

Thank you for your interest in applying to Canada Microcredit Educators Group (CMEG) for an Immigrant Micro loan. CMEG provides micro loans of up to \$15,000 to internationally trained health professionals, people in various professions such as trades people and skilled workers. Funds may be used to help to pay for the costs associated with obtaining the Canadian accreditation or training required to work in the occupation for which the worker has trained or has experienced before immigrating to Canada.

People living in Prince Edward Island may apply through the P.E.I. Association for Newcomers to Canada office in Charlottetown or directly to CMEG:

Office Location	Mailing Address	Phone 902 626 8667
47 Kensington Rd.	PO Box 1551	Fax 902 368 7608
Charlottetown, PE	Charlottetown, PE	Email info@microloanscanada.ca
C1A 5H6	C1A 7Z5	

Our partner, Consolidated Credit Union, administers the CMEG loan portfolio. The Government of Canada through HRSDC is the strategic partner to CMEG in creating the program and assisting CMEG in creating prosperity.

TO BE ELIGIBLE YOU MUST:

- be a Canadian Citizen or Permanent Resident or Protected Person/refugee (persons nominated under the Provincial Nominee Program (PNP) may apply)
- have previously worked and or been trained in a profession, trade or skill in another country and plan to work in that occupation in Canada
- have or are committed to acquire English or French language skill that is adequate to your planned employment
- be accepted into the program of study or certification needed to access employment in your profession or occupation
- have a reasonable prospect of obtaining future work in your profession or occupation
- lack access to other sources or adequate sources of funding
- certify that you are not currently in a bankruptcy proceeding
- agree to repay the loan and interest (prime plus 1%)
- complete an application and provide all the information requested

PRINCIPLES

The CMEG board, staff, partners and funders are committed to assisting immigrants to overcome barriers to employment in Canada, treating immigrants equitably, responding with flexibility and creativity to the need for immigrants to achieve prosperity and to contributing to the prosperity of the community.

PURPOSE

CMEG has a mandate to create prosperity by providing micro-loans to immigrants to assist them in obtaining Canadian accreditation or training that will allow them to obtain employment in their occupation.

SECTION 1

CONTACT INFORMATION

Last Name	First Name	Middle Name
Mailing Address (Street and Number)		
City	Province	Postal Code
Home Phone	Work Phone	Cell Phone
Email Address	Best Time To Contact You <input type="checkbox"/> AM <input type="checkbox"/> PM	

PERSONAL INFORMATION

Social Insurance Number (SIN)	Date of Birth (DD/MM/YYYY)	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Is your activity level limited due to a long-term physical condition, mental condition or health problem? <input type="checkbox"/> Yes <input type="checkbox"/> No		
I am: <input type="checkbox"/> Married or Common Law <input type="checkbox"/> Widowed or Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Single		
How many individuals, including yourself, live in your household? _____		
How many dependents under the age of 18 live in your home? _____		
Housing: <input type="checkbox"/> Rental house / apartment for my family <input type="checkbox"/> Shared house / apartment (other than family) <input type="checkbox"/> My own house <input type="checkbox"/> Transitional housing <input type="checkbox"/> Shelter		
I was referred to the Microloan Program by:		

CURRENT RESIDENCY STATUS

What is your current residency status? <input type="checkbox"/> Canadian Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Temporary Resident <input type="checkbox"/> Protected Person

If you ARE a Permanent Resident, what was your landing date (date you became a permanent resident)?
_____ (DD/MM/YYYY)

If you are NOT a Permanent Resident, when did you enter Canada as a Temporary Resident? _____
(DD/MM/YYYY)

What was your immigration category when you arrived in Canada?

- Economic Immigrations
 - Skilled workers
 - Business class
 - Provincial Nominees
 - Live-in caregiver
 - Canadian Experience Class
 - Accompanying spouse or common-law partner
- Family Reunification
- Refugees
- Temporary Resident
 - Foreign worker
 - International student
 - Refugee claimant

In what country were you born? _____

What was your country of citizenship from which you applied to immigrate to Canada?

SECTION 2

EDUCATION & EMPLOYMENT

What is the highest level of education you have completed?

- High School graduate
 Trade school or apprenticeship training
 College
 University undergraduate
 University Master's
 University Doctorate

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

A university (4 year) degree in _____ What year? _____
 A college (2 year) diploma in _____ What year? _____
 A technical (1 year) certificate in _____ What year? _____

Have you taken any supplementary education/training after achieving your highest level of education? Yes No

If Yes, please give program details:

Program Description

Country of issue _____ Duration _____ Year of completion _____

What licences/trade certificates do you hold? (Please include name, country of issue, and year of issue.)

What was your pre-migration occupation?

How many years did you work in your occupation before moving to Canada?

What occupation were you hoping to enter when you first arrived in Canada?

Are you currently looking to work in the same occupation? Yes No

If No, please explain:

This is a:

Regulated Profession Regulated Trade Unregulated I don't know

Are you currently employed?

Full-time Part-time Self-employed Not working and not looking for work Not working and Looking for work

List your work experience since arriving in Canada:

1. Company/Organization _____

Job Title _____ Start Date _____ End Date _____

Average hours worked per week _____ Wages before tax (\$/hr) _____ **OR** (\$/month) _____

Job Description: _____

2. Company/Organization _____

Job Title _____ Start Date _____ End Date _____

Average hours worked per week _____ Wages before tax (\$/hr) _____ **OR** (\$/month) _____

Job Description: _____

3. Company/Organization _____

Job Title _____ Start Date _____ End Date _____

Average hours worked per week _____ Wages before tax (\$/hr) _____ **OR** (\$/month) _____

Job Description: _____

What are your short-term and long-term career goals in Canada?

Short Term:

Long Term:

What is your intended job after receiving recognition of your foreign credentials?

Have you explored the requirements needed to work in your occupation in Canada?

Yes

No

Have you researched the current local labour market about your intended occupation?

Yes

No

SECTION 3

TRAINING/LICENSING REQUIREMENTS

What steps are needed for your credentials to be recognized in Canada?

- Translation of documents
- Assessment of credentials by a professional or regulatory body
- Program (certificate, diploma, degree)
- Individual course(s)
- Licensing exam(s)
- Residency Program
- Registration with Profession or Regulatory body
- Practicum
- Other _____

What additional activities are needed to help you work in your intended occupation in Canada?

- Mentoring program
- English/French language courses
- Financial literacy
- Soft skills courses/workshop (e.g. working with others, communication)
- Other _____

COSTS

Assessment fees and requirements:

Name _____ Cost \$ _____

Short-term training and or tuition fees:

Name of course	_____	Cost	\$ _____
Books and supplies	_____	Cost	\$ _____
Licensing fees/dues	_____	Cost	\$ _____
Exams	_____	Cost	\$ _____
Association fees/dues	_____	Cost	\$ _____
English assessment by	_____	Cost	\$ _____
Living allowance needed	_____	Cost	\$ _____
Travel to sit for an exam in another city	_____	Cost	\$ _____
TOTAL COST			\$ _____

FUNDS AVAILABLE

My own savings	\$ _____
Loans or student loan funding	\$ _____
Bursaries or grants	\$ _____
TOTAL	\$ _____

LOAN REQUEST

I wish to borrow a total of \$ _____

I need \$ _____ for my first advance on (date) _____ (DD/MM/YYYY) to cover my costs for at least three months or so.

SECTION 4

MONTHLY PERSONAL BUDGET (during training or testing period) - Based upon adults and children in my family.

Monthly Expenses:

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

Assets & Liabilities:

If you own any of the following assets, please give their approximate value and Total Value, Amount Owning, and Monthly Payments.

	VALUE	AMOUNT OWED	MONTHLY PAYMENT
Home (condo, house, mobile home)	\$ _____	\$ _____	\$ _____
Car(s)	\$ _____	\$ _____	\$ _____
Business Assets	\$ _____	\$ _____	\$ _____
Line of Credit	\$ _____	\$ _____	\$ _____
Loans, credit cards _____	\$ _____	\$ _____	\$ _____
Loans, credit cards _____	\$ _____	\$ _____	\$ _____
Loans, credit cards _____	\$ _____	\$ _____	\$ _____
Other _____	\$ _____	\$ _____	\$ _____
Investments \$ (Savings, RSPs, RESPs, etc.)	\$ _____	\$ _____	\$ _____
TOTAL	\$ _____	\$ _____	\$ _____

LOAN APPLICATION

Monthly household income before tax (gross income):

My earnings (i.e. wages, salaries, tips, commissions)	\$ _____
Transfer payments or benefits (from government sources)	\$ _____
My other income sources	\$ _____
My spouse/partner's earnings	\$ _____
Other household members' earnings	\$ _____
TOTAL	\$ _____

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

LOAN APPLICATION

SECTION 5

CANADA MICROCREDIT LOAN PROGRAM CHECKLIST

Please ensure that the following documents are submitted with your Immigrant Loan Application:

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

REFERENCES

1. Name _____ Phone _____

Length of time known _____ Relationship _____

2. Name _____ Phone _____

Length of time known _____ Relationship _____

3. Name _____ Phone _____

Length of time known _____ Relationship _____

LOAN APPLICATION

SECTION 6

LOAN REQUEST

Based on the above assessment, I wish to borrow a total of \$ _____ (at the current interest rate of prime plus 1%) from the Microloan Fund. I am confident that the loan will help me secure work in my field or a related field and or help me secure work more suited to my experience and/or education.

I am confident that I can manage the required loan payments without creating economic hardship for my family or me.

REPAYMENT OF LOAN

When I obtain work (after completing the required courses or obtaining my license/certification) I could earn approximately \$ _____ per month (after taxes are deducted) and could afford loan payments of \$ _____ per month.

(Please note that the minimum payment for a full \$15,000 loan would be around \$600 per month during 2-year payback period.)

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

DECLARATION/CONSENT

The information I have provided is complete and accurate. I give Canadian Microcredit Educators Group, and Consolidated Credit Union permission to obtain personal and credit history information to assess this application. I also give permission to provide information about this application and loan to the financial institutions and credit bureaus. I also consent to Canada Microcredit Educators Group and Consolidated Credit Union sharing personal information as it relates to this loan application, and agree that they may discuss my situation with places where I have applied or may apply for training, classes or coaching, including their student finance offices. I understand that some of this data may be used by Canada Microcredit Educators Group and or Consolidated Credit Union to assess the success of their programs and services.

I also understand that Canada Microcredit Educators Group and Consolidated Credit Union will use my personal information to assess if this program is right for me. If I am approved for the loan, my personal information will also be used to help Canada Microcredit Educators Group understand more about the people in the loan program.

Also, this information may be used to send me information about Canada Microcredit Educators Group and to keep in contact with me.

Name _____ (please print)

Signature _____ Date _____

The Freedom of Information and Protection of Privacy Act (Prince Edward Island) protects your information. If you have any questions about how your personal information will be used, please contact the Canada Microcredit Educators Group at the address provided at the top of this application form.