



Foreign Credential Recognition Program
ESDC - Government of Canada funded program
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IMPACT REPORT

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Overview

Immigrating to a new country comes with its own set of challenges. Getting your bearings, learning your environment, leaving family behind or settling the one that you came with are just a few of the things that new and landed immigrants are managing as they pursue their lives in Canada. Then there is the issue of employment.

With very talented and skilled people coming into the country, additional roadblocks are experienced. For those in a regulated profession, the requirements to have their credentials recognized or to obtain additional training can come with a significant price tag.

The Foreign Credential Recognition Loans program (FCR) helps in speeding up the process of foreign trained professionals getting back to their careers through loans that go towards the training, exams and equivalency programs required to gain fruitful employment in their chosen designations.

The report to follow will show the value, strengths and opportunities for ACCESS Community Capital Fund to continue running the program and the results that their clients are having from having taken part.

Methodology

Over the course of two months, 52 clients from the Foreign Credential Recognition Loans program (FCR) were reached out to via emails, survey and focus groups conducted via webinars. With collaboration from the staff at ACCESS an introduction email was sent out to the greater population, with the evaluator following up with one generalized email followed by personal reach outs.

Using Typeform as the platform, the survey was composed for anonymity, and designed in such a way to enable participants to reflect back on their experience with ACCESS and their journeys through the programs. Questions were formulated to extract valuable quantitative and qualitative data to ascertain the impacts made at the personal and professional level.

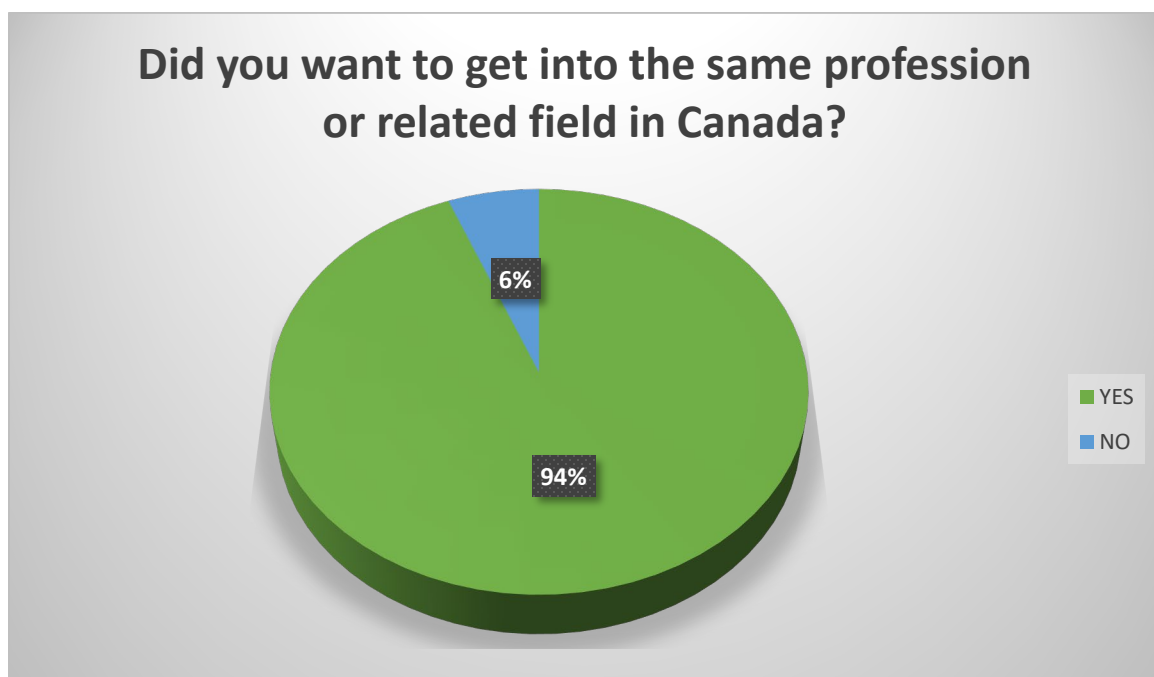
The focus groups gave way for clients to further share their stories, and provide more micro level details, resulting in valuable learnings on how ACCESS can improve and continue to build on the success of their programs for the future.

The following is a summary of those findings and recommendations with direct quotes from interviews interweaved throughout in support of the analysis.

Findings for the FCR Program

Canada attracts very knowledgeable and skilled professionals from around the world and the clients who sought out ACCESS for funding to help them resume their careers, demonstrate such a wide range of expertise. With multiple different disciplines being represented it is clear to see how having access to funding to obtain the credentials needed, will easily contribute back to our communities through the services and skills they all have to offer.

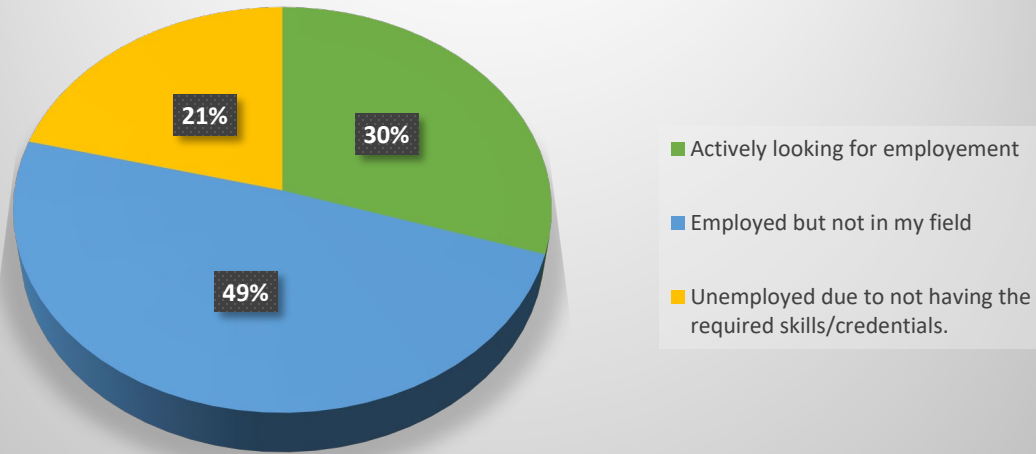
With 94% of respondents indicating that they wished to resume their careers in Canada, it is evident that there was intention to maintain the professional status that clients had in their countries of origin.



“We wouldn’t be living the lives we wanted to be if we didn’t have the credentials”

From certifications and licensing exams to registration requirements with accreditation boards, the process can be quite time consuming and stressful. Add to that balancing financial needs to maintain everyday life, getting back to a sense of normality in their careers can seem like an impossibility.

What were you doing before you came to ACCESS?



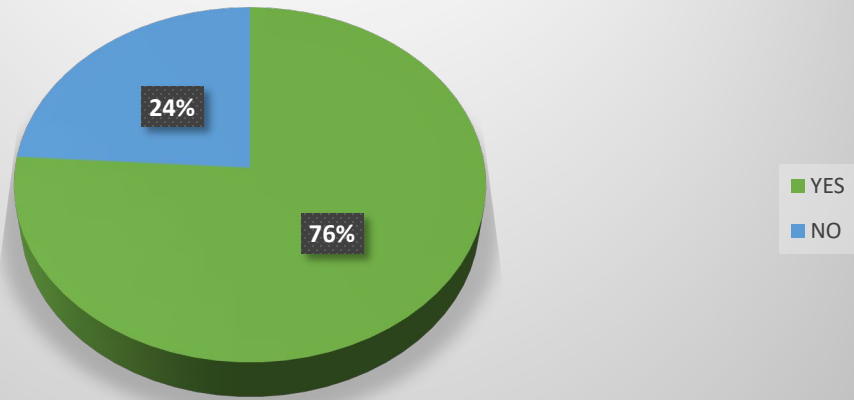
The clients who seek our ACCESS represent a very small population of a larger demographic who face the same challenges of obtaining employment in their fields when coming to Canada. If the numbers above represent anything, it's that there is a greater opportunity for foreign trained professionals to resume their professional careers in Canada. Without obtaining the credentials to do so though, clients like those who went through the FCR would either be underemployed, unemployed or underutilized. This is not taking into account the personal affects this would have on their lives.

“Without this program it would have taken me so much longer to get back to my profession, it would have been too difficult, and the anxiety was hurting me”

Adding value beyond the loans

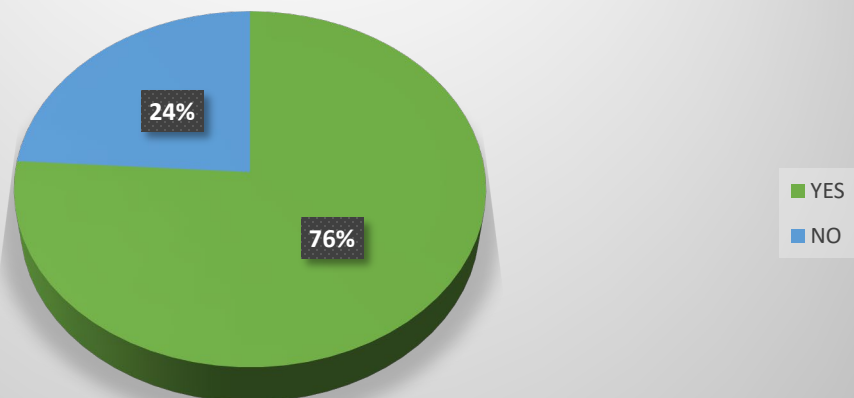
ACCESS prides itself not only in providing a simplified loan process that is friendly and efficient but they want to ensure that their clients are set up for financial security and ease by offering additional opportunities for people to learn through avenues like their workshops.

Did you take part in the workshops provided by ACCESS for maintaining good credit in Canada?



Maintaining good credit is something that people will struggle with in the best of times, but as a new immigrant to the country it can be challenging to navigate the rules and the regulations of our banking system when it comes to maintaining good credit. As loans are inherently tied to one's credit, having a greater understanding of what effects that and how it can impact one's financial lives, is incredibly important and valuable knowledge for the clients to have and move forward with. Clients saw the value in this with 76% having participated in the workshops and the same percentage heading additional advice on the maintenance of good credit.

Did ACCESS provide you with advice on how to establish and maintain good credit in Canada?



Respondents were great in providing some insights that would further help them to be successful with their professional lives in Canada and how ACCESS could play a part in that.

Clients recognize that obtaining their credentials is only part of the journey. To further support and engage, clients made the following suggestions for learning and workshops that ACCESS could provide to support them beyond the loan:

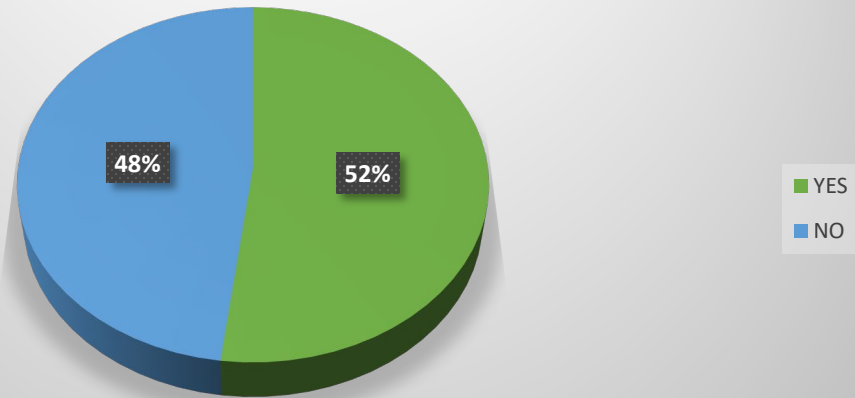
- *Financial planning especially saving and investing*
- *Information on master's degrees*
- *Networking*
- *Scholarships*
- *How to find a related and suitable job*
- *Mock-up interviews customized to applicant's profession*
- *Managing finances during covid (times of crisis)*

Knowledge for the present and the future

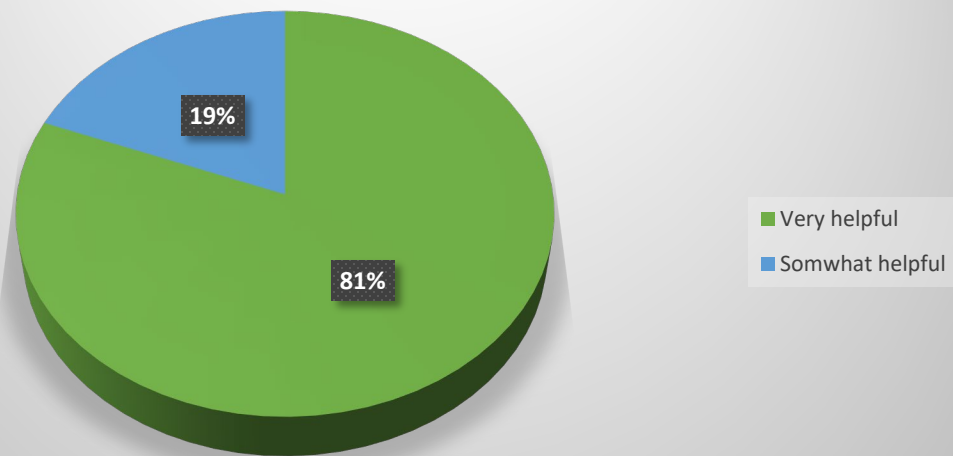
The clients that ACCESS take into their loan program are active in understanding the whole journey beyond the loan. With 100% responding that they did research about the employability of their field in Canada, where a gap exists is with those that did not seek out career counselling whether from an employment agency or other source.

Out of the 52% who had indicated that they had sought out counselling, 81% of them indicated that it was helping in advancing their career objectives. Knowing this value, ACCESS has an opportunity to offer resources to their community that would help their clients as their journey to employability moves forward.

Did you get or seek career advice or counselling from an employment agency or another source?



How helpful was this support in advancing your career objectives?



With 79% of participants still in the process of obtaining their credentials, this is something that if implemented within a reasonable timeframe, could support several of the clients before they are actively looking for employment in their fields.

The personal impacts of the loan



With 85% of respondents indicating that it would have taken them over a year to achieve their credentials it can clearly be seen how moving forward with their professional lives would have been stunted had ACCESS not been an option.

“Before finding ACCESS we had to make a choice between making money for a living and supporting ourselves or putting that money towards obtaining my credentials to practice. “

When asked if this program not only enabled clients to feel more optimistic and confident about their futures, but if ACCESS had given hope and encouragement about their lives in Canada, the response was 100% yes. Participants also shared the ways in which their lives had been improved as a result of the FCR program:

- *“It means a lot I have that license in my hand, having to give up a career that I loved and worked hard to achieve wasn’t something I was willing/wanting to do.”*
- *“Found a good job in my profession”*
- *“I was able to pay for the exams and preparation courses needed to practice in my profession as medical doctor in Canada”*
- *“I upgraded my skills which made me more confident!”*
- *“I didn’t have to put my life on hold”*
- *“It’s helped me to understand more about me, what I am capable of and how these skills will help me have a better professional life and personal life for my family.”*

With 61% of the respondents who have completed their training indicating that their overall quality of life had improved as a result of receiving the loan and obtaining their credentials, it's apparent that this program is of great benefit and contributing to people having better more successful lives in Canada.

In summary

The proven impact and results as compiled in this report clearly indicate that the FCR loan program is not only needed but has valuable outcomes that serve the individuals as well as out communities and society as a whole.

With the continued efforts of the ACCESS staff, these programs will continue to support and make great changes in the lives of the clients they support.

FCR Survey and Results

1	What was your profession before coming to Canada?	Medical student, Architect, Physician Registered Physiotherapist, Physiotherapist, IT Consultant, RN Business Manager Geomatics and Photogrammetry Electrical Engineer Teacher, Scientist, Systems Analyst Medical Doctor, Account Manager Banker, Student, Business Analyst Occupational therapist, Dentist Accounting, Finance
2	Were you working in your profession or related field before you moved to Canada?	93.9% Yes 6.1% No
3	Did you want to get into the same profession or related field in Canada?	93.9% Yes 6.1% No
4	Were there any requirements you needed to complete before working/searching for a new job in your field in Canada?	81.8% Yes 18.2% No
5	What were they?	<ul style="list-style-type: none"> - <i>CACB Certification</i> - <i>A Canadian Study or Bridging Program</i> - <i>Board exam NCLEX, English exam IELTS</i> - <i>Registration with Canadian Engineering Accreditation Board</i>

		<ul style="list-style-type: none"> - <i>Passing NDEB exams to be a dentist or a college program for related fields.</i> - <i>Provincial Teaching licence</i> - <i>Licencing Exam</i> - <i>Canadian experience and/or designation</i> - <i>A full year of assessments related to my previous graduation and 5 modules to be current with Canada standards</i> - <i>CPA</i>
6	What were you doing before you came to ACCESS?	<p>48.5% Employed but not in my field.</p> <p>30.3% Actively looking for employment.</p> <p>21.2% Unemployed due to not having the required skills/credentials</p>
7	Did you apply for other assistance before coming to ACCESS?	<p>66.7% No</p> <p>33.3% Yes</p>
8	Which assistance did you apply?	<p>81.8% Windmill</p> <p>18.2% OSAP</p> <p>9.1% Other</p>
9	Is there anything you can share about that process that will help us improve ours?	<ul style="list-style-type: none"> - <i>You were so helpful and easily accessed nothing needs improvement</i> - <i>Access was more in tune with my needs. Banks were looking at my</i>

		<p><i>application as a normal financial transaction</i></p> <ul style="list-style-type: none"> - <i>Sometimes things doesn't go as we planned, like today which Corona virus doesn't allow for schools to open and I am because my trainings Is a hands-on training and can't be done online. I won't be able to finish it as I have planned, I wish you guys had an option for this situation and were able to come up with a solution. My payments will increase, and I am not done with training because of COVID-19.</i> - <i>I am satisfied with the help I received by Access. The process was simpler, and they have a more friendly approach.</i> - <i>You may change loans to a line of credit in order for flexibility of payment options.</i>
10	Did you get the help and support you needed from the ACCESS staff?	100% Yes
11	Did you find the process with ACCESS quick and efficient?	100% Yes
12	How can we improve our process?	No answers generated
13	Were the funds you received from ACCESS enough to pay for the professional training or credential licensing?	66.7% Yes 33.3% No
14	How did you use this loan?	72.7% Upskill in your current profession 18.2% Upskill in a related field 9.1% To gain skills in a new field.

15	Can you share with us why you decided to study in a different field?	<ul style="list-style-type: none"> - <i>Considered future prospects for the field</i> - <i>The field chosen - Cybersecurity has a brighter future and more opportunities</i> - <i>Had worked over 12 years in same field, wanted a change and freedom to work</i>
16	Have you completed your current schooling/courses/training?	78.8% No 21.2% Yes
17	Did you take part in the workshops provided by ACCESS for maintaining good credit in Canada?	75.8% No 24.2% Yes
18	Did ACCESS provide you with advice on how to establish and maintain good credit in Canada?	75.8% Yes 24.2% No
19	Are there any other workshop topics that would be helpful?	<ul style="list-style-type: none"> - <i>Financial planning especially saving and investing</i> - <i>Master's degrees</i> - <i>Networking</i> - <i>Scholarships</i> - <i>How to find a related and suitable job</i> - <i>Mock-up interviews customized to applicant's profession</i> - <i>Managing finances during covid</i>
20	Were you able to pay off your loan within four years?	66.7% Not Applicable 27.3% Yes

		6.1% No
21	What gave you the ability to pay off the loan in time?	<ul style="list-style-type: none"> - <i>My husband can pay it</i> - <i>Work</i> - <i>My skills upgrade and employment in related field.</i> - <i>Savings</i> - <i>I got financial support from my relatives but otherwise I would have made it because it is not so high, and I am working but not in my field</i> - <i>I paid back all my loan, I got a part time job as a dentist, still looking for a full time.</i>
22	How long would it have taken you to achieve your credentials if you had not received the support from ACCESS?	84.8% Over 1 year 9.1% 6 months to 1 year 6.1% 1 to 6 months
23	Has this program enabled you to feel more optimistic and confident about your future?	100% Yes
24	If you've completed your training, has achieving your credentials increased your overall quality of life in Canada?	60.6% Not applicable 39.4% Yes
25	In what ways have this improved your life?	<ul style="list-style-type: none"> - <i>Found a good job in my profession</i> - <i>My Overall confidence and the financial support needed in time of need.</i> - <i>Full time job with a good salary</i>

		<p><i>I was able to pay for the exams and preparation courses needed to practice in my profession as medical doctor in Canada</i></p> <ul style="list-style-type: none"> - <i>I upgraded my skills which made me more confident!</i> - <i>More confident, more optimistic</i>
26	Has the assistance from ACCESS given you hope and encouragement about your life in Canada?	<p>97% Yes</p> <p>3% No</p>
27	If you have completed your training, did you find employment with ease?	<p>75.8% I did not finish my training yet</p> <p>18.2% Yes</p> <p>6.1% No</p>
28	Do you believe you have more employment opportunities as a result of gaining the training you needed?	<p>100% Yes</p>
29	Did you do any research about the employability of your field in the Canadian market?	<p>100% Yes</p>
30	Did you get or seek career advice or counselling from an employment agency or another source?	<p>51.5% Yes</p> <p>48.5% No</p>
31	How helpful was this support in advancing your career objectives?	<p>81.2% Very helpful</p> <p>18.8% Somewhat helpful</p>
32	Where did you look for employment?	<p>75.8% Great Toronto Area (GTA)</p> <p>21.2% Not Applicable</p>

		3% Outside GTA
33	Based on your experience, is it easier to find employment in the GTA or outside?	62.5% GTA 37.5% Outside GTA
34	Have you referred anyone else to ACCESS?	63.6% Yes 36.4% No
35	How likely would you be to recommend this program to people you know?	97% Very likely 3% Somewhat likely
36	Is there anything else you'd like to share with us about your experience?	<ul style="list-style-type: none"> - <i>We need support in regard to job hunting etc.</i> - <i>Thank you for your help and support</i> - <i>Because of on going pandemic please give some more time to pay of the loan and extend the time of minimal monthly payments</i> - <i>The ease of things getting done in faster and efficient was very helpful to me.</i> - <i>This is an excellent program. Please keep it up</i> - <i>I wanna thank you Access for your support.</i> - <i>The ACCESS staff was very helpful and prompt.</i> - <i>Many people don't know about this program. We need to give awareness about this program</i> - <i>My experience has been great as Access team is very helpful and easily approachable.</i> - <i>ACCESS is very helpful organization. I'm happy that this I</i>

		<p><i>learnt about this organization. way to evaluate diploma could take longer way.</i></p> <ul style="list-style-type: none">- <i>More repayment years and increase maximum loan amount.</i>- <i>I appreciate Access support; they have been always great and helpful. I really wish Access will be able to offer a little flexible payment after schools are open, to make me able to finish what I have started and after that they can increase the payments and I will be working full time to pay the loan</i>- <i>Great staff most especially Fares</i>- <i>My experience with Access was very good. I received help at every step.</i>- <i>Good experience, staff are very supportive and eager to help. The loan process was very fast</i>- <i>Easy and hassle-free process, loan approved without any hassle.</i>-
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