



National
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Annual Report

For the year ending December 31, 2025

NCF Annual General Meeting

June 24, 2026



Executive Director's Report

Executive Summary

Every year at NCF feels very different. But looking back at past AGM reports also highlights some clear throughlines since I joined NCF as Executive Director in 2015.

We have had a lot of highs in the past ten years, including:

- reaching our highest broadband subscriber count ever;
- launching our lower-cost Community Access Fund;
- expanding services while keeping prices stable since 2021;
- increasing network resilience and redundancy;
- offering dozens of digital skills workshops and online resources;
- advocating for internet affordability and digital equity;
- working with a diverse range of community partners;
- expanding our award-winning HelpDesk of staff and volunteers;
- getting grants for special projects like co-founding Digital Access Day and supporting additional staff capacity.

But there are some structural concerns that keep coming up, which is why every year I also mention:

- the economic and management challenges of running a small not-for-profit community-based ISP operating in a complex multi-billion-dollar industry
- the growing need for digital equity work to ensure no one is left behind as technology becomes evermore important;
- a series of CRTC decisions that have enshrined high wholesale line rates and supported major telcos while hollowing out the independent ISP sector;
- ongoing rises to NCF's core costs; and
- the need for NCF to make major changes if we're going to survive.

In many ways this past year has brought more of the same, although the need for change is more pressing as time is starting to run out.

This is why 2025 was one of the most challenging years in recent NCF history, including:

- ongoing subscriber losses since our peak subscriber count in 2019;
- reduced staff capacity as we have had to shrink to respond to reduced revenue, making it harder to do as much as we want to;
- a growing deficit; and
- our retained earnings, the financial cushion that has allowed NCF to weather hard times in the past, turned negative.

Frankly, given all NCF has faced the last few years it's remarkable how much we were able to accomplish in 2025, including

- launching CommuniFi, which connected more than 4,000 unique devices in its first year and blocked more than 150,000 online threats;
- successfully completing our move out of Carleton University's data centre under tough conditions while maintaining service standards and keeping our network services local and resilient;
- launching direct fibre internet services;
- winning a Family and Community Services Award from the Rotary Club of West Ottawa;
- helping advocate for digital equity and internet affordability; and
- updating NCF's organizational purpose for the first time since 1992, drafting new bylaws and holding our first-ever hybrid AGM.

I credit these successes to a hardworking and committed team of staff and volunteers, Board engagement and solid strategic planning and support from our members, community partners and funders built on the strength of NCF's history and mission.

It's heartening to consider that NCF has faced similar challenges in the past and been able to pivot so we can stay true to our mission while doing new things. But the runway is shorter now than it's ever been.

We aren't giving up: we have a plan and are working on it. That said, this is a particularly key moment for NCF and we want to ensure NCF members understand the context and stakes of what we're facing.

As always, please feel free to reach out to me at execdir@ncf.ca if you have any questions, concerns or want to help.

Services and Membership

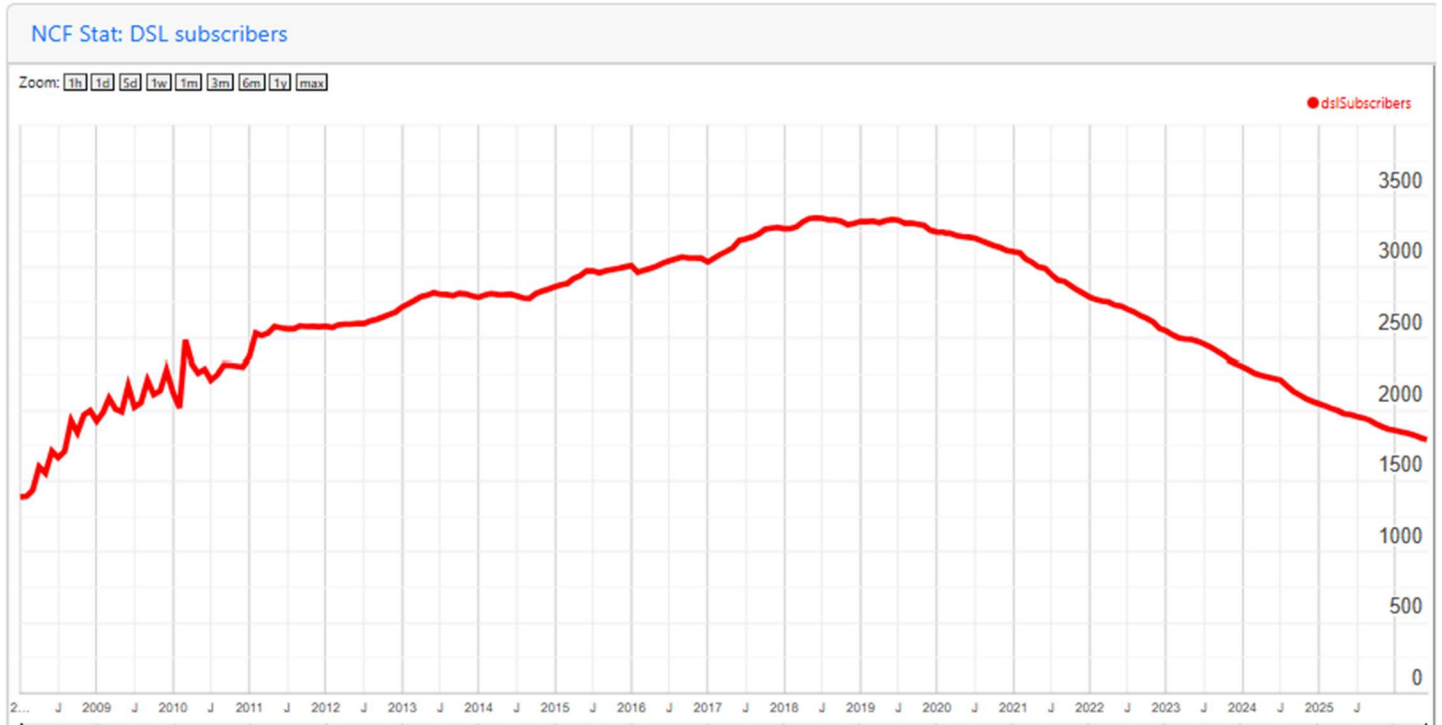
Internet Services: DSL

NCF first started selling DSL internet services on the Bell network in 2005.

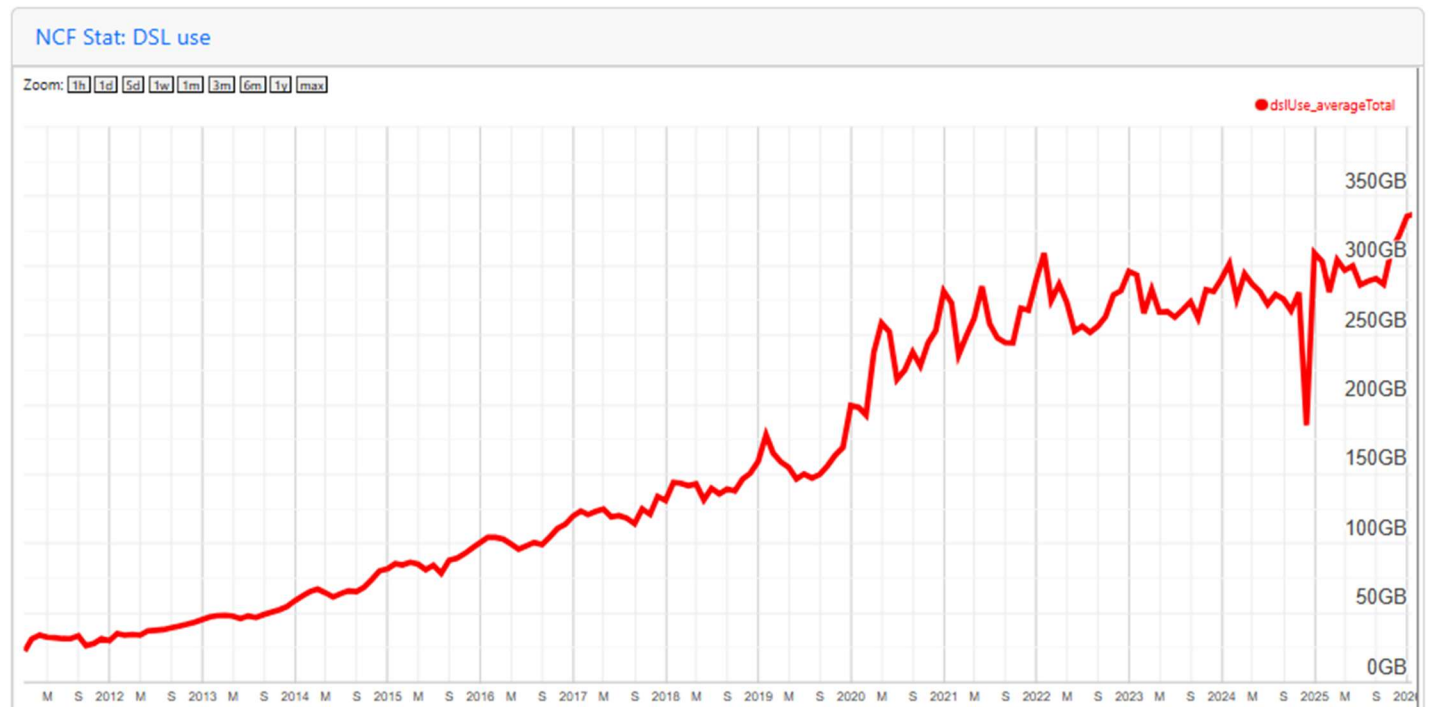
From a peak of 3,347 DSL member-subscribers in 2019, we ended 2025 with less than 2000 DSL subscribers — a major loss that reflects what industry trends.

At the same time, average bandwidth usage has continued to grow, reflecting the growth of higher-bandwidth activities like streaming, video calls and gaming. **In 2025 average bandwidth usage per DSL member was 335 GBs, an increase of 8.57% since the year before, driving up our usage costs even as subscriber numbers continue to fall.**

NCF total DSL subscriber count, 2008-2025



Average bandwidth usage per DSL subscriber, 2012-2025



Internet Services: Community Access Fund

In December 2016 NCF launched our Community Access Fund, offering a lower-cost unlimited usage 6/0.8Mbps DSL plan to Ottawa Community Housing tenants for \$25.00 per month.

We have long had hopes of expanding the program's eligibility as well as the speeds available, but when the CRTC reversed a 2019 decision to lower line rates, it was no longer possible. This plan has long maintained subscriber counts around 300 but has recently started dropping.

Internet Services: Cable and FTTP

Alongside DSL, NCF started selling higher-speed cable internet services with speeds up to 1024Mbps on the Rogers network in 2021. This service has grown year over year but unfortunately the gains aren't enough to make up for our DSL losses.

In 2025 we also launched FTTP (fibre-to-the-premises) internet services after years of waiting for the CRTC's approval, with speeds up to 3000Mbps. However, we're constrained by especially high monthly wholesale line rates charged by Bell, which the CRTC took three years to review and left largely unchanged in a recent April 2026 decision.

One industry group representing independent ISPs said this “effectively ends independent competition in Canada's consumer internet market.”

We are planning to fight for fairer wholesale rates alongside other independent ISPs — but that's not a quick process.

We ended 2025 with approximately 2050 total internet subscribers, a nearly eight percent decrease since the previous year and a loss of almost 33 percent or a third of our subscriber base since 2019.

Other digital services and network resilience

After more than 30 years at Carleton University, we successfully completed our data centre move in March 2025, establishing new network points of presence at a Bell Data Centre downtown and at PureColo, a carrier-neutral data centre in Kanata.

Splitting our network resources across two locations adds operational costs but improves resilience. We're particularly pleased that NCF's longstanding commitment to keeping services truly local is now widely recognized as an important element of digital sovereignty — keeping Canadians' data in Canada, outside the reach of US laws and surveillance.

NCF's longstanding free email services, webhosting and dial-up continue to be maintained, though dial-up and webhosting are now largely preserved as legacy services.

We recently upgraded our servers to better support our Zimbra email services and will also need to make some major decisions soon about how best to upgrade our email infrastructure to keep members secure.

Total NCF membership

Including members who subscribe to our internet services and those who use our other digital services, we ended 2025 with approximately 4100 members, a nearly five percent decrease from December 2024.

CommuniFi

After years of planning and searching for funding, NCF's new community WiFi network has been a major bright spot over the past few years, enabling us to get back to our roots as a community network and helping connect those who struggle with the high cost of home internet and cellphone data plans.

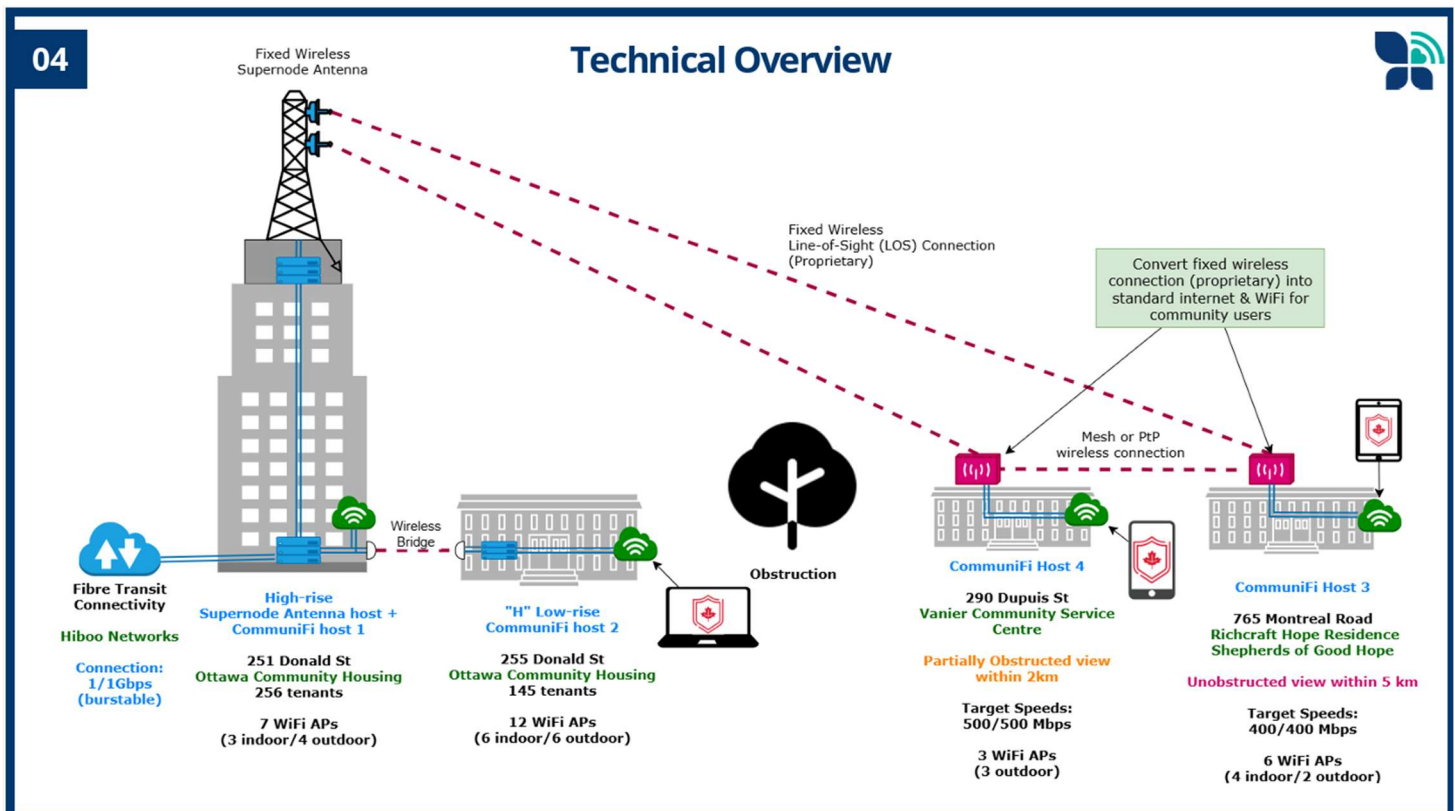


In late 2024, thanks to a \$250,000 grant from CIRA's Net Good program and in partnership with Ottawa Community Housing (OCH) and Hiboo Networks, a subsidiary of Hydro Ottawa, we built the core infrastructure for CommuniFi, a new free-to-use community WiFi network.

Operating as a fixed wireless “supernode” on the roof of an OCH tower in Vanier-Overbrook, it can connect locations in a 2-5km range.

To ensure a fast, reliable and secure service we built with sufficient bandwidth for usage growth and use CIRA’s Canadian Shield DNS Firewall to protect against online threats.

The first connected sites included two OCH residences as well as the surrounding garden and a nearby bus stop.



2025 CommuniFi milestones:

4,026

unique devices connected in year one

12.3GB

average monthly usage per device

830Mbps

WiFi speeds tested — fast, free-to-use connectivity

58.2TB

total data usage by Dec/25

12+ hours

additional battery back-up to ensure continued service during power outages

150,000+

online threats blocked by CIRA Canadian Shield

54,000+

adult content sites filtered on the CommuniFi Family network

CommuniFi also helped connect free tax-filing clinics and an on-site health clinic and we offered two hands-on workshops:

"Stretching your Loonie: Practical Tips to Save Money in Uncertain Times", and

"Safe Surfing: Practical Tips to Internet Security"

We were amazed and caught off guard by the volume of online threats CommuniFi users would have faced without Canadian Shield protection.

This finding has now added another element of the digital divide as we found research that shows how those living on low incomes are disproportionately exposed to online security risks, often because of older devices, unsecured networks, and limited digital safety awareness from reduced time online.



Expanding CommuniFi:

Based on the success of the original CommuniFi pilot, at the end of 2025 we secured an additional \$250,000 funding commitment from CIRA to expand CommuniFi to additional sites in 2026-27.

This includes offering free-to-use WiFi for those staying at the Shepherds of Good Hope's emergency shelters as well as a neighbourhood food bank operated by the Lowertown Community Resource Centre and some additional Ottawa Community Housing sites.



And while CommuniFi helps support NCF's mission, it also creates opportunities for NCF to sell fast, safe and reliable connectivity to other organizations, including businesses that want to offer free-to-use WiFi without managing it themselves.

As a social enterprise, we are currently building out the business case for how CommuniFi and related services can become a meaningful source of revenue to help make NCF more sustainable.

Finally, our use of CIRA's Canadian Shield service on CommuniFi was so convincing that we have now also partnered with CIRA to extend Canadian Shield's network-level protection to NCF's core DSL and FTTP network — launching in July 2026, more details to follow.

15,000+

unique users projected by end of 2027

Digital Equity and Advocacy

Why our work matters

A lot about the internet has changed since NCF was founded in 1992, and yet our mission — ensuring everyone in our community has affordable, fast and reliable internet access that they can understand how to use while feeling safe online — has remained strong.

Unlike many rural and remote communities, Ottawa has nearly universal internet access. But the availability of very fast internet doesn't mean much if you can't afford it, know how to use it, or feel safe online.

Affordability:

As social services increasingly move online, lack of meaningful internet access impedes access to tax and other social benefits, job and education opportunities, and health and social supports.

The City of Ottawa's 2024 report on the "Current state of poverty in Ottawa" found that:

- 23% of residents rated their household financial situation as poor or very poor, and
- among the lowest-income households the share of disposable income spent on daily essentials rose 25%.
- for households relying on government transfers, average housing and food costs alone equal or exceed total monthly income.

This is reinforced by what we hear from members and our own research. NCF conducted a study in 2020-21 with the Social Planning Council of Ottawa finding that just over 22% of the 200+ residents we surveyed had no internet access in their homes, with the majority citing affordability as the major reason.

These pressures are even more acute for people without stable housing. The City reported that 9,326 people experienced homelessness in Ottawa in 2024. Many have WiFi-enabled devices but often have to rely on unsecured public WiFi, leaving their personal information vulnerable.

This is why extending CommuniFi's free-to-use, private and secure WiFi to those experiencing homelessness is particularly important.

Digital Skills:

A recent Statscan study found that approximately 1.8 million Canadians didn't use the internet at all in 2022. This group disproportionately included seniors, those not working, those living alone, women and those in rural areas. Those living on lower incomes, with lower education levels, and people with disabilities were found to use the internet less often and for simpler tasks.

The growing adoption of AI is poised to widen this divide even further.

This is why NCF's HelpDesk, HelpPages, workshops and other digital support services are another crucial element in bridging the digital divide. Unfortunately, as our staff capacity has reduced so has our ability to offer workshops and other digital skills resources.

Advocacy

NCF's advocacy work in 2025 continued to focus on the most recent CRTC wholesale internet policy review (CRTC 2023-56), as well as our work to grow CommuniFi.

We also:

- appeared on a panel for Digital Access Day in February 2025 on "A Vision for the Future: Ensuring Digital Access for All Canadians"
- gave CRTC Commissioner Bram Abramson a tour of the CommuniFi network supernode at 251 Donald Street in April 2025
- [submitted](#) to a CRTC consultation on network resiliency (CRTC 2025-226) in December 2025.

The recent April 2026 CRTC decision on final FTTP wholesale rates was a significant regulatory moment, but not the outcome we had hoped for: while it contained a small tariff rate drop for usage charges that should come with a modest rebate for NCF, the overall decision upheld wholesale FTTP prices which are higher than some retail rates and have been widely described as insufficient to enable meaningful competition.

We have been advocating for affordable internet since 2015 and will continue to do so, even as we attempt to reduce our organizational dependence on it as our main source of revenue.

Check out all NCF advocacy work since 2021 at: ncf.ca/advocacy

Volunteers

Thanks to funding from the Ontario Trillium Foundation, we wrapped up a grant-funded project to recruit and train volunteers for our award-winning HelpDesk.

Longtime HelpDesk staffer Luke Deschenes led this work and recruited more than 100 new volunteers, updating our training and adapting to a hybrid online and in-person volunteer environment. The work continued as HelpDesk Analyst Lana Wilson stepped into the Volunteer Recruitment and Training Lead role.

Community outreach

We're thrilled that in June 2025, NCF won a **Family and Community Services Award from the Rotary Club of West Ottawa**. Thanks to longtime NCF member Theresa Jamone for nominating us!

In 2025 we also:

- became certified as a Social Enterprise by Buy Social Canada,
- attended community and industry events including Accelerate OTT, the Ontario Nonprofit Network Ottawa Roadshow, the Indigenous Connectivity Summit, the Social Enterprise Unleashed conference, and the CanWISP conference
- presented about CommuniFi at Ottawa Civic Tech, and
- co-organized a WiFi + Waffles networking breakfast for CommuniFi with CIRA in May 2025.

Financial Challenges and Plans for Sustainability

In many ways, this is the most important part of this report, though given its urgency, this topic has been addressed throughout much of the previous content.

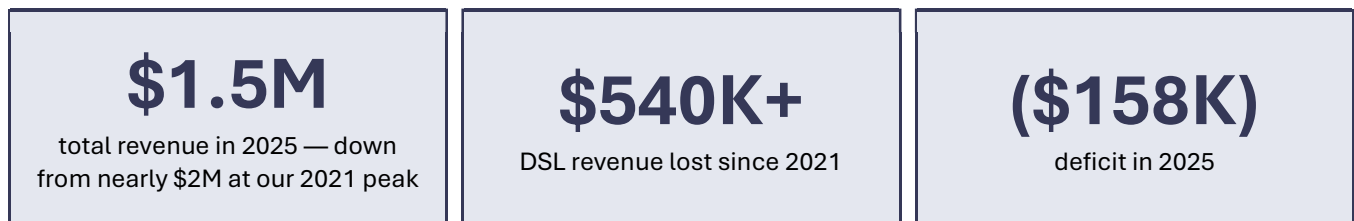
NCF has been under serious financial pressure for several years as the structural headwinds that we have been managing, adapting to and fighting back against have chipped away at our revenue and financial cushion.

The core problem is a decade of CRTC decisions that kept wholesale rates for independent ISPs artificially high. In the meantime, Bell's deployment of FTTP without viable wholesale access has accelerated our DSL subscriber losses.

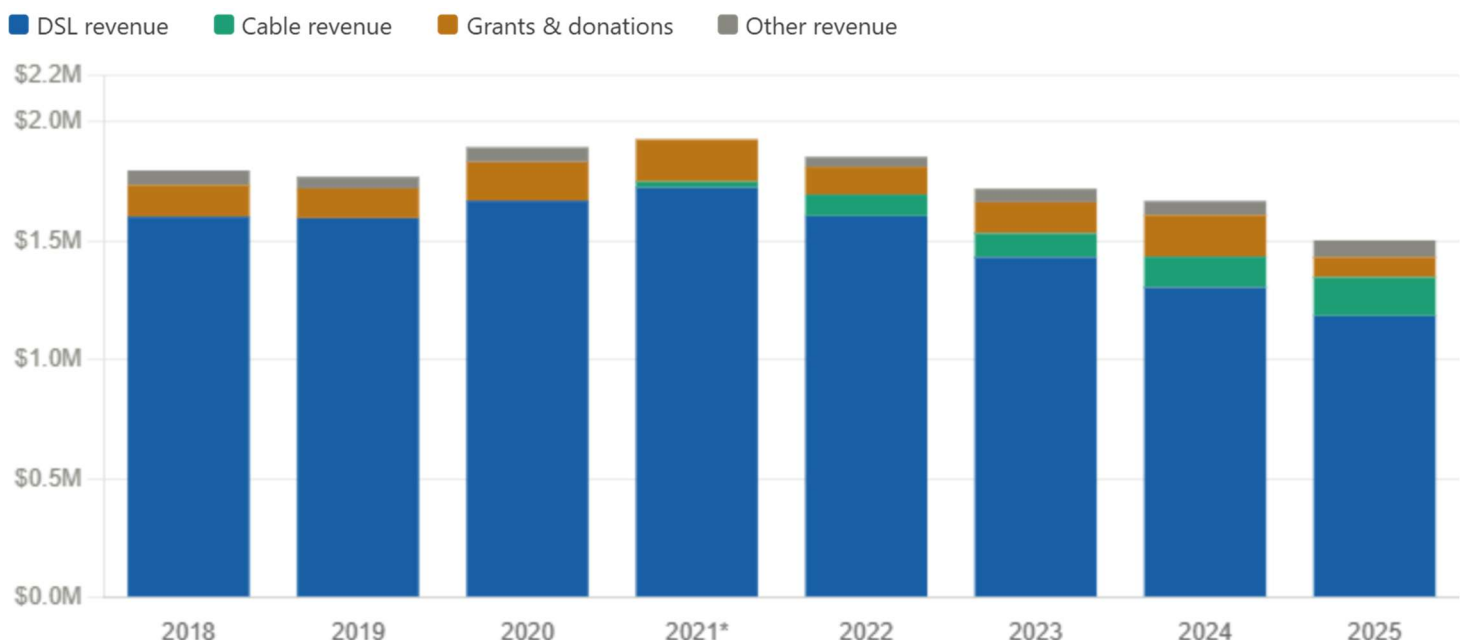
This is why there are so few independent ISPs left.

We outlined these risks in a [2021 petition to the Governor in Council](#) about the CRTC's decision to retain high wholesale rates, stating that the Commission's time lags and high wholesale line rates “made it significantly harder for NCF to expand digital equity programs, plan operations and fundamentally threatens our sustainability.”

2025 Financial overview

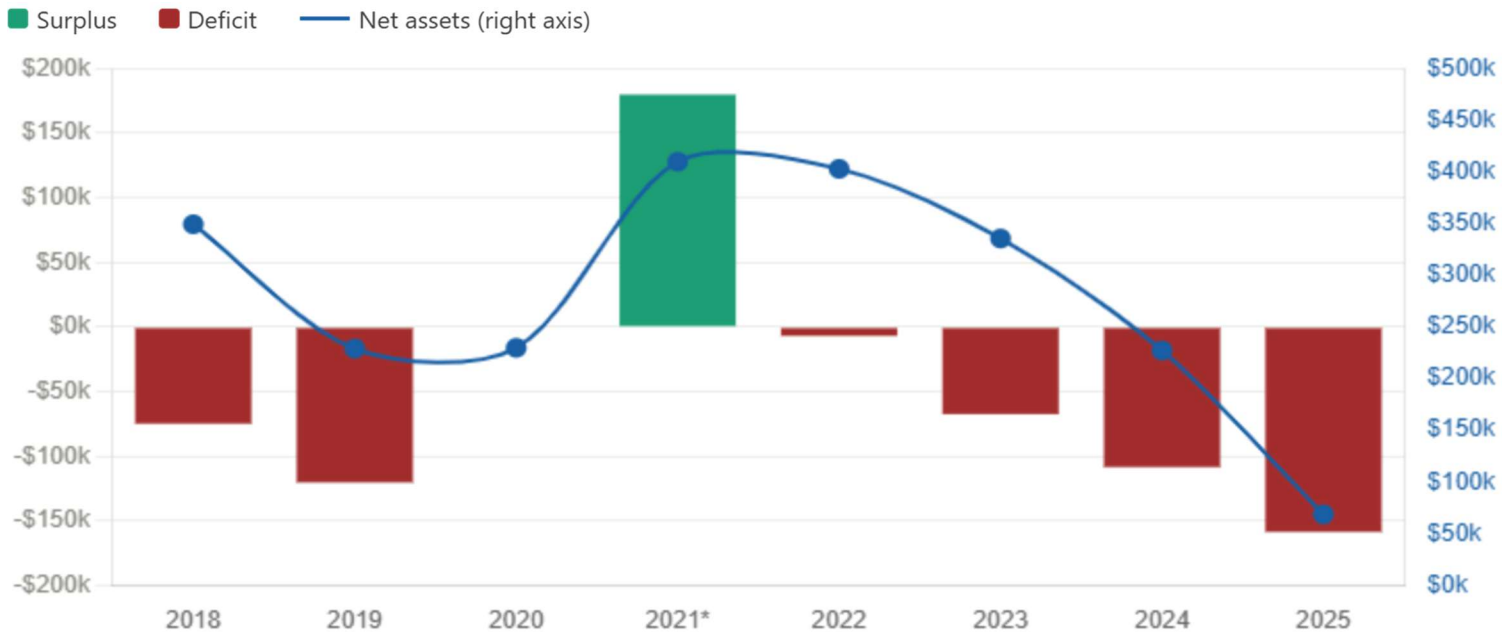


NCF revenue by category, 2018–2025 (source: audited financials)



* 2021 DSL revenue includes one-time \$157,502 Bell retroactive credit. Source: NCF audited financial statements 2018–2025.

NCF annual surplus/(deficit) and net assets, 2018–2025 (source: audited financials)



* 2021 surplus includes one-time \$157,502 Bell retroactive credit; underlying surplus was \$22,233. In 2025, unrestricted net assets turned negative (-\$11,175) for the first time since 2012. Source: NCF audited financial statements 2018–2025.

At the end of 2025, our unrestricted net assets were negative for the first time since 2012 and we currently have a very thin cash position.

Our budget for 2026 predicts a better year than 2025 for a few main reasons: the additional CIRA funding, a rebate expected from Bell given a small CRTC tariff reduction, and we have a new source of earned revenue from CommuniFi.

That said, our future depends on how quickly the CommuniFi revenue model develops and the regulatory environment. And while we will keep fighting for affordable internet rates, we also can't rely on optimistic assumptions.

Here are the main things we are working on to respond to these challenges:

- **CommuniFi as a revenue platform:** contracted service agreements with social housing providers and institutions; social procurement with the City of Ottawa, OCH and others; revenue and equity-sharing partnerships; selling managed WiFi to local businesses; additional grants, corporate sponsorships and social finance opportunities.
- **Building out NCF's HelpDesk as a service:** for a monthly fee, organizations that offer online services can direct their clients to call our HelpDesk leaving staff free to focus on their core work.
- **Growing cable and FTTP:** both offer much faster speeds and better performance than DSL.
- **Pricing:** we have kept our prices steady since February 2021 despite rising costs, inflation, and a decade of high wholesale rates. We're proud we were able to offer our members stability during a time of rising costs, but it is not sustainable. We are currently reviewing pricing across all NCF services.
- **Donations and fundraising:** increasing support from members and the wider community

Free the Net

In 1993, less than a year after we were founded, NCF hosted the first international conference on community networking. At the time there were more than 170 locally owned, non-profit “free-nets” across the world, each committed to providing affordable access to technology, run by and for the communities they served.

The free-net movement was a community response to the question: who gets to be online, and on whose terms? We think that question is as important today as it was then.



Most of the original free-nets are gone now due to changing technologies, funding models that ran out of steam, and regulatory environments that weren't kind to small, community-owned providers.

We're proud of NCF's longevity and know that, ironically, it's largely due to our embrace of the same wholesale internet framework that is currently holding us back.

Our next move to build out CommuniFi and related services is a bet that community-owned digital infrastructure has a future just as much as it had a past. In Ottawa, and as a model for other communities across the country.

The stakes are high, and not just for NCF. The age of AI means those already on the wrong side of the digital divide may well fall further behind without access to fast, affordable, safe internet and the skills to use it.

It's frustrating to know that our work has never mattered more while our ability to keep doing it has never been more uncertain.

We're not giving up — but we want to be clear-eyed about the risks we face as we continue this fight.

That's why we kicked off our new Free the Net campaign in early 2026: to amplify the value of NCF and other community-based tech organizations, while highlighting some of the structural threats we face and the coming challenges that we community-owned tech infrastructure is well placed to help tackle.

Our first FTN event was a screening of *Hackers* at the Mayfair Theatre in February.

We sold more than 180 tickets, including some sponsored for CommuniFi users from Donald Street, raised almost \$10,000 and collectively marveled at 90s fashion and a plot that almost held up too well.

We also launched our new line of NCF swag, including stickers, magnets, tote bags and t-shirts.

There are more FTN events planned for this fall, we'll keep you posted.

Help support NCF:

- [Donate at ncf.ca/donate](https://ncf.ca/donate)
- Subscribe to NCF's internet services or, if you already do, consider upgrading
- Recommend NCF and CommuniFi
- Connect us with a potential partner, funder, or champion
- Follow and share our work on social media



Thank you

Thanks to all NCF's members: you put their trust in our services and by being members, directly contribute to advancing digital equity in our community. Whether it's a nice exchange during a HelpDesk ticket, dropping off cookies, sending encouraging notes, coming out to NCF events, or writing us with your ideas or concerns, NCF's members remind us that our work is appreciated and matters.

Thanks to the NCF Board of Directors: It's easy (and probably more fun) to govern an organization when everything is going well. It's that much harder and more important when an organization is in transition. It's also notable that the Board does this work as volunteers, including serving on operational committees.

Directors who served in 2025 include: Chris Cope, Emmanuel Adenlolu, Graeme Beckett, Kathryn Hill, Len Fardella, Majd Karam, Mark Fernandes, Neerushana Jehanathan, Peter MacKinnon, Sean Geddes, Spencer Callaghan, Stephen Fanjoy and Yacouba Traoré.

Special thanks to Anis Hanna who has served as NCF's Chair for the last five years. It's been a busy and tumultuous stretch, during which you have remained steady, supportive and focused on sustainability.

Thanks to NCF's staff and HelpDesk volunteers: Our work requires a lot of stretching and adapting, collaborating and learning as we go.

The 2025 staff team included: Albert Montano, André Dalle, Andrew Martey-Asare, Dylan Ferris, Fabian Maldonado, Lana Wilson and Luke Deschenes.

2025 volunteers included: Alex Killby, Bernard Kokori, Hamzeh Kaddoura, Hatab Sanyang, Jack O'Neil, John Nash, Kai Keskinen, Mahad Houssein, Michael Wong, Mustafa Sariyildiz, Nader Hussain, Naftali Shani, Oluwafemi Adewale, Paul Miyusov, Rahma Uwase, Ricardo Cuadrado, Stephanie Kahindo, Steven Kwizera, and Syed Mohid.

Huge thanks to CIRA and their amazing staff team for investing in CommuniFi.

Thanks to Ottawa Community Housing for a partnership that first started in 2016 with our Community Access Fund.

Thanks to Hiboo Networks: leveraging your technical expertise and municipally-owned infrastructure has been a key factor in CommuniFi's success.

Thanks to new CommuniFi partners including the Shepherds of Good Hope and the Ottawa Mission: we're looking forward to all we can build together.

Thanks to the Ontario Trillium Foundation and the Canada Summer Jobs Program for their financial support.

Thanks to Tacitlaw for providing excellent legal support and offering in-kind services to support CommuniFi.

And thanks to seoplus+ for providing free Google Adwords optimization.