

Meet Cyril Umeh, IAF Micro Loan Recipient:

**Cyril Umeh and Amal Umar,
IAF Vice President**

Originally from Nigeria, I arrived in Calgary on October 26, 2005, hoping to enter the workforce in accounting. I had a four-year diploma in accounting and a Master's Degree in Business Administration, and had worked for a large international company for twelve years.

I didn't think it would be difficult. Advertisements for accounting and related professional positions featured regularly in print and electronic media, leaving no one in doubt that my skill set was in high demand. However, I faced a number of challenges in getting my foot in the employment door. These challenges included: understanding

the Canadian job market and search strategies, the accreditation process in my regulated profession, financing the accreditation process, and not having Canadian work experience.

The challenges seemed overwhelming at first, but I was determined to work in my profession in Canada. Thankfully, I learned about the many services available to help people like myself. I registered in the Directions for Immigrants in Trades and Professional Careers (DITPC) program at Bow Valley College, which helped me learn job market and search strategies, provided help with my resume and coaching for interviews, leads on job openings and many other things.

I approached the Certified General Accountants of Alberta (CGA) for an evaluation of my transcripts and registration. I obtained transfer credits for 13 out of 21 required courses. I also wanted to pursue my fraud examiners certification. I learned that my financial investment in the accreditation process and pursuit of my Certified Fraud Examiners (CFE) designation would be significant.

I researched and subsequently approached the Immigrant Access Fund. I was excited to learn that IAF offers a flexible line of credit to assist immigrant professionals in realizing their dream of obtaining accreditation in their profession. I obtained a line of credit for \$5,000, which I used to pay tuition for the classes I needed and to purchase a computer. Although I was working part-time, the IAF loan made it possible for me to progress in my accreditation as quickly as possible.

I am very pleased to let you know that in October 2006 I started my first professional accounting job in Canada as Treasury Accountant with FirstBus Canada Limited (parent company to Cardinal Coach Lines). I am very excited to be back working in my profession. I wish to thank everyone who helped me, and to especially thank everyone at IAF and all of IAF's donors for supporting the loan program. I hope many more immigrants will learn about IAF and will apply for a loan if they need help so that they too can go back to working in their profession.

–Cyril C. Umeh

Cyril's story is a familiar one. Of the many obstacles faced by immigrants who want to work in their field, the financial burden is often the most difficult to overcome. IAF loans (maximum \$5,000) may be used for tuition, exam fees, qualification assessments, books and course materials, living allowance during study time, or other related expenses that help the applicant progress toward their goal of resuming their career. If you would like to make a donation to help make this possible, please call us or visit the "To Donate" link on our website.

If you know an immigrant who needs help with the costs associated with re-entering their field, suggest they contact IAF for a loan.

- Application forms are available on our website.
- The applicant will know within two weeks of submitting their completed application whether or not the loan is approved.
- Applicants need not be recent immigrants; any immigrant who is a legal resident of Canada may apply.
- The "loan" is actually operated as a line of credit which can be drawn down as needed.
- These are character-based loans; no collateral is required.
- Recipients have up to four years to repay the loan; interest is 1.5% above prime.
- Repayments of principal and all interest paid goes to the IAF Loan Fund to ensure the sustainability of the program.

IAF is looking for office space for April 2007.

Our wish list:

- about 300 square feet (space for two employees)
- central location
- parking for staff and visitors
- some furnishings
- access to a photocopier

Ideally, we would find a company willing to provide space at no charge. IAF will develop a recognition plan to appropriately acknowledge the sponsorship.

Please call Dianne Fehr at 835-8972 if you can help.

IAF thanks The Calgary Foundation for providing office space to March 2007.

IAF is proudly supported by:

