



Banking on Potential: Corporate Partnerships Fueling Newcomer Entrepreneurship in a Digital and AI-Driven World

Pathways to Prosperity National Conference
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Land Acknowledgement

We acknowledge that we are in Mi'kma'ki (mee-gah-mah-ki), the ancestral and unceded territory of the Mi'kmaq (meeg-gah-mah) people. We recognize their ongoing stewardship and deep connection to these lands, waters, and resources. Today, as we present virtually from Halifax, we honour the Peace and Friendship Treaties signed in this territory.

Achēv is based on the Treaty Lands and Territory of the Mississaugas of the Credit First Nation, and we also recognize the Anishinabek, Attawandaron, Haudenosaunee, Huron-Wendat, and the Métis peoples whose histories and contributions continue to enrich these lands surrounding the Great Lakes. Anishinaabek (Ah-nish-in-a-bek) Haudenosaunee (Hou-den-no-show-knee) Attawandaron (Add-a-won-da-run)

We acknowledge that we are all Treaty People, including those who came as settlers, immigrants, or involuntarily through transatlantic slave trade and we pay tribute to the ancestors of African and Indigenous origin and descent whose resilience continues to guide us today.



Creating a **Faster Path** to **Prosperity**

- Achēv is a leading non-profit provider of employment, language, newcomer, women, youth, and IT services in the GTA.
- Each year, we put more than 100,000 clients on a faster path to prosperity by making it easier for them to access the services they need – when and where they want them.
- We offer over 50 programs and services via online and in person at 8 GTA locations.

Programs and Services (6 Pillars)



Unlocking Potential through Inclusive Innovation



Workshop Overview

01

Welcome & Introduction

Overview of objectives and setting expectations for our journey together.

02

Building an Inclusive Future

TD Champions access, equity and opportunity

03

Program Spotlight: ENfE

Understanding the program structure, impact metrics, and success framework.

04

Community Involvement & Impact

Community engagement strategies and partnership development approaches.

05

AI and Newcomer Entrepreneurship

Exploring opportunities and addressing challenges in the evolving digital economy.

06

Success Stories & Client Quotes

Real-life examples demonstrating program impact and client transformation.

07

Q & A and Closing Remarks

Open discussion, next steps, and connecting with our community

Unlocking Potential through Inclusive Innovation

Which organization comes to mind when you think of newcomer entrepreneurship support?



Unlocking Potential through Inclusive Innovation

Why Inclusive Innovation Matters



Equitable Access

Providing equal access to financing, mentorship, and cutting-edge digital tools that level the playing field

Cultural Responsiveness

Creating programs that address unique challenges faced by immigrant and newcomer entrepreneurs through culturally aware support

Technology Democratization

Leveraging AI and digital platforms to democratize knowledge, streamline business processes, and enable small businesses to compete globally

Unlocking Potential through Inclusive Innovation

The Landscape: SME Lending in Canada

Banks Remain Critical Partners: In 2024, Canadian banks authorized approximately **\$295 billion CAD** in credit to small and medium-sized enterprises—representing about **68.5%** of all business lending across the country.

Approval rates for SME loan applications hovered around **91%**, demonstrating strong institutional support for small business growth.

SME: Small and Medium-sized Enterprises



\$295B

SME Credit

Authorized by banks in 2024



91%

Approval Rate

For SME applications

Why This Matters: Strong baseline access to financing amplifies the impact of targeted corporate partnerships and inclusive innovation programs for newcomer entrepreneurs.

Unlocking Potential through Inclusive Innovation

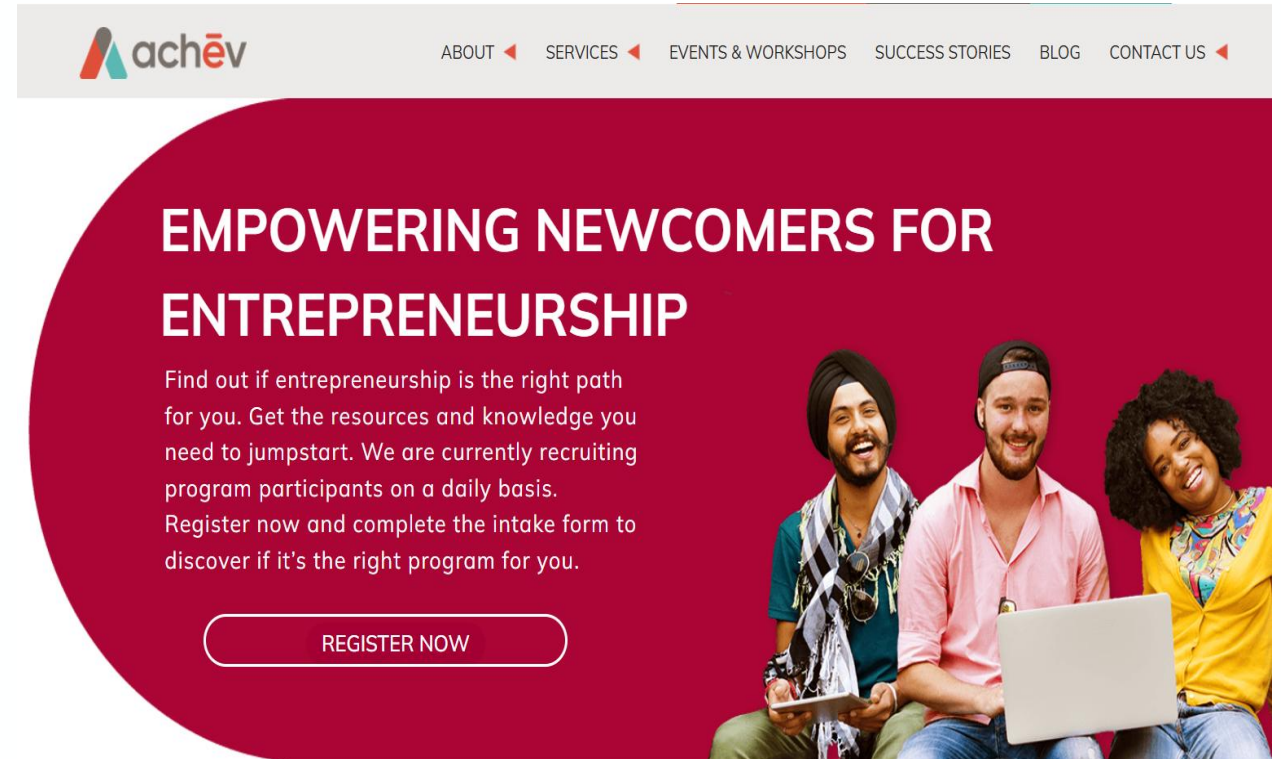
TD Ready Commitment: Examples

Empowering Newcomers for Entrepreneurship

ENfE builds entrepreneurial skills and strategies for sustainable growth among newcomers. It is one of Achēv's initiatives.

My Canadian Startup provides free workshops, guides, and networking to help newcomers overcome challenges like credit history and language barriers. A Futurpreneur initiative.

N.E.W Venture provides mentorship, funding, and training for newcomer and refugee women. An initiative of the Syrian Canadian Foundation.



TD Bank demonstrates corporate leadership through the TD Ready Commitment, investing in innovative, inclusion-focused solutions that directly impact newcomer entrepreneurship.

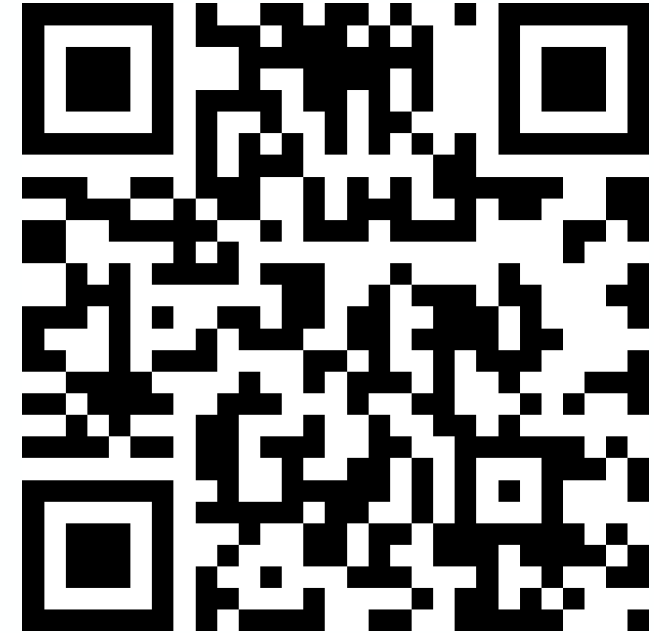
Corporate Partnerships Fueling Newcomer Entrepreneurship



Corporate Partnerships Fueling Newcomer Entrepreneurship

What do you think is the most significant benefit of corporate partnerships?

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Corporate Partnerships Fueling Newcomer Entrepreneurship

Example of Inclusive Innovation in Action



Empowering Newcomers for Entrepreneurship (ENfE)

**Corporate Support
Project Funder**



**TD READY
COMMITMENT**

Project Impact

Empowering newcomers to overcome barriers and launch innovative startups through inclusive training in business, digital tools, and AI.

Project Term

Two Years
August 1st 2024 - July 31st 2026

Corporate Partnerships Fueling Newcomer Entrepreneurship

Our Two-Stage Structure: LEAP → CORE



Stage #1 LEAP

Participants "take the leap" into self-employment analysis, exploring their entrepreneurial potential and assessing business viability in the Canadian market.

- Personal readiness assessment
- Business planning development

Stage #2 CORE

Entrepreneurs "strengthen their core" with advanced skills and strategies, including our embedded AI literacy framework that becomes their competitive edge.

- Cash flow management
- Digital tools mastery
- AI integration strategies



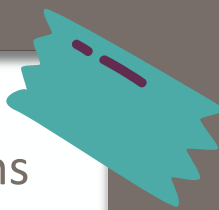
This structured approach ensures participants build both confidence and capability, moving from exploration to execution with comprehensive support at every stage.

Corporate Partnerships Fueling Newcomer Entrepreneurship

ENfE Program Structure



Stage #1: Four online sessions



Stage #2: Eight online sessions



During Stage #2: One-on-one coaching and self-study courses



Networking: Two events (one online, one in-person)

Corporate Partnerships Fueling Newcomer Entrepreneurship



LMS & Self-Study Courses

Flexible Learning Platform

Our comprehensive Learning Management System delivers courses on entrepreneurship fundamentals, business planning, and digital skills at your own pace.

Diverse Curriculum

Access modules covering financial literacy, marketing essentials, legal frameworks, and industry-specific knowledge tailored for newcomer entrepreneurs.

Self-Paced Progress

Learn on your schedule with 24/7 access to course materials, video tutorials, downloadable resources, and certification upon completion.

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One-on-One Coaching

Personalized Guidance

One-on-one coaching offers tailored support to help clients achieve their specific career and entrepreneurship goals. Each session is designed around individual aspirations, challenges, and timelines.

Flexible and Responsive

Coaching sessions are adaptable to each participant's unique needs, cultural context, and learning style, making support both effective and deeply relevant.



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Celebrating Milestones

Milestone events recognize client achievements and success stories, enhancing program reputation and strengthening stakeholder relationships across the ecosystem.

Community Engagement

Networking events foster strong community connections and increase program visibility among diverse audiences, creating lasting professional relationships.



Networking Events



Corporate Partnerships Fueling Newcomer Entrepreneurship

Real Impact: Voices from Our Participants

"I would like to thank Achēv for their entrepreneurship program that provided me with the knowledge to open, develop and sustain a business in Canada. **The impact-driven AI business model definitely sits well with me being a person who wants to make sure that my work truly and lastingly helps others.**"

— Eljane, Entrepreneur

"The mentorship and practical workshops were incredibly valuable... **The program gave me the confidence and direction to build a strong foundation for my business goals.** I now feel equipped to navigate the digital landscape with the tools and knowledge I gained."

— Hardeep, Entrepreneur



156

Total Participants

105% over our initial target, demonstrating strong demand and program effectiveness

Measurable Results

26

Businesses Launched

Newcomers successfully started their own businesses, contributing to local economic growth

100%

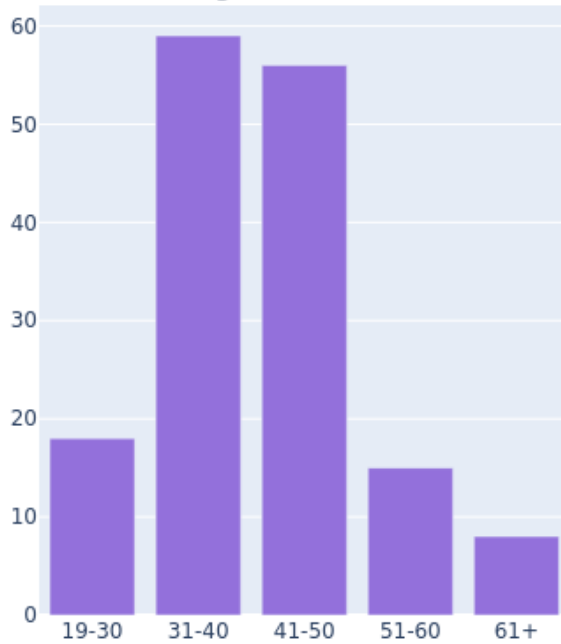
AI Integration

Every module includes embedded AI literacy and practical applications for competitive advantage

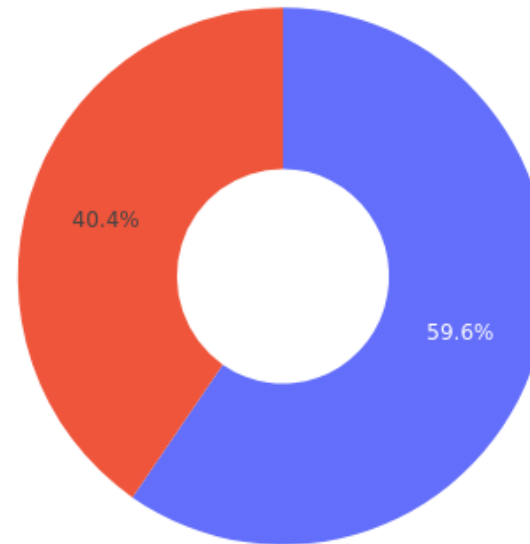
Corporate Partnerships Fueling Newcomer Entrepreneurship

CLIENT DEMOGRAPHICS

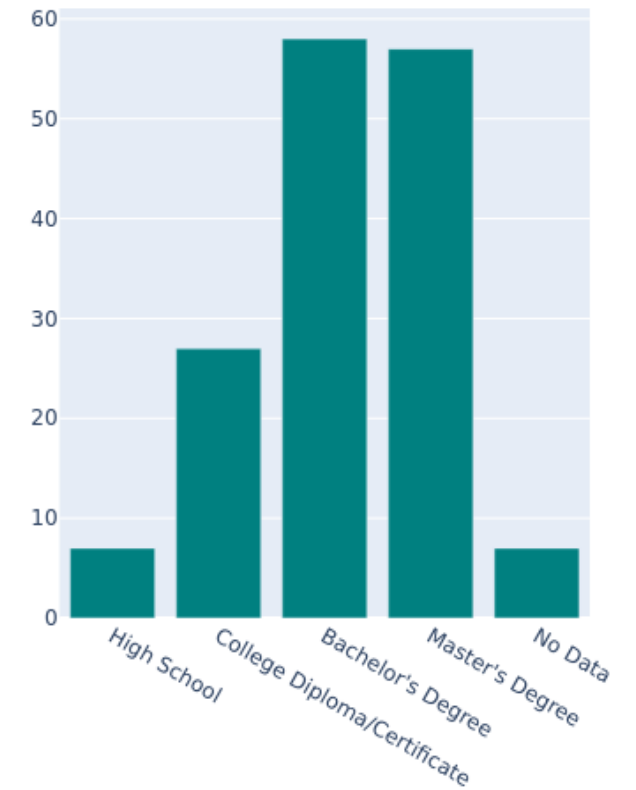
Client Demographics Summary
Age Breakdown



Gender Breakdown



Education Breakdown



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Top Industries Using AI



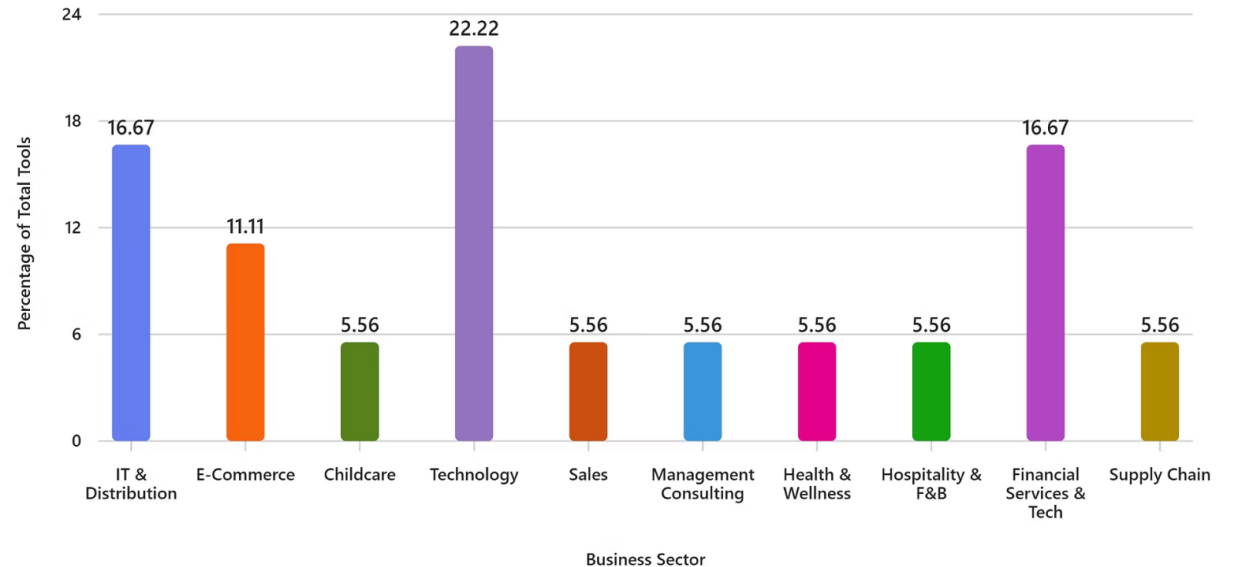
Technology accounts for the largest share of AI tools used (approximately 22.2%).



IT & Distribution and Financial Services & Tech following closely.



Emerging sectors like Childcare, Sales and Health & Wellness represent approximately 5.56%



Corporate Partnerships Fueling Newcomer Entrepreneurship

Community Engagement in Inclusive Innovation

Our partnership ecosystem demonstrates the power of collaborative support for newcomer entrepreneurs, bringing together corporate leaders, community volunteers, and dedicated mentors.

13+

Partner Organizations

Corporate and community partners committed to newcomer success

19

Total Volunteers

Dedicated mentors and advisors supporting entrepreneurs

8

TD Volunteers

Corporate champions leading inclusive innovation

170+

Volunteer Hours

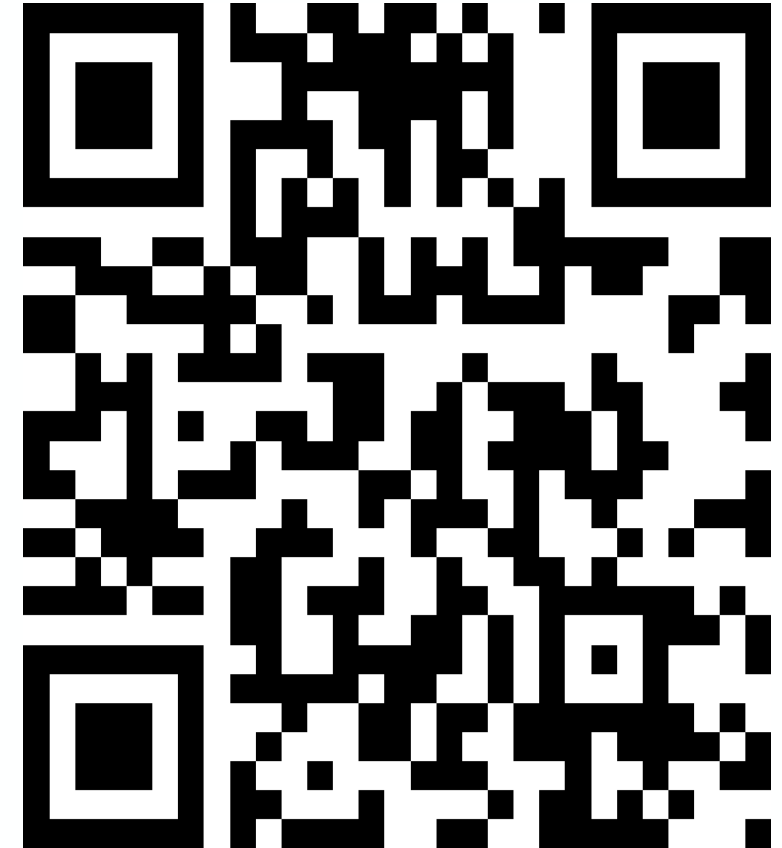
Time invested in building entrepreneurial capacity

Corporate Partnerships Fueling Newcomer Entrepreneurship

Which challenge do you think newcomer entrepreneurs face the most when seeking corporate partnerships?

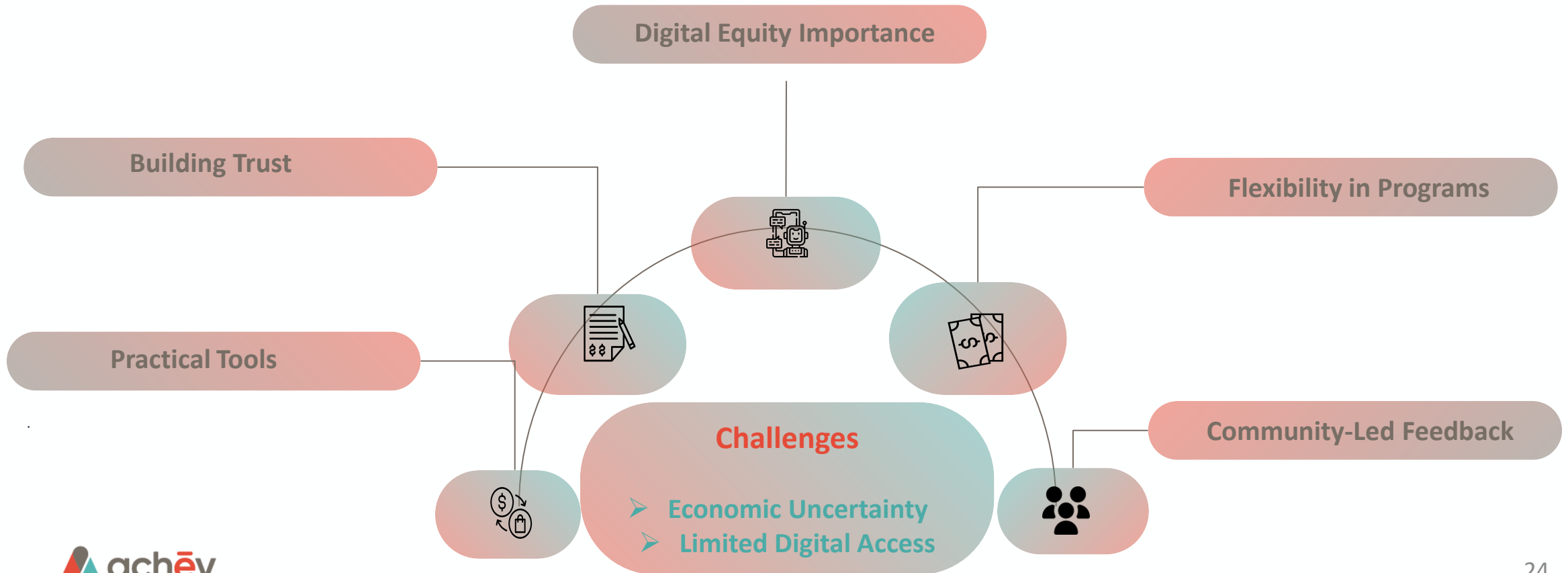
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Corporate Partnerships Fueling Newcomer Entrepreneurship

Challenges and Lessons Learned



Thriving in a Digital and AI-Driven World



Thriving in a Digital and AI-Driven World



*We don't just teach
"about AI"—we teach "how to
use AI"*

Thriving in a Digital and AI-Driven World

Why Entrepreneurs Need AI

1

Cost-Saving Powerhouse

Reduce operational expenses by automating routine tasks that previously required full-time staff, freeing up resources for strategic growth initiatives.

2

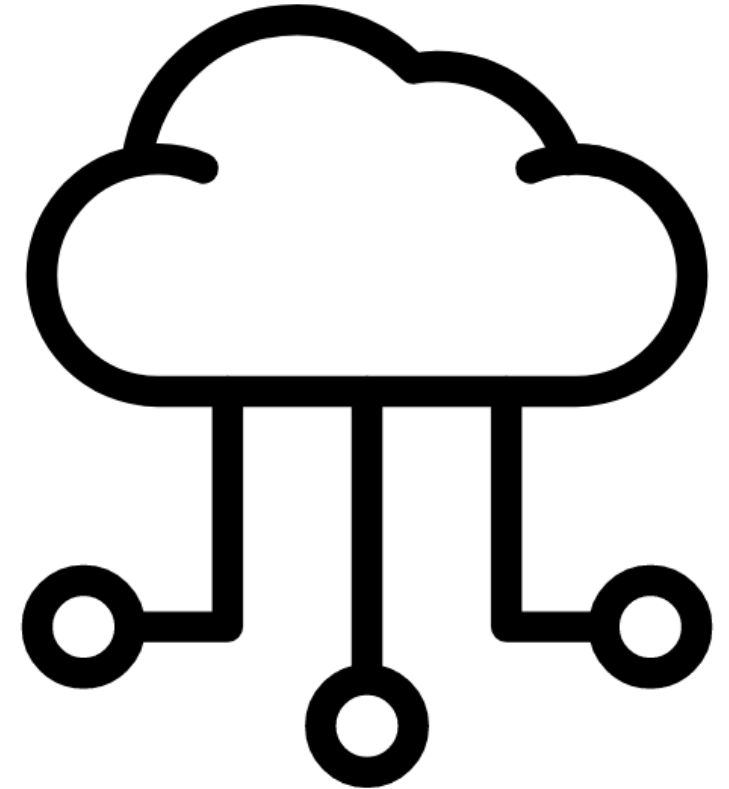
Competitive Edge

Analyze market trends and customer behavior with unprecedented precision to stay ahead of competitors and make data-driven decisions faster.

3

24/7 Productivity

AI never sleeps, enabling round-the-clock operations without burnout or overtime costs, ensuring your business is always working.



Thriving in a Digital and AI-Driven World



What is AI?

Artificial Intelligence refers to computer systems designed to perform tasks that typically require human intelligence, including learning from experience, recognizing patterns, and making informed decisions.

Key AI Types

- Machine Learning: Systems that improve performance through experience and data
- Generative AI: Creates new content (text, images, audio) from patterns in training data
- Automation: Rule-based systems that perform repetitive tasks without human intervention

Common Misconceptions

- AI will replace all human jobs (reality: It augments human capabilities)
- AI is too complex for small businesses (reality: user-friendly tools exist)
- AI requires coding knowledge (reality: most tools are no-code)

Thriving in a Digital and AI-Driven World

How Newcomers Implement AI in Their Business

Identify Repetitive Tasks

Choose the Right Tool

Test on a Small Scale

Automate with SOPs

Thriving in a Digital and AI-Driven World

10 - Ideal AI Tools for Entrepreneurs

ChatGPT

Best For: Content, customer support, emails

Why It's Best: Context-aware replies



Notion AI

Best For: Document creation, summarizing

Why It's Best: Seamless integration with Notion Works



Zapier

Best For: Workflow automation

Why It's Best: 6000+ app integrations



Runway ML

Best For: AI video editing

Why It's Best: Powerful tools like AI green screen



Surfer SEO

Best For: Content optimization for search

Why It's Best: Real-time SEO scoring & suggestions



Pictory

Best For: Converting blogs to videos

Why It's Best: Automatic captions and scene selection



Tidio

Best For: Live chat + AI chatbot

Why It's Best: E-commerce friendly with pre-built templates



Fireflies.ai

Best For: Meeting summaries

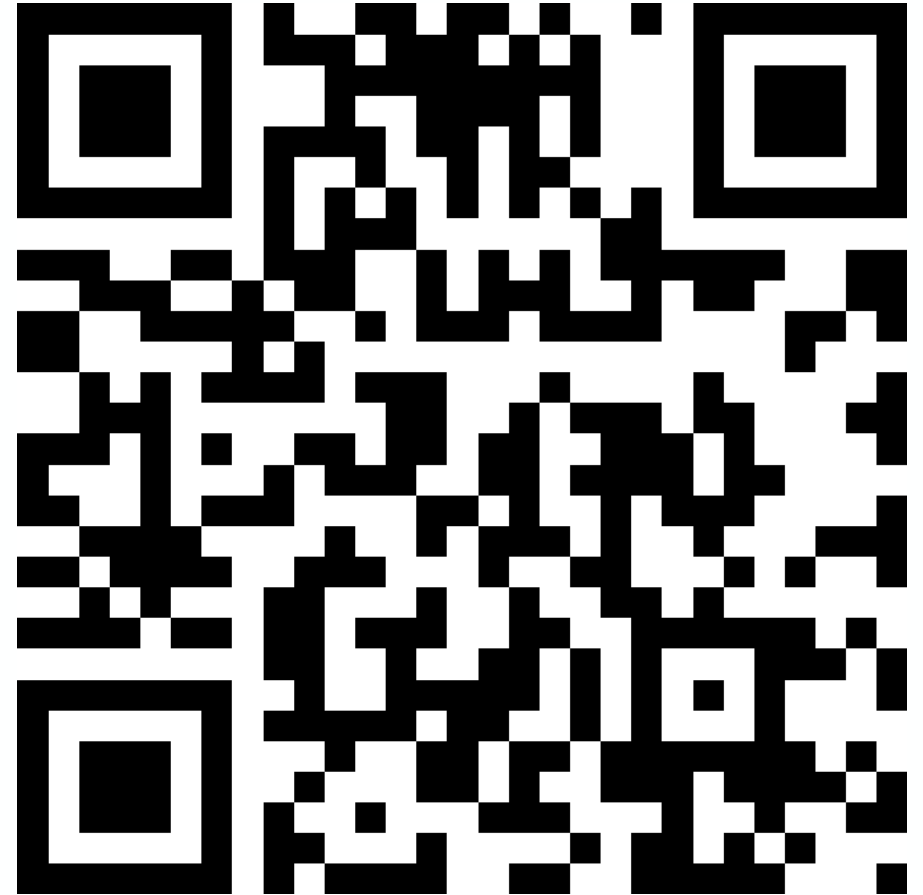
Why It's Best: Auto-records Zoom/Teams and creates notes

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Do you think AI will replace jobs, create more jobs, or keep the number about the same?

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Thriving in a Digital and AI-Driven World

AI vs. Traditional Staffing

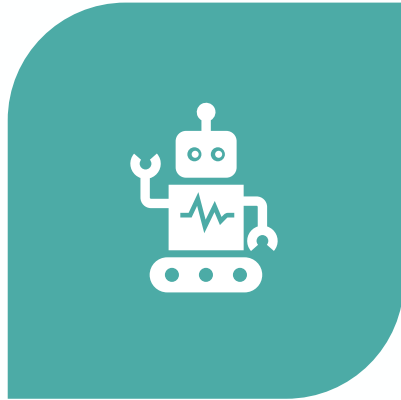
Understanding the tradeoffs between AI tools and human staff helps entrepreneurs make strategic resource allocation decisions

Feature	AI Tools	Human Staff
Speed	Instant results (milliseconds to minutes)	Hours to days depending on workload
Cost	One-time purchase or subscription (\$10-200/month)	Salary, benefits, training, workspace (\$3,000 - \$10,000+/month)
Availability	24/7 without breaks or time off	Business hours with vacations, sick days
Consistency	Highly consistent quality and output format	Variable based on mood, energy, experience
Creativity	Limited to patterns in training data	Original thinking and novel solutions
Empathy	Simulated understanding	Genuine emotional intelligence

The ideal approach: Strategic integration of AI for routine tasks while leveraging human talent for high-value creative and relationship-building work.

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Building a Business Plan with AI



AI TOOLS CAN GENERATE MARKET RESEARCH, FORECASTS, AND BUSINESS MODELS.



BUSINESS PLAN GENERATORS SIMPLIFY WRITING AND FORMATTING.



EXAMPLE: AI START SMART WIZARD – HELPS NEWCOMERS PLAN AND TEST BUSINESS IDEAS.

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Real Achēv Newcomers AI UseCases

The \$4,000 Monthly Savings

SaaSHub, a software review startup, replaced their tier-1 customer support with a ChatGPT-powered system that handles 85% of queries automatically. This eliminated the need for two part-time support staff, saving \$4,000 monthly while improving response times from hours to seconds.

Achēv Newcomer: Alimamy- Reduced customer support costs by \$4,000 monthly using AI-powered automation



The Bakery's Social Media Revolution

Sweet Bakery increased Instagram engagement by 300% by using Jasper to generate consistent, creative captions for their daily posts. The AI learned their brand voice and helped them maintain a posting schedule that would have been impossible with their small team.

Achēv Newcomer: Rachel- Grew her home-based bakery's online presence using AI-powered content creation tools

The Agency's Reporting Breakthrough

Spark Agency automated their monthly client reporting by connecting Google Analytics to Notion via Zapier, then using Notion AI to generate natural language summaries of performance. This reduced report creation time from 3 hours to 20 minutes per client.

Achēv Newcomer: Hussein – Launched a successful digital marketing business

Thriving in a Digital and AI-Driven World

Mistakes to Avoid

Over-Automating

Not every process needs AI. Customer relationships, creative strategy, and critical decision-making often benefit from human touch. Over-automating can lead to a mechanical feel that alienates customers.

Better Approach: Start with low-risk, high-volume tasks where errors have minimal consequences.

Not Training the Team

Introducing AI tools without proper training leads to underutilization, resistance, and poor results. Many entrepreneurs purchase tools that sit unused.

Better Approach: Invest in proper onboarding, create internal documentation, and celebrate early wins to build enthusiasm.

Ignoring Quality Checks

AI can hallucinate facts, misunderstand context, or generate inappropriate content. Without oversight, this can damage your brand reputation.

Better Approach: Implement a human review process for all customer-facing AI outputs until you're confident in the system.

Using Too Many Tools

Tool proliferation creates unnecessary complexity, wasted spending, and confusion about which tool to use for what purpose.

Better Approach: Choose multi-purpose platforms when possible and favor depth over breadth in your tool selection.

Thriving in a Digital and AI-Driven World

Resource List



AI Tools Directory

Comprehensive database of 500+ AI tools categorized by function, price, and user reviews

www.futurpreneurs.ai/tools

AI Prompt Templates and Cheat Sheets for Business Applications

Marketing

- Generate 5 social media post ideas for a new product launch
- Write a short email for a newsletter promoting limited-time
- Suggest 3 catchy taglines for a coffee shop
- Suggest 3 catchy taglines for a coffee shop

Sales

- Draft a follow-up email after initial product demo
- Create a script for an cold call introducing our service
- Formulate a polite way to a customer's budget concerns

Customer Service

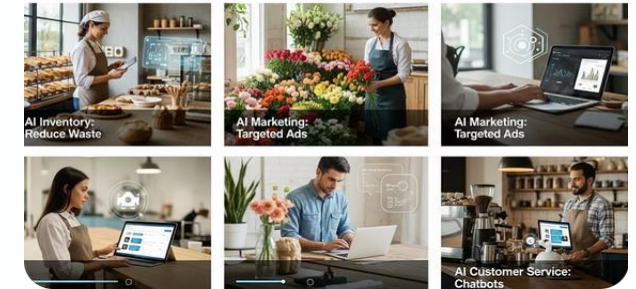
- Write a polite response to a customer complaining about delayed order
- Develop a FAQ answer for "How do I to reset my password"
- Draft a message informing a their issue been resolved

Cheat Sheet Download

One-page guides with optimal prompts and settings for each major AI tool

www.aientrepreneurkit.com/cheatsheets

AI Implementation Guides for Small Businesses



Video Tutorials

Step-by-step guides for implementing each AI tool in your specific business scenario

youtube.com/c/aiforentrepreneurs

AI & Ethics

What Entrepreneurs Should Know



Data Privacy

- Check if AI tools store customer data
- Review privacy policies before uploading sensitive information
- Consider using AI with local processing for confidential data Ensure compliance with GDPR, CCPA, and other regulations

Copyright & Plagiarism

- AI-generated content may contain traces of training data Images may resemble copyrighted works
- Always review and modify AI outputs
- Consider AI-detection tools for sensitive content

AI Attribution

- Be transparent about AI use in public-facing content
- Disclose AI involvement in creative works
- Follow emerging industry standards for disclosure

AI Disclaimers

- Include disclaimers for AI-generated advice Clearly mark AI-generated images
- Take responsibility for all published content

Thriving in a Digital and AI-Driven World

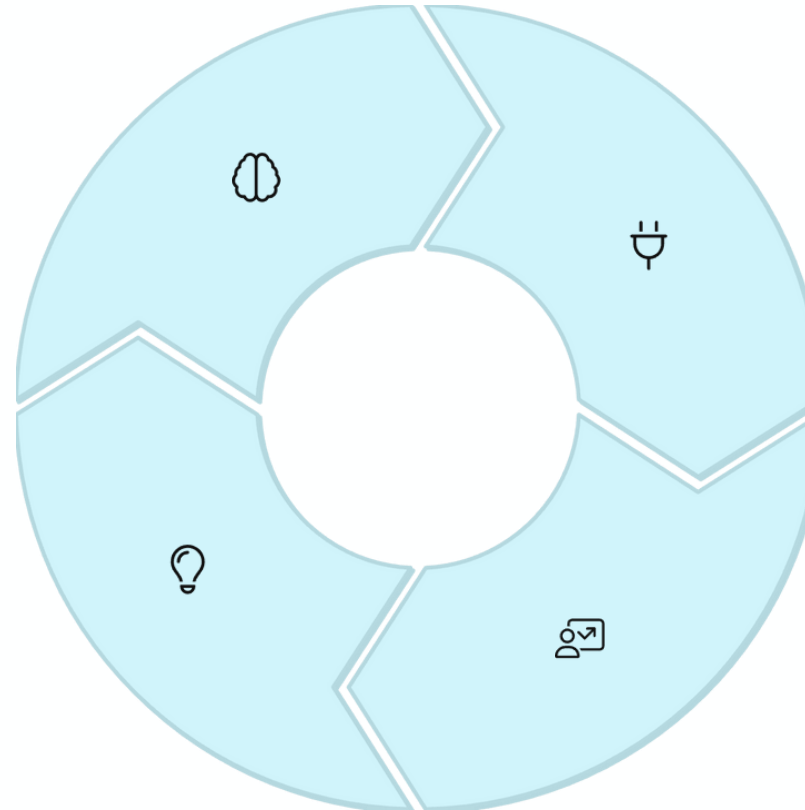
Future-Proofing Your Business with AI

Continuous Learning

Dedicate 2-3 hours weekly to stay updated on AI developments

Innovate Business Models

Leverage AI to create new revenue streams



Strategic Integrations

Connect your AI tools to existing business systems

Measure & Optimize

Track KPIs to quantify AI's business impact

The businesses that thrive won't just use AI as a tool – they will weave it into their strategic DNA

Thriving in a Digital and AI-Driven World

Key Takeaways



AI is Now Essential

AI has crossed the threshold from competitive advantage to business necessity - especially for resource-constrained entrepreneurs



Start Small, Grow Smart

Begin with 2 - 3 complementary tools focused on your biggest pain points, then expand strategically



Human + AI is the Winning Formula

The most successful businesses blend AI efficiency with human creativity and oversight

Your First Week with AI

1. Choose one repetitive task to automate with AI
2. Sign up for a free trial of a recommended tool
3. Create a simple SOP for using the tool
4. Measure time saved and quality impact
5. Share results with your team to build buy-in

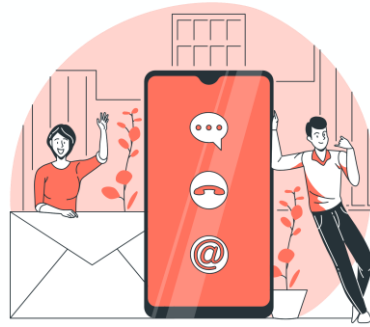
Pro Tip: Create an "AI wins" document to track all the successful ways you've implemented AI. This helps justify future investments and builds enthusiasm.



Thank You



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