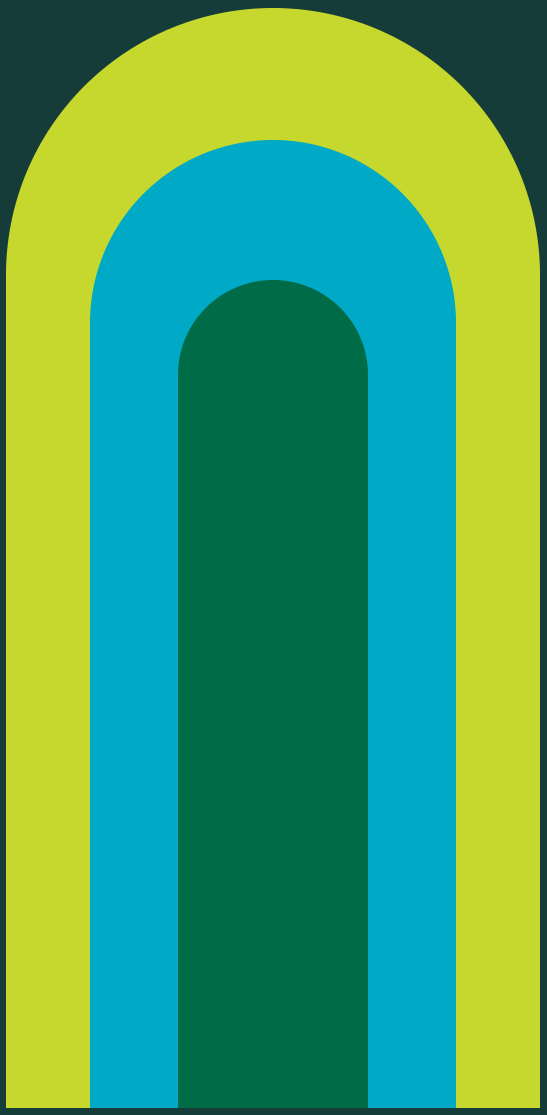
ACCESS Community Capital Fund

BUSINESS SUCCESS STARTS WITH ACCESS

IMPACT REPORT / 2021–2026

Opportunity, unlocked.

Five years of turning knowledge, relationships and capital into forward motion.



ACCESS COMMUNITY CAPITAL FUND

Program data through July 2026

Volunteer data through March 31, 2026

POTENTIAL IS EVERYWHERE.
ACCESS CHANGES WHAT CAN HAPPEN NEXT.

A MESSAGE FROM RYAN HOLLINRAKE

Economic opportunity starts with access.

Executive Director



ACCESS has been supporting underserved entrepreneurs and internationally trained professionals since 1999. Over the past five years, however, we have undergone a significant transformation—strengthening our programs, refining our approach and responding directly to the evolving needs of the communities we serve.

Between 2021 and 2026, ACCESS met people at pivotal moments in their journeys: testing an idea, building confidence, preparing to launch, growing a business or securing the financing needed to take their next step.

The numbers in this report are more than a record of activity. They represent people building income, independence and momentum—and communities becoming stronger as a result.

Throughout this period, ACCESS evolved alongside the community. We enhanced established accelerator programs, created more accessible entry points and introduced the ACCESS Business Lab to bring our strongest practices together in one comprehensive entrepreneurial pathway. We also strengthened targeted lending and capital-readiness supports to address barriers that mainstream financial systems too often leave unresolved.

Our mission has remained constant since 1999. How we deliver it has continued to evolve—ensuring ACCESS meets people where they are and equips them for where they want to go.

Ryan Hollinrake

Executive Director

ONE PORTFOLIO. MANY STARTING POINTS.

1,009

recorded moments of participation, preparation and progress.

949
entrepreneurship trained

60
loans across three financing programs

$653K
capital deployed

2,559
volunteer hours

The story is one of both scale and adaptation: hundreds of entrepreneurs reached, financing directed toward real barriers, and a new platform built for the next chapter.

Figures represent recorded engagements in the supplied files. A person may appear in more than one program, cohort or financing record.

SUPPORT BECOMES POWERFUL WHEN IT CONNECTS

From information to forward motion.

01

Learn

Practical workshops turn business concepts into decisions people can use immediately.

02

Connect

Coaching, mentorship and peer relationships reduce isolation and strengthen accountability.

03

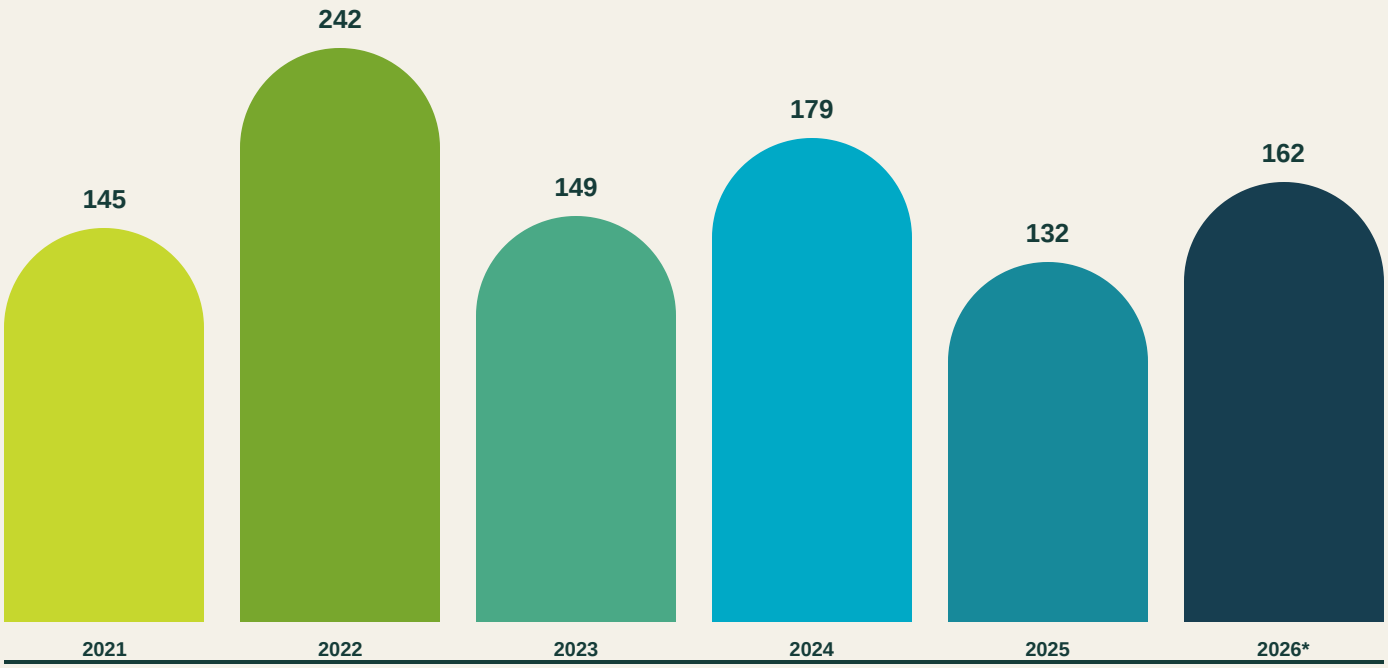
Prepare for capital

Financial readiness and targeted lending help participants take credible next steps.

RECORDED ENGAGEMENTS BY CALENDAR YEAR

Momentum is not always linear. It is still movement.

The 2026 figure covers data supplied through July and should not be compared with a complete calendar year.



Across the period, established programs served hundreds while the ACCESS Business Lab created a broader platform for future growth.

REPRESENTATION ACROSS LIFE STAGES

People do not arrive at the same starting line.

79%

Women

Women represented 79% of records with gender reported.

70%

Ages 18–45

Seven in ten age-reported records were from people ages 18–45.

298

Ages 46+

Demand for entrepreneurship support extended across career stages.

The portfolio also included 196 men and nine non-binary participants or borrowers. Thirty-seven records did not report gender.

Age distribution: 132 records ages 18–29; 577 ages 30–45; 208 ages 46–54; 90 ages 55+; two not reported.

SERVING COMMUNITIES FACING SYSTEMIC BARRIERS

81%+

explicitly identified a racialized background.

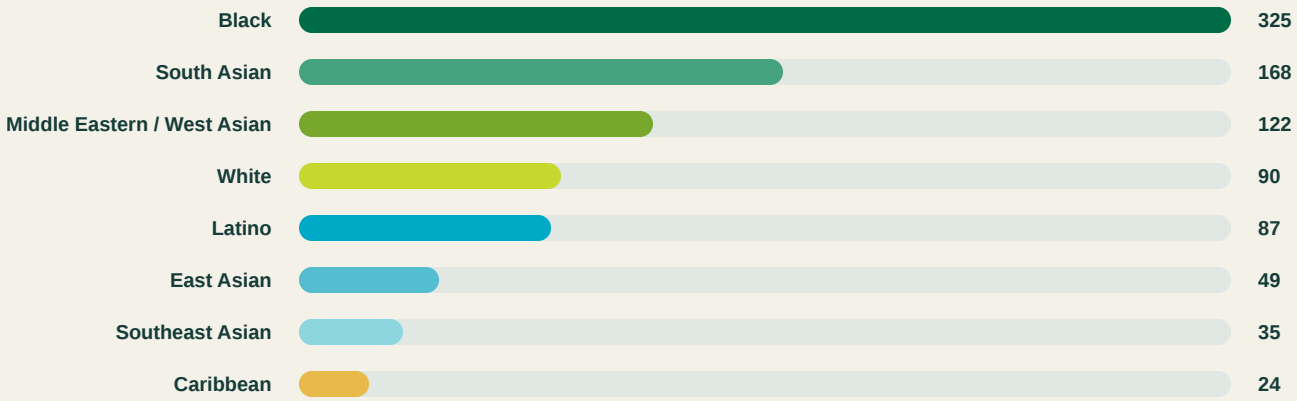


Black participants formed the largest reported group, followed by South Asian and Middle Eastern or West Asian participants.

Identity categories were standardized from the source files. Some records used multi-select fields, so identity mentions should not be summed to a participant total.

MOST FREQUENTLY REPORTED IDENTITIES

Communities underserved by mainstream systems found a trusted entry point.



GLOBAL EXPERIENCE BUILDING LOCAL OPPORTUNITY

86 countries or places of origin reported.

Participants brought professional knowledge, multilingual capacity and international networks. ACCESS helps turn that experience into local opportunity.

104 Canada	**76** India	**74** Nigeria	**40** Iran
29 Pakistan	**27** Philippines	**26** Jamaica	**26** China
25 Afghanistan	**22** Ukraine	**21** Colombia	**12** Venezuela

Country-of-origin information was unavailable for Business Lab records.

A PORTFOLIO FOR DIFFERENT STAGES

Meet people where they are. Help them move.

ENTREPRENEURSHIP TRAINING

Women’s Business Accelerator	380
Small Business Accelerator	311
ACCESS Business Lab	258

TARGETED FINANCING

Foreign credential recognition loans	40
Small business loans	18
Women’s enterprise loans	2

WOMEN'S BUSINESS ACCELERATOR

380

newcomer women building confidence, knowledge and networks.



72
countries or places of origin

84%
permanent residents

63%
ages 30–45

Accessible training and coaching created a bridge between experience gained elsewhere and opportunity in Canada.

SMALL BUSINESS ACCELERATOR

311

entrepreneurs gained an accessible, practical first step.

BROAD PARTICIPATION

The program reached aspiring and early-stage entrepreneurs across age groups and immigration pathways.

68%
women

65
reported origins

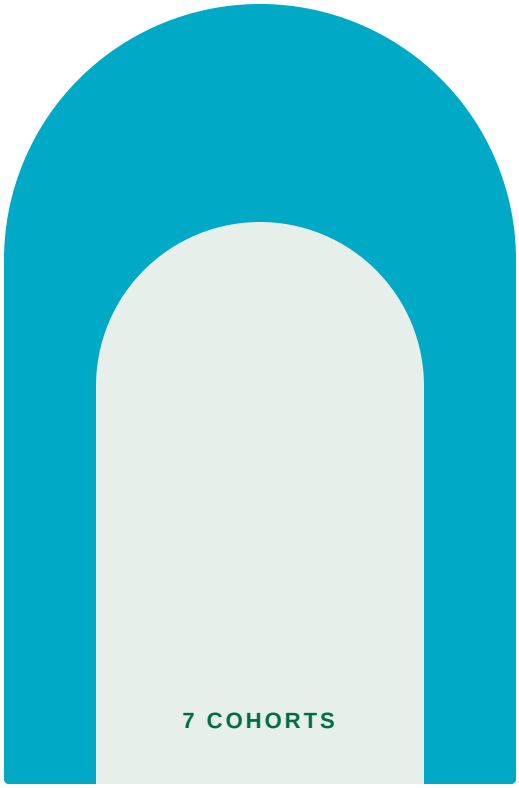
305
distinct names in the file

A trusted first step

Citizens represented 71% of records, permanent residents 19%, and refugees or protected persons 9%.

The largest stated identity group was Black. Fifty-nine per cent of records were ages 30–45.

ACCESS BUSINESS LAB



258
one integrated platform for different starting points.

Workshops, coaching, mentorship and pitch preparation turn information into decisions—and decisions into action.

66%
women

69%
Toronto postal codes

2025–26
participant records in the supplied files

The Business Lab reached 169 women, 84 men and three non-binary participants; two records did not report gender.

FINANCING THAT UNLOCKED NEXT STEPS

$653,641

deployed through 60 loans.

$469,641

40 FOREIGN CREDENTIAL RECOGNITION LOANS

$126K

18 SMALL BUSINESS LOANS

$58K

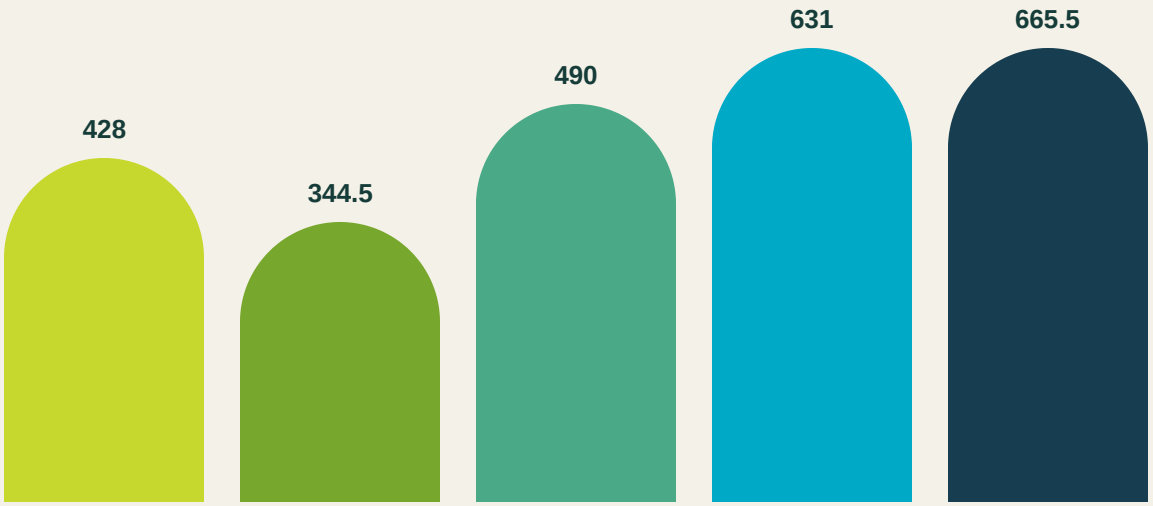
2 WOMEN'S ENTERPRISE LOANS

Relationship-based capital addressed financing barriers conventional systems often leave unresolved—supporting business progress and professional advancement.

2,559
hours of expertise placed in service of community.

56%

growth in annual hours from 2021–22 to 2025–26



FACILITATE
COACH
REVIEW
CONNECT

Volunteers strengthened workshops, coaching, loan review, pitch panels, digital systems, fundraising, communications and program coordination.

Volunteer data is reported by fiscal year from April 1, 2021 to March 31, 2026.

CONFIDENCE, MOTIVATION AND WELLBEING

Business progress begins before revenue appears.



Confidence, reduced stress and sustained motivation help entrepreneurs persist, make clearer decisions and continue taking practical steps.

Outcomes were published in ACCESS's 2024 impact report. The underlying survey response count was not included in the supplied files.

INVEST IN THE CONDITIONS FOR SUCCESS

A program seat is only the beginning.

Donor support helps turn underused talent into economic participation by funding the infrastructure people need before opportunity can compound.

Learn

Accessible, immediately useful business education

Guide

Individual coaching and mentorship

Prepare

Tools and financial readiness for capital

Connect

Peer networks and trusted relationships



SCALE WHAT WORKS. MEASURE WHAT CHANGES.

Build a clearer path from participation to outcomes.

01

Strengthen the Business Lab

Continue developing the integrated platform for practical education, coaching, mentorship and digital tools.

02

Deepen the path to capital

Make capital readiness explicit across the journey and strengthen referrals, partnerships and guarantee-based financing.

03

Track the full participant journey

Use one participant ID and distinguish applicants, enrolled participants, completers and repeat engagement.

04

Measure lasting change

Collect consistent 6- and 12-month outcomes for launch, survival, revenue, income and jobs.

Better evidence will make visible what ACCESS already understands: progress is a journey, not a single transaction.



HOW TO READ THE NUMBERS

Reach is not the same as unique people.

Program and loan data was compiled & supplied by ACCESS. Participant-level records cover calendar years 2021 through July 2026; volunteer data covers five fiscal years ending March 31, 2026.

Counts represent records or engagements.

Age, gender, identity, immigration status and country labels were standardized. Obvious spelling variants were consolidated. Blank responses remain not reported.

Country data was unavailable for Business Lab records. Cohort counts are reported only where cohort fields existed. Dollar headlines are rounded to the nearest dollar; supplied loan records total $653,640.97.

TRAINING
Small Business Accelerator, Women's Business Accelerator and ACCESS Business Lab records.

FINANCING
Small business, foreign credential recognition and women's enterprise loan records.

VOLUNTEERISM
Annual volunteer-hour summaries by fiscal year.

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Opportunity grows when barriers fall.

accessccf.com