

IMMIGRANT MUSE

Volume 1, issue 3 | 2022

Information | Insight | Inspiration.

Maryam Salehizadeh

Representing Canada Internationally as a
Paralympian Despite Visual Impairment.

Mentorship

*Reflections from mentors and mentees +
a curated list of organizations offering
mentorship programs in Canada*

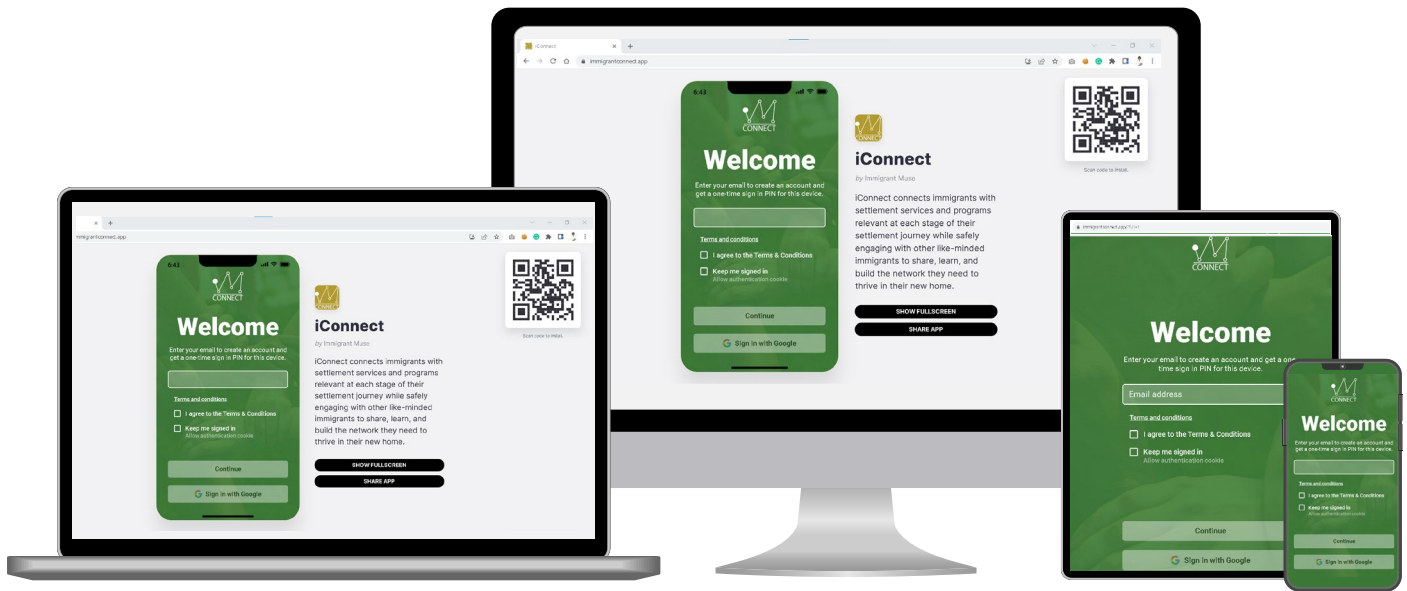
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About

IMMIGRANTMUSE

Immigrant Muse advocates for first-generation immigrants and empowers them with the information, insight and inspiration to successfully navigate the Canadian system and culture through the Immigrant Muse Magazine and the soon-to-launch iConnect App.

Immigrant Muse Magazine is published online monthly and in print quarterly.

Immigrant Muse offers a free advocacy service that helps immigrants find answers to crucial questions they would have otherwise not been able to answer because of organizational bureaucracy. This service has made organizations more aware of their internal biases towards immigrants and made changes to become more inclusive in their operational practices.

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Editor's MUSE

I am elated to share some exciting news with you. Our web app is now live on **immigrantconnect.app**. I am elated to share some exciting news with you. If you have read my muse in the last couple of issues, you'd know that Immigrant Muse has been developing an app to revolutionize the immigrant settlement sector. The much-awaited app, iConnect is now available on the web at immigrantconnect.app. This app offers immense benefits to both immigrants and settlement service providers. This app will empower immigrants to achieve their Canadian dream, connect them with other like-minded immigrants; and provide tailored settlement resources, programs and services. On the other hand, service providers will connect and engage with current and potential clients; target their updates to specific demographics (location, immigration status, home country) on the app; gain user-generated insights on the settlement needs of immigrants; and reach immigrants who are more likely to benefit from their programs and services.

While the app has not been officially launched yet, the good news is that you can still jump on it and be among the first few to enjoy its perks. The app will

be officially launched in the fall during a hybrid launch event that promises to be insightful and educative for all stakeholders in the immigration and settlement sector. Join our mailing list by visiting https://bit.ly/imm_mailinglist to get the launch event notification.

This issue of Immigrant Muse Magazine is filled with inspirational articles that show the importance of mentorship, both from mentors' and mentees' perspectives. To encourage you to try mentorship, we have curated a list of organizations offering mentorship programs across Canada. Whether you're seeking a career, business or social mentorship, you'll find a program that meets your needs.

We also did a deep-dive on the Canadian credit system as a continuation of the last issue. We interviewed a subject matter expert at Equifax to answer 10 questions immigrants ask about credit scores and history. By reading this article, she assured us that you can quickly be among the top 10 per cent of most informed Canadians on the Canadian credit system.

I am confident you'll enjoy reading this

issue as you flip from one page to the next. Remember that your feedback feeds our success at Immigrant Muse. Please share your feedback with me at **editor@immigrantmuse.ca**. I will be thrilled to hear from you.

Until fall, enjoy the rest of your summer!

Cheers to growth!

Oyin Ajibola

Chief Muser

Questions from readers

Can I retire debt-free if I start a mortgage in my early 50s?

Hi Editor,

I moved to Canada with my wife and four kids three years ago, and we have settled in nicely since then. My wife and I are in our early 50s and we would like to start a mortgage but we plan to retire debt-free at 65. We worry that if we take a mortgage, we won't be able to pay it up before we retire and we don't want to be burdened with a mortgage payment in retirement. Do you think it's feasible to buy a house and pay off our mortgage in less than 15 years?

Thanks,

DB



Response

Hi DB,

Thank you for your letter. I'm happy to hear that you and your family have settled down nicely since you landed three years ago, and already planning towards retirement. It's also commendable that you're taking a holistic view of a potential mortgage loan and how it could impact you at retirement. Mortgage loan is arguably the most significant and long-term loan you may ever have to take in your life, and proper planning will help you make the right decision. However, since I do not have a complete picture of your situation such as your current family income and debt, I won't be able to offer specific advice.

However, if I were you I'll not allow age to deter me from getting a mortgage. Real estate is good investment and I am not aware of any law that says you must pay off your mortgage before retirement. Many retirees sell their home and downsize to a smaller retirement home either in Canada or in another country using the profit from the sale of their home.

I would encourage you to speak with a financial advisor. An independent financial advisor can review your current financial situation and work with you to make a plan to achieve your financial goal of getting a mortgage and debt-free retirement. This will help you put things in the right perspective.

There are certainly more factors to consider before you buy a house. We published some of these in the spring 2022 issue of Immigrant Muse Magazine. Visit immigrantmusemagazine.ca and do a quick search using the term "mortgage" to find the article.

I hope this provides some clarity as you decide on the best option for you and your family.

Sincerely,

OA

Send your question to the editor at editor@immigrantmuse.ca.

Contributors



Kshama Ranawana

Kshama is a freelance writer, publishing both in Canada and Sri Lanka, her country of birth. She is a contributing columnist to EconomyNext and Counterpoint. Kshama is also a human rights activist with a decade-long commitment to freedom of speech, protection of journalists, freedom of worship, women's rights, and protection of vulnerable communities and the environment. Kshama enjoys writing about the exceptional contributions of immigrants to the growth of Canada. Have a success story to share? Contact Kshama at kshama@immigrantmuse.ca



Chinye Talabi

Chinye migrated to Canada in 2016 from Nigeria. She is a communication enthusiast with experience working in non-profit, banking, advertising, and public relations consultancy. She draws from her experiences, those of family and friends, to assist other newcomers in settling down faster without making similar mistakes. Chinye is a homebody who would rather cook, watch thrillers, listen to music, and read a novel in her spare time. She enjoys trips with family and friends and still has Hawaii as a dream vacation spot. Connect with Chinye at chinye@immigrantmuse.ca.



Harita Dave

Harita is a journalist at heart, with more than four years as a journalist in India. Her love for journalism remains unchanged even after migrating to Canada. From writing investigative stories to breaking news, her passion for journalism has grown stronger over the years. Although Harita currently works as a Loan Underwriter, she hasn't left journalism behind. As a contributing writer for Immigrant Muse Magazine, she continues her journey as a journalist, sharing immigrants' stories. Share your story with Harita at harita@immigrantmuse.ca.



Katrina Macadaeg

Katrina immigrated to Canada from the Philippines in 2011. She is now a Quality Specialist in the food manufacturing industry. Katrina was a beneficiary of several non-profit organizations so she understands the impact of community involvement to newcomers. She now gives back to her community as a passionate volunteer, mentor, and public speaker. Connect with Katrina at katrina@immigrantmuse.ca



Linda Prafke BAC, FCMC

Linda is a Certified Management Consultant, President of BMG Business Management Group, a partner in Bizacademi Training Inc., an authorized Everything DiSC and Five Behaviours Partner. The companies work with individuals and organizations spanning all sectors and industries. With three decades of experience as a coach, facilitator and consultant Linda and her teams have assisted thousands of entrepreneurs start and grow their business through strategic and business planning and developing critical interpersonal skills to be more productive and successful.



Bukky Abaniwonda

Bukky Abaniwonda pivoted from a career in finance into the immigration industry and, in the process, has developed her technical skills, business acumen, and people management skills in a way that has been truly transformative to her career. Bukky has a deep love for providing access and training to the creator ecosystem through acting, directing, filmmaking, and storytelling. Bukky takes the business acumen from her corporate, entrepreneurial, and social impact work into her role at Shirah Migration as the Principal Immigration Consultant. Shirah Migration has helped over 1,000 candidates with a data-driven, supportive process at various stages of their migration.



Adeola Monofi

Adeola is an award-winning Financial Advisor and licensed insurance broker. She is a Financial literacy Enthusiast with a great wealth of knowledge and experience in the financial services industry. She is passionate about helping people attain financial independence through financial education and premium investment strategies. She is also a public speaker, life coach, devoted wife, and mother to two beautiful angels.



Esther Haastrup

Esther holds a Bachelor of Arts Degree in English Language and enjoys teaching and list researching. She is keen on researching and sharing helpful tools and constantly improving on her writing skills. She's a lover of African Literature, movies and culture; and looks forward to traveling the world, exploring new cities and capturing the moments in beautiful photographs. Contact Esther at esther@immigrantmuse.ca.

Would you like to be a contributor on Immigrant Muse Magazine? Pitch your article idea to the editor at editor@immigrantmuse.ca

Maryam Salehizadeh:

Representing Canada Internationally Despite Visual Impairment

By Harita Dave



To represent Canada internationally! This was Maryam Salehizadeh's dream and the seemingly insurmountable challenges she encountered were not enough to stop this offensive player on the Canadian Goalball Women's Team. In a conversation with this Paralympian, Immigrant Muse uncovers the story of this inspiring immigrant, who has represented Canada internationally.

Maryam landed in Canada in November 2016 on a visitor visa with one dream in mind: “to represent Canada internationally” and she never looked back. “My dream was to join the Canadian team and compete in Tokyo Olympics, Paralympics and world competitions,” says Maryam, who was 29 when she arrived in Canada.

“When I arrived in Vancouver and explored, I realized everything was here. Compared to my home country, Iran, things were more accessible here for someone with visual impairment. So, I decided to stay back and fulfil my dream”, Maryam expresses. Prior to coming to Canada, Maryam was a physical education teacher, a goalball coach, and a member of the Iranian National Goalball team for ten years. Despite being accoladed twice as the best offensive player in Asian Competitions, Maryam “couldn’t participate in world competitions as Iran didn’t allow us to participate in competitions hosted by a few specific countries, thus we were missing on all big competitions”, she says.

Achieving her Canadian dreams did not come without its challenges.

“I came all alone to Canada. My family and the society back in my country were against my decision. They were concerned about my safety in a new country. I heard all sorts of things, ‘you’re a refugee, you’ll have to live in a shelter, people will take advantage of you, you are visually impaired, which will make things even worse and that I should move back to Iran.

“I was married at the time, but I separated from my husband after almost ten years because he was against my decision to move to Canada. I had to try to explain my needs and dreams to people. “Having less than 5 per cent vision, there were a lot of other challenges that I dealt with, including financial, housing, and language barriers. I couldn’t freely walk around to find organizations or local services. And I was lonely because I was away from my friends and family.”



It took almost two years and four months for Maryam to get her permanent residency, without which she couldn’t represent Canada in an international competition. However, she says, “I utilized this time for training, although my financial crisis didn’t allow me to hire a personal trainer. I missed a lot of training camps due to financial crunch, and my lack of fluent English language skills made it hard to communicate with new friends and teammates.”

Maryam enrolled in English classes at Vancouver Community College to improve her language skills and tried to find a job. Sadly, Maryam couldn’t find a job due to her “limited English language skills. Also, at that time, there were hardly any jobs for the visually impaired. I had to spend all my savings, and eventually applied for welfare and disability benefits.” Despite these challenges, the athlete in Maryam refused to give up on her dreams.

Finally in 2019, things began to fall in the right places for Maryam. “I received my permanent residency in March and made it to the (Canadian Goalball Women) team of six athletes for the Parapan American Games in August. Our team won the bronze medal.” Since her selection into the Canadian team in 2019, Maryam has represented Canada internationally in the Paralympics, the American Championship, and the Parapan American Games. In 2021, she joined the Canadian team to compete in the Tokyo Paralympics. “Although we didn’t make it to the podium in the Tokyo Paralympics, it was a huge achievement for me,” she adds.

Maryam feels “proud to be part of the team representing Canada

and especially an Iranian representing Canada. The fact that I was the first Iranian lady who competed in the Paralympics in goalball made it all sweeter”, she says with pride.

Maryam has achieved her dream of representing Canada internationally. Her next goal is to “compete at the World Competition at the end of this year. My goal is to compete and be on the podium there. And for the next Paralympics in 2024 in Paris, my goal is to take my team to the podium.”



Currently, Maryam is taking computer classes to enable her to secure a job in the future, and she also trains six days every week in preparation for her next competitions. “When at home, it is generally a 12-hour training that includes mobility stretches and physio and meetings related to the National team”, she states.

The determined athlete proclaims, “Canada is the place to grow. We can dream and achieve whatever we want here, so dream big! Because people and government here respect you. It is easy to grow here if you are determined.”

With countless challenges also come sacrifices. “I’ve sacrificed being with my friends and family. I also had to deal with many accusations that I am selfish and don’t care about others.” Wondering what her friends and family in Iran think about her now? She jokingly says, “I’m not sure if they just gave up on me or are really happy. But since I’ve separated from my husband, everything is way better. My parents also visited me, and they saw me happy here and realized that Canada is a safe country for women.”

Maryam’s brother has moved with her to Kamloops, British Columbia, so she now has immediate family support.

Maryam looks back on her journey and wished that the Canadian government had offered her more support. “As someone representing Canada as a newcomer refugee, they could’ve done more. Speeding up my permanent residency process and now citizenship process would have really helped. It’s been five years, and I am still waiting for a house to be allotted in BC Housing. I

“I believe that there is nothing in this world that a person can’t do. As a person with a disability, my biggest goal has been to prove that a disability is not an inability.”
- Maryam

am visually impaired, and I can’t walk around in different offices (which limits my work potentials). I was constantly compared with my other teammates. A few people in authority were really harsh towards me.”

The now 35-year-old Maryam says the one thing that kept her going in the face of challenges was her belief. “I believe that there is nothing in this world that a person can’t do. As a person with a disability, my biggest goal has been to prove that a disability is not an inability. These beliefs, along with my determination have helped me fulfil my dream and made me an independent person. I didn’t get any kind of support. It was Maryam who supported herself when nobody else did. When I look back on the past, and what I went through, I can’t believe I made it so far all by myself. At times it scares me. I was so determined to make my dream come true.”

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Declining Housing Supply Presents Opportunities for Equitable Population Redistribution

By Oyin Ajibola

Housing availability and affordability have been a growing concern in Canada for a few years, especially in the last two years. In recent times, newcomers to metropolitan cities including Toronto, Vancouver, Calgary and Montreal have faced the harsh reality of homelessness, with a limited supply of suitable homes in desired locations at affordable costs. The increasing inflation rate has further aggravated the situation and forced many to embark on inter-city migration. This adds a disheartening layer of struggle for newcomers already battling the many challenges of immigrating to and settling in a new country.

Ayinke Abolarin, a newcomer in Calgary, Alberta, puts the struggle in context. “It’s frustrating that my family has not been able to find accommodation for over three months now, and we can’t even really focus on other areas of our lives. Whenever I think we’ve found one, someone else offers the landlord more money, and we lose it. We can’t

register our kids for school because we don’t have a permanent home address to determine the right school zone. We’ve spent the bulk of our settlement funds on alternative housing arrangements that are not sustainable, and we can’t even make any concrete plans for the future. The situation is really frustrating”, Ayinke laments.

Preetam Ahmed, another newcomer in Markham, Ontario, also explains, “I came to Canada about eight months ago and signed a lease for six months with six months upfront rent. After six months, my landlord asked me to leave because they needed the apartment for personal use”. Preetam has since been couch-hopping as she has not been able to find another apartment that does not require at least a six-month upfront rent, which she says she currently cannot afford. “I found out later that my landlord increased the rent of my former apartment and rented it to someone else, and I hear this is now a common practice. Many landlords are

beginning to exploit the situation.”, she concludes.

Both Ayinke and Abolarin are actively looking for jobs outside their current cities to resolve their shelter problem.

On June 23, 2022, Canada Mortgage and Housing Corporation (CMHC) released a report that estimates the amount of housing required to reach affordability in Canada by 2030. The report shows that over 30 per cent growth in housing supply is required to meet the shelter need of Canada’s growing population. However, the growth forecast is less than 15 per cent across Canada. While this report does not provide a specific estimate for all the Canadian provinces, it shows the housing growth forecast and required growth for the big four (Ontario, British Columbia, Quebec and Alberta). Ontario’s housing supply is expected to increase by around 12 per cent in the next eight years. However, 38 per cent growth in housing supply is required to meet the

A well-thought-out intergovernmental strategy can encourage employers to establish offices in other cities outside the big four with increased housing supply and a better distribution of job opportunities.



housing need of the growing population in the province. This shows a supply deficit of 26 per cent. BC's deficit is a bit better at 18 per cent, with a forecasted growth of 18 per cent and a required growth of 36 per cent. Quebec shows a deficit housing supply of 12 per cent with a predicted increase of 12 per cent and a required growth of 24 per cent. On the reverse side, Alberta is projected to have a 23 per cent growth rate in housing supply. With a required housing supply growth rate of 18 per cent, this will create a surplus supply of 5 per cent to meet the housing need of Alberta's growing population.

The report reveals that housing supply and affordability will continue to be a problem for the foreseeable future, at least in large metropolitan centres. Perhaps the current housing supply challenge presents a unique opportunity for a more equitable population distribution across Canada. However, a more consolidated intergovernmental effort is required among the Ministry of Immigration, Ministry of Labour, and the ministry in charge of housing, both at the federal and provincial levels and in partnership with employers.

The primary population growth driver in Canada is immigration, and Canada's immigration strategy is driven by current and projected labour shortages. However, housing shortages in cities where there are jobs will continue to drive immigrants away from these cities. Worse still, immigrants might be forced to live in unfavourable conditions that hamper their efficiency in the labour market.

Statistics show that the big four are the destinations for most immigrants because of the perceived availability of better job opportunities, multiculturalism and community support. A well-thought-out intergovernmental strategy can encourage employers to establish offices in other cities outside the big four with increased housing supply and a better distribution of job opportunities. In addition, when employers who can embrace remote work opportunities do so, the setback of job availability will stop being a significant factor in the choice of settlement location for immigrants.

Many employers across Canada are beginning to provide housing solutions such as company-owned rent-to-own housing for their employees. These are forward-thinking companies that see the problem of housing availability and affordability as a hindrance to workforce growth and have taken steps to offer solutions that keep their employees happy and engaged.

Ahmed Hussen, the federal minister of housing, diversity and inclusion, has been actively meeting with his provincial counterparts across the country in hopes of finding a solution to the looming homelessness epidemic. Any strategies derived from these meetings cannot wholistically resolve the situation if they do not align with the immigration growth and labour strategies.



Mercy Vito-Campbell

Wielding Her Strength of Character to Break Through Struggles

By Katrina Macadaeg

Strength of character is an immigrant's superpower, and Mercy Vito-Campbell's story is proof. Mercy went through a series of difficult experiences shortly after landing in Canada at the age of 19 as a permanent resident. But these did not deter her from claiming a life that's filled with boundless opportunities away from the judgement of a conservative community.

Immigration was never easy, especially for Mercy. What was already a challenging time of rebuilding her life in a new country became even more complex when she found out she was pregnant a month after arriving in Canada.

As a newcomer, Mercy lacked the emotional strength to cope with this new layer of struggle. To worsen her situation, her conservative family deeply frowned upon her pregnancy as a teenager, and her baby's father offered no help as their relationship ended a few months after she informed him about her pregnancy.

Rather than give up, Mercy stayed resilient, and began rebuilding her life the best way she could. She got a minimum wage job at a distribution center where she packed clothes. This helped her to start buying her baby's necessities. Mercy also researched and tapped into all the resources available to her and approached several organizations to inquire about services she could access. Unfortunately, her status as a sponsored permanent resident rendered her ineligible for many benefits, including public health insurance. However, she was able to access the Bridge Program. The Bridge Program referred her to a teen mom support group and other health services organizations. Through these organizations, she got free milk and vouchers for groceries, as well as counselling.

Mercy also learned about available student loans and took advantage of them to upgrade her skills for better career opportunities. Eight months

after giving birth, Mercy was back to school while holding three physically demanding part-time jobs. Every weekday, she was out of the house before sunrise, worked two jobs, went to school, then returned home way past sunset. And every Saturday, she was doing another job. She barely had time for herself and did not have any free time to do her schoolwork.

Her hard work and sacrifices paid off! She completed her coursework and got a job as an office administrator for a non-profit organization. Life was looking brighter until it threw another curveball at her. At three years of age, her son was diagnosed with high-functioning autism. She was a young single mother with a special needs child. But Mercy refused to give up. With dedication and foresight, she was determined to be successful despite her situation.

In time, Mercy's role as an office administrator was expanded into an office manager role. She did not hesitate to say yes to this opportunity, which accelerated her career and propelled her to the future of her dreams.

Mercy acknowledges her supervisor at the non-profit organization, who took a chance on her despite her lack of Canadian work experience and gave her expert advice and resources. She taught Mercy how to get a referral to British Columbia's Sunny Hill Health Centre to obtain a specialized developmental assessment for her son,

Although Mercy's success story includes the priceless assistance she obtained from various individuals and organizations, it was her character, determination and foresight that brought her the life that she now lives.

and provided guidance as she applied for assistance and sought additional resources for her son's needs. The supervisor was a great mentor who understood Mercy's struggles and gave her emotional support.

Sunny Hill Health Centre confirmed her son's diagnosis, which enabled Mercy to secure a government grant to hire a behaviour interventionist and other specialists to alleviate her child's special needs. She was also able to claim childcare subsidy from the government.

Mercy sought the help of many people and not-for-profit organizations to ease her journey. She advises, "don't just let resources stay in the background untapped. Tap into them because they will help you in a sense that you wouldn't even know."

Mercy is most thankful to a family member who helped her take care of her son and taught her parenting skills. This relative served as her anchor who encouraged her to enjoy life with her son instead of constantly mulling over

“I always think of my life experiences as teaching tools to make myself better. I don’t look back with hope or regret. Rather, I set goals while capitalizing on my past experiences.”

- Mercy Vito-Campbell



her problems. But what Mercy appreciated the most was the non-judgmental assistance she received.

She is grateful to her friends who enabled her to have fun during her limited personal time and momentarily forget her problems. Having “vent buddies” gave her the mental break she needed to move past her daily struggles.

Although Mercy’s success story includes the priceless assistance she obtained from various individuals and organizations, it was her character, determination and foresight that brought her the life that she now lives. She admits, “there are a lot of opportunities in Canada. But your success depends on what you do and what kind of character you have.”

Now in her forties, Mercy has built a successful family, career and business life. She is married to a loving husband, and her son, now in his twenties, has reached a certain level of independence where he can work and care for himself. She has also found a supportive and fun group of friends to accompany her on her life’s journey. She now holds an Accounting Manager position and manages her own real estate business and clothing store. She continues to work hard to be able to enjoy an early and active retirement in the future.

Her success doesn’t just end with her. With her numerous skills, engaging personality, and keen vision, Mercy helps and leads various community associations in British Columbia’s Sunshine Coast such as the Sunshine Coast Filipino Canadian Association, Gibsons Family Network, and Catholic Women’s League of Canada.

With satisfaction, Mercy states “I was able to reach the goals I set around 20 years ago. I can confidently say I became successful even if I was a young, single mother.”

Mercy’s story shows that immigrants have the strength of character to break through their immigration struggles, with the superpower to claim the life of their dreams.

Skills You Need to Become an Entrepreneur

By Linda Prafke



The most successful entrepreneurs learn to quiet that inner voice of doubt and focus on achieving their goals. They surround themselves with positive people who believe in them, and they stay informed about industry trends and best business practices.

Entrepreneurs are a special kind of people. They see an opportunity and seize it. They are innovative and unafraid to take risks. What skills do they need to succeed? Many people think it only takes a great idea and some determination, but that's only part of the story. In order to be successful, entrepreneurs need a variety of skills to manage a business effectively. Some of the most important skills for entrepreneurs are:

Business Focus

The business world is competitive, and staying on top of your game can be difficult. That's where business reports come in! These documents provide vital information about an organization, such as analyzing performance or company health, that might otherwise go overlooked. This helps entrepreneurs make decisions based on what they know (and don't) and increases their chance of

success.

Determination

Determination is an unrelenting drive in the face of challenges, obstacles and sometimes even physical pain.

Delegation

There are many benefits to be gained from delegating. Other people's strengths

can help teams perform at their best while freeing up time for you! It may require letting go of control and trusting others, but once learned, this skill will make a difference in important matters like work, your family, and yourself.

Knowledge

Entrepreneurs and business owners have to make many decisions. Some of them are small and insignificant, while others can make or break the business. It's important to remember that knowledge is power, and making informed decisions based on correct information is the best way to ensure success in both the short and long run. Having access to the right resources and information can mean the difference between success and failure, so entrepreneurs who are armed with this knowledge are more likely to come out on top. So next time you're faced with a difficult decision, don't be afraid to do your research and arm yourself with the knowledge you need to make the best possible decision for your business.

Confidence

Often described as a belief in oneself and one's abilities, confidence also has to do with feeling certain about something, whether it's a decision you've made or a product you're selling. It's about having faith in your ability to succeed, even when others doubt you. It's this unwavering belief that allows entrepreneurs to take the initiative, persevere, and ultimately achieve their goals.

You also need the ability to think **creatively**, strong **communication skills**, time management skills and **leadership skills**.

Of course, entrepreneurs don't always feel confident. Everyone has moments when they question their decisions and wonder if they're on the right track. The most successful entrepreneurs learn to quiet that inner voice of doubt and focus on achieving their goals. They surround themselves with positive people who believe in them, and they stay informed about industry trends and best business practices. By doing these things, they gain the knowledge and strength they need to push through any negativity and become more confident entrepreneurs.



Being an entrepreneur is not easy. It takes a lot of hard work, dedication, and determination to be successful in business. If you're thinking of starting your own business, or if you're already running one, it's important to focus on developing the necessary skills.

Consider contacting a business coach or taking online courses on areas you need to develop. Having immediate access to years of expertise is invaluable for new business owners and aspiring entrepreneurs, and business training such as those provided by BizAcademi can provide insight, solutions, and guidance through your business journey.



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Eight Things Immigrants Love About Canada

By Kristina Macadaeg

There is a lot of things to love about Canada. After all, it is one of the world's top immigrant destinations. In this article, immigrants across Canada share what they love most about the country they now call home.

1

Peace, Security, and Safety



According to the 2021 Global Peace Index released by the Institute of Economics and Peace, Canada is the 10th most peaceful out of 163 countries. This report measures the state of peace in terms of the level of safety and security, extent of ongoing conflicts, and the degree of militarization. This report matches the sentiments of immigrants in Canada.

"I love Canada because it is a welcoming country where people from everywhere come to realize their dream to live in peace and security. This is a land of equal opportunity and freedom. Canada is the best country to explore, and Canadians are the most beautiful people inside and out. I am happy and proud to live here." Kimberly, immigrated in 2005, living in Ontario

"Canada offers security and safety for the family as well as a better future for the children. I can attest that we have been blessed to be here." Grace, immigrated in 2005, living in Ontario

"Canada's promise of peace of mind topped the list of why I made the move. And did she deliver? Yes, she did and still doing...Canada has won me over and Alberta has nothing but pure joy regardless of the challenges." Sarah, immigrated in 2019, living in Alberta

2

Nature and Four Seasons



Canada's beauty is astounding. It consistently ranks top on the list of the most beautiful countries in the world. Canada holds the third spot in the 2022 Rough Guides list of most beautiful countries in the world as voted by travel guide readers.

Canada's natural beauty is highlighted by the four seasons, and immigrants attest to this.

"The beauty of Canada is unbelievable!" Rozy, immigrated in 2019, living in British Columbia

"I really admire Canada's beautiful and consistent four seasons. The excitement builds up for me whenever we start a new season, especially winter. The change in seasons is something that we do not get in my home country." Mark, immigrated in 2010, living in British Columbia

3

Diversity and Multiculturalism



According to Canada’s official website, “With the significant exception of Indigenous people, all Canadians originally come from somewhere else.” Further, it states that approximately 75% of the country’s population growth is attributed to immigration. Immigration results in a diverse and multicultural society, which is appreciated by many.

“I love Canada because it supports a multicultural community. Because of this, we are given equal opportunities.” Marissa, immigrated in 2003, living in Ontario

“I love the country’s cultural diversity and multicultural cuisine.” Juliani, immigrated in 2019, living in British Columbia

4

Endless Opportunities



Access to opportunities is one of the things that immigrants absolutely love about this country. In fact, the Government of Canada states that employers across the country are actively looking to fill hundreds of thousands of positions.

“As immigrants, we have opportunities to become whatever we choose to be. In a funny kind of twist of fate, career progression is also a known hindrance for many of us. However, I have seen how people’s careers have transformed within a few years. I am happy with my life here. My community is growing, and we continue to build ourselves up as we explore all that this maple land offers.” Lola, immigrated in 2018, living in Alberta

“I love the stability that Canada can offer to me. There are equal rights for everyone - even for a woman and immigrant like me.” Maricor, immigrated in 2012, living in British Columbia

“The opportunities are endless. It’s up to you how and when you take these opportunities because there is no age limit.” Alwyn, immigrated in 2006, living in Manitoba

5

Healthcare



Canada's healthcare system is publicly funded and is founded on the values of fairness and equity. Chapter 6: Strong Public Health Care of the Federal Budget 2022 considers overall health. It allots a budget for dental care, mental health and opioid crisis, aging and brain health innovation. It also includes investments in public health programs such as piloting menstrual equity fund and assistance for Canadians who want to become parents. It is not a surprise that the healthcare system is one of the things that immigrants love about Canada.

"I simply love Canada! I appreciate its high-quality health care system. I never have to worry about expenses concerning healthcare because of the publicly funded healthcare system that ensures quality of care for all Canadians." Manolito, immigrated in 1999, living in British Columbia

6

Freedom and Individuality



Canadians generally value freedom and individuality. They make decisions based on personal interest and break free from societal expectations. Freedom and individuality also make it to the list of top things that immigrants love about Canada.

"What I love most about Canada is that there is freedom to be yourself here. Of course, you will come across judgmental people at times. But in general, there is freedom to express yourself and be yourself without feeling the need to fit into a mold that was previously established. There are so many cultures here that there is no mold. This allows you to be yourself without feeling shame." Gloria, immigrated in 1996, living in British Columbia

"I love the freedom and opportunities that Canada provides." Aeron, immigrated in 2003, living in Quebec

7

Polite and Kind People



Canadian politeness is known all over the world. Often saying “please” and “thank you” in many social situations, they are apologetic and may even say “excuse me” or “I’m sorry” if someone else has bumped into them; and they are uncomfortable in confrontations and tend to avoid them.

Canadians are generous with their time, talents, and resources. Statistics Canada reveals that 79% of Canadians aged 15 years and older volunteered as part of an organization or on their own in 2018.

“I love many things about Canada, but what I love the most is how kind many people are. People are willing to help you and show you genuine kindness without knowing who you are. Though, there are pockets of people who aren’t kind, the number of those who are kind far outweighs those who aren’t. Thank you, Canada, and thank you, Canadians.” Sherifat, immigrated in 2016, living in Nova Scotia

8

Relaxed Lifestyle



The Canadian values of freedom and individuality, the country’s beautiful scenery, and the society’s diversity provide unlimited recreation options that are hard to ignore.

Statistics Canada shares that out of all the Canadians surveyed, 7 per cent participated in outdoor activities and 85 per cent visited a park or green space close to home. Immigrants have the pleasure of enjoying life at their own pace.

“I love how people are freer in Canada. Canadians don’t let pressure take over - they don’t feel the need to get things done right away and right at this second. There is more dedicated time for themselves to enjoy life a bit more through various activities like camping, hiking, and visiting art galleries. The overall slower pace toward living life to the fullest is beautiful.” Cindy, immigrated in 2009, living in British Columbia

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Building Confidence in Corporate Canada Through the Right Outfit

By Katrina Macadaeg

Miuccia Prada, Italian fashion designer, once said “What you wear is how you present yourself to the world, especially today, when human contacts are so quick. Fashion is instant language.”

As a new immigrant, you want to communicate your confidence, capability, and passion through your outfit. Elizabeth Bull, fashion industry expert and Dressing Services Manager at Dress for Success Vancouver shares tips on dressing in corporate Canada.



Know the dress code and relevant policies.

Ask your manager about the acceptable dress code and if a scent-free policy exists. If still in doubt, look to your manager for guidance because what your



manager wears sets the tone in terms of formality or lack thereof.

Wear clothes and shoes that will make you feel comfortable.

Your comfort is of utmost importance. Always choose comfort over fashion because discomfort can affect your performance negatively. Make sure that you wear fabrics and cuts that you feel confident and comfortable in.

Comfort means confidence even in terms of footwear. Make sure that you can walk comfortably in them. If you're hobbling around, people might remember you for the wrong reasons.

If you want to wear a classic pair of shoes, black, gray, or brown are the best options in terms of color. You can wear accent shoes once you have the job.

For women, an animal print like a leopard can be neutral and would look great with a navy-blue suit.





Make sure that your clothes fit properly.

Before going for an interview or wearing your outfit for the first time, sit down in your garments to check the fit. While sitting, make sure that your jacket does not pop up, there are no horizontal lines forming across your clothes, and there is no button spread. These are indications that your clothes are too small. Women can work around this issue by wearing a camisole or sleeveless shirt underneath their outfit and leaving the top button undone to show the camisole.

Be mindful of the length of your clothes. Women can wear tights or a pantyhose with high denier under a short skirt. Men can wear shoes and socks that are similar in color with shrunk pants to give a united line.

Dress according to the season.

Many immigrants come from countries that are different from Canada in terms of weather. If you feel hot, wear breathable fabrics. If you feel cold, wear fabrics that keep you warm or dress in layers.

Start with capsule wardrobes in neutral colors. Gray, blue, tan, and camel are the building blocks of any professional wardrobe. You can build various sets of outfits around these colors.

Black is also an excellent basic color for women. However, a black suit is usually not recommended for men. Black suits are associated with the service industry because waiters wear these.

Another tip for men is always leave the last button undone when you are wearing a suit. This is a fashion industry standard.

Wear work-appropriate clothes.

Stay away from clothing that is loaded with logos as these may be associated with controversial topics.

Women should avoid wearing leggings or clothing with purposeful holes in the corporate world. Wear skirts that are a little above the knees or longer. Stay away from micro minis, at least for interviews. Wear tights or opaque pantyhose under a short skirt.

Avoid jumping on new fashion trends.

Canada is always a little further behind trends so fashionable choices may look odd in this setting.

Women in Amsterdam are wearing voluminous and boxy blazers right now. However, since this trend has not yet reached Canada, wearing these would make you look like you are wearing an outfit that is too big for you.

In men's fashion, oversized and pleated pants are back on trend. However, classic flat front pants are recommended as these are universally flattering.





Compliment your outfit with the right accessories.

Your outfit is an expression of who you are. You want to be able to express this through your accessories as well. So, wear the accessories you want to wear as long as these are in good shape and polished. For example, you don't have to wear a watch. However, if you decide to wear one, make sure that the battery is in good condition.

While expressing yourself, be mindful of cultural appropriation with accessories because Canada is a highly multicultural society. Also remember not to wear any kind of political affiliation buttons at first or for interviews.

Men should be cognizant of the subtle language of tie color. Colors mean many different things throughout the world. These may also be associated with political views or advocacy. Find out what colors might mean in the North American culture.

Canada is a lot more relaxed than the fashion capitals of the world in terms of the level of details in clothing. You don't have to worry about matching the metal tone or color of your accessories, shoes and wallet.

Keep it neat.

Ensure that your clothes have no missing buttons, are clean, and are not wrinkly. If you don't have access to a steamer or an iron, hang your wrinkly garments in the bathroom while taking a hot shower. The warm steam will relax some of the wrinkles out. Wear a pair of clean and polished shoes. Make sure that your laces are in good shape and that they are not falling apart. Confirm that your glasses are clean.

Transition your interview outfits to a casual business look.

You don't have to buy new sets of outfits once you get a job. Women can wear flowy tops and stretchy fabrics instead of the structured clothing that is commonly worn for interviews. You can don a cardigan instead of a blazer. You can also wear denim in some office settings.

A collared shirt with a V neck sweater or a zippered sweater can be part of a casual business outfit for men. It is important to keep your attire classy even if your company has a relaxed dress code. You want to have an edge and a more managerial vibe about you. Never wear shorts, open-toed sandals, or flip flops. Do not wear sports memorabilia, a hoodie, or a cap to a corporate setting.

Stay true to who you are.

Your outfit is an expression of who you are in your faith. You don't have to work your faith around the corporate world.

You can find ways to honor your culture visually. Don't feel like you must dress like everyone else but be respectful within certain parameters.

Staying true to who you are is a bigger challenge for women since a woman's body is a political minefield. Everybody has an opinion on a woman's clothes, weight, and body shape. But do not feel pressured to wear clothes that you are not comfortable in. This also applies to wearing make-up or heels. If you don't like wearing makeup or high heels, don't wear these just because everyone else is.

Find the right balance between expressing who you are and being a little conservative.

The corporate world is still conservative in terms of appropriate work outfit. A full sleeve of visible tattoos may not be acceptable. Wear a blazer or sweater on top of a sleeveless top since employers still expect women to wear sleeves for the most part.

Avoid wearing blue mascara or blue eye shadows.

You have a lot to offer in corporate Canada, and you can highlight your confidence, capabilities and passion with the right outfit.



Eight Stress-Free Networking Tips for Immigrants

By Katrina Macadaeg

They say, “your network is your net worth”. There is no shortage of success stories of newcomers and other professionals who found jobs or climbed the corporate ladder through networking, my story included. However, most people agree that networking can be stressful, but it doesn’t have to be according to Daniel Wang, a networking guru.

Daniel immigrated to Canada from Taiwan 25 years ago and over the years has become a trusted career coach for immigrant job seekers with experience organizing career and networking events. He shares these tips with Immigrant Muse from his wealth of experience and his role as an Employment Specialist and Career Consultant at British Columbia Construction Association (BCCA).

1. Practice small talk

Practice small talk techniques and content. Understand the topics that are most likely included in the Canadian small talk. Use the weather, traffic, or sports to initiate a conversation, and stay away from controversial topics such as

politics, religion or personal topics.

2. Stay curious and ask questions

Often, new immigrants who finally have the nerve to network still think about themselves. They often jump into selling their skills as they focus on their need for a job. However, if you approach another person while caring only about your needs, they’ll feel pressured. Instead ask about the person or the company that they work for. People are likely to respond favourably if you show interest in them.

Examples of questions that you may ask include: Do you need to get a license to

do your job? Can you tell me a little bit about your company? What made you come to this event?

3. Listen very carefully

Pay attention to what they’re saying and try to remember some of it. Also watch your body language during the conversation and avoid coming off as bored or uninterested.

4. Give something

New immigrants often feel that they don’t have anything to give since they are new to Canada. As a result, when they reach out to network, they just want to take. The reality is that immigrants have a lot

to give. Many immigrants have experience working with global partners back home. They have valuable experiences and insights to share. Be proud of your experience and your home country because you have a lot to give. You can start by offering to volunteer in any event that they organize. You have your time and manpower to give, so don't look down on yourself.

5. Share resources, insights and industry updates

Share industry news that you have come across. If you happen to know someone else or some other company who are in the same seminar or industry sector, you can

myself to the speaker using my elevator speech and took note of a common area of interest. Within 24 hours after our initial meeting, I sent the speaker an email to remind her of how we met, my career interests, and the skills that I can offer. Two months later, she referred and coached me for my first job in Canada.

Networking is a valuable skill but it can be a source of stress for many immigrants. Remember that you have used networking techniques even before coming to Canada. You merely have to hone your skills by using these eight simple tips for stress-free and effective networking and have fun while at it.

Networking is a valuable skill but it can be a source of stress for many immigrants. Remember that you have used networking techniques even before coming to Canada. You merely have to hone your skills by using these eight simple tips for stress-free and effective networking and have fun while at it.

bring that up. This will give the other person something to relate to or talk about. Focus on topics in your area of expertise. Down the road, if you become closer, then you can talk about other common interests outside your professional life.

6. Connect or relate them to other people, programs, organizations, and corporations

Connect them to your existing contacts who can help make things happen. After all, networking is about giving and taking. This technique will also help you continue the relationship with your existing contact as you can use this as a reason to reconnect with them.

7. Stay in touch

Collect your new network's contact and stay in touch if you promise to. If you feel like you have nothing to say when you want to get in touch, then you haven't used tip three. If you listened carefully during the initial conversation, then you'll be able to remember one topic that interests your new contact. Do your homework by researching the topic or paying attention to news related to this. Reach out to ask a question about what you have learned to keep the conversation going.

8. Have fun

Don't be too hard on yourself. Networking is supposed to be fun.

I am proof that these techniques work because I obtained my first job in Canada through networking. I first met Daniel through Skills Connect for Immigrants Program by Douglas College. I was a participant while he was an Industry Liaison and Career Consultant. As part of the program, the consultants taught us networking in the Canadian setting.

With elevated confidence, I attended a career event after completing the program. After the event, I introduced



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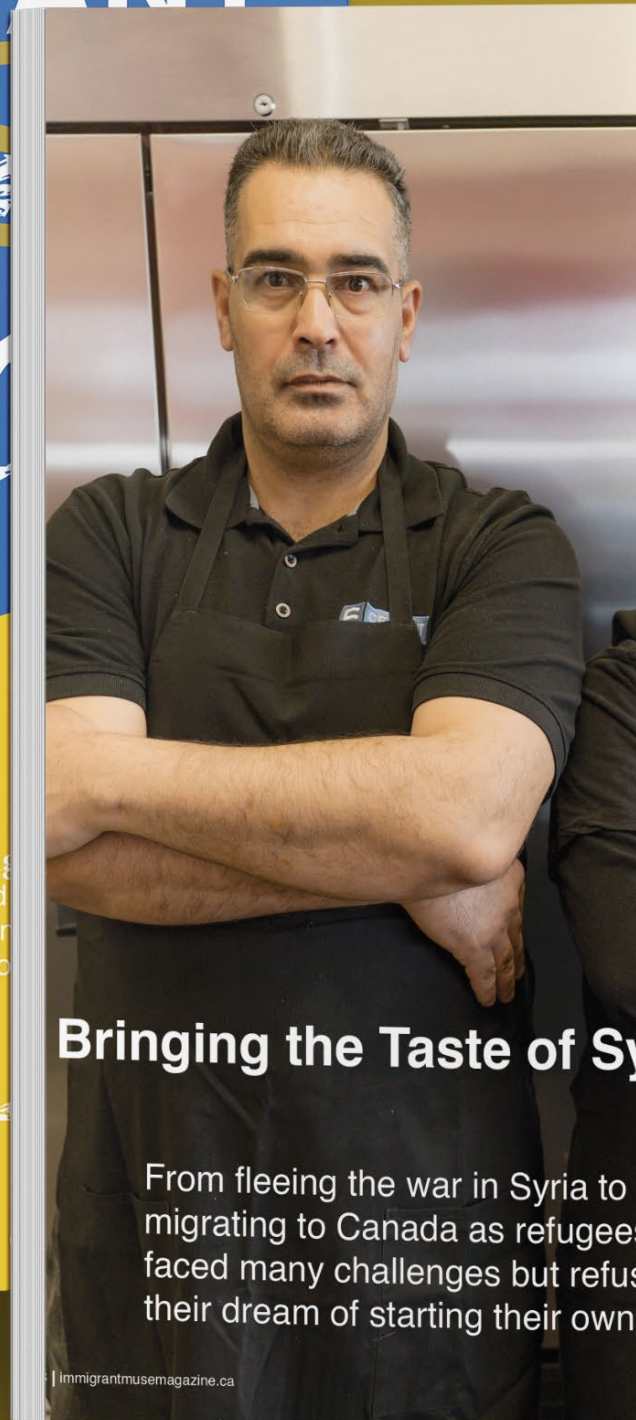
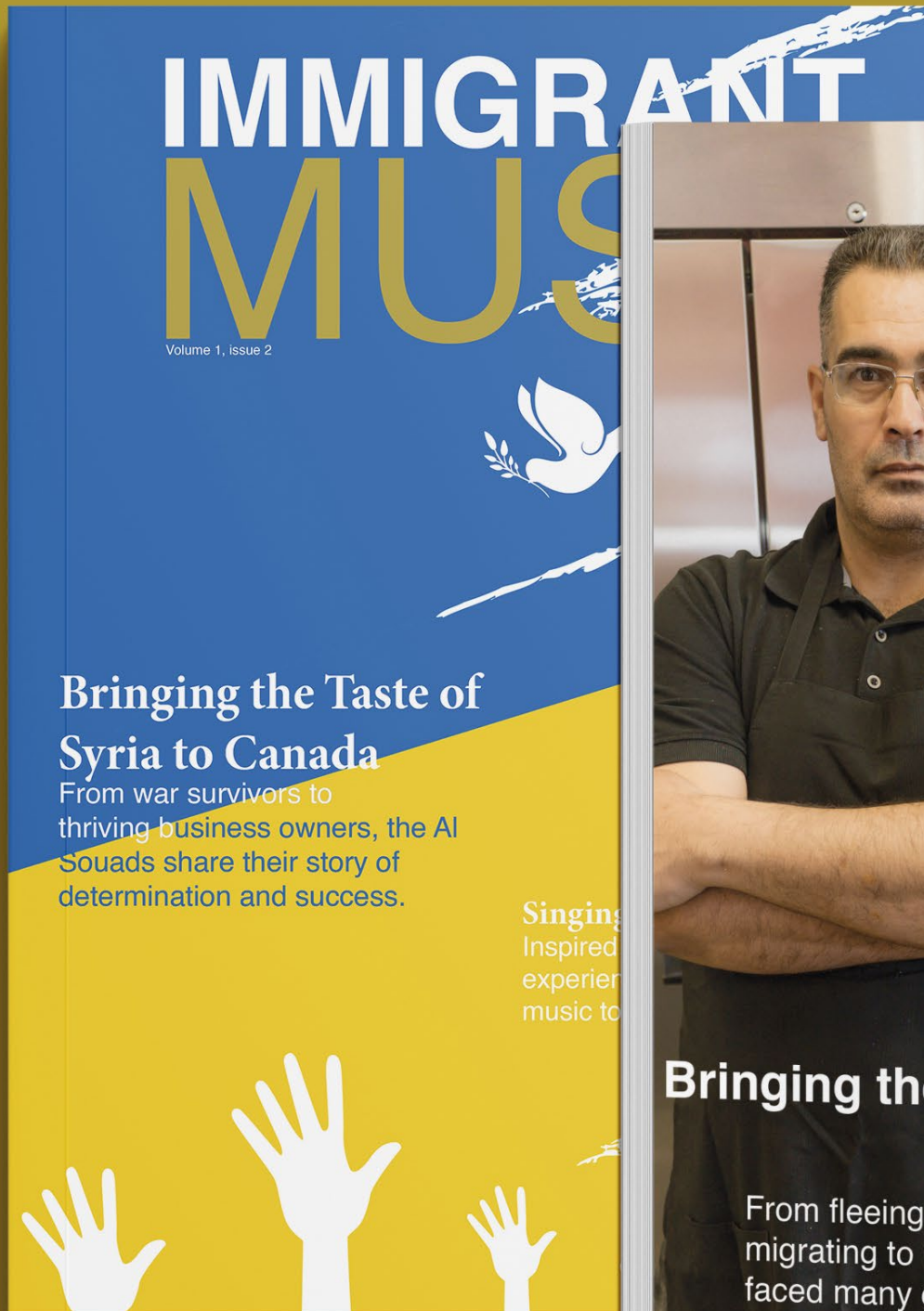
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Syria to Canada

By Oyin Ajibola

Lebanon, and
s, the Alsouads
sed to give up on
restaurant.



The Al Souad daughters

Badie and Wafaa Al Souad were forced to move to Lebanon in 2014 with their four children due to the war that started in their home country, Syria in 2011. After staying in Lebanon for three years, they received an invitation from the Government of Canada to migrate to Canada as refugees. Wafaa says, "I agreed to come to Canada because the war was hard on me and life in Lebanon was very expensive. But my husband struggled because everything is different in Canada".

Wafaa fondly remembers the call that changed her family's life, "I told my husband that somebody phoned me and told me to call the number back if we want to come to Canada so we can start the application process and my husband thought I wasn't saying the truth because it was a hard time for us". She further explains, "we lived in a small farm in Lebanon. My husband used to work there, and the people were nice, but life was not easy. After a lot of discussions between me and him, we decided to come to Canada. We started our application process, and within about four months, we were ready to come here".

The Al Souads landed in Montreal on February 12, 2016, and after two days, they moved to Saskatoon, Saskatchewan. Their first shock? The snow. "When I saw the snow, I couldn't believe people live here with the snow above two meters, I had never seen any snow like this, we had some snow in Lebanon but all of it was two or three centimeters", confirms Wafaa.



The Al Souad sons

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Mentorship



Mentorship is a supportive learning relationship that enables sharing of skills, insights, and encouragement between a mentor and a mentee. Mentorship is so important that several non-profits have programs designed to build mentorship relationships.

Paving the Way Towards Success for Mentees

By Katrina Macadaeg

Vancouver's chapter of Dress for Success (DFS) offers mentorship as part of its Professional Women's Group (PWG) program. The program matches mentees with mentors for guidance, inspiration, and support as part of the professional and personal development program.

Immigrant Muse reached out to graduates of PWG to learn how mentorship has benefitted them.



Sanam Mohsenin

Sanam Mohsenin came to Canada in 2018 with a master's degree in Biochemistry and extensive professional experience in the pharmaceutical sector from Iran. Her lack of Canadian experience and language proficiency were barriers in her job search. Her first mentorship experience was through PWG in the 2022 cohort.

Tracy Adole

Tracy Adole migrated to Canada in July 2019 from the UK and is originally from Nigeria. She is a Certified Project Management Professional with a PhD in Geography and Environment from the University of Southampton, UK. Tracy is currently a Physical Geography Instructor at Coquitlam College, and Research Associate for the Social Planning and Research Council of British Columbia (SPARC BC). Like Sanam, she was also in the 2022 cohort of PWG.



Katrina Macadaeg

Katrina Macadaeg came to Canada in 2011 with a Bachelor of Science in Chemical Engineering and a Master's in Technology Management. When she started at PWG, her first contract job in Canada had just ended and she was searching for the next opportunity. Katrina is currently a Food Safety, Quality, and Regulatory Specialist for a food manufacturing company. She graduated from PWG in 2014 and became a mentor for the program in 2021. She continues to seek formal and informal mentorship in her workplace and beyond.





Why did you look for a mentorship opportunity?



Sanam: I felt overwhelmed and that I was not on the correct path. I thought that I could not find a job in a new country and was not capable of doing even easy tasks. I (needed) a person with experience in Canada who could guide me and talk to (me) without any judgment.



Tracy: To improve my professional skills and build my network.



Katrina: I was searching for my next job and was quite frustrated with the pace of my career. I was looking for job search support, additional knowledge about the Canadian workplace, and a purpose while waiting for an opportunity.



How has mentorship changed your life?



Sanam: Mentorship has shown me that I can reach my goals and reminds me of my capabilities. I gained confidence through mentorship - the feeling that I am valued as a person and that I can add value to my job and personal life. I have also gained the two necessary factors to achieve my goals - having a plan and passion. I now understand that first, having a plan encourages me to take action, even small actions and not to stop. Second, passion is a fuel to move.



Tracy: There have been significant changes in my networking and interpersonal skills as a result of the mentorship program, and most importantly my professional network has increased.



Katrina: The boost in confidence that the mentor gave me was more than enough for me to continue my job search. The confidence, emotional support, and feeling of belonging propelled me to accomplish things I would have never considered doing otherwise.



What skills have you gained from mentorship that have helped you to integrate into your workplace or society better?



Sanam: Mentorship has helped me to make progress specifically in my job field... (and) has drawn a roadmap for my improvement as well.



Tracy: Interpersonal and networking skills.



Katrina: Mentors helped me clarify my goals, as well as my strengths and weaknesses, to identify my next improvement steps. I have learned to use feedback for self-development. I have also enhanced my interpersonal skills and learned to mentor others.



What tips can you share to help immigrants make the most out of mentorship?



Sanam: I believe, first people should look for a mentor in a related job field. Second, focus on their weak points and ask for help around that. Third, it is important to be open to feedback from their mentors as they provide a safe environment.



Tracy: Learn about how to also be a mentor to someone else.



Katrina: Mentorship relationships may end or transform. So, it is important to learn skills that will help you continue your progress on your own. It is likewise important to ask about resources or learning opportunities that you can use in your own time.

Mentorship requires an investment of time and trust. However, its benefits are incomparable to these investments, as explained by these mentorship program graduates. Mentorship has improved their technical and soft skills. More importantly, the supportive relationship empowered them to pave their own way towards success even after the mentorship ended.

Do you have a mentor? It may be time to consider looking for one. Settlement agencies or community building non-profit organizations in your community might offer mentorship programs.

Reflections from mentors

By Katrina Macadaeg



Hanna Kitchingman,
Executive Director at Dress for Success, Kingston



Tasneem Damji,
Programs Director at Dress for Success, Vancouver

Mentorship is a mutually beneficial relationship that cultivates the personal and professional development of both mentees and mentors. Its benefits transcend the boundaries of the relationship into their families, the organization, and the community.

The mentorship relationship is a two-way street that culminates at an intersection. But how do mentors efficiently achieve the high impact they desire for the relationship? Tasneem Damji, Programs Director at Dress for Success Vancouver and Hanna Kitchingman, Executive Director at Dress for Success, Kingston share their experiences as mentors with Immigrant Muse.

How did you become a mentor?



Tasneem: My mentorship journey started with Spark of Hope. It is an organization that helps girls and women from developing countries that have experienced war to get scholarships for post-secondary education in various countries. My role was to work with them one-on-one to apply for a scholarship. I helped them highlight valuable information about themselves by asking them questions and listening to their stories. I never thought of what I did as mentoring.



Hanna: I became a mentor through my community contacts. I have been working alongside an employment agency that was working with youths for years. They reached out to me because they were looking for mentors. I always considered myself a leader who loves to give back. It was a great opportunity for me to say yes.

How can new mentors create an effective working relationship with their mentees?

Tasneem: It is very important to first build a connection with your mentee. When I was mentoring students in Syria, one of the first things I said is that I've been to Syria. They got excited and asked questions about where I went or what I did. If I know that my mentee is a mother, I could ask her about her children.

Hanna: Building trust and rapport with your mentees is the most important step. But this takes time. So, start small by getting to know your mentees and making them feel comfortable. You can have conversations about your pets, favorite sports, and favorite food. Find common areas of interest and be open and honest about what you know and what you don't know. It's fine to say you don't know the answer, but you would like to explore the topic together. Building a nice rapport with your mentee requires showing a bit of your vulnerability.

What tips can you give mentors to help their mentees succeed?

Tasneem: It is important to establish expectations and boundaries. At the start of the relationship, it is beneficial for you to talk about your mentorship style and role. You might say that I am here to empower you to do this work, to support you, and give you some advice to help you achieve your goal. But I'm not here to do the work for you. It is important to ensure that your mentee has goals that they can work on with you.

Hanna: Listen to what your mentee wants, needs, and feels. Let the mentees drive the conversation about their goals and their definition of success. Everybody's vision of success is different so you can't put your dreams and expectations on somebody else.

What skills can help mentors succeed?

Tasneem: Every mentor has their own style. I share stories when they're relevant. Let's say the person I'm mentoring is struggling or is wanting to improve in an area. If it's an area that I had experience in, I find sharing a story helps. I used to think maybe the person thinks I'm just talking about myself, but I've heard several of them come back to me and say that the story I shared helped them look at their own situation.

Hanna: You must be patient and learn to lower your expectations. I have worked with a lot of high-risk, high-barrier women. So, what I expect of myself cannot be what I expect from somebody else.

You need to have the drive, dedication, and enthusiasm to help your mentees find ways to overcome their obstacles and



A good mentor is great at asking questions. Listen intently and give mentees the space to talk. Ask for clarifications and get them to think deeper.

I'm the kind of mentor that would like to gently push my mentees out of their comfort zone. I try to do that because I think the only way we can grow is to get out of our comfort zone, do things that we didn't do before, or do things that scare us.

How does mentorship help the mentor?

Tasneem: Mentorship can help mentors by realizing that they can have an impact on a mentee's life. It is very powerful because you're not just helping the mentee, but you're helping the mentee's family as well.

I heard mentors in the Professional Women's Group (PWG) program of Dress for Success say that they learn a lot from their mentees. Our women are from all over the world, different areas of work, and different stages of life. Learning is not one-way. I have seen a lot of friendships develop. I think that's a nice outcome of it as well.

celebrate every little step that they take. You need to be a go-getter, but at the same time, keep a positive attitude in the face of challenges.

Be open to telling your mentee that though an obstacle has happened, that doesn't mean you can't get to the goal that you have. Maybe you just need to change the path to that goal. Maybe instead of taking two years, it will take you three years now, but you can still find a way to get to your original goal.

Hanna: Mentorship is very impactful to the community, organization, mentees, and mentors. Mentors get the fulfillment of giving back while learning more about the community. Mentors may not always be aware of what is happening in the community because we may be set apart by economic levels or cultural levels. So, it's very eye-opening for the mentors to know what is happening at the very ground level of the community in terms of employment, education, poverty, and homelessness.

I also learn a lot about the internet, apps, and technology from my younger clients. So, I learn just as much from them as I hope they learn from us. I believe all our mentors feel the same way as well.

What challenges have you had as a mentor?

Tasneem: When the mentee is not prepared for the meeting with the mentor, it's hard for the mentor to know exactly how to help the mentee.

Hanna: The major challenge I've had is related to COVID and the difficulty of meeting mentees in person. Another challenge is rescheduling events to accommodate the mentees' personal obligations. Our clients have responsibilities at home. Challenges come up at the last minute, so you must be flexible.

How would you encourage people to become mentors?

Tasneem: You can be a mentor in different ways. Mentorship could be a formal or informal relationship. It doesn't necessarily require regular conversations like PWG. It could be even one conversation.

Hanna: Remember how much of a struggle it was for you and you wished you had someone to talk to. You could be that person for somebody else, so they don't feel lost. You can be like a shining star to help someone else get through the next step and the next step.

Mentorship is impactful to the mentor, mentee, and the community. Consider being a mentor to continue the cycle of growth and giving.



Organizations Offering Mentorship Programs in Canada

By Esther Haastrup

If you're looking to reap the many benefits of mentorship, whether as a mentor or mentee, one of the easiest way is to join a mentorship program that has been structured by an organization rather than to personally seek out a mentor for yourself. Here's a curated list of organizations offering mentorship programs across Canada and you might find one that suits your needs.



CANADA-WIDE

FUTURPRENEUR

Business Mentorship

Futurpreneur is a non-profit organization that provides mentoring and financial support for entrepreneurs between the ages of 18 to 39 across Canada.

Futurpreneur offers pre-launch coaching and online resources along with a two-year business mentorship. <https://www.futurpreneur.ca/en>

VENTURE FOR CANADA

Career Mentorship

Venture for Canada is a national charity organization with the vision to build a country where youths can equitably realize their entrepreneurial potential to build a more prosperous country through their paid pairing internship, intrapreneurship, fellowship and mentorship programs for post-secondary students. These programs provide participants the opportunities to network with passionate and committed team members to help them grow as they learn. <https://ventureforcanada.ca>

DIASPORA DIALOGUE MENTORING PROGRAM

Career Mentorship

Diaspora Dialogue Mentoring Program is an organization that supports emerging writers across Canada to develop their craft into a career through one-on-one mentorship, professional development and opportunities to publish and present their work. They have a long-form mentorship program that accepts submissions from emerging writers with a full or near full draft of a manuscript. They also have a short-form mentorship program that accepts submissions from emerging writers across Canada with short stories or creative non-fictions less than 3,000 words. <https://diasporadialogues.com>

BIG BROTHERS BIG SISTERS

Social Mentorship

Big Brothers Big Sisters is a Canada-wide organization that provides individual and group mentoring for adults

and youths. Their mission is to enable life-changing mentoring relationships to ignite the power and potential of young people. They recruit, train, match and support the youths. They also refer families and individuals to agencies that provide other support services. <https://bigbrothersbigsisters.ca>

BLACK PROFESSIONALS IN TECH NETWORK (BPTN)

Business Mentorship

BPTN connects Black tech professionals to top mentors in the Canadian tech and business sphere, while also connecting Black tech professionals to each other to create a community focused on growth. <https://www.bptn.com>

THE ROLEX MENTOR AND PROTÉGÉ ARTS

Social Mentorship

The Rolex Mentor and Protégé Arts initiative brings gifted artists from all over the world for a period of creative collaboration in a one-to-one mentorship with artistic masters. Since 2002, Rolex has paired mentors and protégé in dance, film, literature, music, theatre, visual arts, architecture and an open category covering interdisciplinary pursuits. The mentoring program has evolved into an enriching dialogue between artists of different generations, cultures and disciplines, helping ensure that the world's artistic heritage is passed on to the next generation. <https://www.rolex.org/rolex-mentor-protege>

MENTORABILITY BRITISH COLUMBIA

Social Mentorship

MentorAbility is a national initiative which promotes the employment of people with disabilities in communities across Canadian provinces but is spearheaded in British Columbia. They are focused on developing full or half day mentoring experience for job seekers with disabilities and are matched with individual mentors to explore career opportunities and what they need to get ahead in their desired field of interest. <https://inclusionbc.org/our-services/mentorability>



ALBERTA

RAJ MANEK

Business Mentorship

Raj Manek is a 100 per cent volunteer-run non-profit that provides business coaching, mentorship and complementary tools to small and medium-sized entrepreneurs in Saskatchewan and Alberta. Raj Manek's top priority is the growth and success of young

businesses and the community at large. To achieve this, they offer personalized mentorship matching services, educational seminars and webinars, network opportunities, business information toolkit and access to experienced business advisors. <https://manekmentorship.com>

SMARTstart

Business Mentorship

SMARTstart is an entrepreneurial training program with three key parts: online training, in-person seminars and mentorship. These programs are available for anyone with a business idea or new business owners who are seeking to set up in specific locations across Alberta. SMARTstart creates a space for experienced business owners to connect, guide and network with the next generation of entrepreneurs to increase the likelihood of success for local aspiring entrepreneurs through mentorship and guidance. <https://www.smartstartyourbusiness.ca>

WRITERS GUILD OF ALBERTA

Career Mentorship

The Writers Guild of Alberta is an organization that provides mentorship and guidance to emerging writers in Alberta. They pair mentors with apprentices for one-on-one mentorship. They also meet the needs of emerging writers in terms of guidance, collaboration and employment; and provide senior writers with short term employment and a platform to sharpen their mentoring and teaching skills. <https://writersguild.ca>

METOR US ALBERTA

Career/peer-to-peer Mentorship

Mentor Us is a peer-to-peer mentorship program

developed at the University of Alberta by a team of nursing graduate students. Mentor Us provides an academic community where nursing students of all backgrounds and programs experience empowering relationships and community networking. <http://www.mentor-us.com>

MENTOR UP ALBERTA

Career Mentorship

Mentor Up Alberta is an organization that provides networking, professional development and informal mentoring opportunities to individuals in Engineering, Technology and Science among others. The mission of Mentor Up Alberta is to build a community of professionals at all stages of their career, potential employers, professional associations, volunteers and under represented groups. <https://www.mentorupalberta.com>

ALBERTA MENTORSHIP PROGRAM

Culture and Career Mentorship

The Alberta Mentorship Program supports mentorship programs focused on immigrants in rural and small urban communities. The goal of the organization is to help newcomers become part of the Albertan workforce and economy. They provide free information about mentoring newcomers through customized mentorship programs. <https://albertamentorship.ca>



BRITISH COLUMBIA

MENTORSHIP BC

Business Mentorship

Mentorship BC is an online resource that allows small business owners in BC to find and access mentorship programs. <http://www.mentorshipbc.ca>

MENTOR CONNECT BC

Career Mentorship

The Mentor Connect program brings together skilled immigrants and established professionals in occupation-specific mentoring relationships. Mentor Connect matches job-ready skilled newcomers in British Columbia with established local professionals for one-on-one occupation-specific coaching. Matches are based on occupation, industry and professional experience. Mentorconnect@iecbc.ca

VANCOUVER MANUSCRIPT INTENSIVE (VMI)

Career Mentorship

VMI offers a one-to-one mentorship program that teams writers with professional authors to develop their manuscripts to their fullest potential. VMI develops a comprehensive course tailored specifically to each writer's specific writing needs and also mentors them with more than 50 years of combined professional experience in writing, editing, teaching and publishing from the VMI mentors. <https://www.vancouvermanuscriptintensive.com>

THE FORUM

Business Mentorship

The Forum educates, mentors, energizes and connects self-identified women entrepreneurs to succeed while promoting. They are committed to equipping self-identified women entrepreneurs with the skills and tools to achieve their goals. <https://www.theforum.ca>

COMMUNITY FUTURES MANITOBA

| Business Mentorship

Community Futures is an organization that offers business training, mentorship, advice and support to rural business owners. They support community based economic development to create diverse and sustainable rural communities. <https://cfmanitoba.ca>

MANITOBA ENTREPRENEURIAL HUBS

| Business Mentorship

Manitoba Entrepreneurial Hubs provides women with advising, business training and mentorship. The hub creates a home that provides specific support for women

entrepreneurs, youth entrepreneurs and entrepreneurs looking to sell or buy an existing business. They support entrepreneurial women thriving together in Manitoba. <https://www.thehubs.ca>

CREATIVE MANITOBA

| Career Mentorship

Creative Manitoba is a unique mentorship program set up to cater to the mentees in their specific artistic discipline (creative, administrative or technical) and offers structured one-on-one tutelage from their chosen mentor, assistance and guidance for individual projects and work, volunteer and connection opportunities set up by the mentor, as well as the rare opportunity to meet and share across disciplines in a monthly Mentorship Monday Share Nights. <https://creativemanitoba.ca>

PARO CENTRE FOR WOMEN'S ENTERPRISE ONTARIO

| Business Mentorship

PARO Centre for Women's enterprise provides programs and services to women across Ontario who are willing to start, grow or build new business opportunities. Their services include business training, skills training and mentorship. <http://paro.ca>

THE FORUM

| Business Mentorship

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MENTORBRIDGE

| Peer to peer Mentorship

Mentorbridge is dedicated to supporting young people in Canada by connecting trained, experienced and inspiring mentors with eager mentees. Mentorbridge also runs the Academic Advising Centre which creates opportunities for university students to meet one-on-one and exchange

knowledge about essays, mathematics and many others. <https://mentorbridge.org>

GIRLS E-MENTORSHIP (GEM)

| Social Mentorship

GEM offers a research-based mentorship program for high school girls facing socio-economic barriers to build their professional skills and achieve their academic and career potential. GEM believes that women mentoring girls is essential in fostering the success of the next generation and critical to creating gender equity in Canada. <https://www.girlsementorship.com>

YOUTH ASSISTING YOUTH

| Peer to peer Mentorship

Youth Assisting Youth grows the leaders of tomorrow through peer mentorship of at-risk and

newcomer youths. They pair volunteer young adult mentors aged 16 to 29 with youth ages 6 to 15 to engage in activities to develop mind, body, character, and leadership skills. The non-profit connects volunteers to meaningful mentorship experiences that profoundly impact the most vulnerable youths and their families in communities across Toronto and York Region areas. <https://youthassistingyouth.com>



NORTHERN CANADA



SASKATCHEWAN

BYTE

Social Mentorship

Byte is a “by youth, for youth” organization that empowers and promotes youths in Yukon and Northern Canada. Their team of mentors travel to communities in the Yukon to deliver innovative and relevant workshops that help youths develop confidence, skills, openness and a sense of belonging. The mission of Byte is to create spaces for Northern youths to lead. <https://www.yukonyouth.com>.

RAJ MANEK

Business Mentorship

Raj Manek is a 100 per cent volunteer-run non-profit that provides business coaching, mentorship and complementary tools to small and medium-sized entrepreneurs in Saskatchewan and Alberta. Raj Manek’s top priority is the growth and success of young businesses and the community at large. To achieve this, they offer personalized mentorship matching services, educational seminars and webinars, network opportunities, business information toolkit and access to experienced business advisors. <https://manekmentorship.com>.

Québec

QUEBEC

THE FORUM

Business Mentorship

The Forum educates, mentors, energizes and connects self-identified women entrepreneurs to succeed while promoting. They are committed to equipping self-identified women entrepreneurs with the skills and tools to achieve their goals. <https://www.theforum.ca>

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“
A mentor is someone who sees more talent and ability within you, than you see in yourself, and helps bring it out of you.

— Bob Proctor ”



Land your first professional job without taking a survival job

By Bukky Abaniwonda

If you are an aspiring or newly landed immigrant, the term survival job is no strange word to you. However, from my insight on the settlement journey of family members, friends and mentees, most people don't need one.

Let me share my brother's experience with you. He first landed in Canada in November 2020 and went back six days later. While he was in Nigeria, we worked on his Resume and cover letter and updated his LinkedIn profile to suit roles in Canada without giving him away to his current employer. Within this period, he networked with other professionals in his field on LinkedIn and reached out to recruitment agencies. In January 2022, he moved to Canada and fully optimized his LinkedIn profile. He also proactively followed accounting recruiters on LinkedIn and sent them custom messages about being open for jobs. Within five weeks, he landed his first senior accounting

contract in Canada with the help of the second recruiter he sent a message on LinkedIn. In February, he began working without the need for a survival job.

Why am I sharing this experience? Two LinkedIn posts I saw today, inspired me to write this article. One is by an influential accounting professional in Calgary who had initially advised my brother to take up survival jobs, which I had discouraged. The second post was about a settlement agency offering a 16-week program for foreign trained female accountants to learn how to use accounting software. While this program may be useful to entry level foreign

trained accounting professionals, I doubt the usefulness to those with at least four years accounting work experience in another country. It is simply a waste of time.

Programs like this subject immigrants to a mindset that they need a bridge to upskill to Canadian level and also get a job at a lower level than they qualify for. Had my brother listened to the naysayer or gone to a settlement agency offering such programs like the one above, he would likely have settled for a junior accounting role, or worse still, a survival job despite having over nine years accounting experience.

What are some of the key takeaways from my brother's experience?

Take your time to plan

If you have a good job in your home country and months before the expiration of your Confirmation of Permanent Residency (CPR), don't jump on the next flight to Canada. Like my brother, you can do soft-landing if you must but you don't have to leave your good job for a survival job in Canada, except you determine that it is worth it.

Research

Understand what it takes to build your career in Canada. LinkedIn is your best friend. Look for people in your field in Canada who are from your home country, if possible because they can be more empathetic and give you cheat codes. Look for people with great career progression who are also willing to share.

Connect with recruiters

My brother was getting interviews

before he arrived, they just won't extend the job offer until he was here. People are getting jobs before they arrive. Connect with recruiters on LinkedIn, and schedule a virtual or in-person coffee if you have landed. There is a great resignation with more jobs than you can think of, you just need to learn how to find them.

Be prepared

Prepare your resume and cover letter according to Canadian standard, and optimise your LinkedIn profile. There are individuals and organizations that can help you do these for around \$300 to \$1000. Find and use them if you must. That might be the difference between a survival job and a professional. Invest in yourself.

Learn the Canadian culture

When you finally land that job, you need to understand the Canadian workplace culture. Look for a coach or program where you can learn this.

Misunderstanding simple nuances can get you fired, you do not want that on your first job.

Finally, remember that you are valuable and deserve to be in Canada. Take your time to plan, research, connect, prepare and learn but most importantly, stay positive. You've got this and I am rooting for you!



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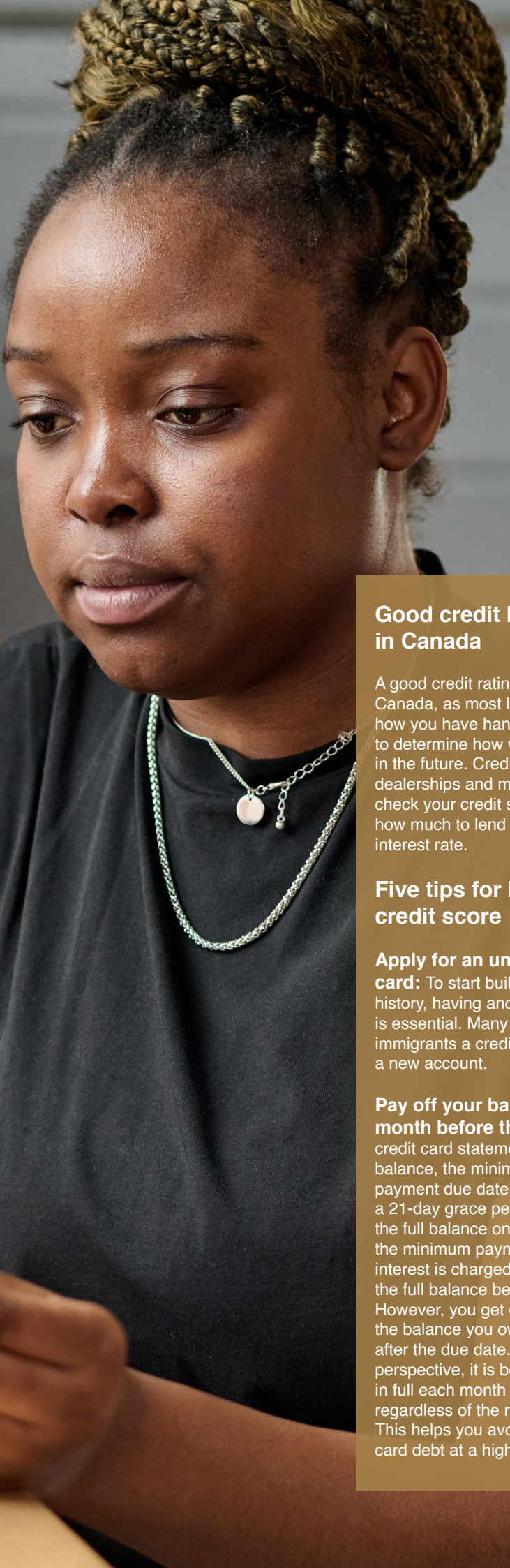
Thriving as a new member in a credit society

By Adeola Monofi

Tosan has been getting many credit card offers from various financial institutions and turning them down without giving them a thought.

As an immigrant, she is trying to avoid credit cards and debts in any form. She has heard gory stories of how people rack up thousands of dollars in credit card debts and have been forced to declare bankruptcy which stays on their records for years. As a result, she uses her debit card and pays cash for everything.

Tosan is now considering buying a home in Canada, and she would need a mortgage as she can't pay cash for a house. She approaches her financial institution to begin the mortgage pre-approval process only to find out that a good credit history is an important requirement, and hers is almost non-existent. Tosan realises that she doesn't really understand the Canadian credit system. Still, she's curious to learn the fastest way to build a good credit history and score, and here is what she learns.



Good credit history is vital in Canada

A good credit rating is essential for life in Canada, as most lenders want to know how you have handled credit in the past to determine how well you will handle it in the future. Credit card issuers, auto dealerships and mortgage lenders will check your credit score before deciding how much to lend you and at what interest rate.

Five tips for building a good credit score

Apply for an unsecured credit card:

To start building your credit history, having and using a credit card is essential. Many big banks offer new immigrants a credit card when you open a new account.

Pay off your balance in full each month before the due date:

Your credit card statement will show your new balance, the minimum payment and the payment due date. Usually, you have a 21-day grace period to pay up either the full balance on your credit card or the minimum payment each month. No interest is charged when you pay up the full balance before the due date. However, you get charged interest on the balance you owe on the credit card after the due date. From a financial perspective, it is best to pay the balance in full each month before the due date regardless of the minimum payment. This helps you avoid racking up credit card debt at a high interest rate.

Use credit wisely: Always stay within your credit limit. You should spend only what you can afford to pay back. If you have a credit card with a \$1,000 limit, avoid going over that limit. As a rule of thumb, try to use less than 35 per cent of your total credit limit each month.

Limit your number of credit applications and/or checks: Every time you apply for credit, the lender checks your credit history. This results in an inquiry on your credit report, which may reduce your score. Apply for credit only when you need it. If offered or pre-approved, accept it and stay disciplined.

Pay your monthly utility bills in full and on time: Consistently paying up your rent and monthly utility bills also helps improve your credit rating.

Pitfalls to Avoid while building credit

As Tosan tries to find answers to questions on credit history and score, she realises that there are pitfalls to avoid. A major one is taking huge loans just to build credit, resulting in unnecessary interests payments until the loan is fully paid off. She also realises that accepting a pre-approved credit limit increase or line of credit can improve your credit rating over time, as long as you are disciplined enough to handle it. Additionally, closing up old credit card accounts just because you found a better option could reduce your credit rating because closing the account will wipe off your history on that account.



Top Ten Questions About the Canadian Credit System Answered

By Oyin Ajibola

The complexity of the Canadian credit system breeds a lot of questions, especially for immigrants. In this article, Julie Kuzmic, Senior Compliance Officer, Consumer Advocacy at Equifax Canada provides answers to the top ten questions immigrants ask about the Canadian credit system.

Question 1

Does checking my own credit affect my credit score?

Julie: Many people are worried about getting their credit file checked because they think it will affect their score, but it (does) not. Please check your credit file! It's important to find if there are any errors (in your file). Check it now before you're in the middle of some urgent situation because if there's something off, you'll have time to fix it with less stress. I recommend you check your report annually with the two credit bureaus in Canada.

Question 2

What are some factors I need to keep in mind to help me quickly build my credit history as a middle-aged newcomer?

Julie: Never miss a payment. Missing a payment when you have a shorter credit history will have a more significant effect than if you have a long solid credit history. You want to avoid any negative report on your credit because you've got less to go on in your credit report, so one negative thing has more impact. If you can't make the full payment on your credit card, it's better to make the minimum payment on time than make the whole payment late. Your obligation is to make the minimum payment before or on the due date. From a personal finance perspective, it's always better to pay it up in full every time if you don't want to pay interests, but from the credit score perspective, at least making a minimum payment is what you need.

Question 3

If I spend from my credit card and pay it immediately before I get my statement, does that impact my credit score and history?

Julie: Yes, it is okay to pay it down as you use it during the month, and it can actually be helpful. Your card is still identified as an active card because you used it, even if you immediately transfer the money back every time you use it. For instance, if you spend \$100 from your card and immediately put back the money for the balance to go back to zero. It's still an active credit card reported with a zero-dollar balance to the credit bureaus. That's a zero per cent utilization rate, that's even better for your credit score calculation.

Question 4

If I don't want to have a credit card or a line of credit, but want to use my phone bill to build my credit, how sufficient is that?

Julie: Phone bills are one type of credit that isn't necessarily included in all credit score calculations because it only started being reported to the credit bureaus about seven or eight years ago. There are different versions of credit scores that are used by different lenders. They are all numbered between 300 and 900 and they aim to predict the likelihood of paying your bills on time. Still, the ingredients are in a different order. So, one element might count for a little bit more, while another might count for a little bit less. One might not use a phone bill in the credit score calculation, and another might use a phone bill in the credit score calculation. If you were to apply for accounts at different banks, a bank that accepts phone bills will be able to add your phone bills when they calculate your credit score but another bank that doesn't accept phone bill will tell you that you don't have a credit history.

Question 5

If my bank offers me a credit limit increase which I didn't request, will it impact my credit score if I accept the increase?

Julie: It could help your credit score because it will reduce your utilization rate. Assuming you have a \$2000 limit on your credit card and usually spend about \$1000 every month but pay it off on time. If the bank offers to increase your limit to \$4000 and you accept the increase, your utilization rate will reduce by 50 per cent utilization to 25 per cent utilization. In that case, you are only using one-fourth of your available credit. The increase will help your utilization sheet, even though you are still spending the same amount of money. There might be situations where the score might take into account how much unused credit you have which might work against you because you already have unused credit yet you are applying for more new credit. But generally, I feel pretty safe saying it's a good thing that your utilization will go down.

Question 6

What is the logic behind the commonly advised best practice of keeping the utilization rate below 30 per cent to have a good credit score?

Julie: First of all, were that 30 per cent comes from is usually a misinterpretation of a pie chart that shows the different percentages of what goes into the credit score calculation. The biggest piece of the pie is payment history, which is the most predictive, and that's 35 per cent of the pie. Utilization is about 30 per cent of the overall score calculation. The word utilization next to a piece of pie that shows 35 per cent or 30 per cent makes people misinterpret that to mean that utilization should be below 30 per cent, but that's not actually what it's saying. It's saying that utilization is about 30 per cent of the overall equation of your credit score. However, lower utilization is generally better. Is it better to keep it below 30 per cent? Yes, but will you see a huge drop in your score if you go up to 32 per cent utilization from 29 per cent? I really doubt it. But why do we even care about utilization, and why is it in the score calculation? Statistical analysis of actual credit files in Canada shows that people who missed payments have a higher utilization rate. That doesn't mean that every person with high utilization is guaranteed to start missing payments. It's just a correlation that a higher utilization can contribute to a missed payment. Therefore, it is more favourable in the credit score calculation if the utilization is lower.

Question 7

I'm planning to buy a house and apply for a mortgage at different lenders because I want to compare rates before deciding. I know that all the lenders I apply to will pull my credit history, will these hard pulls affect my credit in any way?

Julie: That's a great question, but it's a bit of a mixed answer. Every time your credit file is accessed, it has to be recorded in your file by law so you're going to have a hard enquiry for every one of those credit pulls. The bureaus understand the fact people shop around for mortgages and for cars. Suppose somebody applies for five different credit cards at one time within a week, and

they get approved for all of them. In that case, they are going to end up with five new credit cards in their wallet. Still, if somebody applies for five mortgages, it's not because they are going to buy five properties, and the same is true of cars. It's because they are shopping around for a car loan and maybe test driving at different places. So, car loans and mortgages get special treatment. Just the inquiries relating to those two types of loans get grouped together as one shopping event but where that grouping happens is when the score is calculated, so you are always going to see all the hard enquiries on the credit report itself. They are not going to get grouped there because they have to all show, but when the score is calculated, it's going to look at the time frame for the multiple hard enquiries related to a mortgage, how far apart are they and that window is seven days up until forty-five days that they would get grouped as one shopping event. Inquiries are usually one of the lowest factors in credit score calculation. It's about 10 per cent of the overall analysis, so if you have a longer, more solid credit history, then having more hard enquiries is not going to hurt you as long as you don't have late payments and any negative record on your file. If you're new to Canada and you are within the first year, try not to apply for more credit than you actually need because you are still in that building stage.

Question 8

How long will a missed payment or any other negative information remain on my credit history before it is erased?

Julie: Anything negative like a missed payment or even an item in collections typically stays on the credit file for six years. However, as it gets older and closer to the six-year point when it would be removed from the file, it would count for less in the score. If you had a missed payment last month and you calculate your score and then compare that with your score five years later, as long as it has been positive since then, and there haven't been any missed payments, I would expect to see a better score as time passes.





Question 9

I pulled my credit history and score from Equifax and TransUnion at the same time, but they both have different scores. What is the reason for the difference in credit scores?

Julie: There are a couple of reasons. One is that Equifax and TransUnion use different algorithms. For example, maybe one of them puts a higher rate on the number of credit cards that you have, and the other puts a higher rate on the overall number of credit accounts that you have, and it doesn't matter how many of them are credit cards. Depending on which algorithm is used, there's also that situation where some of them ignore mobile phone payments, and others don't. Even if you have precisely the same source file, it's very common to see different numbers coming up at the end. The second reason is that there could be some differences in the data that is on your Equifax report and TransUnion report. Sometimes, there are creditors that only report to one of them. If you are banking with the major banks, then I would be surprised if it wasn't on both. One major difference you'll find in the reports is the enquiries. Each company that gives credit will typically have a relationship with either Equifax or TransUnion. The bigger ones would have a relationship

with both, but when you apply for credit, they are going first to one or the other depending on their business relationship, and that's the one that will have the hard enquiry on their credit report. For example, if I go to CIBC to apply for a card, they get my consent to check my credit history. If they pull my history from Equifax, the hard enquiry goes on my Equifax credit file. Still, my Trans Union credit file is never going to show that hard enquiry because CIBC never went to Trans union to pull my credit file. But when they approve me for the card, and I start to use the card, it's going to be recorded on both credit bureaus.

Question 10

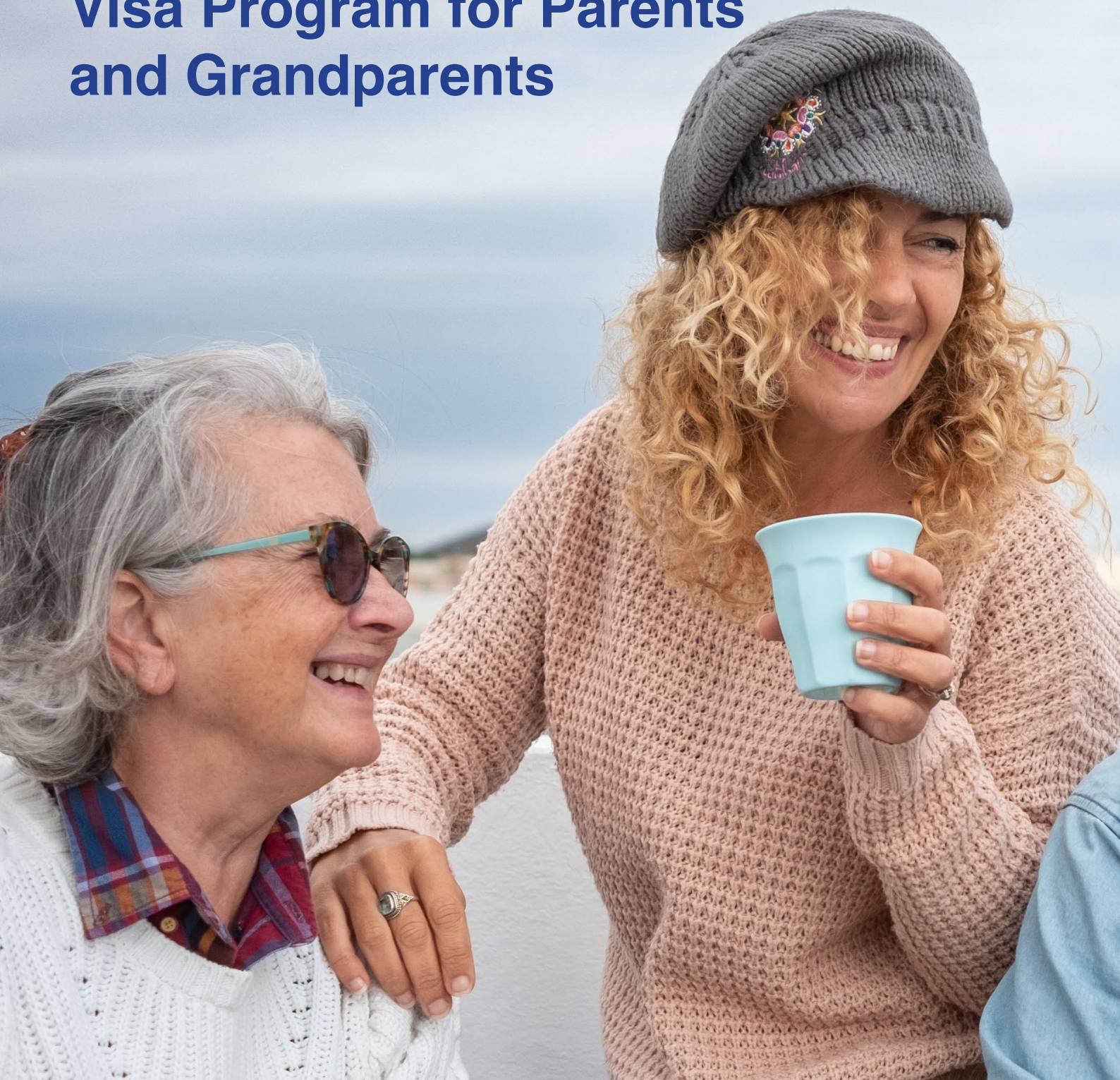
I lived in the United States before coming to Canada, and I have a credit history in the US. Does that automatically transfer to Canada, considering that Equifax also operates in the US?

Julie: No, it doesn't and here's why. Laws are different in every country about what gets reported on credit reports. Even in the US, which has a similar system to Canada, credit scores have a maximum number of 850, and

Canada has a maximum number of 900. Also, when you think about the process of developing the credit score and algorithm, there is some type of data that don't get reported to the credit bureaus in Canada that might be reported in the US. It would be dangerous to pick an American credit file and use it in Canada. Not only will the algorithm not apply, but the report would be based on different data, and it might actually be illegal to allow said data from the US to be used in Canada because the rules would be different.

On a final note, credit scores are not moral judgments. It's just a number based on one piece of your financial picture. Your credit report doesn't have any information about your account balances, investments, or property. Those things are all fundamental aspects of your financial situation. It is not intended to be a percentage assessment of you or how good of a person you are. If you're new to Canada and the credit system, it could take a bit of time to establish your credit history, but there are options, so don't be discouraged.

Enhancements to the Super Visa Program for Parents and Grandparents



On June 7, 2022, Immigration, Refugee, and Citizenship Canada (IRCC) announced enhancements to the Super Visa program effective July 4, 2022. According to IRR, enhancing the Super Visa program is to “make it even easier for Canadians to reunite with their parents and grandparents, and this time, for longer.”

The two-fold enhancement will allow parents and grandparents to stay in Canada for up to five years with the ability to extend their stay for another two years. In addition, IRCC will now allow Super Visa applicants to obtain the mandatory private medical insurance from an international company on IRCC’s yet-to-be-released designated list.

Super Visa applicants who plan to arrive in Canada after July 4 may be granted a five-year authorized stay at the Port of Entry. Border service officers have the discretion over entry decisions and the length of stay.

However, Super Visa holders already in Canada cannot stay beyond the length of stay approved at the Port of Entry by the Border Services Officer when they entered Canada. To benefit from a longer stay, they have to leave Canada before their authorized stay ends and re-enter the country after July 4. Alternatively, they may apply for an extension of their temporary resident status under the normal application process for visitors in Canada.

Super Visa applicants must be physically outside Canada. Therefore, if someone is already in Canada on a regular visitor visa or has an electronic travel authorization (eTA), they must leave the country before applying for a Super Visa.

Since the Super Visa facilitates significantly longer stays than a regular temporary resident visa, applicants must meet additional financial and medical conditions, including a medical examination; private emergency medical insurance from a Canadian or other designated company; and financial support from a child or grandchild who must meet the low income cut-off minimum. IRCC says these additional requirements “ensure Super Visa holders are adequately supported during their stay in Canada”.

The average processing time for Super Visa shown on IRCC’s website is 156 days, depending on the country of residence of the applicant. However, the department explains that “the time it takes to process an application varies according to a number of factors, including the type of application, how well and how quickly applicants respond to requests from IRCC to provide additional information, how easily IRCC can verify the information provided, and the complexity of the application”.



Immigrants and newcomers contribute to the advancement of Canadian society

Since Canada's inception in 1867, the Canadian identity has been formed by the diverse cultures, religions, histories and languages of English, French and the Indigenous Peoples. Immigration has also played a key role in advancing Canada's tradition of bringing diverse peoples together to live within the same national community. Immigrants to Canada come from many source countries and possess a wide variety of cultural and religious backgrounds, and are able to integrate effectively in communities across the country.

In 2016, immigration originating from Africa surpassed European immigration, and this trend continued in 2019. Each wave of immigration contributes to the growing ethnic, linguistic, and religious diversity in Canada. In turn, Canadians have typically welcomed immigrants to Canada as highly educated, ambitious and capable people with the potential to contribute positively to Canadian society.



Immigrants contribute to an educated Canada – in 2019, 56% of very recent immigrants and 50% of recent immigrants working in Canada had a university degree.¹⁵



Immigrants are politically engaged – in the 2011 federal election, 82% of citizens who immigrated as economic immigrants (principal applicants), and 68% of citizens who immigrated as refugees, voted.



Immigrant donors are generous – immigrants who donated were, on average, relatively generous with various Canadian and international charities.¹⁶



Immigrants contribute to Canada's future – the children of immigrants tend to achieve high levels of education and similar labour market outcomes as those born in Canada.¹⁷



Societal benefits go beyond those offered by economic immigrants. For example: two out of three refugees become home owners after ten years¹⁸ and refugees have the highest citizenship uptake rate (89%) of all immigration categories.¹⁹

Be an Immigrant Ally



As an organization

Policy Review

Perhaps, it's time to review your policies. Does your organization still have policies that are not in line with the current immigration realities in Canada? How flexible is your recruitment policy? If you're a government agency providing social services, do your eligibility criteria discriminate against immigrants? If you're an academic institution, does your admission policy make it difficult for permanent residents seeking international school transfers to continue their education?

Active Equity, Diversity and Inclusion

Many organizations pay lip service to the ideals of equity, diversity and inclusion by hiring a few members of minority groups in the organization but do not genuinely include equity groups in decision-making. As a result, these organizations appear diverse but are not inclusive. True inclusion involves considering all groups, especially equity groups, in all company-related decisions. From the most minor decisions such as available refreshment in the office to business impact decisions, such as leadership.

Equitable Opportunity Distribution

Many organizations place barriers to opportunities on the path of immigrants. These may include prejudice related to race and foreign qualifications, limiting immigrants' access to opportunities that ultimately result in the underutilization of immigrants' skills. A closer look at your organization may reveal some prejudices that lead to inequitable opportunity distribution.



As an individual

Advocate for immigrants

While a racially motivated attack might not directly affect you, it affects you indirectly. Immigrants, who experience racially motivated verbal, physical, or microaggressive attacks feel less welcome in the host community. They might be motivated to move to a more welcoming environment, which deprives the host community of the benefits of immigrants. Do your part and advocate for immigrants when you witness mistreatment.

Engage in conversations

How multicultural can Canada be if we only expect immigrants to learn and imbibe the 'Canadian culture' without cross-cultural learning? A genuinely multicultural society respects the culture of every member and encourages conversations that aid intercultural and experiential learning. These conversations start with simple questions that show your interest without being condescending.

Share information

Most immigrants know that to get anything, you must ask. However, only very few immigrants are comfortable asking. If you have the information you think might benefit an immigrant, share it with them without being asked. Often, immigrants don't know what they don't know until they learn about it, making them miss out on valuable opportunities.



As an immigrant

Be an ambassador

Have you ever heard someone make a stereotypic comment about immigrants from a particular race? People tend to judge immigrants by their experiences with other immigrants they have interacted with. As an immigrant, your attitude can pave or block the way for other immigrants, whether at your job, community, school or social event. Do not let your attitude stop the course of those coming behind you.

Break the “only” syndrome

The ‘only syndrome’ is when you’re the only person that looks like you in a place. Share opportunities with others that look like you to break the only syndrome and create equitable representation within your sphere of influence.

Share your social capital with other immigrants

New immigrants need social capital to thrive in Canada. Your social capital is your network. Can you make an introduction with someone in your network to help another immigrant build their social capital?

iConnect App

immigrantconnect.app



The integrated settlement platform for
immigrants and service providers.