

Anchor Community Trust Plan October 2026

Business, operations and website build program | 14 October 2026 | Version 1.0

Purpose

Anchor Community Trust exists to create and preserve affordable housing and pathways to homeownership for people facing financial hardship, strengthen families and communities, and connect practical education, meaningful employment, financial empowerment and wellbeing so people can build stable, healthy and independent lives.

Vision

Communities where people have a safe place to live, the opportunity to learn, a pathway to meaningful work, and the support to move forward.

Our foundation

ACT was founded through Ian Herd and Walking Back to Christ Ministry to turn faith, compassion and restoration into practical community service. Christian values inform honesty, dignity, fairness, responsibility and service. Spiritual participation is voluntary; housing and training access must not depend on religious participation.

Our promise

Act with Purpose. Transform with Faith. Prosper Together.

Technology serves people. People serve each other. All serves God.

Build outcome

One coherent organization and website: seven service pillars, twelve accountable departments, a volunteer-to-team pathway, a proposed Eastern Ontario training campus, a staged funding model and measurable public benefit. The departmental structure is proposed for adoption; it does not appoint staff or establish live service capacity.

1. Mission, beneficiaries and service model

A pathway from immediate stability to lasting independence.

Who ACT serves

People facing financial hardship, families needing stability, learners facing barriers to training, jobseekers and communities needing affordable housing and skills capacity. Each funded program will define geography, need, eligibility, capacity, referral routes and fair assessment criteria.

The seven pillars

1. Affordable housing and homeownership.
2. Community development and long-term stewardship.
3. Family support and financial empowerment.
4. Education and life skills.
5. Workforce and enterprise development.
6. Health, wellbeing and accessibility.
7. Partnership and collaboration.

A practical participant journey

Enquiry → consent and proportionate needs assessment → named navigator → participant-led support plan → housing/training/work/referral pathway → scheduled follow-up → participant feedback and outcome record. People may use one service without entering every pathway.

Housing and ownership

Provide rental stability first, then assess viable ownership routes. Ownership readiness includes household affordability, credit/debt education, independent advice, maintenance capability and a funded model. Shared equity and ownership grants remain options to investigate; no home or ownership award is promised.

Service boundaries

ACT coordinates support, education and referrals. Qualified partners provide clinical care and regulated advice. Volunteers work within defined roles; qualified instruction and licensed trade supervision govern practical training.

2. Corporate organization and decision rights

Twelve departments; a lean shared leadership team at launch.

Accountability

Human board → executive director → five shared lead portfolios → twelve departments. Ian is the proposed human chair in the formation pack; additional directors, appointments and delegations need actual records. AI supports preparation and coordination without voting, signing or exercising professional authority.

Five lead portfolios

Executive director: strategy, partnerships, governance and development coordination.

Community services/housing lead: housing, families, finance education and wellbeing.

Education/workforce lead: learning, employers and placements.

People/operations coordinator: volunteers, administration and service logistics.

Finance/fundraising lead: budgets, fundraising, restrictions and reports. Communications can begin as a supervised part-time role.

Board committees

Finance, audit and risk; housing and development; education and community benefit; people and safeguarding. Combine committees initially where capacity is limited, while retaining independent conflict review.

Entity relationships

WBTCM: founding ministry and voluntary faith/community connection. ACT: public-benefit steward and accountable program organization. Skylark Halo Corporation (SHC): proposed specialist commercial development/delivery provider.

Education provider: qualified training operator. Each relationship needs its own scope, account records, contract and conflict process.

Authority controls

Board sets strategy, budgets and delegated limits. Executive director operates within approved authority. Department leads own outputs and evidence. Counsel, CPA and licensed professionals review matters in their fields. Connected-party transactions receive independent review. Participant services and confidential information remain separate from ministry media and commercial marketing.

3. Department missions and delivery

Proposed functions, community service and responsibility.

Housing & Homeownership

Mission: Create stable, affordable homes and realistic pathways to ownership.

Services: Eligibility and affordability policy; tenant support; maintenance coordination; ownership-readiness education; feasibility of shared-equity or ownership-grant models.

Accountable lead: Housing lead.

Volunteer contribution: Resident liaison, practical home-skills mentoring, supervised maintenance support.

Measure: Rent burden, housing stability, repair response, ownership-readiness milestones.

Community Development & Land Stewardship

Mission: Preserve community assets and shape places that help people flourish.

Services: Site assessment, neighbourhood engagement, accessible public spaces, long-term land stewardship and consultant coordination.

Accountable lead: Development lead.

Volunteer contribution: Community listening, research, neighbourhood events.

Measure: Milestones supported by evidence, community feedback, lifecycle cost and accessibility.

Family & Community Support

Mission: Help families overcome everyday barriers and build healthy independence.

Services: Needs assessment, navigation to food/transport/childcare resources, family workshops and consent-based referrals.

Accountable lead: Community services lead.

Volunteer contribution: Family mentoring, resource navigation and event support.

Measure: Support plans completed, referral follow-through, family-defined progress.

Financial Empowerment

Mission: Help people gain confidence and control over everyday financial decisions.

Services: Budgeting, saving, debt-navigation education, benefits-navigation referrals and housing-readiness workshops.

Accountable lead: Community services lead.

Volunteer contribution: Qualified financial educators, workshop administration.

Measure: Workshop completion, participant goals, budgeting confidence and savings progress.

4. Department missions and delivery

Proposed functions, community service and responsibility.

Education & Life Skills

Mission: Educate for the jobs of the future today.

Services: Learning partnerships, curriculum coordination, life skills, digital literacy, trades and emerging-technology training pathways.

Accountable lead: Education and workforce lead.

Volunteer contribution: Learning mentors, tutors, qualified guest instructors.

Measure: Attendance, competence, completion and learner progression.

Workforce & Enterprise Development

Mission: Turn learning into meaningful work and economic participation.

Services: Employer partnerships, placements, apprenticeship navigation, job-readiness coaching and enterprise support.

Accountable lead: Education and workforce lead.

Volunteer contribution: Employer introductions, interview mentors and career coaches.

Measure: Placements, employment at 90/180 days, employer feedback and retention.

Health, Wellbeing & Accessibility

Mission: Support healthy participation through accessible services and trusted care connections.

Services: Wellbeing activities, accessibility adjustments, social connection and referrals to qualified health providers.

Accountable lead: Community services lead.

Volunteer contribution: Peer connection, accessible event support, qualified partner-led workshops.

Measure: Participation, accessibility requests resolved, referral follow-through.

Volunteers & People

Mission: Build a capable, supported and accountable team.

Services: Role design, recruitment, screening matched to role, orientation, supervision, training and recognition.

Accountable lead: People and volunteer coordinator.

Volunteer contribution: Volunteer captains, onboarding support and team mentors.

Measure: Screening completion, training, retention, supervision and satisfaction.

5. Department missions and delivery

Proposed functions, community service and responsibility.

Partnerships & Community Engagement

Mission: Bring churches, colleges, employers, residents and civic partners together around shared outcomes.

Services: Partner pipeline, relationship management, community advisory input and written collaboration agreements.

Accountable lead: Executive director.

Volunteer contribution: Community ambassadors, partnership research and introductions.

Measure: Documented commitments, active collaborations and partner outcomes.

Fundraising & Donor Stewardship

Mission: Build sustainable resources and honour the purpose of every contribution.

Services: Case for support, grants preparation, sponsorship, pledges, gift acceptance and impact updates.

Accountable lead: Finance/fundraising lead.

Volunteer contribution: Campaign research, events and donor administration under supervision.

Measure: Cash received versus pledged, restrictions, campaign cost and reporting timeliness.

Finance, Governance & Assurance

Mission: Protect public benefit through sound decisions and transparent records.

Services: Board support, budgets, restricted funds, conflict controls, procurement, risk, policy and professional review.

Accountable lead: Executive director with finance lead and board oversight.

Volunteer contribution: Qualified finance, legal and governance advisory support.

Measure: Cash runway, reconciliations, obligations met, exceptions and evidence quality.

Communications, Digital & Impact

Mission: Make ACT easy to understand, engage with and hold accountable.

Services: Website, accessible communications, privacy controls, consent records, CRM and outcome reporting.

Accountable lead: Communications/operations coordinator.

Volunteer contribution: Design, writing, accessibility review, data quality and impact research.

Measure: Content accuracy, enquiry response, accessibility and verified outcome reporting.

6. Eastern Ontario training facility

A commitment to mobilize funding, partners and delivery capacity.

Public commitment

ACT is committed to raising and coordinating the resources needed for a new state-of-the-art training facility in Eastern Ontario. The proposed Kingston campus brings practical learning, emerging technology and accessible student accommodation together. This is a development commitment, not a statement that the capital is secured.

Proposed program

Applied trades and modular construction shops; robotics and automation labs; digital construction/AI literacy; energy-efficient building systems; life-skills teaching; employer-led placements; accessible classrooms; student support and community spaces. Qualified providers and employers determine the initial curriculum.

Design evidence

The website uses the existing October 12 botanical campus masterplan and October 9 two-elevation parking concept. These show design exploration, not approved boundaries, capacity or engineering. Keep their date, concept status and alternative-design relationship visible. Associate any future Astro design package only after its exact project/file identity is confirmed.

Sequence and readiness

Need and employer demand → property-control evidence → partner/operator scope → survey and concept reconciliation → cost plan and financing → planning/design approvals → procurement/construction → operational commissioning. September 2027 soft opening (about 100 learners) and January 2028 main intake remain readiness-dependent internal targets.

Funding and transparency

Separate training capital, housing capital and program operations. Track requested, pledged, contracted and received funds separately. Capital commitments require a complete sources-and-uses plan, contingencies, cash timing and operating reserves. Do not count possible grants, development-charge savings or land assembly as secured cash.

7. Volunteer and people operating plan

A reliable pathway from first interest to meaningful contribution.

Recruitment routes

Website roles; WBTCM and church introductions; colleges and student placements; employers and skilled retirees; neighbourhood organizations; professional pro bono networks. Advertise purpose, tasks, location, hours, accessibility, supervision and actual vacancies.

Onboarding workflow

Expression of interest → role-fit conversation → proportionate references/screening → written role agreement and conduct expectations → privacy/safety/safeguarding orientation → named supervisor → observed first assignment → 30-day review. Screening requirements depend on the role and people served.

Launch volunteer roles

Community ambassador; event support; life-skills mentor; digital/accessibility reviewer; employer liaison; qualified financial educator; fundraising research; supervised facilities support. No unsupervised vulnerable-person work or hazardous trade assignment without appropriate preparation and authority.

Operating routines

Daily: triage, priorities, service capacity and incident review. Weekly: lead meeting, volunteer scheduling, case/referral follow-up and project dependencies. Monthly: finance, restricted funds, risks and outcomes. Quarterly: board review, program learning, volunteer feedback and partner accountability.

Core procedures

Maintain SOPs for enquiry/referral; eligibility and complaints; volunteer onboarding; incident escalation; privacy/consent/retention; expenses/procurement; donation handling; communications approval; partner onboarding; record correction and program closure. Every SOP identifies owner, reviewer, triggers, steps, records and escalation.

8. Business model and financial framework

Illustrative planning allowance in CAD; separate from campus capital.

Sustainable income mix

Unrestricted community support supports core operations. Restricted program gifts and grants fund agreed services. Sponsorship/equipment partnerships support learning. Housing income supports its own lifecycle and reserves when assets operate. Documented service agreements may support eligible activities. No speculative capital award belongs in the operating base case.

Lean annual operating scenario

Executive director: \$85,000; community/housing lead: \$65,000; education/workforce coordination (part time): \$35,000; people/communications coordination (part time): \$40,000; finance administration (part time): \$20,000. Subtotal compensation: \$245,000; employer costs/benefits allowance (15%): \$36,750. Professional services: \$25,000; insurance: \$12,000; technology: \$8,000; volunteer training/screening: \$10,000; program materials/outreach: \$15,000; administration/travel: \$10,000. Subtotal: \$361,750; contingency (10%): \$36,175; total: \$397,925.

Budget limits and reserve

These are design assumptions, not quotes or approved spending. Excludes owned premises, resident subsidies, tuition delivery, clinical care, factory payroll, construction, financing and taxes requiring separate treatment. Average monthly allowance: approximately \$33,160. Three-month operating reserve: approximately \$99,480. Reconcile any volunteer/in-kind substitute explicitly; do not silently assume free professional work.

Minimum launch and funding gap

Before unrestricted funds support this team, use a smaller approved pilot: existing authorized leadership, one paid coordinator, documented professional review and tightly bounded volunteer work. The full scenario needs roughly \$497,405 including a three-month reserve; subtract only verified unrestricted funds available. Current verified cash is not supplied, so the gap cannot yet be stated as an actual amount.

Five-year workbook specification

Monthly Year 1 and annual Years 2–5: sources/uses, staff and enrolment ramp, housing occupancy/rents, restrictions, reserves, grant timing, debt and capital renewals. Test zero grant, six-month delay, lower fundraising, construction inflation and lower occupancy. Expansion follows evidence of sustainable operations.

9. Website architecture and visitor experience

The public story follows the operating model.

Seven complete website pages

Home: mission, purpose, seven pillars and next steps.

About: WBTCM connection, values and entity responsibilities.

Programs: seven service areas and planned delivery.

Training campus: vision, concept gallery, learning areas and development stages.

Volunteer: roles, onboarding and interest preparation.

Partners & support: colleges, employers, churches, professionals and funding support.

Accountability: twelve departments, proposed controls, program status, privacy and accessibility.

Visitor pathways

People seeking support find program scope and current availability; volunteers find role expectations; employers/colleges find collaboration opportunities; potential supporters understand funding purpose and current status. Include plain language, keyboard navigation, mobile layouts, high contrast, meaningful image descriptions and clear call-to-action labels.

Initial interaction and live intake

Version 1 creates downloadable interest drafts locally in the visitor browser; it does not send or retain enquiries on an ACT server. Do not show a submission success message. Live intake needs a verified ACT contact, privacy/retention notice, consent, secure records, notifications and an accountable responder before activation.

Publication controls

Start with an owner-private review website. Before public launch confirm legal/contact identity, domain ownership, board-approved public statements, image rights, program availability, recipient inbox and privacy practice. Publish actual staff and partners only with approval; do not invent testimonials, achieved impact or accreditation.

Content operation

Communications owns edits; service leads confirm availability; finance checks funding language; governance verifies identity and legal claims; professional reviewers accept regulated content. Date major updates and retain the exact approved version. Website delivery does not make the departments operational.

10. Ninety-day build program

October 14, 2026 to January 12, 2027; proposed delivery targets.

Days 1–14 | Foundation

Executive lead: reconcile mission, legal entity records and governance pack; map actual staff/volunteer capacity; adopt department charters. Communications: deliver complete private website and plan. Finance: validate operating assumptions and verified funds. Education: prepare provider/employer brief. Done when each workstream has an accountable person and accepted evidence.

Days 15–30 | Systems and relationships

People: role descriptions and onboarding pilot. Operations: intake/referral/complaints/SOPs. Digital: approved live enquiry system and consent/retention controls. Partnerships: prioritized college/employer/community pipeline and authorized introductions. Development: exact design-source register, consultant requirements and campus dependencies.

Days 31–60 | Bounded service pilot

Launch only funded, supervised services: selected life-skills/financial-education sessions, community navigation and volunteer assignments. Confirm qualified partners for wellbeing and training. Produce campus options and finance-readiness evidence. Report participant experience and cost; close defects before widening scope.

Days 61–90 | Measured launch

Board reviews pilot results, staffing, funding runway and risks. Activate only programs meeting readiness criteria. Release a public website when identity, contacts, privacy and service capacity are confirmed. Produce first impact report; revise Year 1 budget and the next 90-day plan.

Acceptance tests

Mission and department coverage; accurate planned-versus-live language; mobile/keyboard navigation; functioning links and document downloads; no false submissions; consent and intake ownership; source/date on concepts; budget arithmetic; funding separation; volunteer supervision; review/incident escalation; named operational owners.

11. Decisions, evidence and source register

What turns the build program into an operating organization.

Owner/board decision pack

Adopt the expanded mission and proposed twelve-department structure. Set actual human leadership and delegated limits. Approve a funded launch budget and minimum reserve. Choose the first two or three service pilots. Set campus funding mandate, operator approach and public commitment wording. Confirm verified contact/domain and public-launch authority.

Dependencies to close

Incorporation/registered office and charity status evidence; actual director consents and board resolutions; counsel/CPA appointments; banking/insurance; partner authority; program eligibility and complaint policy; clinical referral boundaries; named supervisors; real budget/funds; live intake configuration. The October 13 formation pack describes unsigned drafts and unresolved inputs; it is not proof these steps are completed.

Reconcile with existing ACT digital roles

The twelve departments group existing governance, charity, land, treasury, funding, donations, contracts, delivery, housing, education and assurance roles into a community-facing operating structure. Add family support, financial empowerment, wellbeing, volunteer/people and communications ownership. Retain specialist analysts as support; require observable work and human acceptance before readiness claims.

Internal source record

ACT Mission and Operating Plan, 12 October 2026: current mission, voluntary faith participation, stewardship and learning direction. ACT formation and operating test pack, 13 October 2026: proposed governance and remaining evidence. ACT Modular Training Campus Concept Business Plan, 30 September 2026: historical platform model, not current budgets. Existing botanical campus masterplan, 12 October 2026, and parking concept, 9 October 2026: provisional illustrations. Ian's 14 October request: expanded pillars, homeownership, volunteering and full website.

Primary references checked 14 October 2026

Ontario ONCA guide: <https://www.ontario.ca/page/guide-not-profit-corporations-act-2010>

CRA qualified donees: <https://www.canada.ca/en/revenue-agency/services/charities-giving/charities/policies-guidance/qualified-donees.html>

Ontario career-college operation: <https://www.ontario.ca/page/operating-career-college>

Confirm program approval requirements through the appropriate provider/regulator route. Official donation-receipt capability must be verified before offering it. No registered-charity or education accreditation claim is made by this plan.