

## Grant Fund Case Study

## Skilled Accents

**S**killed Accents is a social enterprise that believes in making a positive social and environmental impact in the community. Skilled Accents employs newcomer and refugee women in London, Ontario who are marginalized and face barriers to employment due to language and educational limitations as well as family caregiver commitments.

Skilled Accents produces decorative pillows made out of recycled fabric collected from local furniture and drapery stores, which would otherwise end up in the landfill. The social enterprise strives to provide more economic opportunity and employment supports to its women staff.

The purpose of the \$50,000 loan was to enable Skilled Accents to lease a commercial space to serve as a retail showroom, inventory storage, and light production facility – three functions that are crucial in its growth and scaling journey.

Previously, the enterprise was run out of the founder's home, and overflow inventory of inputs (scrap fabrics destined for landfill) and outputs (finished pillow and cushion covers) were kept at a self-storage unit. Similarly, product sales were limited to a fledgling e-commerce website and ad-hoc appearances at local markets.

INFO

**Grant Fund Manager:**  
VERGE Capital

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**Pillar Addressed:**  
Ensuring Access to Capital and Investment

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**Support Provided:**  
\$50,000



Acquisition of Commercial Space



Increased Brand Awareness



Increased Connections



Enterprise Sustainability

Having a public-facing showroom, located in an area of London with a high concentration of interior décor and furniture stores, enables Skilled Accents' customers to see, touch, and feel the product in a welcoming environment. It also allows for the hosting of community-building events where customers can meet the women who manufacture the products. Furthermore, it provides adequate space for the storage of materials and product inventory and allows for the training of new employees in a workplace setting (i.e., not someone's home).

## IMPACT

The \$50,000 loan from VERGE Capital made a significant difference for Skilled Accents. Not only did it come with a very favourable interest rate as compared to what a traditional financial institution could offer, but it also came with less onerous requirements for collateral, which Skilled Accents did not have.

The loan helped them secure a lease on a suitable commercial space in an area that is appropriate to the industry and its target customer market. Having a physical presence and retail storefront serves to increase brand awareness and facilitate interactions with potential customers, suppliers, and employees. It also contributes to the credibility and legitimacy of the social enterprise by demonstrating its growth and evolution from a home-based operation to a small business.

Skilled Accents continue to be cashflow-positive and profitable, and currently has eight refugees and newcomers employed on staff.



## GOING FORWARD

Going forward, Skilled Accents hopes to build on their physical presence to further develop their business, increase their production and scale-up. If this plan unfolds as expected, the social enterprise will generate additional incomes for its true beneficiaries – the refugee women who Skilled Accents employ to manufacture the products from the comfort of their homes.

For more information, please contact:

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