

Thank you for your interest in applying for an Immigrant Access Fund (IAF) loan.

IAF was started in 2003 to help newcomers to Canada maximize their careers. To determine the obstacles faced by immigrants, a study was conducted which concluded:

- Immigrants require flexible credit, particularly for accreditation, upgrading, and training.
- There was no existing micro-loan facility in Alberta to serve this need.
- Immigrants also require training, support networks, and information to help them succeed as newcomers to Canada.

Analysis of demographic and labour force data shows that the number of skilled workers entering the labour force will not be able to match the growing demand. If Canada is to remain competitive, we have to rely on increasing 1) the number of skilled immigrants entering the country; and 2) opportunities for immigrants to apply their skills. IAF was started to help immigrants become fully employed, and made its first loan in June 2005.

IAF's loan delivery partners, Momentum in Calgary and the Edmonton Mennonite Centre for Newcomers, help the IAF board achieve its vision and mandate, and support IAF's non-negotiable values.

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 needy immigrants in order to assist them in obtaining Canadian accreditation or training that will allow them to obtain employment in their field.

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

The IAF board, staff, partners and funders wish you success as you move towards achieving your career goals in Canada.

Immigrant Access Fund

Application Form



Name: _____ SIN: ____ / ____ / ____

Address: _____ City: _____ Postal Code: _____

Phone: _____ Work: _____ Cell: _____

E-mail: _____

Date of Birth: _____ (mm/dd/yyyy)

Best time to contact you: Mornings _____ Afternoons _____

Immigration Status: I am a Permanent Resident Canadian Citizen Convention refugee

My Occupation in the country I used to live in: _____
(Trade or Profession)

To be able to practice my occupation I completed the following in my home country:

- A university (4 year) degree in: _____ What year? _____
- A college (2 year) diploma in: _____ What Year? _____
- A Technical (1 year) Certificate in: _____ What Year? _____
- Other (e.g. Completed high school, trade journeyman, etc) _____
- Years of professional work experience: _____

Canadian Career Objective: _____
(The occupation I want to have in Canada)

Referred by: _____
(How I heard about IAF)

Monthly Personal Budget (During training or testing period)

Based upon _____adults and _____children in my family

Right now, my household's average monthly expenses are:

- Rent / Mortgage _____
- Property tax _____
- Utilities (heat, water, and electricity) _____
- Cable TV and Internet _____
- Phone _____
- Food _____
- Household and personal care supplies _____
- Childcare _____
- Prescriptions _____
- Clothing (monthly) _____
- Transportation (insurance, gas, bus) _____
- Emergencies _____
- Money sent back home _____
- Credit card payments _____
- Other loan payments (car, furniture, etc.) _____
- Other _____
- Total _____

Right now, my household's average net monthly income (after deductions) comes from:

- My full-time employment (working as a _____) _____
- My part-time/occasional employment as _____) _____
- Student Finance Loan or grant (average monthly allowance) _____
- My business _____
- My partner's employment _____
- Other household members' employment _____
- Alberta Works Income Support (Social Assistance) _____
- Child Tax Benefit & Universal Child Support _____
- Employment insurance _____
- Workers compensation _____
- Other? _____
- Total _____

Please note: This should include your family income. However, if you do not know your partner's income, please just indicate you "do not know".

Gender: Male Female

When did you arrive in Canada? Year _____ Country of Origin _____

Are you limited in the amount of activity you can do as a result of a long-term physical condition, mental condition or health problem? Yes No

Your family (living here with you):

- Couple with children
- Couple, no children
- Single, no children
- Single, with children

Housing:

- Rental house/apartment, for my family
- Shared house/apartment (other than my family)
- My own house
- Transitional housing
- Shelter

Financial Assets and Liabilities

Household Income (Totals from last years tax information): _____

If you own any of the following assets, please give their approximate value:

	Total Value	Amount Owing	Monthly Payments
Home	\$ _____	_____	_____
Car(s)	\$ _____	_____	_____
Business	\$ _____	_____	
Investments	\$ _____	_____	(Savings, RSPs, RESPs, etc)
Other	\$ _____	_____	
Total:	\$ _____	_____	

What other debts do you have?

	Amount Owing
Credit Cards (Visa, Mastercard, Sears, Zellers, Petro Canada, etc)	\$ _____
Loans (Student, Bank, Payday, Family)	\$ _____
Line of Credit (actual borrowed)	\$ _____
Utility Bills (outstanding) (gas, phone, water, internet)	\$ _____
Medical Bills (outstanding)	\$ _____
Total	\$ _____

Note: It is important that you disclose all income/assets and expenses/liabilities. The decision to approve your loan is based in part on your honesty and our trusting you to pay it back. The liabilities you show here should closely match what will appear on your credit report. All information you provide is confidential and will not be given out.

IAF LOAN PROGRAM CHECKLIST

Please ensure that the following documents are submitted with your Immigrant Access Fund application:

- A “fully completed” and signed application form.
- Copy of Permanent Resident, Citizenship or Convention status documentation.
- Copy of translated educational certificates or IQAS (no transcripts required)
- Resume.
- English level - Language Benchmark (CLB), IELTS, or TOEFL documentation
- Proof of income - e.g. copy of pay stub, student funding letter, EI or IS confirmation); required for partner as well, if partner is employed (if available).
- Void cheque or banking information (required for automatic payment withdrawals).
- Job advertisements for profession or trade you are seeking to re-enter (proof of employment opportunities). We need to ensure there is work available when you complete your accreditation/training.
- Printed information (summary) about any training program/courses and institution you may want to enrol in, or exams you need to pass.
- References with contact information (below). Feel free to include counsellors, teachers, landlords, employers, co-workers, or other people who know you in a business or professional capacity. Only include friends or relatives if you do not have business or professional references. **Please let your references know that we will be calling to speak with them.** (We may also call your references in the future to locate you if we do not have your current contact information.)

References:

Name	Phone	Length Known	Relationship

Loan Request

Based on the above assessment, I wish to borrow a total of \$_____ (at the current interest rate of 3.75%) from the Immigrant Access Fund. I am confident that the loan will help me secure work in my field of a related field (or if I am already working in my field, help me secure work more suited to my experience and/or education). I am confident that I can manage the required loan payments without creating economic hardship for my family or me.

Repayment of loan

When I obtain work (after completing the required courses or obtaining my license/certification) I could earn around:

\$ _____ per month (after taxes are deducted) and could afford loan payments of \$ _____ per month.

(Please note that the minimum payment for a full \$5,000 loan would be around \$220 per month during 2-year payback period)

Have you ever declared bankruptcy or received a court judgement? Yes No

Declaration/Consent

The information I have provided is complete and accurate. I give Momentum/Edmonton Mennonite Centre for Newcomers (EMCN) permission to obtain personal and credit history information to assess this application. I also give Momentum/EMCN permission to provide information about this application and loan to the Immigrant Access Fund (IAF), financial institutions and credit bureaus. I also consent to Momentum/EMCN and IAF sharing personal information as it relates to this loan application, and agree that they may discuss my situation with places where I have applied or may apply for training, classes or coaching, including their student finance offices. I understand that some of this data may be used by Momentum, EMCN and IAF to assess the success of their programs and services.

I also understand that Momentum/EMCN and IAF will use my personal information to assess if this program is right for me. If I am approved for the loan, my personal information will also be used to:

- Help Momentum, EMCN and IAF understand more about the people in the loan program
- Track changes about the people in the program
- Send me information about Momentum/EMCN and IAF
- Keep in contact with me

Name

Signature

Date

Applications made to Momentum: The Momentum Privacy Policy, the Freedom of Information and Protection of Privacy Act (Alberta), and the Personal Information Protection Act (Alberta) protect your information. If you have any questions about how your personal information will be used, please contact the Operations Manager at Momentum.

Applications made to EMCN: EMCN’s Confidentiality Policy, the Freedom of Information and Protection of Privacy Act (Alberta), and the Personal Information Protection Act (Alberta) protect your information. If you have any questions about how your personal information will be used, please contact EMCN’s Associate Director.