Hassan showcased their businesses.

ScaleUp: Networking & Tech Community Event

On May 28, 2026, ACCESS participated in ScaleUp at Humber Downtown during Toronto Tech Week. More than 30 visitors engaged with

PROGRAM DELIVERY PARTNERS

Centennial College’s Centre for Explainable Data Analytics (CEDA) and Wearable, Interactive and Mobile Technology Access Centre in Health (WIMTACH) have partnered with our Business Lab Program to deliver Artificial Intelligence (AI) workshops and to further support entrepreneurs in tech in research and development.

AI for Entrepreneurs

The future of entrepreneurship is digital.

ACCESS introduced AI for Entrepreneurs to equip participants with the knowledge and tools to compete in an AI-driven marketplace. From leveraging automation to understanding how emerging technologies can reduce costs, increase reach, and open new markets.

For entrepreneurs facing barriers, digital tools can be a force multiplier. AI education helps participants explore practical applications in marketing, customer service, planning, research, operations and productivity.

Centennial College's Centre for Explainable Data Analytics (CEDA) and Wearable, Interactive and Mobile Technology Access Centre in Health (WIMTACH) have partnered with the ACCESS Business Lab to deliver Artificial Intelligence (AI) workshops and further support entrepreneurs in technology research and development.

This work is part of a broader strategic vision for digital transformation: preparing entrepreneurs not only to participate in the economy of today, but to adapt and lead in the economy that is emerging.

Digital readiness is becoming a core part of equitable access to opportunity.

A Clear Direction for 2025–2028

Four Pillars

1. Financial Stability

Diversify revenue, grow the reserve fund and reduce dependency on single funders.

2. Donor Growth

Expand the individual donor base, launch legacy giving and deepen corporate partnerships.

3. Community Impact

Grow cohort size, expand Business Lab programming and deepen community reach.

4. Loan Program

Launch Alterna Community Loans up to \$20,000 for Canadian entrepreneurs in July 2026.

2026–2027 Priorities

The best is yet to come.

Alterna Community Loans launch — July 2026. Eligible Business Lab graduates will be able to apply for up to \$20,000 in loans through Alterna Savings after a thorough coaching and business plan assessment.

Expanded Business Lab. Two additional cohorts: July 21–Sept 10 and Sept 29–Nov 19, 2026.

Two-Tier Business Lab: coming in early 2027. ACCESS will introduce a two-tier program: one stream for entrepreneurs in the business ideation phase, and a second stream for entrepreneurs in the growth and scaling stage. This will provide more tailored, stage-appropriate support to every entrepreneur we serve.

ACCESS Marketplace. Coming: a new venue for entrepreneurs to connect, sell and grow

AI for Entrepreneurs expansion to deepen digital readiness across cohorts.

Growing volunteer and mentorship network to meet increasing program demand.

Thank You to Our Funders and Partners

Foundations

Harry E Foster Foundation
Peter Giligan Foundation
Catherine Donnelly Foundation
Green Garage Fund

Corporate Partners

Scotiabank
TD Bank
Alterna
KPMG

**Your support
creates
pathways.**

Every donor, funder and
partner helps ACCESS connect
entrepreneurs to learning,
networks, mentorship and
capital.

Thank you for believing in
potential and in the
communities strengthened
when entrepreneurs succeed.



INVEST IN POTENTIAL

Invest in Potential.

Change One Entrepreneur's Future.

Every successful business begins with someone who simply needed an opportunity. At ACCESS Community Capital Fund, we believe entrepreneurship should be accessible to everyone, not just those with financial resources or established networks. Every donation helps provide business education, mentorship, coaching, financial literacy, and access to the tools entrepreneurs need to build sustainable businesses.

Your generosity doesn't just support a program. It helps someone launch a dream, create employment, strengthen their family, and contribute to a more inclusive local economy.

When you invest in ACCESS, you're investing in confidence, opportunity, innovation, and community.

Ways to Give

One-time gift
Monthly giving
Corporate partnerships
Foundation support
Volunteer your expertise

With Gratitude

ACCESS recognizes the donors, partners and volunteers whose support makes this work possible. Your time, expertise, funding and belief in entrepreneurs create opportunities that extend far beyond a classroom, coaching session or event.



Give today. Invest in potential.
Build stronger communities.

Donors

Thank you to every individual, foundation and corporate supporter who invested in the potential of entrepreneurs this year.

Partners

Thank you to the community partners who help connect ACCESS to entrepreneurs, networks and opportunities across the Greater Toronto Area and beyond.

Volunteers

Thank you to the mentors, coaches, facilitators and advisors who donated 649.5 hours of professional expertise back to the community.



BUSINESS SUCCESS STARTS WITH ACCESS

ACCESS Community Capital Fund

accessccf.com

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