



**FINANCIAL LITERACY &
ENTREPRENEURIAL
SOCIETY HUB**

2024 ANNUAL REPORT

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About F.L.E.S.H

FLESH is a Black-led, Black-focused, and Black-serving nonprofit dedicated to increasing financial literacy, reducing poverty, and creating equitable pathways for entrepreneurship and employment.

What we DO: demystify financial systems while empowering individuals who face systemic exclusion including youth, low-income households, single parents, creatives, newcomers, and Indigenous and racialized community members.

We believe culturally relevant financial literacy strengthens confidence, dignity, and long-term economic stability. Representation matters: our team reflects the communities we serve, ensuring trust, safety, and culturally grounded engagement.

Mission

The Financial Literacy and Entrepreneurial Society Hub (F.L.E.S.H.) is an Black, Indigenous and 2SLGBTQIAA+-led nonprofit dedicated to advancing financial literacy, consumer protection, and economic empowerment for marginalized communities across Ontario.

We aim to reduce systemic barriers to financial inclusion by providing equitable access to financial knowledge, tools, and pathways that help individuals and families achieve stability and independence.

Vision

A financially empowered Ontario where Black, Indigenous, and LGBTQIAA+ communities can thrive with confidence, protection, and opportunity.



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*Building Knowledge.
Creating Freedom.
Strengthening Futures.*

20 24

Year In Review



Key Highlights

- Received our first external funding: \$20,000 from Alterna Savings Credit Union, recognizing F.L.E.S.H. as a 2024 Financial Inclusion Champion.
- Delivered financial literacy workshops, entrepreneurship development sessions, and community learning events across Toronto and Peel.
- Engaged local entrepreneurs, artists, and facilitators through paid honorariums and partnerships.
- Launched a new financial education website (financialliteracycanada.com) to improve community access to resources.
- Provided entrepreneurship micro-support to emerging small business owners within the Black and Indigenous communities.
- Strengthened governance and operational frameworks, adopting key policies on conflict of interest, financial management, procurement ethics, equity, and privacy.



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**20
24**

**Year In
Review**

2024 Ribbon Cutting Ceremony



Messages from the Board

"2024 MARKED A YEAR OF EXPANDED SERVICES, STRENGTHENED PARTNERSHIPS, AND DEEPER COMMUNITY IMPACT FOR THE FINANCIAL LITERACY & ENTREPRENEURIAL SOCIETY HUB (FLESH). GUIDED BY OUR COMMITMENT TO CULTURALLY RELEVANT FINANCIAL LITERACY, ECONOMIC JUSTICE, AND COMMUNITY LEADERSHIP, WE DELIVERED PROGRAMS THAT ADDRESSED THE FINANCIAL, SOCIAL, AND SYSTEMIC INEQUITIES IMPACTING BLACK, INDIGENOUS, AND RACIALIZED COMMUNITIES ACROSS ONTARIO. THIS REPORT REFLECTS OUR COLLECTIVE ACHIEVEMENTS, FINANCIALS, AND THE LIVES TOUCHED THROUGHOUT THE YEAR."

— GABRIELLE RUBAINE, CO-FOUNDER & CHAIR

"2024 WAS THE YEAR F.L.E.S.H. TOOK ROOT. WITH OUR FIRST MAJOR FUNDING FROM ALTERNA SAVINGS, WE LAID THE GROUNDWORK FOR OUR MISSION—TO MAKE FINANCIAL LITERACY ACCESSIBLE, CULTURALLY RELEVANT, AND EMPOWERING. WE REACHED NEW COMMUNITIES, ESTABLISHED STRONG PARTNERSHIPS, AND SET THE STAGE FOR SUSTAINABLE IMPACT."

— BRANDY SKINNER, CO-FOUNDER & VICE-CHAIR



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2024

Impact Overview



20K

Total grant funds received



50+

Black Creatives



250

Received Financial Support

Adult Entrepreneurship & Education



300+

Educated in Fraud Prevention

21

Black Owned
Businesses
Launched

16

Non Profit
Organizations
Launched

Youth

20

Youth Engaged

4

Internships





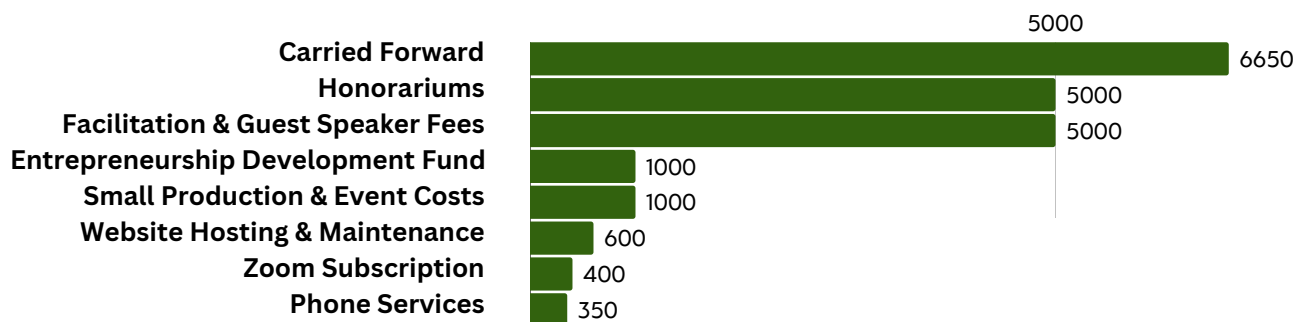
(All figures are presented in Canadian dollars and reflect unaudited internal financial statements for fiscal year ending October 31, 2024. A formal financial review engagement is in progress, with a full audit scheduled for December 1, 2025.)

Expenses		
Category	Description	Amount CAD
Honorariums	Payments to community speakers, facilitators, and volunteers for program delivery	\$5,000
Facilitation & Guest Speaker Fees	Workshop facilitation, financial educators, and professional speakers	\$5,000
Entrepreneurship Development Fund	Micro-support for emerging entrepreneurs and business planning	\$1,000
Small Production & Event Costs	Program materials, filming, and local outreach	\$1,000
Zoom Subscription	Virtual program delivery platform	\$350
Phone Services	Mobile phone plan for organizational communications	\$400
Website Hosting & Maintenance	Development and maintenance of financialliteracycanada.com	\$600
Total Expenses		\$13,350

Operating Balance (Year-End 2024): \$6,650 carried forward to 2025



Bar Graph



Gross Revenue

Revenue Source	Amount CAD
Alterna Savings Financial Inclusion Grant	\$20,000
Total Revenue	\$20,000

Financial Integrity & Oversight

- 2023: NO EXTERNAL FUNDING RECEIVED; NO REVIEW REQUIRED.
- 2024: REVIEW ENGAGEMENT CURRENTLY UNDERWAY.
- REVENUE FOR 2025 EXCEEDS \$99,999.
- F.I.E.S.H. MAINTAINS INTERNAL CONTROLS INCLUDING DUAL-SIGNATURE AUTHORITY, MONTHLY RECONCILIATIONS, AND TRANSPARENT RECORDKEEPING.



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**20
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**Governance
& Leadership**

LEADERSHIP

Board of Directors

GABRIELLE RUBAINE - CO-FOUNDER, CHAIR & TREASURER
BRANDY SKINNER - CO-FOUNDER & VICE-CHAIR
JOEL DOUGLAS - BOARD SECRETARY
HARPRIT GILL - BOARD MEMBER

Adopted Policies in 2024

CONFLICT OF INTEREST POLICY
FINANCIAL MANAGEMENT & CONTROL POLICY
PROCUREMENT AND ETHICAL SPENDING POLICY
EQUITY, INCLUSION, AND ANTI-RACISM POLICY
PRIVACY AND DATA PROTECTION POLICY

Our Partners and Supporters

Funding Partner

Alterna Savings Credit Union – Financial Inclusion Grant, 2024

Community Collaborators

Toronto Community Housing Corporation (TCHC)

City of Toronto – Social Development, Finance & Administration (SDFA)

Regent Park Neighbourhood Association (RPNA)

George Brown College

TMU University



Our Priorities for 2025

In 2025, FLESH will significantly expand its service delivery to address the deepening financial, social, and justice-based inequities experienced by Black and marginalized communities. Our goals are rooted in the urgent need to confront historic and ongoing financial barriers that continue to intensify due to rising costs of living, predatory financial practices, and systemic exclusion from fair credit, banking, and pathways to asset-building. Supporting this next phase of our work is not simply a matter of education it is a matter of financial protection, consumer rights, and long-term economic justice.

Building on our strong foundation, FLESH will introduce new justice-focused and holistic programs designed to strengthen community safety, dignity, and economic mobility.

Our 2025 priorities include:

Launching a Mental Health Diversion Program offering culturally safe supports for individuals eligible for diversion, helping them access care rather than criminalization. Implementing a Youth Justice Diversion Program that provides mentorship, life skills, leadership training, and pathways to employment, education, and financial independence. Expanding Wraparound Support Services, including benefits navigation, housing stabilization assistance, financial coaching, and wellness supports to address intersecting needs. Growing Creative and Digital Entrepreneurship Programs through the FLESH 2.0 AI Digital Hub to better serve youth, rural community members, and Black creatives.

Scaling fraud awareness, tax clinic programming, consumer protection workshops, and credit rebuilding supports to safeguard community members from financial harm. Strengthening partnerships across the B3 ecosystem to support multidisciplinary, culturally relevant, and community-led solutions.

Together, these initiatives will deepen our impact while advancing equity, resilience, and long-term economic empowerment for Black communities across Ontario.



Closing Remarks

We extend our heartfelt gratitude to our funders, partners, and community members. Your trust empowers us to deliver education and opportunities that transform lives. In 2025, FLESH remains committed to empowering marginalized communities through representation, financial knowledge, and economic opportunity.



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