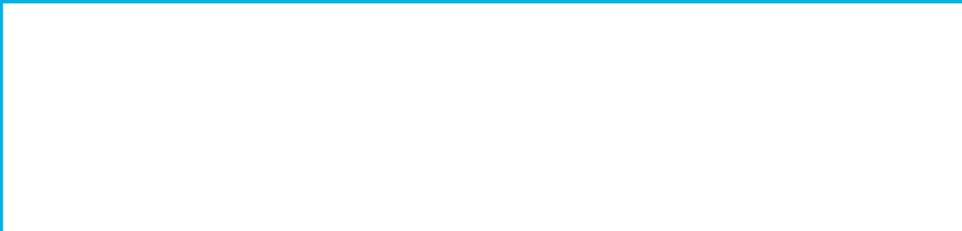
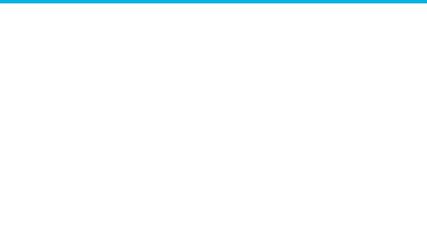
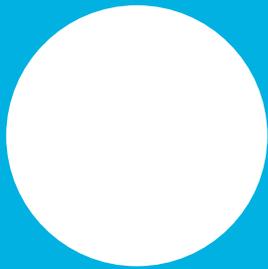




**IMPACT  
REPORT**  
FY 2019



## Contents

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## From our leaders

To describe Rise over this past year, a good word would be “dynamic.” We’ve accomplished a lot by remaining focused on our goals and striving to expand across Canada – and are poised for greater success. To date, Rise has trained and coached more than 1,000 clients and disbursed more than \$1.5 million over 400 small loans. This past year alone, Rise distributed 93 loans – a record number since we began operating almost 10 years ago.

It’s not just our loan portfolio that’s growing – our footprint is, too. With the launch of new locations in Halifax and Edmonton this year, we are delighted that Rise is now officially a national organization. With ten locations, Rise is closer than ever to our goal of establishing a comprehensive national network of program sites, spanning at least six provinces, and reaching a diverse mix of urban and rural communities.

This growth is the result of our commitment to our partnership model. Though Rise operates independent offices in Toronto and Mississauga, in all other locations Rise partners with local organizations in the employment/self-employment sectors. Our model is enormously successful – it is cost effective (no capital-intensive brick-and-mortar needs) and ensures a locally focused approach to community culture and support.

Our growth and success would not be possible without the pro bono assistance of *Lift Philanthropy Partners*. Concluding this winter, after a period of three years, the capacity building work that Lift has provided will

enhance Rise’s ability to make a positive impact on peoples’ lives for many years to come.

It would also not be possible for our clients to thrive without the support of our skilled and committed volunteers. From youth coaches and business mentors in our Lending Program, to the Board of Directors and the members of the Investment Committee, more than 170 people dedicated time this year to Rise. We are very grateful.

You may notice that the look and feel of this Impact Report is different from those in the past. With thanks to Citi Foundation, Rise conducted a brand refresh, including a new logo, tagline – Empowering People. Launching Ideas – and website. We’re thrilled with the results, and hope you agree that the new branding better represents Rise’s mission, vision, values and aspirations.

Finally, all of our accomplishments are a testament to the generosity of our donors. Throughout this report, you will find many stories of our shared success and the direct impact of your ongoing support. Results of our *2019 Social Inclusion Survey* show that Rise clients experienced a 78 percent increase in business and personal income and a 67 percent decrease in reliance on income support programs. You can be confident that the Rise model works.

Please enjoy celebrating Rise’s accomplishments. But more than anything, be inspired by our clients and anticipate more to come! Thank you for being with us on this journey.

Kathleen Coulson  
Chair, Investment Committee

Bob McGuire  
Chair, Board of Director

Lori Smith  
CEO



## Our purpose

Helping clients find their passion, receive support, and succeed

It is estimated that 1 in 5 Canadians will experience a mental illness during their lifetime.<sup>†</sup>

Mental health conditions or addictions can get in the way of stable employment for many. At Rise, we break down barriers and change futures through our innovative small business services.

Rise is the only national charity providing people a path toward sustained self-employment or small business ownership. We personalize our services to support each client with a combination of training, resources, mentorship, and low-interest microloans. The result? Our clients improve their financial stability and make positive life changes to benefit their families and communities alike.

## Strong programs. Strong results.

Financial support coupled with mentorship is the key to success



Rise's Lending Program provides people with access to low-interest small business loans – up to \$10,000 – and wraparound support.

In 2019, Rise expanded its Lending Program for the first time outside of Ontario to Nova Scotia and Alberta. In addition to Halifax and Edmonton, Rise also expanded to Waterloo Region, bringing its total locations to 10. Our FY2019 expansion was made possible by RBC Foundation, Bell Let's Talk, Janis Rotman and the Ontario Ministry of Health.

Rise operates independent offices in Toronto and Mississauga. In other locations, Rise partners with local organizations that work in the employment or self-employment sectors. Each Rise site across Canada is staffed by one Business Advisor who is embedded in the partner organization's suite of services. This partnership model is both cost effective and ensures a locally focused approach reflecting the culture and needs of each community.

The Business Advisor is the client's advocate, appearing in front of Rise's volunteer Investment Committee on the client's behalf. The committee meets on a regular basis to review applications, using their collective industry knowledge and experience to make decisions. We follow a character-based lending approach, which means we focus on the person and the business.

Once approved, loans are disbursed when the client is matched with a volunteer business mentor. The mentor is a source of resources, networking opportunities, business advice, and encouragement. Mentors provide a valuable and unique service compared to other lending programs, serving as a consistent and individualized source of support and coaching throughout the term of the loan.

It was a record year for the Rise Lending Program, with 93 loans disbursed – representing more than \$400,000 – bringing the total lending volume to more than 400 loans disbursed.

*"Rise believed in me when no one else would. I now employ others with disabilities (and am) able to care for my family financially."*

– RISE LENDING CLIENT

*"Rise has helped me recognize that I have the capability to start and run my own business."*

– RISE LENDING CLIENT

*"Rise has given me the skills to start and maintain a business by providing me with the tools and support needed for me to thrive."*

– RISE LENDING CLIENT

*"Rise provided me with hope, resources and networks... knowledge, confidence and courage."*

– RISE YOUTH SMALL BUSINESS TRAINING PROGRAM CLIENT



<sup>†</sup> Source: Smetanin et al. (2011). The life and economic impact of major mental illnesses in Canada: 2011-2014. Prepared for the Mental Health Commission of Canada. Toronto: RiskAnalytics.



### YOUTH TRAINING

Young people aged 15 to 24 are more likely to experience mental illness and/or substance use disorders than any other age group.\*

#### Youth Small Business Training Program

The Youth Small Business Program is a classroom-based training program delivered twice each year in Toronto thanks to the support of the Ministry of Children, Community & Social Services. Clients aged 16–29 are paired with volunteers from the local business community to create business plans over the course of 12 weeks.

#### EnterPRISEing Youth+

Launched in 2019, Enterprising Youth+ is an innovative hybrid program that combines online learning through our interactive platform, enterPRISEingYouth.ca, with in-class support and coaching sessions. Made possible thanks to the support of Citi Foundation, this program was delivered in London and Sudbury in partnership with the London Small Business Centre and Sudbury's Learning Initiative. As part of the program, students work with local volunteers from the business community.



### PEER TRAINING

The Peer Supported Start Up Program provides educational, business advisory and volunteer mentorship support to individuals who have a business idea.

#### Peer Supported Start Up Program

The Peer Supported Start Up Program is a free six-month program that supports the preparation of business plans. Once business plans are prepared, participants meet on a monthly basis in small groups for up to six months to support the launch and growth of each other's businesses.

#### Elizabeth Fry Society of Toronto – My Start Up Program

Rise partnered with the Elizabeth Fry Society of Toronto to successfully deliver *My Start Up*, a customized program exclusively for Elizabeth Fry Society clients – women with a history of mental health or addiction challenges as well as a history of conflict with the law.



### MENTORING

Clients from all our programs receive business mentoring and coaching from volunteers. Mentoring provides Rise entrepreneurs with business advice and guidance from someone who has relatable skills to help them navigate challenges as they plan, launch and grow their businesses.

## We'd like you to meet Todd and Saeed

### A client and his mentor with an unbreakable bond

In Fall 2018, Todd Simkover received a low-interest small business loan from Rise, to help him grow his business. For Todd, supporting individuals with autism is both a career and personal commitment. Todd has lived experience as an individual who identifies as being on the autism spectrum, and brings a passionate, flexible and optimistic approach to his business, *'Autism Self Advocacy Services.'*

Through Rise, Todd was connected with a mentor, Saeed Zeinali, and the two have formed an invaluable relationship; meeting regularly since then, looking for ways to improve Todd's entrepreneurial approach and his business, while learning from each other.

For Saeed, working with Todd has been "an exciting learning opportunity, and a unique challenge." Saeed believes he has been able to assist Todd in "helping reach new audiences, and exploring new ways to communicate his offering." At the same time, Saeed credits Todd with inspiring him through "resilience, and unique problem solving approaches, including time management skills."

"Rise has focused my business strategy, provided motivation, and helped to open the door to opportunities for me. That's been thanks to my mentor, Saeed," says Todd, reflecting on Rise's support. "Saeed has been very specific in his advice, and has been a reliable voice of encouragement for me, and my business. We've formed a friendship through the mentoring experience."

Todd speaks about his journey with autism, at schools, agencies, and conferences in the Greater Toronto Area; he also offers one-on-one coaching for those who identify as being on the autism spectrum.

Todd's university thesis, *'Addressing Barriers to Rewarding Work: Employment Issues Among Individuals on the Autism Spectrum,'* is in the process of being published.

"I hope I can inspire others living with autism to reach their potential, and positively impact their communities," Todd said, reflecting on his work.



**100**  
graduates  
in 2019

**21** from the Youth Small Business Training program

**21** from the EnterPRISEing Youth+ program

**41** from the Peer Supported Start Up program

**17** from My Start Up

*"Rise has focused my business strategy, provided motivation, and helped to open the door to opportunities for me."*

TODD SIMKOVER

SAEED ZEINALI

\* Source: Pearson, Janz and Ali (2013). Health at a glance: Mental and substance use disorders in Canada. Statistics Canada Catalogue no. 82-624-X.

## Our clients Rise to the occasion

Building incredible small businesses with impact



**ZILAY KHAN**

### Sweet Pastries Confessions

Toronto, Ontario

#### Peer Supported Start Up Program

"I love to cook and feed people; my business is meaningful and rewarding."

A graduate of the Fall 2018 Peer Supported Start Up Program, Zilay's Sweet Spot Pastries and Confections sells gluten-free and vegan baked goods – made from scratch. Her baked goods are a regular feature at two farmer's markets in the Greater Toronto Area.

"Rise helped me to officially launch my business, with consistent support from staff, and mentors. The learnings have been enlightening, but the on-going support has been even more meaningful."

Zilay's future goals include launching a Food Truck, and then a storefront. For Zilay, the biggest accomplishment is, "knowing and believing in myself."



**CARLENE MACDONALD**

### Crafty Carlene Sewing & Embroidery

Truro, Nova Scotia

#### Rise Lending Program

"My business is helping my family, including three kids, and also helps me manage my own anxieties."

Located in Truro, Nova Scotia, Carlene has turned a hobby into a successful business. Her custom-sewing and embroidery thrills clients with unique gifts for special occasions, personalized shirts and graduate sashes, and her best-selling embroidered baseballs.

"Rise has been super supportive, approachable and has helped guide me in my business strategy, by asking the right questions. The Rise loan stabilized my business, and allowed me to purchase needed supplies."



**EARL COLLEN**

### Valley Clean-up Services

Ottawa, Ontario

#### Rise Lending Program

Earl Colleen has grown a successful property maintenance business, in Ottawa, Ontario. Rise helped Earl launch his business, Valley Clean-up Services in 2016, with a loan that supported equipment purchase for his business.

Earl started his entrepreneurial journey as a part-time junk removal service. With a growing base of repeat clients, including larger businesses using his services, Earl has expanded to a full-service property maintenance business.

Through his entrepreneurial journey, Earl cites managing of bipolar disorder, while growing his business, as one of his proudest accomplishments. "Managing my bipolar diagnosis, while operating a thriving business, is part of my story."



**STEVE PROTOMANNI**

### KLN & SBR

Toronto, Ontario

#### Youth Small Business Program

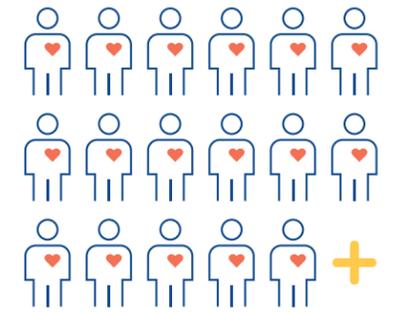
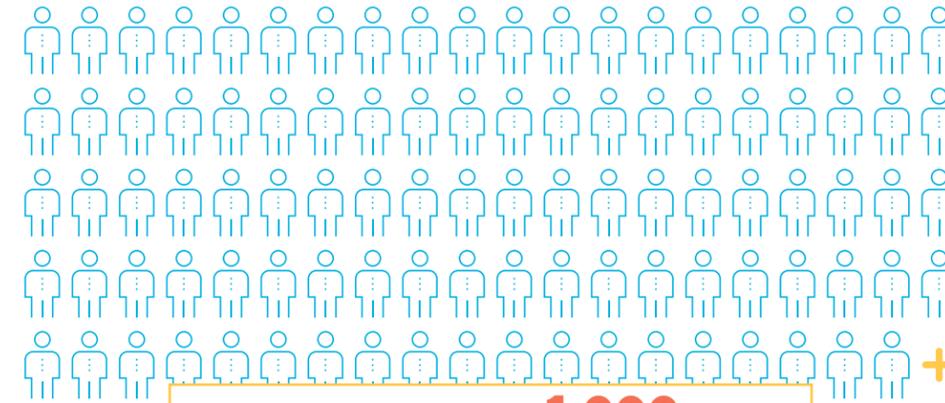
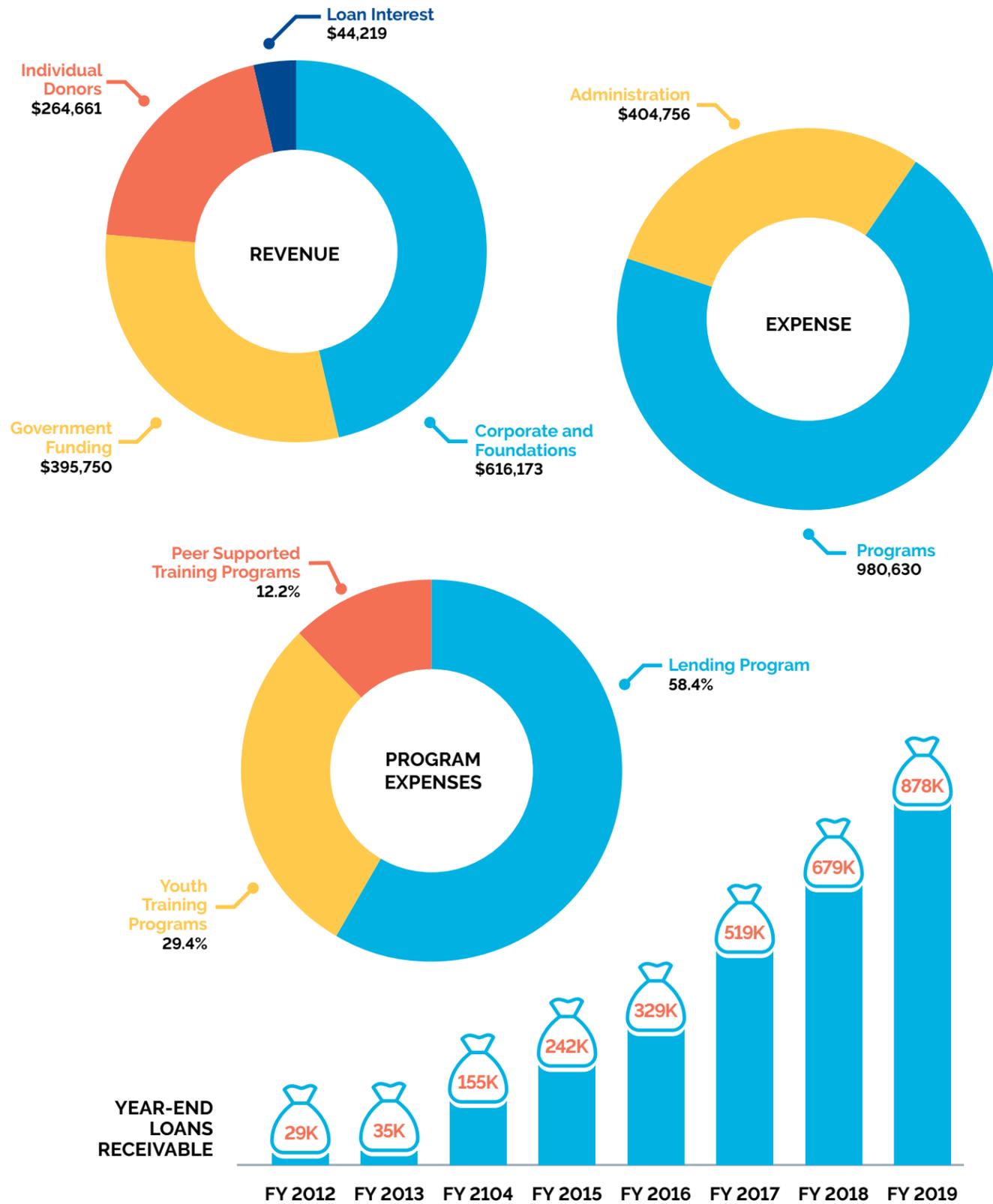
Steve Protomanni is the founder of KLN & SBR (clean and sober), a progressive clothing line designed to create a positive conversation around addiction and recovery.

Making his clothing available to the Greater Toronto Area, Steve's goal is to put a spotlight on the challenges associated with addictions, and to give people a feeling of pride in recovery, and the recovery process.

Since launching his business in 2018 with support from Rise's Youth Small Business Program, Steve has actively participated in speaking engagements that educate audiences, and support his brand.

"Whatever happens, get back at it – you can always learn and grow from mistakes," Steve says, as he looks to build from a successful first year of business.

## By the numbers



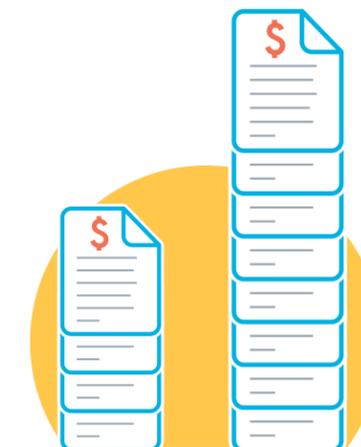
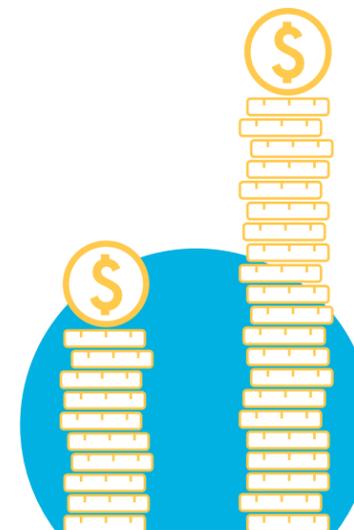
**75%** improved outlook  
Rise clients agree that Rise provides more opportunity through access to knowledge and professional advice.\*



**78%** increased income  
On average, Rise clients increase their personal and/or business income by 78%.\*



**67%** decreased reliance  
On income support since working with Rise.



**+92%** repayment rate



# National. Innovative. Collaborative.

2019 marked a significant milestone for Rise. We expanded beyond Ontario to become a national organization. We are now providing service to communities in Ontario, Nova Scotia and Alberta and plan to expand to British Columbia in 2020.

Rather than creating standalone locations across the country, Rise partners with community-based organizations to integrate the Rise model into existing program offerings. That collaborative approach is cost-effective and entrepreneurial, allowing Rise and its partners to provide real solutions to communities' critical challenges.



1.



2.



3.



4.



5.



6.



7.



8.



9.

## Rise goes digital

Helping us to expand our efforts and reach more people than ever before, Rise went digital.

Our new eLearning platform and online portal [enterpriseinyouth.ca](http://enterpriseinyouth.ca) enables us to support more people, and expand our reach faster.



## Thank you to our donors

Our work would not be possible without you. We sincerely appreciate the commitment of all our donors

### \$100,000 or more



### Gifts in Kind



### \$50,000 - \$99,999

Canadian Western Bank      Shoppers Drug Mart

### \$10,000 to \$49,999

Michael H. McCain and Family      Anne and Robert McGuire      Tom Little and Ann Sutherland      The McLean Foundation  
Anonymous (1)

### \$1,000 to \$9,999

Beth Belshaw      Rebecca Louzado      David R. Smith & Cecillia      Panicaro Foundation  
Cathryn Cruickshank      Jeremy Marsh      Dos Santos      RBC  
Andrea Lewis      Susan Nielsen      Nishanthan Thuraingam      Anonymous (7)  
Leslie Lewis      Craig Ryan      Business Development Bank      of Canada (BDC)  
Jennifer Logan-Klassen

### \$500 to \$999

Jodi Butts      Leonard Kula      Scott Thompson in memory of      Shana McEachren Inc.  
Alexandra Campbell      Jeremy Laurin      Kate (Ekaterina) Krupetsky      Van Der Veen Family Fund,  
Darryl Cronk      Mackswel Shelton      Daria Tyrychnikova      Investors Group  
Erin Griffiths      Lori Spadorcia      Kit Skelly Foundation      Anonymous (6)  
E. Hergott      Manulife

### \$1 to \$499

Brian Aird      Jane Dobie      Guy Mantini in memory of      Ann Rita Stinson in memory of  
Joel Baum in honour of      Davyd Edwards      Richard "Rick" Johnson      Steven Chiarot  
Rochelle Baum      Monique Fauteux in memory of      Anna Mason      Michael Sullivan in memory of  
Steven Baum in memory of      Richard "Rick" Johnson      Kristin McKinnon      Steven Chiarot  
Abner Steinberg      Rita Fernandes      Gerrard Morettin in memory of      Rene Marcel Surette  
Sara Benediktson      Skylar Franke in honour of      Steven Chiarot      Brian Tran  
Sarah Bewley      Justin Carter      Esther Mui      Susan Tremblay  
Adnaan Bhyat      Janice Gillard in memory of      Aaron Mullen      Jordan Uy  
Stephen Bone      Richard "Rick" Johnson      Ypeus Oostenbrug      Lois Vaile in honour of  
Maureen Burgess      Erin Grigor      Vishan Persaud      Sandy Rotman  
Carolyn Burke      Franklin Hall, Hall, Martin &      Tristan Robinson      Caroline Van Hasselt  
Anthony Cabral      Associates Ltd      Peter (Pankaj) Sarin      Brigitte Wentlandt in memory  
Sinthia Carrol      Jocelyn Hoag in memory of      Gary Sarkissian      of Joan Pikor  
Terry Carter      Richard "Rick" Johnson      Julie Sexton      Tasha N. Williams  
Jennifer Chiarot in memory of      Michelle Holdforth in memory      Jeffrey Shannon      Elaine Wright-Higgins  
Steven Chiarot      of Christopher Barnard      Tracy Sloga in memory of      Benny Yeung  
Leanne Chong      Carolyn Kinsman in memory      Costantino Barbone      Ristech Inc.  
Gianni Ciufo      of Steven Chiarot      Alexandra Snelgrove      Rotman School of  
Gavin Clelland      Kimberley Kunimoto      Fiorella Spadavecchia      Management in memory of  
Kathleen Coulson      Stephanie Leslie      Andrew Spinner in honour of      John A. (Jack) Sawyer  
Elizabeth Dea      Bernard M      Danielle Spinner      Shopbrain  
Vivian Do      Jeffrey Starr      Anonymous (26)

## Our volunteers

We would like to take this opportunity to thank everyone who volunteered with Rise in 2019. That includes the Board of Directors, Investment Committee members and people who work directly with Rise clients. We are grateful to all of you for sharing your time, energy and talent.

### MENTORS, YOUTH COACHES, PEER COACHES AND GUEST LECTURERS

Adams, Claire	Fortier, Cameron	Kundu, Debashish	Pillai, Nikita
Allan, Donald	Foster, Kaytlin	Lambert, Jane	Plaunt, Andrew
Arora, Satinder	Fraser, Wayne	Lee, Andrea	Prieto, Nathalia
Asif, Yasir	Freidin, Carly	Lee, Joanna	Rahaman, Jim
Badder, Malissa	Gadon, Charlotte	Lee, Robert	Raizada, Nishant
Bakker, Amanda	Gairdner, Frank	Lewis, Bernard	Rajan, Ravi
Basit, Salman	Gerrard, Sandi	Liesemer, Kristen	Rivard, Richard
Baumen, Emileah	Gibbons, James	Limgenco, Jeanne	Roos, Katherine
Beattie, Richard	Goldstein, Brian	Lopes, Melissa	Sadeq, Zari
Belisle, Alexia	Goodall, Cerys	Lum, Brian	Saharkhiz, Pari
Bell, Victoria	Goodfellow, Colin	Mann, David	Salituro, John
Boerman, Michel	Gregoire, Brian	McDonald, Devin	Sarich, Brennan
Bosman, Mark	Hanley, Chris	McEnroe, Melissa	Shannon, Jeff
Bouchie, Shannon	Hanvey, Paul	MirafTAB, Bahar	Sinclair, Michelle
Breckenridge, Beth	Harris, Zoe	Morais, Susan	Skillen, Carol
Bryer, Richard	Harrison, Lori	Mouneimne, Mohamed	Slaven, Rachel
Bryzgalov, Dmitry	Hayes, Ryan	Moya, Alvaro	Spano, Frank
Buehler, Su	Helfand, Victor	Mulligan, Colin	Stuart, James
Cameron, Heather	Hsu, Diana	Naidu, Nitesh	Thorup-Jensen, Anders
Campbell, Ian	Ivanovski, Filip	Nicks, Craig	Todorovski, Victor
Carbone, Alexander	Julott, Darryl	Noonan, Jenny	Tyson, Suzanne
Conheady, Shannon	Jumani, Anuja	O'Regan, Joe	Warren, Jamie
Couteaux, Boris	Karitanyi, Therese	Okunade, Dami	Wilkins, Matthew
Cox, Matthew	Kaul, Gagan	Olubode, Shola	Wintre, David
de Libero, Karen	Kemsley, Hilary	Owen, Mary-Jane	Wong, Travis
Deighton, Douglas	King, Mark	Pabst, Frederico	Yeung, Benny
Do, Vivian	Kleven, Darren	Pathak, Anita	Zacharuk, Kevin
Edwards, Brent	Knox, Huen	Paukman, Jennifer	Zeinali, Saeed
Emery, Jeanette	Kong, David	Pearl, Jonathan	Zhai, Chong
English, Christine	Kopriva, Nancy	Pennington, Michael	Zippin, Sheldon
Fader, Care	Kumar, Riya	Pickel, Jasmine	Zuniga, Rama

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Adjunct Professor, Department of Psychiatry, University of Toronto

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#### Nicole Osmond

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#### David Skelly

Retired Founder, Fulford Supply Ltd.

#### Art Wilson

Founder, President, LeanSixLegal



## Rise offices

### HEAD OFFICE

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University of Toronto  
105 St. George Street  
Toronto, ON M5S 3E6

Toll-free: 1 855 464 RISE (7473)  
GTA: 647 232 RISE (7473)

### COMMUNITY PARTNERS

Rise operates in the following regions through collaborations with community partners.

#### Ottawa

Causeway Work Centre  
[CausewayWorkCentre.org](http://CausewayWorkCentre.org)

#### Kingston

AMHS-KFLA

#### London

Small Business Centre  
[SBCentre.ca](http://SBCentre.ca)

#### Niagara

Start Me Up Niagara  
[StartMeUpNiagara.ca](http://StartMeUpNiagara.ca)

#### Kitchener/Waterloo

Waterloo Region Small Business Centre  
[WaterlooRegionSmallBusiness.com](http://WaterlooRegionSmallBusiness.com)

#### Sudbury

The Learning Initiative  
[LearningInitiative.ca](http://LearningInitiative.ca)

#### Halifax

TEAM Work Cooperative  
[TeamWorkBridge.org](http://TeamWorkBridge.org)

#### Edmonton

Prospect Human Services  
[ProspectNow.ca](http://ProspectNow.ca)





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Launching ideas

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