

**URBAN
REZ**
SOLUTIONS
SOCIAL ENTERPRISE

URBAN REZ SOLUTIONS SOCIAL ENTERPRISE

ANNUAL REPORT

*Building Pathways.
Strengthening Communities.*

2025



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A MESSAGE FROM THE BOARD CHAIR

From the Board Chair



Chris Alexander

BOARD CHAIR · TREASURER

It begins with people.

When the Urban Rez Board gathers around the Board table, our responsibility is clear. We provide governance, oversee financial stewardship, consider risk, and make decisions that will strengthen the organization for the future.

The Board understands that behind every financial statement is a family seeking stability. Behind every governance decision is an individual searching for opportunity. Behind every strategic discussion is a community looking for hope.

Throughout 2025, the Board witnessed an organization continuing to change lives while also strengthening the foundation needed to sustain that impact. We celebrated participants graduating from programs, expanding employment opportunities, and supporting Black youth as they prepared for a new school year.

Meaningful impact requires more than passion. It requires an organization that is well governed, financially responsible, and prepared for the future.

This year, we continued strengthening the Board's governance practices and strategic oversight while working alongside management to position Urban Rez for long term sustainability.

On behalf of the Board of Directors, I extend my sincere appreciation to our Co-Executive Directors, Farley Flex Nwaigbo and Roderick Brereton, whose leadership continues to inspire confidence. I thank our dedicated staff, volunteers, funders, community partners, and my fellow Directors.

Most importantly, I thank every participant who has trusted Urban Rez to be part of their journey. Your resilience reminds us why our work matters.

The challenges before us are significant, but so too is the opportunity to create lasting change. With strong leadership and a shared commitment to community, Urban Rez will continue to build pathways that strengthen individuals and create a more hopeful future.

Chris Alexander

Board Chair · Treasurer

From the Co-Executive Directors



Roderick Brereton

CO-EXECUTIVE DIRECTOR

There are moments in history that challenge organizations to ask themselves a simple but important question. Why does our work matter? For us, that question has never been easier to answer than in 2025.

We are living through a time when many people are questioning what tomorrow will look like. Around the world, we see economic uncertainty, rising costs, and growing anxiety about the future. Closer to home, those same realities are reflected in the conversations we have every day with the people who come to Urban Rez.

We hear the fear in the voices of participants who wonder if they will ever find stable employment. We meet individuals trying to rebuild their lives after incarceration. We meet young people searching for direction and families doing everything they can to stay ahead.

Those conversations remind us that Urban Rez is not simply delivering programs. We are helping people believe that their future can be different from their past.

One of the most powerful reminders of that came during our graduation ceremonies inside correctional institutions. Standing beside participants as they celebrated completing our programs was something neither of us will soon forget.

We witnessed individuals who had begun to see themselves differently, not because someone lowered the standard, but because someone believed they were capable of meeting it. Those moments reaffirm why this work matters.



Farley Flex Nwaigbo

CO-EXECUTIVE DIRECTOR

This year gave us the opportunity to learn beyond our own borders. Our visit to Montgomery, Alabama, left a lasting impression. History has a way of reminding us that progress is never accidental. It is built by people who choose courage over comfort and action over silence.

Later in the year, our visit to Jacksonville allowed us to engage with leaders working to strengthen their own communities. We returned inspired, challenged, and more committed than ever.

Throughout 2025, we continued expanding programs that create real pathways to opportunity. Our **Inside Out** initiatives continued to prepare participants for successful reintegration. We proudly supported Black youth through our Back to School initiative.

Through our **OUTfit** Program, we distributed 334 articles of professional clothing. That number represents first interviews, first days on the job, and the quiet dignity that comes from feeling prepared.

This was also an important year for strengthening Urban Rez as an organization. We continued investing in stronger governance, enhanced Board practices, strategic planning, and organizational systems that will support our long term sustainability.

None of this work happens alone. We extend our sincere appreciation to our Board of Directors, staff and facilitators, volunteers, funders and community partners, and the employers who continue opening doors. Finally, we thank every participant who chose to trust Urban Rez with a chapter of their journey.

From the Co-Executive Directors

As we look toward the future, we do so with optimism. We remain committed to creating opportunities, building partnerships, and ensuring that every individual is seen not for where they have been, but for where they are capable of going.

The year ahead calls us to grow with intention. We will continue expanding the Community Mobile Unit, deepening employer partnerships that turn program completion into meaningful careers, and strengthening the pathways that support families across the Greater Toronto Area. Growth without discipline serves no one. Growth grounded in accountability changes everything.

We are also committed to expanding the voices that shape this work. The lived experience of participants, the wisdom of Elders, and the insight of youth are not consultation points. They are central to how Urban Rez plans, delivers, and evaluates every program. Community leadership is not something added on top of the work. It is the foundation the work stands on.

To our funders and government partners, thank you for investing in transformation. To the employers who see potential where others see only history, thank you for opening doors that change lives. To our staff, facilitators, and volunteers, thank you for showing up with skill and heart for work that is never easy.

Thank you for believing in Urban Rez Solutions Social Enterprise. Together, we are building more than programs. We are building futures.



Roderick Brereton
CO-EXECUTIVE DIRECTOR

Farley Flex Nwaigbo
CO-EXECUTIVE DIRECTOR

"We see potential in every person we serve, and we build the pathways that let that potential grow."

— FARLEY FLEX NWAIGBO & RODERICK BRERETON

WHO WE ARE

About Urban Rez Solutions

For twenty-two years, Urban Rez Solutions Social Enterprise has been building pathways to opportunity across the Greater Toronto Area. We work alongside individuals, families, and communities to strengthen access to education, employment, and long-term stability.

Our work is grounded in dignity, responsibility, and the belief that every person carries potential worth investing in. We deliver programs across five focused streams, engage employers and community partners as active allies, and mobilize our resources so support reaches people where they are.

What began as a small community response has grown into a trusted organization serving individuals and families through prevention, reintegration, workforce development, and youth centred programming.



MISSION

To build pathways that strengthen individuals, families, and communities through education, employment readiness, mental health support, and long term reintegration for those who face systemic barriers.

VISION

A society where every person has access to the opportunities, dignity, and support needed to build a future free from the limitations of their past.

IMPACT SNAPSHOT

Urban Rez at a Glance

A snapshot of the reach, resources, and reasons the work of Urban Rez matters across the Greater Toronto Area.

8

YEARS

Serving the Greater Toronto Area since 2003

\$1.85M

Invested in community programming

5

Core program areas

334

Professional clothing items distributed

500+

Participants served across programs

7

Board of Directors

22

Team members

1

Community Mobile Unit in operation

15+

Community partners across the GTA

98.1%

Government funded revenue

HIGHLIGHTS AND MILESTONES

2025 Year in Review

A year of expanded impact, deepened partnerships, and continued investment in the individuals, families, and communities we serve. Every number represents a person, a family, and a community moving forward.

Highlights

- Delivered programming across five active streams reaching participants throughout the GTA
- Distributed 334 articles of professional clothing through the OUTfit Program
- Continued Inside Out initiatives inside correctional institutions
- Delivered the Back to School Community Initiative for Black youth and families
- Operated the Community Mobile Unit to bring services directly into communities
- Welcomed new team members who strengthened service delivery



Milestones

- Recognized graduating participants through the Declaration of Change ceremony
- Represented Urban Rez at conferences, forums, and community gatherings
- Broadened funder, employer, and community partner relationships
- Advanced work on the Strategic Plan 2026 to 2028
- Strengthened Board governance practices and strategic planning

FIVE PROGRAM STREAMS

Program Impact

Five program streams working together to build measurable pathways to opportunity for the communities Urban Rez serves.

200

Participants

YVHTP · Youth Violence and Human Trafficking Prevention

Prevention, early intervention, and support for youth at risk. YVHTP meets young people where they are, provides trusted adult connections, and builds the awareness and tools that reduce vulnerability to violence and exploitation.

400

Participants

BESP · Black Empowerment and Support Program

Culturally grounded programming that supports Black youth and families through mentorship, community connection, academic support, and access to opportunity. BESP centres identity, belonging, and long term success.

200

Students in 5 Communities

Community Mobile Unit

Bringing services and resources directly into communities across the GTA. The Mobile Unit removes the barrier of access, meeting people where they already gather with information, referrals, and support.

140

Participants

Workforce Development

Employment readiness, skills training, and reintegration support for justice impacted individuals. Includes the OUTFit Program, employer partnerships, and dedicated job development.

45

Participants

Youth Justice Centres

In centre programming that prepares young people for education, employment, and community reintegration. Our facilitators build relationships that continue beyond the centre gates.

PROGRAMS AND SERVICES

Inside-Out Program

We continue to deliver the Inside-Out Program as a dynamic and evolving initiative designed to support individuals through every stage of their reintegration journey. Pre-release support equips those in custody with essential life skills, including emotional intelligence, critical thinking, employability, and a strong sense of cultural identity.

As participants transition back into the community, our Urban Rez Life Stabilization Team provides ongoing, wraparound support tailored to the needs of Black, racialized, and underserved adults. This includes assistance with housing, healthcare, food security, income support, and more.

HAVE A MATTER BEFORE THE COURT?
NEED APPROPRIATE CLOTHING TO SET THE RIGHT IMPRESSION?

Urban Rez Solutions Social Enterprise

PRESENTS

OUT-Fit
Your court clothing connect

Make an appearance in court with professional attire
—at no cost to you.

344

People Served in 2025
138 Graduated & Committed

61

Individuals Employed
Workforce Development

334+

Articles Distributed
OUTfit Court Program

Key Program Additions

- Added 3 full-time staff members to the Workforce Development team to expand job training and placement
- Added a Life Stabilization Worker to focus directly on improving housing and core subsistence outcomes
- Added a Programs Manager to streamline operations, policy protections, and HR

OUTfit Clothing for Court

Over the course of 2025, URSSE has distributed more than 334 articles of clothing to persons in custody attending court.

The OUTfit program has now been requested in other SOLGEN facilities across Ontario due to its outstanding community impact.

PROGRAM SPOTLIGHT · YOUTH VIOLENCE AND HUMAN TRAFFICKING PREVENTION

Let's Talk Justice

An Evening of Dialogue, Healing, and Collective Action

The Youth Violence and Human Trafficking Prevention Program supports Black youth and young adults across the GTA through culturally responsive prevention, intervention, and case management. This year's community event, Let's Talk Justice, brought more than 100 community members, families, educators, justice professionals, and service providers together for an evening of dialogue, healing, and collective action.



COMMUNITY DIALOGUE



KEYNOTE



FEATURED SPEAKERS PARTNERSHIP AWARD



SPEAKERS PANEL

- **Khalil Dorival**
Keynote Speaker
- **Kien Azinwi**
Legal Expert
- **Anton Skerritt**
Toronto District School Board

- **Andrew Bacchus**
Ministry of Children, Community and Social Services
- **Rachelle Bloomfield**
Restorative Justice Advocate
- **Officer Shawn Brown**
Toronto Police Service, Neighbourhood Community Officer

COMMUNITY INITIATIVE

Back to School Community Initiative

Preparing students and families for a strong start to the school year through resources, mentorship, and community connection. Our Back to School initiative helped Black youth begin the academic year with confidence and the sense that their community stood with them.



Behind every backpack is a student who knows their community stands with them. Behind every school supply is a family whose weight has been lifted a little. Behind every volunteer is a neighbour who chose to show up and be counted.

The initiative combines direct support with long term relationships. Families who join us at Back to School often become part of our year-round community.

GRADUATION AND RECOGNITION

Declaration of Change



Neil Alexander, Director, Program Design and Implementation Branch

The Declaration of Change is our annual moment to honour participants who have completed programs, employers who have opened doors, families who have offered support, and staff who have carried the work forward. It is a promise the community makes to itself.

Every graduation is a public reminder that circumstances do not define potential. Every handshake is a signal that the community is ready to welcome its members home. Every moment of applause tells a participant that their effort, their courage, and their determination are seen and honoured.



Ontario

BLACK EMPLOYMENT SUPPORT PROGRAM GRADUATION CEREMONY

Urban Rez Solutions

January 26, 2026

It is my honour to extend congratulations to all of those graduating from the Black Employment Support Program.

This important occasion reflects your commitment to growth, responsibility and new opportunities. You should take pride in the determination and hard work that brought you to this milestone. Each step forward matters, and the impactful choices you make today can lead to a better tomorrow.

I would also like to commend Urban Rez Solutions for its continued dedication to supporting members of Ontario's Black community. Through mentorship, employment support and skills development you are helping individuals recognize their true potential. You are empowering participants by strengthening their pathways to meaningful employment.

Congratulations once again and my best wishes for an inspiring ceremony.

Doug Ford
Premier

Circumstances do not define potential.

URBAN REZ COMMUNITY PROMISE

VOICES OF THE COMMUNITY

Community Stories

Every program is measured in more than numbers. In their own words, these testimonies reflect what the work of Urban Rez means to the individuals it reaches.

“

I joined Urban Rez because I was looking for a supportive community that understands the challenges many people face when trying to rebuild their lives. Many people leaving the justice system want to make positive changes but need support and opportunities to succeed. That is why I am a part of Urban Rez.

EZER WANYA KASANDA · COMMUNITY MEMBER

“

Urban Rez is supportive of not just youth that have been to jail but also adults. They have been helping me since I joined this program. I see that they actually care, and would rather your time be spent doing something than not trying at all.

NOAH ALVARADO · PROGRAM PARTICIPANT

“

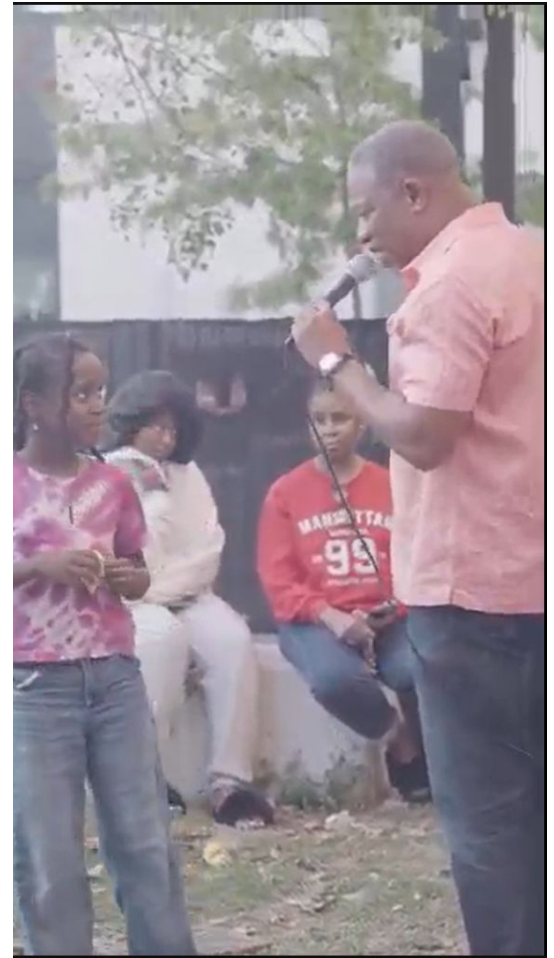
Ever since you put me in contact with Eden from Urban Rez as a job developer, she has kept tabs on my progress and checks in with me weekly. This program has helped to put me back in a CEO mind state. I am excited to register my business and really start my journey into the legitimate entrepreneur world.

BRANDON · STREET ENTREPRENEURS PARTICIPANT

CONFERENCES AND GATHERINGS

Events and Public Presence

A year of gathering, celebrating, and building community together. Our events range from intimate community moments to public conferences that place the Urban Rez story on a broader stage.



Every gathering, whether a graduation, community celebration, or public conference, is a chance to affirm that our participants are seen and supported. Public presence is not vanity, it is accountability.

Operations and Organizational Development

BUILDING A STRONGER ORGANIZATION

As Urban Rez Solutions continues to grow, so does our commitment to strengthening the systems, leadership, and people that make our work possible. During the past year, we invested in organizational capacity to ensure our programs remain effective, accountable, and responsive to the changing needs of the communities we serve.

LEADERSHIP PRINCIPLE

“When you invest in the growth of your people, your people invest in the growth of your mission.”

Farley Flex Nwaigbo · Roderick Brereton



Strengthening Our Leadership

- **Program Management Lead** Strengthens program oversight, quality assurance, and performance.
- **Operations Manager** Focused mandate on systems, compliance, and organizational effectiveness.
- **Workforce Development** Expanded team increases employment supports and pathways to mobility.
- **Community Mobile Lead** Coordinates expansion of the Community Mobile Unit and Safe 6IX Initiative.

INVESTING IN ORGANIZATIONAL CAPACITY

	Leadership	Stronger oversight and accountability
	Operations	Improved systems and organizational efficiency
	Workforce Development	Expanded employment and career supports
	Community Mobile	Greater neighbourhood presence and service delivery
	Continuous Improvement	Data-driven evaluation and program enhancement

Board of Directors

The Urban Rez Board provides governance, strategic oversight, and stewardship on behalf of the communities we serve. Directors bring a range of professional expertise and lived experience to their roles.



Chris Alexander

BOARD CHAIR · TREASURER



Gloria Small

SECRETARY



Robert S. Wright

DIRECTOR



Anton Skeritt

DIRECTOR



Isobel Granger

DIRECTOR



Tammy Gero

DIRECTOR

AUDITED FINANCIAL STATEMENTS

Financial Overview

Investing in Community. Building Long-Term Impact.

Every dollar entrusted to Urban Rez represents an investment in people, opportunity, and stronger communities.

During 2025, Urban Rez managed \$1.85 million in resources to deliver programs that helped individuals rebuild their lives, supported Black youth and families, strengthened workforce development, and expanded community-based services.

Our financial stewardship reflects the Board's commitment to ensuring resources are managed responsibly while maximizing direct community impact. Throughout the year, investments supported frontline staff, program delivery, participant supports, community outreach, and the organizational systems required to sustain long-term growth.

The Board continues to monitor financial performance, organizational risk, and funding sustainability while pursuing opportunities to diversify revenue sources and strengthen Urban Rez's long-term financial resilience.

The accompanying audited financial statements provide a complete overview of the organization's financial position and results for the fiscal year ended December 31, 2025.

The financial statements presented on the following pages reflect a disciplined approach to stewardship. Urban Rez continues to invest deeply in programming while strengthening the reserves and systems that safeguard sustainability.

IN CONTEXT

What the Numbers Tell Us

- **\$1.85M**

invested in programs and operations that strengthen communities.

- **98.1%**

of revenue came from government funding, reinforcing the importance of continued diversification.

- **PEOPLE + CAPACITY**

investments positioned Urban Rez for continued growth.

- **STRONG GOVERNANCE**

and financial oversight continue to guide responsible stewardship of public funds.

AS AT DECEMBER 31, 2025

Statement of Financial Position

	2025 (\$)	2024 (\$)
ASSETS		
Cash	210,597	195,062
Accounts receivable	81,491	215,357
Prepayments	18,257	16,557
Capital assets, net	110,346	137,932
Total Assets	420,691	564,908
LIABILITIES		
Accounts payable and accrued liabilities	57,952	97,795
Loan	104,980	124,980
Total Liabilities	162,932	222,775
NET ASSETS		
Unrestricted	257,759	342,133
Total Net Assets	257,759	342,133

FOR THE YEAR ENDED DECEMBER 31, 2025

Statement of Operations

	2025 (\$)	2024 (\$)
INCOME		
Government grants	1,731,683	1,693,518
Other income	33,327	8,657
Total Income	1,765,010	1,702,175
EXPENSES		
Program	1,029,651	1,312,714
Consultants	523,515	312,640
Office and general	230,474	232,245
Travel, meals, accommodation	28,440	10,621
Advertising and promotion	27,587	63,626
Insurance	9,717	12,111
Total Expenses	1,849,384	1,943,957
Deficiency of revenue under expenses	(84,374)	(241,782)

VISIBILITY, OUTREACH AND ENGAGEMENT

Communications and Community Awareness

Public awareness is not a marketing function. It is a critical component of community engagement, service accessibility, and lasting impact.

Even the most effective programs cannot create change if the people who need them do not know they exist. Our approach is deliberately multi-channel, reaching residents, families, youth, employers, institutions, and community partners.



COMMUNITY MOBILE UNIT · FEATURED ON CITYNEWS TORONTO

12,000+

Newsletter Subscribers

WHERE WE SHOW UP

Radio

Reaches audiences beyond digital and positions URSSE as an active community voice

Mobile Job Fairs

Connect residents to work and introduce new audiences to the full ecosystem

Social Media

Participant success, event promotion, and educational content in real time

Print Materials

In schools, housing communities, libraries, and partner sites

Podcasts

Digital storytelling that surfaces community voices and lived experience

Music Fridays

Community events that build direct, relationship-based engagement

BUILDING THE FOUNDATION FOR SUSTAINABLE IMPACT

Strategic Plan 2026 to 2028

Building the Foundation for Sustainable Impact



01

Expand Community Impact

Grow evidence-based programs that improve education, employment, reintegration, and community safety while increasing measurable outcomes for participants.

02

Strengthen Governance and Organizational Excellence

Continue advancing Board governance, policy oversight, risk management, and organizational accountability to ensure long term sustainability.

03

Diversify Revenue and Partnerships

Reduce reliance on government funding by expanding corporate, philanthropic, and community partnerships that support innovation and growth.

04

Increase Community Reach and Innovation

Leverage the Community Mobile Unit, strategic collaborations, and innovative service delivery models to reach more individuals and communities.

The Strategic Plan provides the roadmap that will guide Board decisions, organizational priorities, and community investment over the coming years.

Investing In Our People

Our staff remain our greatest asset. Professional Development Days are held three times each year, bringing employees together to strengthen skills, share best practices, and reinforce a culture of collaboration and continuous learning. Individual development plans provide coaching and clear performance goals that support both professional growth and organizational excellence.

LEADERSHIP PRINCIPLE

“When you invest in the growth of your people, your people invest in the growth of your mission.”

Farley Flex Nwaigbo · Roderick Brereton

Continuous Improvement

Quality improvement is embedded throughout every Urban Rez program. Participant needs assessments, ongoing feedback, outcome evaluations, and partner engagement help ensure programs remain responsive, evidence-informed, and focused on measurable impact. Staff development and community feedback create a continuous cycle of learning, allowing services to evolve alongside community needs.

Building Sustainable Communities

The Community Mobile Unit continues to strengthen neighbourhood resilience through proactive engagement, youth programming, workforce development, community events, and mobile job fairs. By building trusted relationships and responding early to emerging issues, Urban Rez supports safer, stronger, and more connected communities.

Looking Ahead

Demand for Urban Rez programming continues to grow across correctional institutions, schools, neighbourhoods, employers, and community organizations. Looking ahead, we will continue diversifying funding through government partnerships, philanthropy, corporate investment, community fundraising, and strategic collaborations, ensuring we remain well positioned to expand our impact.

BOARD AND MANAGEMENT PRIORITIES

Strategic Priorities for 2026

Building on the momentum of 2025, Urban Rez will focus on the following priorities during the year ahead.

BOARD OF DIRECTORS PRIORITIES

Strengthen Governance

Continue enhancing Board governance practices, policy oversight, and accountability to support organizational excellence.

Financial Sustainability

Provide oversight of financial performance while supporting efforts to diversify revenue sources.

Risk Management

Monitor strategic, operational, and financial risks to ensure the long term sustainability of the organization.

Strategic Oversight

Oversee implementation of the Strategic Plan, monitor performance, and ensure Urban Rez remains focused on its mission.

MANAGEMENT PRIORITIES

Expand Program Impact

Increase access to programs that support youth, justice involved individuals, and communities facing systemic barriers.

Strengthen Partnerships

Deepen relationships with government, community organizations, employers, and funders to expand opportunities.

Enhance Operational Excellence

Continue improving internal systems, processes, data collection, and reporting to support effective service delivery.

Increase Community Reach

Leverage the Community Mobile Unit and innovative programming to engage more communities across the GTA.

STRATEGIC PARTNERSHIPS

Partnerships and Collaboration

Meaningful change is never built alone. Our partners bring reach, expertise, and shared commitment to the communities we serve together. Every partnership represents a shared belief that collective action is more powerful than isolated effort.



Government Partners

Federal and provincial partners funding critical programming across all streams. Their sustained support enables us to plan, staff, and deliver consistent programming across the year.

Community Partners

Grassroots organizations, faith communities, and neighbourhood networks who open their doors, share their spaces, and connect us with the people who need our services most.

Corporate Partners

Employers opening doors, sharing resources, and mentoring participants. Their willingness to see potential in every candidate is what turns program completion into meaningful careers.

Institutional Partners

Correctional institutions, schools, and post secondary partners who welcome our programming and support the individuals we serve on their journey forward.

Partnerships Directory

Strategic partners advancing shared outcomes across communities.

GOVERNMENT FUNDERS

Ontario Ministry of Children, Community & Social Services	Ontario Ministry of the Solicitor General	Ontario Ministry of the Attorney General	Ontario Ministry of Citizenship & Multiculturalism	Ontario Trillium Foundation	City of Toronto
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COMMUNITY ORGANIZATIONS

Afro Caribbean Business Network	Boys & Girls Club East Scarborough	Toronto Community Housing Corporation	Delta Family Resource Centre	Y.A.A.C.E.	One by One Movement
Fernie Youth Services	Yonge Street Mission	Ontario Youth Justice Services			

EMPLOYMENT PARTNERS

Skilled Trades Ontario	Youth Employment Services	Second Chance Employment	Empire Truck Academy	Intelcom Dragonfly	GardaWorld Security
Blue Door Services	Connectric Systems	Synsix BBQ Services	Spark Employment Services	LiUNA Local 183	IUPAT
Carpenters' Union Local 27	Toronto Community Benefits Network	York Construction Academy	WCG Employment Ontario		

EDUCATIONAL INSTITUTIONS

West Hill C.I.	Durham College	Toronto District School Board	Skilled Trades College
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MARKETING COMMUNICATIONS

				BrandEQ Agency
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JUSTICE & PUBLIC SECTOR

Correctional Services Canada	Probation & Parole Offices	HSJCC · Toronto Reintegration Table	Victoria Park Village Safety Network
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Partnerships built on shared outcomes, collective impact, and community trust.

Thank You.



To every participant who trusted Urban Rez with a chapter of their journey. To our Board, staff, volunteers, funders, community partners, and employers who continue opening doors. To our neighbours, families, and friends who show up for one another every day.

Together, we are building more than programs.

We are building futures.

URBAN REZ SOLUTIONS SOCIAL ENTERPRISE

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CREATED BY BRANDEQ AGENCY