



Mission

To enable individuals with economic barriers realize sustainable employment by providing access to capital through community-based micro-lending and support programs.

Vision

Economically vibrant communities engaging and enabling their members to achieve financial security through sustainable employment.

Values

ACCESS is 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.

It is only through your support that ACCESS is able to provide opportunities to the people in our community who are ready to move towards economic self sufficiency, through entrepreneurship.

We all benefit when your financial gifts and investments help our programs' participants acquire the capacity and the necessary tools to make a new life for themselves and for their families through the success in their businesses.

We truly hope you recognize the positive impact you are having on our city by choosing to support ACCESS. There are many great organizations that you could support, and we are grateful that you have chosen ours.

Sincerely,
The ACCESS Team

Investing in People, Investing in Community,
Transforming Both.

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Letter from the Chair

To me, ACCESS is about providing opportunities for those who need them, and for those who deserve them. It takes courage and determination to start a business in today's economy, and it is our collective responsibility to help share in the legacy of our success with those who have now ventured out to succeed. Everyone has the right to feel successful in their life, provide for themselves, and their family – everyone has the right to experience the pride and confidence that comes along with transforming their dreams, and economic visions into reality. Our local economy needs the passion, energy, and the spirit of our entrepreneurs colouring the path of our future – now more than ever. ACCESS clients truly embody the essence of a network of economically vibrant community-members, and I am delighted that we are able to be part of their plans.

Encourage you to join us,

A handwritten signature in black ink, appearing to read 'Don Inouye'.

Don Inouye
Chair, Board of Directors



Letter from the Staff

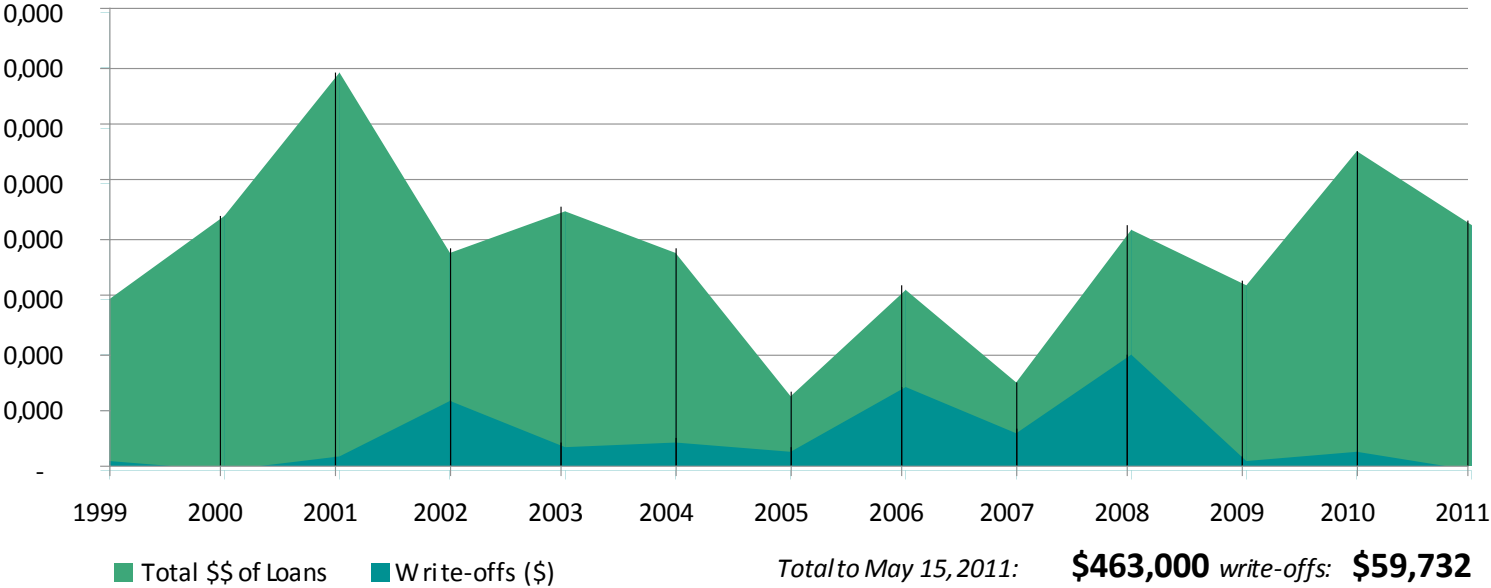
This past year has been one of significant progress for us here at ACCESS. As is readily apparent in this report, ACCESS has a new look – not just a new logo and a new website, but also a renewed sense of our social vision, one that builds on the success we have enjoyed since our founding in 1999.

2010 has been about preparing ourselves for growth. As part of our expansion strategy, we have begun to actively build relationships with local agencies, each doing work that aligns with our community development mandate. Most recently, with the help of a grant from the Citi Foundation, we partnered with the Thorncliffe Neighbourhood Office to establish a microlending chapter in the Toronto neighbourhood of Thorncliffe Park, detailed on pages 13 of this report. The partnership reflects our commitment to community-led economic development, while allowing us to focus on our core competencies in microlending and loan disbursement. Moving forward, we expect to build similar relationships with agencies in other Toronto neighbourhoods, establishing chapters city-wide and increasing our loan volume as a result. Chapters in Regent Park, East Scarborough, and St. Jamestown are all under development as we speak.

To cope with our expansion, we have worked to improve our internal processes and create more structure, as well as to diversify the supports we are able to provide to our clients. A highlight of this occurred last April with the launch of our mentorship program, which sees ACCESS clients partnered with business experts for ongoing coaching, or to help fulfill specific business objectives. With this, and with our chapter expansion, our volunteers continue to play an integral role in ACCESS operations.

Alex Kjørven

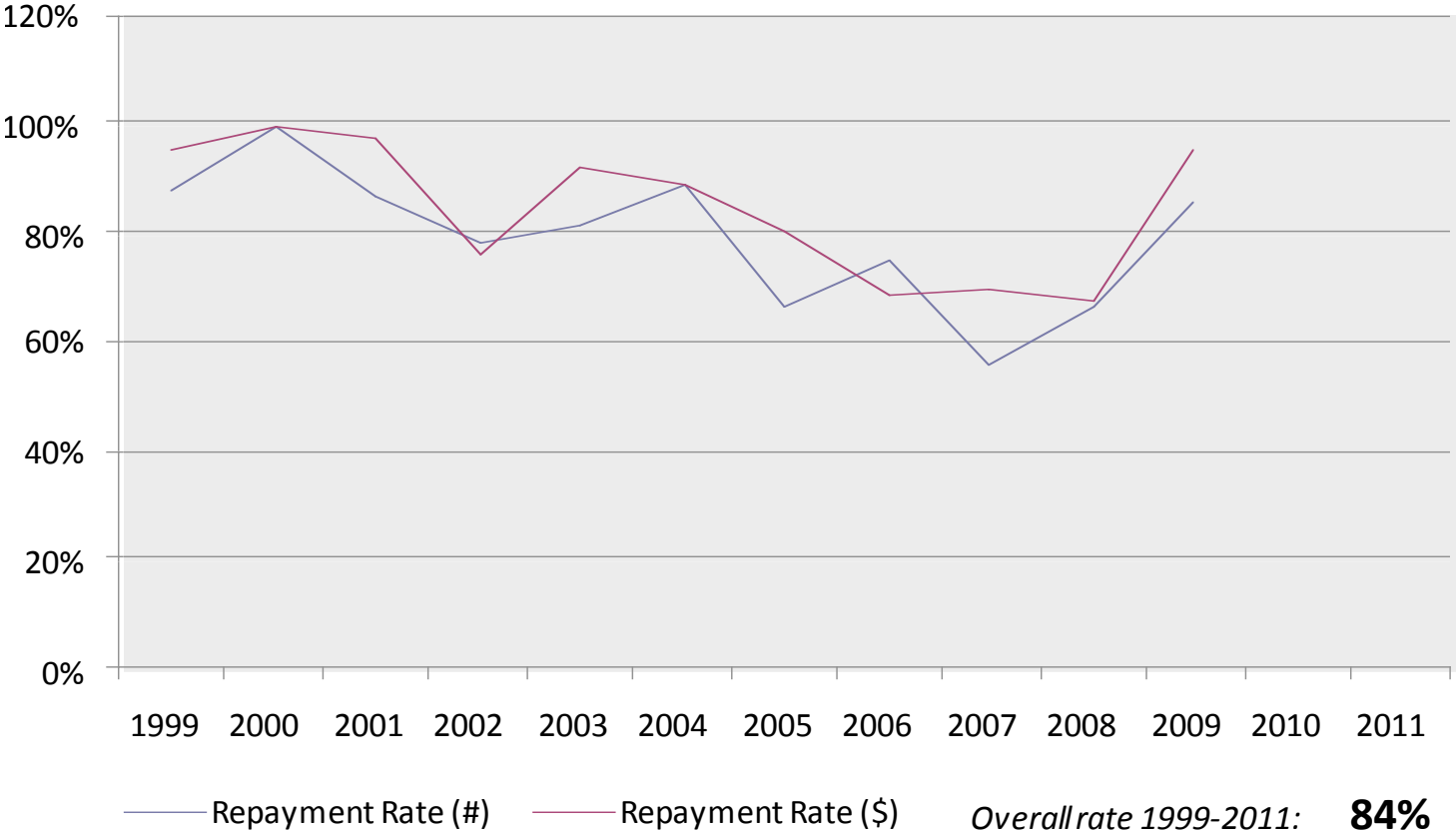
Development Manager



Loan Disbursement

ACCESS Community Capital Fund is a Community Loan Fund that helps small and emerging businesses in Toronto (Ontario, Canada) to access capital by providing loans of up to \$5,000. By granting small loans to local entrepreneurs, ACCESS is contributing to the community as a whole -- helping more people to become self-sufficient through entrepreneurship.

Since 1999, ACCESS has disbursed over 100 loans totaling \$463,000.



Repayment Rate

For over 12 years, ACCESS has provided character-based loans to aspiring entrepreneurs. Working only with individuals who do not have collateral, credit histories, or the ability to access regular means of financing - ACCESS weighs in on the strength of the business plan, the character of the applicant, and their determination to succeed.

Through our network of community partners, we work with loan applicants through the entire life cycle of an individual's: application preparation, loan application review, approval, and business mentorship. Our balanced approach to supporting our loan recipients has helped us to maintain low default rates, and high repayment rates over the years.

Our Funders

Ontario
Trillium Foundation



Fondation Trillium
de l'Ontario

The Ontario Trillium Foundation (OTF), one of Canada's leading grantmaking foundations, is an agency of the Government of Ontario.

ACCESS Community Capital Fund is a proud recipient of the Ontario Trillium Foundation's Future Fund Grant.

Citi Foundation



Citi Foundation is committed to supporting the economic development of low-to-moderate income communities.

ACCESS is the proud recipient of a direct-service grant from Citi Foundation, to be used towards our chapter development program.



The City of Toronto CCC Investment Program enhances Toronto's performance as a centre of innovation. It encourages and provide opportunities for businesses, industries, non-profit associations, and private sector/non-profit partnerships to work together to increase business capacity.

Our Supporters



Alterna offers the services and products you'd expect from a financial institution, but for a different reason: you! Approximately 85 cents of every dollar at Alterna is reinvested back local communities through loans that stay in your neighbourhoods, our micro-lending program, community economic development initiatives, sponsorships, and more.



MaRS Discovery District is a large scale, mission driven innovation centre in Toronto, focused on building Canada's next generation of growth companies. MaRS works closely with entrepreneurs in life sciences and health care, information technology, communications and entertainment, clean tech, advanced materials and energy, as well as the social sector.



Supporting our community through strategic design.
We are proud to have worked with Gravity to create ACCESS' new corporate identity and website.



c-Seven is a Toronto based full-service web company who supports ACCESS through their site hosting, web marketing, SEO and many other services.



Our 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 community organizations that we feel play a key role in the economic development of the populations they represent. Together with these organizations we build chapters of our micro-loan program that enables local community members to participate in the outreach to and evaluation of clients who belong to these communities.

We believe that local loan review teams are able to make better lending decisions based on a more intimate understanding of applicants and businesses from their own community.

If you or an organization you represent is interested in having an **ACCESS** micro-loan program in your community. Please contact the Board chair at chair@accessccf.com.



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.

To apply for a loan through the ACCESS Black Creek Micro-Credit Program, you must be a resident of the Black Creek Community defined as:

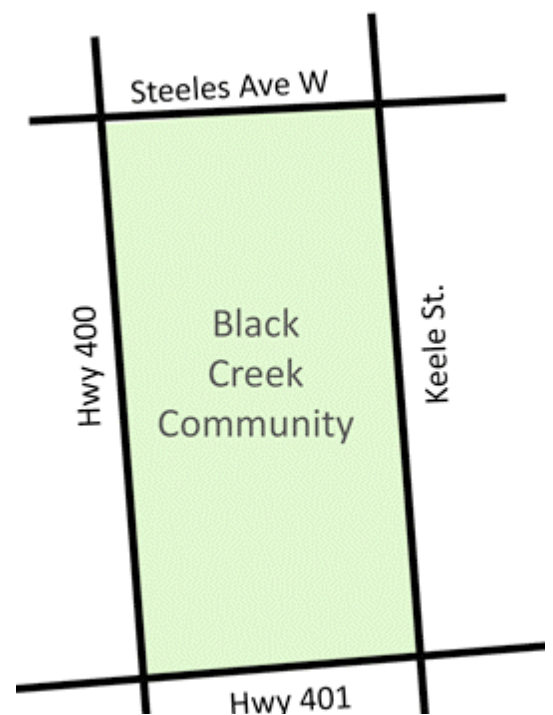
ACCESS Black Creek Micro Credit Program

107-36 Marsh Grassway

Toronto ON M3N 2X4

Email: microlending@blackcreekcapacity.ca

Phone: 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 and Flemington Park communities.

Thorncliffe Neighbourhood Office is a community-based multicultural, multi-service agency providing community-based services to residents of Thorncliffe Park and surrounding communities.

For the purposes of the Micro-Finance Program, the Thorncliffe and Flemington Park communities are defined as:

ACCESS Thorncliffe Park Micro-Finance Program

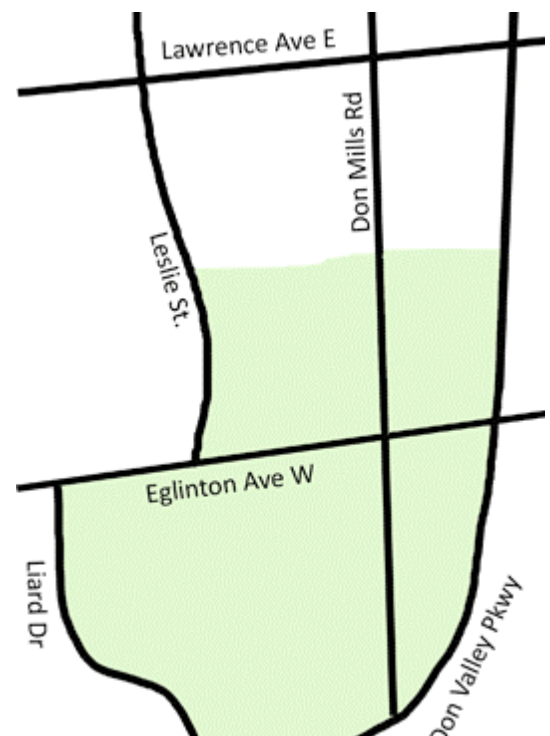
1 Leaside Park Drive, Unit # 7

Toronto ON M4H 1R1

Email: microfinance@thorncliffe.org

Phone: 416-467-0126

Fax: 416-467-9145



E A S T S C A R B O R O U G H
STOREFRONT

East Scarborough Micro-Finance Program

The East Scarborough (Kingston Galloway – Orton Park) micro-finance program is hosted by the [East Scarborough Storefront](#) with the objective to bring 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. Storefront does this by acting as bridges between people, services and communities, working together in safe, welcoming and accessible environments, nurturing diversity and harmony and exploring possibilities.

ACCESS East Scarborough Micro-Finance Program

4040 Lawrence Ave E.

Scarborough, ON M1E 2R2

Email: info@thestorefront.org; Phone: 416-208-9889 Ext. 21

“I needed a fresh start and a second chance. I knew that ACCESS could help me with that.”



THE ENTREPRENEUR

Jennifer Kutz
Owner, My Gift To You

THE BUSINESS

My Gift To You is a Toronto-based service that creates customized gift baskets for clients, based on the results of a personal consultation and questionnaire. Jennifer founded the company as a way to combine her background in the hospitality industry with her creative and artistic passions. My Gift To You has serviced clients all over the city, for occasions as diverse as birthdays and religious holidays.

THE NEED

After taking courses at the Toronto Business Development Centre, Jennifer came to understand that her business idea was unique and could potentially service a niche market. With no comparable businesses in the city, Jennifer saw an opportunity to embark on her own project, but had limited access to resources and funding.

THE SOLUTION

Through her business mentor, Jennifer heard about ACCESS as an organization that supports entrepreneurs that have difficulty securing funding from traditional financial institutions. In October of 2010, Jennifer was granted a \$3,500 loan towards startup costs, and has since launched her business and website.

“When I went to ask for a bank loan for my business they just laughed. I am really, really thankful and grateful for ACCESS.”



THE ENTREPRENEUR

Alejandro Monsivais
Owner, MEXICATESSEN

THE BUSINESS

Alejandro Monsivais is the founder and owner of Mexicatessen, a catering service that produces and distributes Mexican cuisine. Using his home recipe for Chorizo as his first product, Alejandro began servicing local restaurants and grocery stores. Today, Alejandro sells his products out of markets and stores across the city, including Kensington Market.

THE NEED

Despite a background in the editorial industry in his native country of Mexico, Alejandro found it difficult to find work upon moving to Canada eight years ago. Having trained with a chef in Mexico, he knew he could convert his cooking skills and family recipes into a small business, but lacked the credit history to access traditional sources of financing.

THE SOLUTION

Through a YMCA self-employment training course, Alejandro was introduced to ACCESS. Having developed his business plan as part of his coursework, he applied for and was granted an initial loan of \$5,000 in 2009. In early 2011, Alejandro was approved for a second loan of \$3,400, and was introduced to an ACCESS mentor to help him with cash flow planning and financial management.

“I find that with the right idea and the right coaching, you can make pretty amazing entrepreneurs. I’m working with some right now.”



THE MENTOR

Paul Bichler
Social Entrepreneur

THE STORY

Paul Bichler is the proprietor of The Eco Laundry Room, a business of environmentally-friendly coin laundromats. From a family of entrepreneurs, and with an educational background in economics and finance, Paul was looking for ways to engage with the business community upon moving to Toronto. Through a friend, he was invited to an ACCESS Open House where he learned about the new client support programs being undertaken. Paul began volunteering as a mentor shortly thereafter, starting summer 2010.

THE VALUE

To Paul, mentorship benefits everyone involved. “It has been a payback both ways,” he says. “I feel like I’m giving but I’m also receiving.” His work as a mentor with ACCESS has afforded Paul the opportunity to reflect, helping him improve his business practices and renew his own entrepreneurial spirit. For Paul, mentoring entrepreneurs means supporting the growth and expansion of their businesses, as well as inspiring confidence and contributing to the excitement of their creative process.

THE PROGRAM

The mentorship program at ACCESS began in the Spring of 2010 with the goal of providing loan recipients customized business support for specific operational objectives.

“Being an entrepreneur doesn't just mean working long hours. It means taking control and being creative.”



THE ENTREPRENEUR

Wes Misener
Owner, WES MISENER

THE BUSINESS

Wes Misener is the founder and owner of “WES MISENER,” a line of environmentally-conscious men’s clothing and undergarments. Using ecologically-friendly materials, and with manufacturing done entirely in Canada, WES MISENER combines a progressive social vision with fashion-industry expertise, aided by Wes’ background as a model.

THE NEED

After leaving the modeling industry, Wes had difficulty accessing commercial loans due to mismanaged credit. Working with a credit counselor and taking self-employment courses with the YMCA, Wes decided to start his own business in a familiar industry, but was unable to access startup capital for production, sales and marketing.

THE SOLUTION

Wes was introduced to ACCESS through his YMCA course, which saw him develop a business plan as part of his self-employment training. In October of 2010, Wes was approved for his first loan from ACCESS, which went towards his business’ initial startup costs. Additionally, Wes was paired with an ACCESS mentor, who worked with him closely to support and expand his business. In January of 2011, Wes was approved for his third loan, worth \$10,000.



Staff

Alex Kjørven - Abdi Aidid - Ann Lockhart

Members

Elizabeth Gottesman - Kent Dinning - Chad Artem - Dmitriy Mitchev - Christiana Mbazigwe - Eric Cheng - Giovanni Gonzalez - Joel Powell - Yamo Apea - Aakrit Kumar - Andrea Cali - Elad Sharon - Kelly Gauthier - Laura Truax - Aamir Khawaja - Fatima Lakha - Hamid Ali - Hina Pansari - Lee Hodgkinson - Leslie Jansson - Raghav Jindal - Saad Bin Malik - Sabina Ali - Shabnam Meraj - Sunjari Hasan - Wenda Yang - Amrita Aphan - Cindy Ross Pedersen - Farhan Chaudhary - Grace Goller - Lei Wu - Brenda Spotton Visano - Elizabeth Qualben - Gerry Campbell - Priscilla Ntiamoa - Sue Grundy - Tka Pinnock – Dustin Ling - Don Brookes - Graham Marr - Ian Whiteside - Jennifer North - Paul Bichler - Sarah Kraftchuk - Moira Mancer - Jean Barrett - Ahasan Chowdhury - Andrea Torre - Barry Rieder - Errol Liburd - Gresford Blades - Irina Tsamtsourova - Janet Neilson - Peter Ruta - Scott Moore - Shinobu Oh - Brett Preston - Melina Yeung - Monica Yeung - Susan Greer - Vikas Jain - Don Inouye - Michael Sidford - Ming Tse

Board of Directors

Don Inouye - Michael Sidford - Ming Tse - Brenda Spotton Visano - Elizabeth Qualben - Gerry Campbell - Priscilla Ntiamoa - Sue Grundy - Tka Pinnock - Dustin Ling

Many thanks to our outgoing Members:

Delilah Panio - Duncan Fremlin - Michael Wills - Janice Markandu - Laura Heaphy - Bob McKean - Robert Payne

ACCESS Community Capital Fund

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Toronto ON, M4C 1J1
416 462 0496

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info@accessccf.com

Charitable Registration Number: 868066911 RR001