



## Report to the Community

Welcome to the Immigrant Access Fund's inaugural Report to the Community. We invite you to read about our accomplishments and to meet some of our successful loan recipients.

**Loan recipients newly, or more fully, employed in their field**

Accountant	2
Auto Mechanic	2
Computer Professional	1
Dental Assistant	1
Drilling Engineer	1
Electrician	1
Engineer	2
HR Psychologist	1
Medical Resident	4
Oil Field Inspector	2
Pharmacist	1
Physician	1
Physician's Assistant	1
Veterinarian	4

IAF provides micro-loans to immigrants who lack the financial resources to pay for the Canadian accreditation, upgrading or training that will allow them to work in their field. IAF loans are helping immigrants move out of low-level/low-income jobs, improving their capacity and self-reliance.

IAF made its first loan in 2005. Since then, 24 of our 183 loan recipients have completed their accreditation or training and are now more fully employed in positions that take advantage of their education and experience.

Along the way, we've developed IAF's infrastructure and established and nurtured relationships with loan delivery partners, funders and donors, referral agencies and community groups.

It's been our dream to help fulfill the dreams of our clients. In the following pages we share some of our successes with you. We hope you enjoy the read.

—Dianne Fehr, executive director

Loans made to June 30, 2008: **183**

OCCUPATIONS REPRESENTED:

Physician **33** Engineer **31**  
 Accountant **29** Nurse **18**

**8 each** • Veterinarian  
 • Pharmacist  
 • Computer Professional

HR Professional • **4**  
 • Dentist • Lawyer **3 each**  
 • Payroll Administrator

• Automotive Mechanic  
**2 each** • Business Analyst  
 • Dental Assistant  
 • Geologist  
 • Medical Technologist  
 • Physiotherapist • Teacher  
 • Transportation Professional

• Agrologist • Architect  
 • Class 1 Driver  
 • Communication Technician **1 each**

• Drafting/AutoCAD  
 • Economist  
 • Electrician  
 • Electrical Technologist  
 • Jeweler  
 • Land Administrator  
 • Life Insurance Agent  
 • Occupational Therapist  
 • Power Engineer  
 • Psychologist  
 • Purchasing Manager  
 • Student  
 • System Analyst  
 • Systems Application Programmer

### Recipients' Country of Origin

Austria • 1	Congo • 3	Jordan • 3	Pakistan • 9	Sri Lanka • 4
Azerbaijan • 1	Egypt • 7	Korea • 1	Philippines • 27	Sudan • 7
Bangladesh • 6	El Salvador • 1	Kosovo • 1	Poland • 2	Syria • 1
Bulgaria • 4	Eritrea • 1	Kuwait • 1	Romania • 4	Taiwan • 1
Burma • 1	Ethiopia • 6	Lebanon • 1	Rwanda • 1	Tanzania • 1
Burundi • 1	Ghana • 1	Lithuania • 1	Russia • 1	Tunisia • 1
Cameroon • 1	India • 9	Mexico • 1	Singapore • 1	Ukraine • 5
Chile • 2	Iran • 7	Moldova • 1	Slovakia • 2	Venezuela • 1
China • 3	Iraq • 7	Mongolia • 1	Somalia • 2	Zimbabwe • 8
Colombia • 15	Jamaica • 1	Nigeria • 14	South Africa • 1	

# President's Message

**An oil and gas engineer stocking shelves. A physician doing data entry. An auto mechanic working as a cashier.**

Newcomers to Alberta are often surprised by how difficult it can be to work in their profession or trade. Regulatory bodies, professional associations, universities and apprenticeship boards present considerable obstacles to immigrants wanting to work in their field in Alberta. The process is usually costly and time consuming. Many immigrants need to find a "survival job" to cover living costs. They cannot afford the expensive re-qualifying programs or Canadian training they need to work in their field, and so are often trapped in low-level jobs that keep them at or below the poverty level. Their lack of a credit history, collateral or suitable employment limits access to traditional credit sources.



MARIA ERIKSEN

IAF gives loans to immigrants who lack the financial resources necessary to become able to work in their field in Alberta. We are helping people who would otherwise fall through the cracks.

We find it gratifying that the demand for loans has surpassed our expectations. Our goal to March 31, 2008, was 100 loans; we reached 144. Our goal to March 31, 2009, is 175 loans, and to June 30, 2008, we were at 183. We are revisiting our goals to more closely reflect what we now know our reality to be.

Of course, the ultimate goal is for more people to be working in their field. I'm pleased to say that at June 30, 2008, 32 loan recipients had completed their accreditation/training plan and 24 were newly, or more fully, employed in their field. We hope that by March 31, 2010, 96 people will have completed their accreditation/training plan, and that at least 70 per cent of them will be employed in their field.

We have been able to help so many people thanks to the hard work of IAF's board and staff, and our loan delivery partners, Momentum in Calgary and the Edmonton Mennonite Centre for Newcomers. Thanks as well to our advisory board, particularly Brian Felesky and Jim Gray. They inspire and encourage our work, lend their advice and expertise, and facilitate introductions between IAF and the business community and other community leaders.

The Alberta Government and Western Economic Diversification Canada both recognize the tremendous contribution IAF is making to the lives of Alberta's immigrants and to the Alberta economy. They have provided significant operating funds to us.

We have raised over \$600,000 in donations to the loan fund. We particularly thank HSBC Bank Canada (a First Circle Lead Donor), RBC Foundation, Wayne and Eleanor Chiu, Wendy L. Morris, Petro Canada, Suncor Energy Foundation, Shell Canada Limited for their generous support, as well as the many others who are listed on our website. The Calgary Foundation has helped us in many ways, and continues to accept donations to our flow through and endowment funds.

## Looking Ahead

Our remarkable growth has been challenging as well as rewarding. The board recognizes the need to manage the loan fund prudently and to build the infrastructure to support the program. This fall we will be focusing on developing a multi-year growth strategy to take us through the next five years. One component of the growth strategy will be new initiatives to increase applications from trades people and other skilled workers, women, and immigrants living outside Calgary and Edmonton.

Being part of IAF has been a very rewarding experience for me. From the very early days I knew that IAF loans would make a profound difference in immigrants' lives. In hearing their stories, a handful of which you'll read in this report, I know that to be true.

Immigrant  
Access Fund

**IAF**

## Vision

Skilled immigrants are equitably integrated into the workforce and contributing their expertise to Canada's economic and social success.

## Mandate

To relieve poverty by providing micro-loans to immigrants who lack the financial resources to pay for the costs associated with obtaining the Canadian accreditation, upgrading, or training that will allow them to obtain new employment in their original or related field, improving the capacity and self-reliance of immigrant persons with low incomes.

## Non-Negotiable Values

- **Accessibility:** IAF is open to all immigrants
- **Equitability:** IAF gives loans equally to men and women
- **Sustainability:** IAF raises funds and manages them prudently
- **Integrity:** IAF honours its relationships with donors, partners and clients
- **Relevancy:** IAF responds innovatively to immigrants' needs and the needs of the community

## IAF's Key Outcomes

- Fewer immigrants are living in or near poverty as they move from "survival jobs" to meaningful work in their field
- Because they are fully employed, newcomers are participating fully in their community and making the greatest possible contribution to Canada's economy.
- More newcomers learn how Canada's financial/economic systems work, and have the opportunity to build their credit rating.
- Alberta's employers can solve their labour shortages with a skilled and experienced workforce.
- Alberta continues to be an attractive option for skilled and educated people immigrating to Canada.

# Recipients' Stories

## Options improve thanks to IAF

When **Charles Taranhike** arrived in Calgary in 2005 he set out to find a job in freight forwarding, the career he'd left behind when he left Zimbabwe as a refugee. But he found out it wasn't going to be that easy.

"Employers kept on saying that even though I had 20 years of experience in shipping, I did not have Canadian experience, so they couldn't hire me in freight forwarding," Charles remembers.

He found the program he needed to find a place in the Canadian employment market and enrolled. The four-year program with the Canadian Institute of Traffic and Transportation will give him the designation he requires. And now in his second year of study, Charles has also found work in freight forwarding at DHL Global.

"My options will definitely increase when I am done with the program," he says. "Once I have a chance to prove myself I will be more marketable."

Charles says he now understands why Canadian experience is so important. "The

Canadian business culture is very different than the Zimbabwean business culture," he explains. "And you need to know the jargon and the geography of the country."

Charles is also happy that several of his courses will be university transferable. He hopes to receive a bachelor of business administration and then work towards a Master's degree.

"There are lots of chances here," he says.

But for now, he's thankful that he is working in his field and going to school, in part due to the IAF loan.

"When you first arrive in a new country you have nothing but a few pairs of shoes and some clothes," he says. "You need to spend money on everything from teaspoons to bed sheets. There is no money for extras like education."

Charles says the loan came at a good time. Without it he would have had to postpone his education for a few years. He, his wife and four children are happy to get assistance from the IAF.

"It means a lot to us," he says. "We have financial independence."



## Training gets truck driver back on the road

"Since I've come to Canada life has been so good," says 28-year-old **Elizeo Maneso**.

Elizeo left Sudan for Kenya because of the civil war and lived in camps as a refugee for several years before coming to Canada in 1999.

Among the good things that have happened to Elizeo is his loan from IAF. That money will help him realize his dream of driving large industrial and transport trucks. He was a truck driver in Kenya and longs to get back to the career he loves.

"If I hadn't received the loan, I would just keep on knocking on doors," he says. "I would find a way to find work. I need to work."

Elizeo spent over six years working in the meat packing industry to support himself, all the while trying to figure out ways to get back to truck driving. When he was laid off in February and started receiving Employment Insurance, Elizeo began checking out his options.

He visited the Canada-Alberta Service Centre (CASC) and the agency referred Elizeo to IAF to help him pursue his career. Elizeo will use the loan to take a three-week course with the Canadian Safety Association to receive the certification he needs to drive trucks.

"I'm trying to go to Fort McMurray. After I do the course, I know I can get work right away," Elizeo says.

"I am very excited. This is a career that I want to do for life. It is a dream come true."



## Hard work worth the effort

**Elaheh Ahmadi** is an accomplished family physician by any standards. She practised as a family doctor for

nine years in Iran, her native country, and interned in dermatology, obstetrics, gynecology, internal medicine and pediatrics, among others.

Still, when Elaheh came to Canada she had to start over again – a time-consuming and expensive process. Her husband, Mohammad Salehyar, a dentist, had the same experience.

"We knew to some extent when we came here that the health care system would be different," Elaheh says. The couple spoke English so they thought they could begin working relatively quickly. But they soon

understood their credentials were not recognized by the Canadian professional organizations that regulate family doctors and dentists.

"It was a shock at first," recalls Elaheh. "But we had to work through it. We couldn't work in our field. We had to learn the process, do the exams and volunteer so our colleagues would get to know us."

She worked teaching physiology at a private school until she got a job in the Family Medicine Research department at the University of Alberta, which gave her the start she needed. Meanwhile Elaheh worked towards getting the required Canadian medical certifications. That meant taking exams.

Elaheh explains that for her to take one exam can cost as much as \$1,500. Fees for her husband's dentistry exams were \$4,500. In addition, he has

to be able to pay about \$150,000 for tuition upon acceptance for the dentistry upgrading program. All the while the couple was living on their savings, supporting their two children. Both received much-appreciated loans from IAF.

"That both of us could get the loan was very, very helpful," Elaheh says. "We appreciate the opportunity it gave us to be able to practise our professions and to have a different life and lifestyle."

Elaheh recently celebrated her acceptance into a residency program where she will study for two years to get her certification to practise family medicine in Canada.

"Right now, I feel all of the hard work was worth it," Elaheh says. I have my position at university and in a few years I will be able to practise medicine again."



# Recipients' Stories

## Immigrating was the right decision

When **Noemi Pinto** made the decision to immigrate to Canada from Colombia, she knew it wasn't going to be easy. But opportunities for mature professional women are limited in Colombia. And as a single mother, Noemi felt she had to leave her family and her country to provide a better life for her 17-year-old son.

"When times were difficult after I first arrived, my family would urge me to return home," she recalls. "I reminded myself of the reason I came here and it made me stronger."

In Colombia, Noemi worked as an accountant for 15 years and held a managerial position.

"I had a very successful professional life," she says. When she came to Canada in 2002, she could barely speak English. With 10 months of ESL under her belt Noemi began volunteering for a not-for-profit organization that had a large latino clientele.

When the financial clerk left his position, Noemi took over. She felt lucky to get the part-time job although it was far more junior than what she is qualified for.

Noemi soon landed another part-time junior accounting position for another not-for-profit. That developed into a full-time position.

With full-time employment, Noemi began to research the possibility of pursuing her Certified General Accounting designation, which would open up more opportunities.

Finally she heard about IAF.

"I earn just enough to live on. I don't have the luxury of studying and this loan has given me that opportunity," she says. "It has given me the dream of getting a job like the one I had in Colombia." Noemi wants to work with immigrants, helping them through the process of adapting to their new country.

Her son is enrolled in university in the fall and this training will increase Noemi's salary so she can help support him through school. And she is beginning the process of sponsoring her daughter and two grandchildren to immigrate to Canada.

"My decision to come to Canada was the best decision I could have made," she says. "Canada helped increase the potential of my life."



\$834,000 in loans  
has been approved

Average loan is \$4,500

Recipients have paid  
\$69,500 in principal and  
\$26,000 in interest.

All principal and interest  
payments go to the loan  
fund for borrowing to  
future applicants.

IAF's default rate is  
less than 1%

## Taking the first steps to achieve dreams

Persistence, a strong work ethic, supportive employers and the IAF have helped **Hider Saleh** pursue work in his field since immigrating to Canada.

"I have big ambitions and I am beginning with the first steps," Hider says. "English is my second language, so I must learn to speak the language better and I must get Canadian experience."

Originally from Iraq, Hider worked internationally as an engineer for 14 years. While working with North American companies throughout Asia, Africa and Europe, Hider's colleagues from North America encouraged him to emigrate. He received his papers to immigrate to Canada in 2005.

Even though Hider is working on his PhD in mechanical engineering, after arriving in Canada, he worked in what he describes as "survival jobs." He used his mechanical engineering background to land jobs maintaining equipment. Then he got work with Acuren, a company specializing in engineering materials and non-destructive testing.

Hider's employer encouraged him to get certification in non-destructive testing from SAIT and suggested he apply for funding from IAF to support the training. Acuren paid for half of the three-month program, while IAF provided the loan for the other half.

Hider says he's grateful for the training and he likes his work. But he's already applying for his structural engineering certification from Association of Professional Engineers, Geologists, and Geophysicists of Alberta (APEGGA).

"I want to make the extra effort to become certified. I know it will take a long time, but it's important to me," he says. "Nobody wants to stop. Everyone has the ambition to go to the top of their field. I think this is a good step."

With Hider's professional aspirations slowly coming to fruition, he is focusing on bringing his wife and son, who live in Romania, to Canada. He says the sponsorship process is underway and he hopes the family will be reunited over the next few months.

# Donor sees value in IAF

**HSBC Bank Canada** is a generous donor to IAF, committing \$150,000 in 2007 and 2008. IAF spoke to Dino Medves, senior vice president, Western Region, HSBC Bank Canada.

**Why the Immigrant Access Fund?** ■ As part of 'the world's local bank,' HSBC Bank Canada recognizes the challenges newcomers from around the world face as they settle in a new country. We are pleased to support organizations such as IAF that assist newcomers in settling in their new home and fully contributing their talents and skills to their local communities.

**What is it about this program that suits HSBC's corporate giving strategy?** ■ HSBC Bank Canada believes in investing in the future, so improving access to education is one of our top priorities for charitable giving. This fits very nicely with IAF's efforts to assist immigrants in covering the costs of becoming locally accredited or certified in their fields.

**How does it help meet HSBC's business objectives?** ■ We made this donation for philanthropic reasons. But as part of a global bank, a significant portion of our staff and clients are

immigrants or the children of immigrants. We understand how hard it is to move to a new country and get settled. In fact, HSBC Bank Canada has an account package designed specifically for new immigrants and foreign workers, called HSBC Passport.

**How does HSBC see immigrants as contributing to Canadian society?**

■ Canada was founded and became the vibrant, successful country it is today as a result of immigration. They bring new ideas, excellent skills and wonderful additions to our cultural fabric.

**Why does it make sense to offer this contribution in light of the shortage of skilled workers?** ■ Canada is a stronger country if every resident is able to contribute to his or her full potential.

## Innovative funding model helps immigrants to succeed

IAF is finding innovative ways to give loans to more immigrants who need Canadian training to work in their profession.

HSBC extended a \$500,000 line of credit (LOC) to IAF which is backed by 10 guarantors who have each taken responsibility for \$50,000. The LOC is used only to provide capital for loans.

The guarantors take on extremely low risk because of due diligence on the part of IAF's loan delivery partners, Momentum in Calgary and the Edmonton Mennonite Centre for Newcomers. Recovery of the loans is 99 per cent; of the 183 loans given to June 30, 2008, only two have been declared in default. It's expected that any loan losses will be covered by the interest paid on the loans.

We believe funding micro loans through a LOC guaranteed by supporters is a program unique to IAF.

IAF is expanding its LOC to \$1 million. We welcome additional community and business leaders who would like to participate in the program by signing a personal guarantee for \$50,000. By doing so they will help increase IAF's effectiveness in helping immigrants to get Canadian credentials so they can contribute to their own well being, the economy and their new community.

Contact Dianne Fehr, executive director, if you would like to become a LOC guarantor.



IAF representatives Jim Gray, advisory board member, Dianne Fehr, executive director and Maria Eriksen, president, accept a \$150,000 donation from Dino Medves, Senior Vice President, Western Region, HSBC Bank Canada.

## What our guarantors say

"We have highly qualified people coming into Alberta and not contributing to the extent that they are capable. We need nurses, people for the oil patch and many other services that benefit our society. This is a way to empower immigrants and help them make a meaningful contribution to society in general. And it dramatically improves their quality of life. It's a win all around.

We guarantors are proud to be contributing and working with the IAF, an exceptional group doing good work."

—**Jim Gray, guarantor and advisory board member**

"There are stories of fine, educated and skilled people working as landscapers, cleaning buildings, or driving taxis. Many have to do this for an extended time until finally, if ever, they have the money saved up to take a course at university or to write the exam necessary for them to practise their profession.

IAF is doing very important work to give immigrants a hand up. And we on the advisory board and as guarantors are helping in a modest way. I am always inspired when I see the good work that is being done by the IAF."

—**Brian Felesky, guarantor and advisory board member**

## Line of Credit Guarantors

Wayne Chiu

Brian Felesky

Colin Glassco

Jim Gray

Dr. Noor Jaffer

Ronald Johnston

Kris Matthews

Sherali Saju

Teresa Shock

Anonymous

## Board of Directors

Amal Umar	Incoming President, Founding Member, Loan Review Committee
Maria Eriksen	Past President, Founding Member
Aziza Kotadia	Vice President, Loan Review Committee Chair
Corinne Tessier	Treasurer, Founding Member
Minh Le	Secretary, Represents Alberta Network of Immigrant Women
Kerry Longpré	Director, Founding Member
Eleanor Chiu	Director

## Advisory Board

Brian Felesky, Felesky Flynn LLP
Jim Gray
Brian Humphreys, Nexen Inc.
Dr. Noor Jaffer, Ranchlands Dental Clinic
Hon. E. Peter Lougheed
Dino Medves, HSBC Bank Canada
Mick Mulloy, The Development Group
Denis Painchaud, Nexen Inc.

## Staff

Dianne Fehr	Executive Director
Cindy Pardo	Administrative Assistant

## Loan Delivery Partners

IAF's operating model is to partner with charitable agencies that have either experience with micro loan programs, or strong ties to the immigrant population in their community. These agencies—our Loan Delivery Partners—accept and screen applications, present applications to the IAF Loan Committee, and provide all services related to the administration of the loans (issuing cheques, collecting payments, etc.). IAF has two Loan Delivery Partners: Momentum and the Edmonton Mennonite Centre for Newcomers.

Momentum is a Calgary-based community economic development organization partnering with the under-employed to develop their productive futures. Momentum's vision is for every person in Calgary to have a sustainable livelihood and contribute to their community.



The Edmonton Mennonite Centre for Newcomers is a community agency that seeks to help immigrants and refugees coming to the Edmonton area achieve full participation in the community, contributing their experiences and skills to strengthen and enrich the lives of all Canadians.



## To apply for a loan:

1. Contact an IAF Loan Facilitator. The Loan Facilitator will confirm if you are eligible to apply and will let you know what information you need for your application.

If you live in **Calgary, Airdrie or south of Calgary**, contact

IAF Loan Facilitator  
Momentum  
16, 2936 Radcliffe Drive SE, Calgary, AB T2A 6M8  
Phone: 403 204 2689, Fax: 403 235 4646

If you live in **Edmonton or north of Airdrie**, contact

IAF Loan Program Coordinator  
Edmonton Mennonite Centre for Newcomers  
11713 82 Street, Edmonton, AB T5B 2V9  
Phone: 780 718 7737, Fax: 780 424 7736

2. Get an application from a Loan Facilitator or from [www.iafcanada.org](http://www.iafcanada.org).
3. Complete your application and forward it by mail or by fax to the Loan Facilitator you spoke with. The Loan Review Committee will review your application within two weeks.

## IAF is proudly supported by:



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de l'Ouest Canada



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[www.iafcanada.org](http://www.iafcanada.org)

Dianne Fehr, executive director  
Phone: 403 228 9981 ext. 222  
Email: [dianne@iafcanada.org](mailto:dianne@iafcanada.org)

IAF Administration Office  
#210, 815 – 17 Avenue SW  
Calgary, Alberta T2T 0A1  
Fax: 403 228 9986

Cindy Pardo, administrative assistant  
Phone: 403 228 9981 ext. 223  
Email: [cindy@iafcanada.org](mailto:cindy@iafcanada.org)

**Audited financial  
statements are  
available on request.**