

# WELCOME TO CANADA

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## A Settlement Guide for Ismaili Newcomers

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**the.ismaili**  
CANADA

## Message from the President of the Council for Canada

My dear brothers and sisters welcome to Canada! You have spent many years planning, speaking with friends and family, and making one of the most important decisions in your life. Finally, you are starting a new chapter in Canada. Canada, as you well know, offers outstanding opportunities for newcomers. It is a diverse, friendly and beautiful country.

Settling in a new country can be exciting and overwhelming. You may have many questions: Where will you live? Where will you work? How will you integrate into society? What traditions will change as you adapt to a new country? How will you ensure a good quality of life? How will you access healthcare? These are all important considerations. But don't feel overwhelmed, because the Canadian Jamat and Jamati Institutions are here to assist you. As a first step in helping with your successful settlement, we've put together this Welcome to Canada guide, with resources and information to support you.



As you look forward to your and your family's future in Canada, I would highlight one critically important matter that will ensure a strong quality of life. Life in Canada can be difficult and challenging without a good grasp of the English or French language. A good command of English (or French if you live in Quebec) will open many opportunities for you in Canada for higher-paying jobs, access to job training, and ability to help your children in their education. If you don't have a strong language proficiency, please seek the support of your sponsor and take the opportunity to enrol in free language classes available to newcomers.

Please always keep in mind that Canada is a meritocratic society. This means that goal-setting and lifelong learning are keys to sustain a good quality of life for you and future generations of your family. This means pursuing advanced education for your children, continuing to learn new skills, and seeking excellence in your professional abilities throughout the course of your life. Set ambitious goals for yourselves, and seek to meet them with focus and determination.

We wish you all the success in your lives in Canada. The Jamat and Jamati institutions are here to help you. We care deeply about your success, and ask that you seek guidance and support whenever needed. We are truly blessed as a Jamat to have you as part of our one large Canadian family.

Warmest wishes,

*Ameerally K. Lakha*

Ameerally Kassim-Lakha



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## Message du Président du Conseil pour Canada

Mes chers frères et sœurs, bienvenue au Canada!

Vous avez passé de nombreuses années à planifier, à parler avec vos amis et votre famille, et à prendre une des décisions les plus importantes de votre vie. Enfin, vous commencez un nouveau chapitre au Canada. Le Canada, comme vous le savez bien, offre des opportunités exceptionnelles aux nouveaux arrivants. C'est un pays divers, accueillant et de toute beauté.

S'installer dans un nouveau pays peut être à la fois emballant et bouleversant. Vous avez probablement des questions: Où allez-vous vivre? Où travaillerez-vous? Comment allez-vous vous intégrer dans la société? Quelles traditions changeront lorsque vous adaptez à un nouveau pays? Comment assurerez-vous une bonne qualité de vie? Comment accéderez-vous aux soins de santé? Ce sont toutes des considérations importantes. Mais ne vous inquiétez pas, parce que le Jamat Canadien et les Institutions du Jamat sont là pour vous aider. Comme première étape pour vous aider à réussir avec votre établissement, nous avons créé ce guide de Bienvenue au Canada, avec des ressources et des informations pour vous aider.



Alors que vous attendez votre avenir et celui de votre famille au Canada, j'aimerais souligner quelque chose extrêmement important qui garantira une excellente qualité de vie. La vie au Canada peut être difficile sans une bonne compréhension de la langue anglaise ou française. Une bonne maîtrise de l'anglais (ou du français si vous habitez au Québec) vous ouvrira de nombreuses opportunités au Canada pour des emplois mieux rémunérés, l'accès à la formation professionnelle et la capacité d'aider vos enfants dans leurs études. Si vous n'avez pas une bonne maîtrise de la langue, s'il vous plaît demandez l'aide de votre parrain et profitez-en de vous inscrire à des cours de langue gratuits disponibles pour les nouveaux arrivants.

Gardez toujours à l'esprit que le Canada est une société méritocratique. Cela signifie que l'établissement d'objectifs et l'apprentissage tout au long de la vie sont essentiels pour maintenir une bonne qualité de vie pour vous et les générations futures de votre famille. Ça veut dire poursuivre des études avancées pour vos enfants, continuer à acquérir de nouvelles compétences et rechercher l'excellence dans vos compétences professionnelles tout au long de votre vie. Fixez-vous des objectifs ambitieux et cherchez à les atteindre avec concentration et détermination.

Nous vous souhaitons tout le succès dans vos vies au Canada. Le Jamat et les Institutions du Jamat sont là pour vous aider. Nous nous soucions profondément de votre réussite et vous demandons de rechercher des conseils et du soutien en cas de besoin. Nous sommes vraiment chanceux en tant que Jamat de vous compter parmi notre grande famille Canadienne.

Avec mes meilleurs vœux,

*Ameerally K. Lakha*

Ameerally Kassim-Lakha



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## پیام رئیس کنسل کانادا

خاهران و برادران عزیزم به کانادا خوش آمدید! شما سالهای زیادی را صرف برنامه ریزی صحبت با دوستان و خانواده و تصمیم گیری در مورد مهمترین تصمیمات زندگی خود کرده اید. سرانجام شما فصل جدید را در کانادا آغاز می کنید. هماهنگی که می دانید کانادا فرصت های برجسته ای



اقامت در این کشور جدید می تواند هیجان انگیز و طاقت فرسا باشد. ممکن است سوالات زیادی داشته باشید: کجا زندگی خواهید کرد؟ کجا کار خواهید کرد؟ چگونه وارد جامعه خواهید شد؟ باسازگاری با یک محیط و شیوه زندگی جدید چه سنت هایی تغییر خواهد کرد؟ چگونه کیفیت زندگی خوبی را برای خود و خانواده تضمین می کنید؟ چگونه به خدمات بهداشتی دسترسی خواهید یافت؟ اینها همه ملاحظات مهم است اما احساس خستگی نکنید زیرا جماعت کانادا و نهادهای جماعتی در اینجا هستند تا به شما کمک کنند به عنوان اولین قدم برای کمک به حل موفقیت آمیز شما و

خوش آمدگویی به شما در کانادا آماده کرده ایم. همانطور که منتظر آینده خود و خانواده در کانادا هستید من یک موضوع مهم را برجسته می کنم که کیفیت زندگی قوی را تضمین می کند. زندگی در کانادا بدون درک خوب از زبان انگلیسی یا فرانسوی می تواند دشوار و چالش برانگیز باشد. درک خوب انگلیسی (و یا اگر در کبک زندگی می کنید فرانسوی) فرصت های زیادی را برای شما در کانادا برای مشاغل پردرآمد دسترسی به آموزش های شغلی و توانایی کمک به فرزندان خود در تحصیل فراهم می کند. اگر تسلط کافی در زبان ندارید لطفاً از تضمین کننده خود در خواست کمک نماید و از این فرصت استفاده کرده و در کلاسهای زبان رایگان که برای تازه واردان پیشنهاد می شود ثبت نام کنید.

لطفاً همیشه به خاطر داشته باشید که کانادا یک جامعه شایسته سالاری است. این بدان معنی است که تعیین هدف و یادگیری مادام العمر کلیدهایی برای حفظ کیفیت خوب زندگی برای شما و نسلهای بعدی خانواده شما هستند. این به معنای پیگیری آموزش پیشرفته برای فرزندان ادامه یادگیری مهارت های جدید و جستجوی تعالی در توانایی های حرفه ای شما در طول زندگی است. برای خود اهداف بلند پروازانه تعیین کنید و با تمرکز و عزم راسخ به دنبال تحقق آنها باشید. برای همه شما آرزوی موفقیت در زندگی در کانادا داریم. جماعت و موسسات جماعتی برای کمک به شما اینجا هستند. ما عمیقاً به موفقیت شما اهمیت می دهیم و از شما می خواهیم هر زمان که لازم بود راهنمایی و پشتیبانی کنید. ما واقعاً به عنوان یک جماعت خوشبخت هستیم که شما را به عنوان یک عضوی از یک خانواده بزرگ کانادای خود در اختیار شما قرار می دهیم.

پر محبت ترین روزها

Amir Ali Qasim

امیر علی قاسیم لکاه

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## *Welcome to Canada!*



### Welcome To Canada – Arrival Checklist

- *Register yourself with Council for Canada Settlement Portfolio: See below.*
- *Apply for Important documents: See page 10.*
- *Find a place to stay: See page 15.*
- *Learn about Banking and Finances in Canada (Farsi-Dari-Arabic): See page 16.*
- *Find a job: See page 23.*
- *Find out about English or French language classes: See page 25.*
- *Find out how to have your qualifications assessed: See page 25.*
- *Enroll your children in school: See page 26.*

The Annual Report of the Parliament provides key highlights and related information on immigration to Canada. Please take the time to review this document at the link below:

<https://www.canada.ca/en/immigration-refugees-citizenship/corporate/publications-manuals/annual-report-parliament-immigration-2020.html>

#### **Newcomer Registration**

If you have arrived in Canada in the last three years, please register yourself online and a volunteer will contact you to help you with your settlement in Canada: <https://iicanada.org/newarrivalcard> or contact the Access Line via Phone: 1-888-536-3599 or via Email: [access@iicanada.net](mailto:access@iicanada.net).

See page 8 for the contact information of the Council for Canada Settlement Portfolio volunteers if you need help.

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## Settlement Portfolio

The Settlement Portfolio of the Council for Canada provides support to Jamati newcomers to Canada and their sponsors. All newcomers who have recently arrived as newcomers or have a confirmation for entry to Canada to register with the Settlement Portfolio at <https://iicanada.org/newarrivals>. Newcomers will receive one-on-one guidance and support through their early years in Canada for successful settlement. Our team will connect newcomers and sponsors to institutional services and to Settlement Agencies for government benefits and programs.

### Programs and Services

#### 1. Pre-Arrival Support

Information for the Jamat prior to their arrival to prepare them for settlement in Canada. For cases where an individual or family's arrival to Canada has been delayed or cancelled due to Covid-19 and are experiencing challenges, the Settlement Portfolio can work with FOCUS to provide supports.

#### 2. Newcomer Support

Support newly arrived Jamat by facilitating access to essential resources (housing, employment, education, health, LINC, ESL, FSL, etc.) available from the government, within Jamati institutions and from external agencies. The Settlement Portfolio volunteers also help orient Jamati members to the nuances of life in Canada.

#### 3. Immigration Information

Information on immigration rules and regulations including changes due to the current Covid-19 pandemic, that impact Permanent Residence, refugee, or visa status as a result of travel. The Jamati subject matter experts also help provide sponsoring families with general information on immigration options. The Settlement Portfolio does not provide legal advice on immigration matters. Jamati members will be referred to independent immigration lawyers or settlement agencies for immigration matters.

#### 4. Citizenship Support

Information on the latest requirements and benefits of Canadian Citizenship. Identify barriers that prevent the Jamat from applying for citizenship and find solutions to overcome these challenges.



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## Settlement Portfolio Contact Information (Term 2019 – 2022)

### British Columbia

President for Council for BC: Samir Manji / [samir.manji@iicanada.net](mailto:samir.manji@iicanada.net)

Taufiq Ahmadi: 604-996-0997 / [Taufiq.ahmadi@iicanada.net](mailto:Taufiq.ahmadi@iicanada.net)

Sumehra Batala: 604-700-8650 / [Sumehra.batala@iicanada.net](mailto:Sumehra.batala@iicanada.net)

### Edmonton

President for Council for Edmonton: Zahra Somani / [zahra.somani@iicanada.net](mailto:zahra.somani@iicanada.net)

Najib Alamyar: 780-710-7863 / [Najib.alamyar@iicanada.net](mailto:Najib.alamyar@iicanada.net)

Mahmud Dhala: / [Mahmud.dhala@iicanada.net](mailto:Mahmud.dhala@iicanada.net)

### Prairies

President for Council for Prairies: Fauzia Lalani-Khudabux / [fauzia.lalanikhudabux@iicanada.net](mailto:fauzia.lalanikhudabux@iicanada.net)

Irfan Tharani: 403-612-5103 / [Irfan.tharani@iicanada.net](mailto:Irfan.tharani@iicanada.net)

Azmina Dhalla-Shivji: 403-690-9496 / [Azmina.dhalla-shivji@iicanada.net](mailto:Azmina.dhalla-shivji@iicanada.net)

### Ontario

President for Council for Ontario: Salim Bhanji / [salim.bhanji@iicanada.net](mailto:salim.bhanji@iicanada.net)

Zahra Virji: 416-618-7209 / [Zahra.Virji@iicanada.net](mailto:Zahra.Virji@iicanada.net)

Shabbir Adatia: 647-999-3930 / [shabbir.adiatia@iicanada.net](mailto:shabbir.adiatia@iicanada.net)

Tasneem Bhanji: 647-891-1964 / [tasneem.bhanji@iicanada.net](mailto:tasneem.bhanji@iicanada.net)

### Ottawa

President for Council for Ottawa: Shakeel Bharmal / [shakeel.bharmal@iicanada.net](mailto:shakeel.bharmal@iicanada.net)

Shamsiya Hamir: 613-286-4556 / [Shamsiya.Hamir@iicanada.net](mailto:Shamsiya.Hamir@iicanada.net)

### Quebec and Maritimes

President for Council for Q&M: Noor Mohammed Wais / [noor.wais@iicanada.net](mailto:noor.wais@iicanada.net)

Naem Zahra: 514-996-8191 / [Naem.zahra@iicanada.net](mailto:Naem.zahra@iicanada.net)

### Access line

Access: Jamati Services for You

Phone: 1-888-536-3599

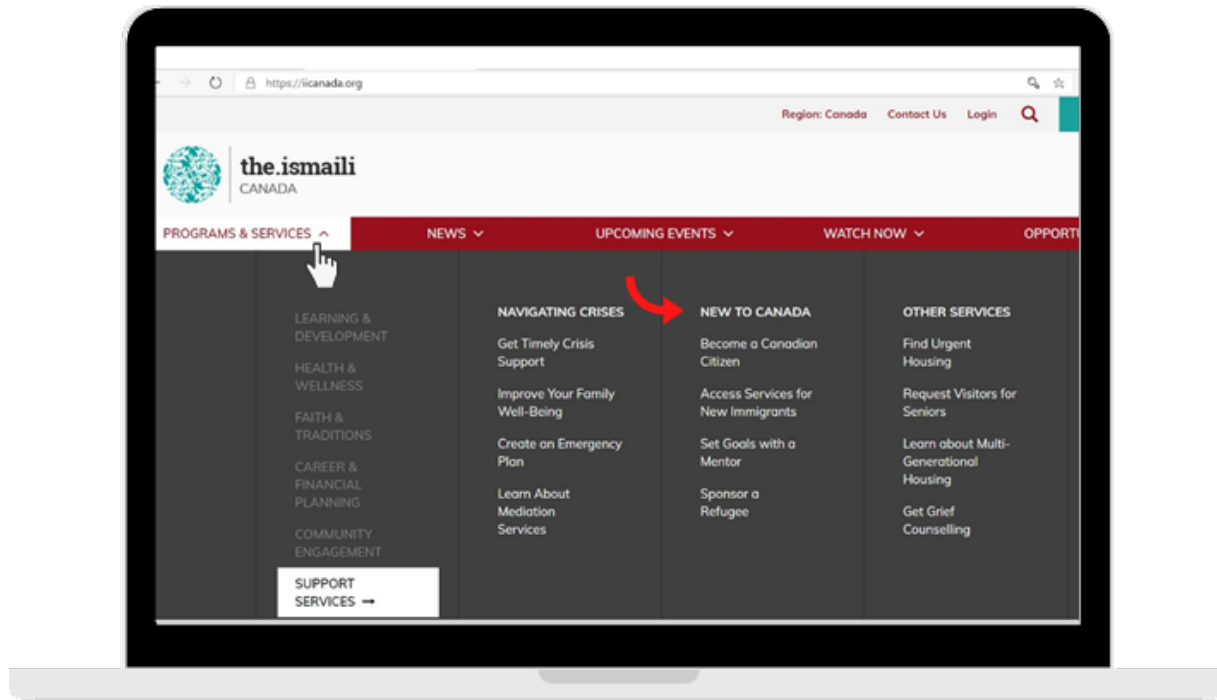
Email: [access@iicanada.net](mailto:access@iicanada.net)

The Access Line provides you with information or access to resources, within and outside the Jamat. If you need support or any type of assistance, call the Access Line at 1-888-536-3599 or contact them using their online form at:

<https://iicanada.org/jamati-service-request>

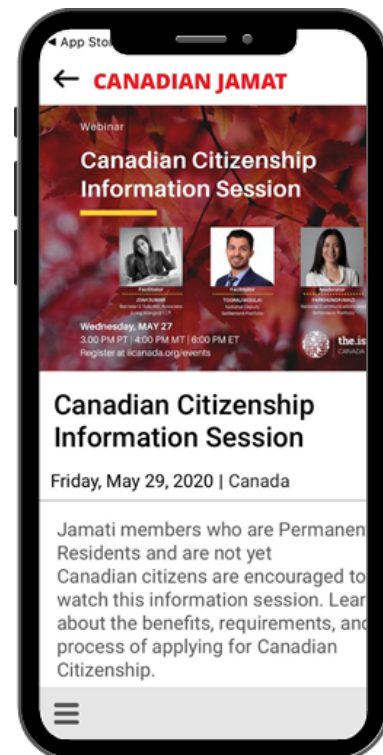


## How to find settlement programs on [iicanada.org](https://iicanada.org):



## iicanada App

You can also download the iicanada app on your cellphone or tablet to stay informed on current Jamati news, and become inspired by upcoming events, opportunities, daily quotes and more.



## Important Documents upon Arrival

You must apply for the following documents upon arrival:

### 1. Social Insurance Number (SIN)

A social insurance number (also called a SIN) is a nine-digit number used to administer Canadian government programs. You must have a social insurance number to work, to open a bank account and to apply for government benefits. Employers cannot legally pay you without this number.

#### Applying for a Social Insurance Number

- You must apply in person at a Service Canada Center
- You will need to submit a primary document (an official document that proves your identity and status in Canada) such as your permanent resident card or work permit. You must submit the original copy of this document.
- For more information about applying for a social insurance number, you can:
  - Call Service Canada at 1-800-206-7218 toll free (press 3 for information about social insurance numbers)
  - Go to the Service Canada website at the following link and follow through the steps to get your SIN card: [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

#### Using your social insurance number safely

- Do not give out your social insurance number to people who do not need it. Legally, you only need to give your social insurance number to:
  - Your employer
  - Your bank or financial institution
  - The government

### 2. Health Card

#### Canada's universal health-care system

If you are a permanent resident, you may apply for public health insurance. With it, you don't have to pay for most health-care services. The universal health-care system is paid for through taxes. When you use public health-care services, you must show your health insurance card at the hospital or medical clinic.

#### Applying for your Health Card

You need a health insurance card from the province or territory where you live to get health care in Canada. You must show this card each time you get medical services. Government health insurance plans give you access to basic medical services. You may also need private insurance to pay for things that government plans don't fully cover. Each

province and territory have their own health insurance plan. Make sure you know what your plan covers. Visit your closest registry to apply for your health care card.

### 3. Permanent Residence Card (PRC)

Your permanent residence card is proof of your status as a permanent resident of Canada. You automatically applied for your card as part of the immigration process. Your card will be mailed to you. If you did not give immigration, Refugee and Citizenship Canada (IRCC) a mailing address when you arrived in Canada, do so as soon as possible. You have 180 days from the day you arrived to provide your mailing address, or you will need to reapply and pay a fee.

As a permanent resident, you and your dependents have the right to:

- Receive Canadian social benefits, including health care and education
- Live and work anywhere in Canada
- Apply for Canadian Citizenship

As a permanent resident, you:

- Must pay federal, provincial, and municipal taxes
- Must respect all federal, provincial, and municipal laws
- Cannot vote in elections or be a candidate for a political position

For more information about the permanent resident card, contact IRCC through the following methods:

- Call 1-8888-242-2100 (toll free)
- Go to the immigration and citizenship at the link below. Under the immigration tab, click on New Immigrants and then click on “Get a Permanent Resident Card”  
[www.cic.gc.ca/](http://www.cic.gc.ca/)

Contact the Council for Canada Settlement Portfolio volunteers if you need help finding any of the above important documents. Their contact information is available on page 8 of this manual.

## Responsibilities of a Sponsoring Group

Most refugee newcomers to Canada arrive through private sponsorships known as Group of 5 or Family Sponsorship. The sponsors are responsible to support the sponsored refugees financially and with settlement assistance, counselling, and support for the duration of the sponsorship period, usually for one year from the date of the arrival of the refugee but can be up to three years in exceptional circumstances. Specifically, members of the sponsoring group must provide:

### Reception

Receive the refugees at the airport, provide an orientation to life in Canada

### Housing

Provide suitable accommodation, basic furniture, and other household essentials

### Care

Provide food, clothing, local transportation costs and other basic necessities of life.

### Settlement Assistance and Support, including:

- Providing orientation to the new community of residence
- Completing forms for IFH, provincial health insurance, social insurance number, child tax benefits, driver's license, etc.
- Finding an ESL/FSL language class, tutoring, etc.
- Understanding the rights and responsibilities of permanent residents
- Learning about the Canadian job market, preparing a Canadian resume, employment search, job interviews, job search programs, etc.
- Making friends
- Learning about and accessing various types of services available in the community
- Assisting with the registration of children in schools
- Orienting to the Canadian school system
- Locating a family physician, dentist, other health services
- Becoming self-sufficient

Your ability to support the sponsored refugee(s) will be assessed based on the settlement plan. The Settlement Plan is a planning tool for sponsoring groups to formulate how they intend to deliver the various aspects of settlement assistance needed to help the refugee applicant(s) establish successfully in Canada. Where practicable, the planned arrangements should be in place before the refugee arrives. All members must agree to this plan.

For more information, please visit the Government of Canada page at the following link:

[www.cic.gc.ca/english/helpcentre/answer.asp?qnum=080&top=11](http://www.cic.gc.ca/english/helpcentre/answer.asp?qnum=080&top=11)

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## Immigration Information

Immigrating to Canada is a personal, independent decision. The information provided here is not meant to encourage or discourage immigration nor is it a substitute for legal or other professional advice. We encourage all to seek their own independent and professional advice in this regard. Here are a few resources you may find helpful and is provided for informational purposes only.

There are generally three immigration pathways to Canadian Permanent Residence:

### 1. Economic Immigration

Information on the various Economic immigration pathways to Canada can be found here:

<https://www.canada.ca/en/immigration-refugees-citizenship/corporate/publications-manuals/operational-bulletins-manuals/permanent-residence/economic-classes.html>

- The 3 main Federal programs are: Federal Skilled Worker, Canadian Experience Class, and Federal Skilled Trades. These 3 programs are all processed using the Express Entry system; a points-based evaluation which invites the highest scoring individuals. You can read more about the Express Entry system and find a breakdown of the points evaluation here:  
<https://www.canada.ca/en/immigration-refugees-citizenship/services/immigrate-canada/express-entry.html>
- Each province and territory also has its own immigration programs and requirements:  
<https://www.canada.ca/en/immigration-refugees-citizenship/services/immigrate-canada/provincial-nominees/works.html>
- Once you have the completed a language test and educational credentials assessment, you will be able to create a free online profile under express entry at  
<https://www.cic.gc.ca/english/immigrate/skilled/crs-tool.asp>
- For more information about obtaining a language test (required for many of the Economic programs) see here:  
<https://www.canada.ca/en/immigration-refugees-citizenship/services/immigrate-canada/express-entry/documents/language-requirements/language-testing.html>
- For more information about obtaining an educational credentials assessment required for many of the Economic programs):  
<https://www.canada.ca/en/immigration-refugees-citizenship/services/immigrate-canada/express-entry/documents/education-assessed/how.html>

### 2. Refugee Resettlement

- Refugees outside of Canada must be privately sponsored by Canadians/Permanent Residents to enter Canada. For more information, please refer to:  
<https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees.html>

### 3. Family Sponsorship

- Family member(s) of Canadian permanent residents and Canadian citizens may be sponsored to come to Canada as permanent residents. Relationships included in the sponsorship program include spouse, dependent children, parents, and grandparents. For more information, please refer to:  
<https://www.canada.ca/en/immigration-refugees-citizenship/services/immigrate-canada/family-sponsorship.html>

#### **Temporary Residence Visa:**

Individuals may also enter Canada initially as a temporary resident and apply for permanent residence at a later time. There are 3 types of temporary residence status: visitors, temporary foreign workers, international students.

Foreign Nationals looking to obtain a work permit can read more on the process here:

- <https://www.canada.ca/en/immigration-refugees-citizenship/services/work-canada/permit/temporary/work-permit.html>

Students considering coming to Canada for the purposes for studying and settling in Canada must apply to a “Designated Learning Institute” in order to be considered for permanent residency after graduation. For more information, please refer to:

- <https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada/study-permit/prepare/designated-learning-institutions-list.html>
- <https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada.html>

## Resources for Refugees

Canada has several programs to help refugees resettle in Canada. Please visit Government of Canada website for more details: [https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada.html?%20utm\\_source=slash-refugee-services&utm\\_medium=short-url&utm\\_campaign=generic](https://www.canada.ca/en/immigration-refugees-citizenship/services/refugees/help-within-canada.html?%20utm_source=slash-refugee-services&utm_medium=short-url&utm_campaign=generic)

### Housing

Across Canada, there are several programs available to the Jamat to enter the housing market through support from the federal, provincial, and municipal governments. These programs include, but are not limited to rental assistance, down payment assistance, financial assistance, and tax credits. For more details, please see link below for a list of housing programs by region. <https://iicanada.org/sites/default/files/Regional%20Housing%20Programs.pdf>

When looking for an apartment, please consider easy access to public transportation, groceries, schools, Jamatkhana and safety. Visit neighborhoods in person to make sure you will enjoy living there. There are many websites to search for rental apartments. You can search for “Apartments to rent in...” to find websites. Some common websites are [www.rentals.ca](http://www.rentals.ca), [www.viewit.ca](http://www.viewit.ca), [www.padmapper.ca](http://www.padmapper.ca), [www.rentfaster.ca](http://www.rentfaster.ca), [www.kijiji.ca](http://www.kijiji.ca).

### Other information and resources

- <https://www.canada.ca/en/immigration-refugees-citizenship/services/new-immigrants/new-life-canada/housing.html>
- <https://www.cmhc-schl.gc.ca/en/buying/newcomers-housing-information>

### Tenant Responsibilities

As a tenant, you are responsible for

- Paying your rent in full and on time
- Keeping your home clean and well maintained
- Contacting the landlord whenever anything needs to be serviced or repaired
- If you are breaking a lease before the lease renewal period, you may be charged with additional fees or penalties

### Tenant Reference Letter

If you need a reference letter, either for jobs or renting a house, and you have been sponsored by Group of Five, they should be able to help. Please refer to page 12 for more information on the responsibilities of a sponsoring group.

### Paying rent and Utilities

Be sure to maintain proof of payment for all payments. For all other queries, please speak to your local settlement member. See page 8 for their contact information.



## Finances

Anyone can open a bank account in Canada if they meet the identification requirements set out in the Bank Act. You can open an account even if you don't have a job or money to deposit. To open an account, you usually have to go in person to a financial institution and provide an acceptable form of identification.



## Financial Wellbeing

Financial well-being means having control over day-to-day, month-to-month finances and track to meet your financial goals and have the financial freedom to make the choices that allow you to enjoy life.

- For individuals and families: <https://iicanada.org/resources/economic-financial-planning/resources-financial-well-being#individuals>
- For business and entrepreneurs: <https://iicanada.org/resources/economic-financial-planning/resources-financial-well-being#business>

## Newcomer Banking Package

Banks have discounts for newcomers. Please visit the bank closest to you for more information on their newcomer banking package. Furthermore:

- To learn more about banking in Canada including types of accounts, how to open an account etc., visit government of Canada website at the link below: <https://www.canada.ca/en/immigration-refugees-citizenship/services/new-immigrants/new-life-canada/plan-finances/banking.html>
- To find an account that best suits your needs, see link below: <https://itools-ioutils.fcac-acfc.gc.ca/ACT-OCC/SearchFilter-eng.aspx?lang=eng>

## Other Programs

- To learn about other programs and services by Economic Planning Board, visit: <https://iicanada.org/resources/economic-financial-planning/resources-financial-well-being>
- To learn more about financial basics for newcomer's, visit: [www.iicanada.org/epb/finance/newcomers](http://www.iicanada.org/epb/finance/newcomers)
- To learn on how to budget your income, visit: <https://itools-ioutils.fcac-acfc.gc.ca/BP-PB/budget-planner>

Call the Jamati Access Line at 1-888-536-3599 if you need assistance.

## Paying Taxes

### Income Taxes

Each level of government – federal, provincial, and municipal – collects taxes to pay for services such as roads, schools, and health care. You can file your tax return between February 1 and April 30 of the following year if:

- You worked in Canada within the calendar year (January to December); you must submit a personal income tax return by April 30th of the following year.
- You lived in Canada within the calendar year but did not work, you should file a tax return to ensure you can get government benefits such as Child Tax Benefit or Goods and Services Tax (GST) refunds. If you do not file your taxes, you will not be eligible to receive government benefits.

### Tax Clinics - How to File Income Tax

Tax clinics are organized for qualified candidates to have their tax returns prepared free of charge. Please call 1-800-536-3599 to connect with your local Economic Planning Board volunteer for more details.

### Preventing Fraud and Scams

People can use telephone scams and pose as Government of Canada staff to steal your money or identity. The callers may threaten to arrest or deport you. Please be aware that Immigration, Refugees and Citizenship Canada (IRCC) will never:

- Contact you over the telephone to collect fees or fines
- Be aggressive or threaten to arrest or deport you
- Threaten to harm you or a member of your family, or damage your home or property
- Ask for personal information over the phone
- Ask for financial information over the phone, try to rush you into paying right away
- Ask you to pay fees using prepaid credit cards, Western Union, Money Gram, gift cards, or any other similar services
- Send police to arrest you for unpaid fees

Watch the guide to understand how you can avoid getting scammed:

<https://migrantworkerhub.ca/migrant-resource/guide-to-avoiding-scams>

For more information about what to do if you or someone you know has been the victim of a scam, please call Jamati Access Line at 1-800-536-3599 or visit the following website:

<https://www.antifraudcentre-centreantifraude.ca/index-eng.htm>

## Cost of Living in Canada

<b>Average Annual Expenses</b>	<b>Single Person (\$)</b>	<b>Couple with Children (\$)</b>
Food	5,732	14,416
Housing	13,836	27,418
Utilities (Water, Fuel and Electricity)	1,504	3,611
Household Expenses (Maintenance)	3,048	8,287
Communications (Phone, Internet, etc.)	1,654	3,666
Transportation – Public (1/2 Adults)	2,232	4,464
Health Care (Dental, Optical, etc.)	1,543	2,847
Education (Books, Supplies, etc.)	705	3,674
Total Expenses (Public Transportation)	30,254	68,383
Transportation – Private (Lease/Purchase, Gas, Maintenance, Insurance for 1 Vehicle)	7,800	7,800
Recreation (Outings, Movies, Sports, Camping, etc.)	2,175	6,921
<b>Total Annual Expenses</b>	<b>\$37,997</b>	<b>\$78,640</b>

## Newcomer Settlement – Culture Shock

Culture shock is often defined as the feeling of disorientation experienced when people are suddenly subjected to an unfamiliar culture, way of life or attitudes. Culture shock can affect the way you think, and the way you feel emotionally and physically. For example, you might feel irritable, sad or angry. You may feel that you cannot trust anyone, or that you are uncomfortable or homesick. You may have headaches or stomach aches and tire easily.

Handling culture shock is not just limited to overcoming or adapting to a different social environment, general attitude or eating or drinking habits. It can encompass everything from bridging language barriers or technology gaps, to accepting certain hygiene practices and accepted ways of social behaviour or body language.

While it might pass quickly for some, it might take longer, even months, to overcome what seems to be one of the most challenging phases of their lives. Here are five aspects of culture shock you may have to overcome:

1. The language barrier or the communication barrier is by far one of the most difficult obstacles that most newcomers face. It is not uncommon for even those who speak English to experience a sort of reserve when it comes to speaking openly. Sometimes it's not just *knowing* English, it is *how* it is spoken or pronounced.
2. Getting accustomed to new dressing habits is another shocker for some. For someone that is used to being draped in a saree may initially find it absurd to wear trousers or jeans.
3. The technology gap is another area where some newcomers have a hard adjustment. This is especially so for those who are not used to working on computers or applications. Being so used to a dial and talk lifestyle in your 'home' country, newcomers may face a tough time accepting that most people prefer to text more, reserving the "call me" for more detailed conversations, planning or problem-solving.
4. Socially accepted behavior is yet another learning curve. This includes using certain expressions and body language. Asking why someone is not yet married or how many children one has might seem like breaking the ice barrier in certain ethnic cultures, but such questions are construed as being too inquisitive and getting too personal!
5. Lastly, the climate shock. Having lived in warmer countries, adjusting to winter temperatures in Canada may be challenging for some. You may be from a tropical country where it is warm all year, or from a place where the winters are mild. Nothing in your experience has prepared you for the Canadian winter. The further north you are, the colder it is. You may have to get used to wearing many layers of winter clothes. You may be afraid of slipping and falling on paths covered in ice and snow.

You can reach out to the local Settlement member in your region to seek guidance in these areas and more. See page 8 for the contact information of the Settlement members in the region. While it is natural to feel lost in a new culture, do not feel helpless. Here are some tips on ways to combat the culture shock.

- **Make Friends:** Coming to Canada means leaving the familiar people and things from your homeland. These include your family and friends, food, routine, and your place in the community. In Canada, you have to start over, make new friends and build a new life.
- **Learn English:** As a newcomer, one of your first priorities is to learn English. Speaking the language opens up the society to you. Your level of English affects the jobs you can get and your ability to continue your education.
- **Volunteer within the community:** Helping people in the community is a good way to feel better about yourself and your situation. By volunteering, you can share your time, skills or knowledge with others. Even though you will not be paid, you may meet people who can help you to find a job or make friends. Volunteering can give newcomers the “Canadian experience” employers look for when hiring new employees. You can use the agency where you volunteer as a reference when you look for paid work.
- **Share a meal:** Invite friends to your home to share a meal that you have cooked. Or ask them to come to a “potluck” meal. This is where everyone cooks and brings a dish with them. It is a fun way to get to know the food of other countries. Do not worry if your cooking is not perfect; practice will make it better.
- **Exercise for fun:** Exercise is one of the best ways to make your mind and body feel good. Find a fun physical activity that can become part of your life. You may be able to continue playing a sport that you enjoyed in your former homeland.

Remember, you are not alone in battling culture shock.

## Long Term Successful Settlement in Canada

Although institutional support and guidance is available to help newcomers and well-funded government supports exist for newcomers to settle and integrate well into Canada, many newcomers end up in a continuous cycle of poverty. While Canada offers many opportunities, it also presents many challenges. Research indicates there are nine key drivers of long-term poverty specific to newcomers. To ensure your long-term quality of life in Canada is good, you are advised to focus on the following areas of your life to ensure your family has a good long-term outlook and can take advantages of all the opportunities this country has to offer:

1. **Language** - Proficiency in the host country language is vital for the economic and social integration of immigrants. There are many government-funded language classes for newcomers.
2. **Skills and Employment** – vocational training and accreditation of international credentials are vital to accessing high paying jobs. Newcomers often underestimate their skills/abilities and do not believe they are ready to pursue higher education. These supports are available for newcomers through Future of Work programs in our institutions.
3. **Financial Stability** - 65% of newcomers experience periods of low income within their first ten years of arrival in Canada. Newcomers may have difficulties when accessing credit in their first few years of arrival because their credit history is not recognized in Canada. Many newcomers may not know about the Canadian financial system and as a result do not know how to bank, file taxes, claim benefits, build credit, access credit. Families where husband and wife are both income earners have a very good financial situation, and their children are able to focus on education. There are many financial tips in this document.
4. **Youth Integration** – Although Canada is a multicultural society which accepts and celebrates diversity, youth face many challenges in their transition to life in Canada. Trying to find a balance between the forces of social freedoms and family traditions/values can create confusion and stress leading to tensions in the home and at school. The Jamati institutions have many programs through Youth and Sports, Bait-ul-Ilm, and Volunteer Corps that are focused on youth and girls.
5. **Single Mothers and Seniors** - Due to the economic crisis, women reported difficulty in covering basic expenses including ability to pay for quality childcare services, providing adequate nutrition at home and cost of clothing. Jamati institutions have programs that support the vulnerable in our Jamat. Newcomer seniors are at risk of becoming socially isolated due to cultural norms, language barriers, poor health, etc. Jamati institutions have programs for seniors offered by Care For The Elderly program.
6. **Mental and Physical Health** – A combination of risk factors contribute to mental health issues such as individual and family factors, school context, life events, community and culture, access to health services, education and recreation, neighborhood, food security, etc. It is critical that you have a permanent family doctor who can guide you and get resources for physical and mental health.
7. **Family Vision and Motivation** - Newcomer families should set and regularly monitor short term and long-term personal goals for themselves. Connecting with Jamati members who are good role models and who have settled well can help to guide family goals and aspirations.

8. **Education** – Newcomer parents find it difficult to help their children with schoolwork. It is important that the children have a quiet place in the home to study and to complete their homework. A noisy and busy house can be very disruptive to learning. Young children should be enrolled in Early Childhood Education offered by our Jamati institutions.
9. **Security** – While Canada is a very safe country there are specific laws of the land that need to be followed. Financial security is essential and homeownership in safe neighborhoods is a key strategy for long term quality of life. Those sponsored by families are strongly advised to use the Month 13 Planning Checklist to ensure financial stability (<https://www.rstp.ca/wp-content/uploads/2016/11/Month-13-Resource-Kit-v.1.4.pdf>).

If you need more information or help with any of the above, please contact the Access Line and ask to speak to your local Settlement Portfolio member.

## Newcomer Entrepreneur



### Owning a business as a new immigrant to Canada

The Aga Khan Economic Planning Board helps provide Ismaili business owners with services, grants and other resources aimed to provide support to businesses within their region. We encourage members of the Jamat to determine which resources are best suited to their business and owner profile and leverage the available resources from both public and private organizations.

- Early-stage financing for businesses
- Mentorship
- Other resources
- For more information about recourses available in your region, please visit:  
<https://iicanada.org/resources/economic-financial-planning/business-services-resources-region>  
<https://iicanada.org/resources/economic-financial-planning/new-business-ventures>

### Starting a franchise

The Aga Khan Economic Planning Board provides general information on franchising and the essential steps needed to make an informed decision on how to purchase a franchise or turn the existing business into a franchise model. Learn about the franchise opportunities, pros, and cons and how to become a member of the Canadian franchise Association (CFA) by visiting the link:

<https://iicanada.org/resources/economic-financial-planning/franchises>

### Business Development Bank of Canada (BDC)

BDC provides financing and advisory services to small and medium-sized business owners that have recently immigrated to Canada. This includes access to the right tools and resources, such as training, networking, partnerships and more.



BDC helps immigrants handle the typical challenges of building a company in Canada, whether you're an experienced business owner or not.

- Little to no credit history
- Limited knowledge of the local business environment
- Cultural and language barriers
- For more information about BDC's programs and services for newcomers, please visit <https://www.bdc.ca/en/i-am/newcomer-entrepreneur>

Call the Jamati Access Line at 1-888-536-3599 to connect with your local Economic Planning Board representative if you require assistance.

## Employment



Call the Jamati Access Line at 1-888-536-3599 to connect with your local Economic Planning Board representative and get assistance with:

- Receiving a career skills assessment
- Preparing a professional resume
- Preparing for job interviews
- Receiving skills upgrading referrals through government agencies
- Job bank resumes in the event of inquiry from employer
- Job fairs and conventions
- For more information, please visit: <https://www.iicanada.org/programs-services/economic-financial-planning/skills-and-employment>

To find employment, you need to have a professional resume/cv that:

<b>Should include:</b>	<b>Should not include:</b>
Full Name Home Address Phone Number Email Address Highest level of education acquired Previous employment(s) Reference(s)	Passport information SIN number or other government issued identification Marital Status Religious affiliation Sexual orientation

## Things to know

- LinkedIn is a social media platform for professionals. It allows you to network and to build your professional portfolio, connect with recruiters and look for a new job.
- The purpose of a cover letter is to introduce yourself to an organization, demonstrate your interest in the company or a specific vacancy, draw attention to relevant experience on your resume and motivate the reader to interview you.
- Attending networking events is an essential part of getting to know others in the business/industry. It can increase your chances in finding better positions or simply having good knowledge in your work field.

## Job Sites

Visit the sites below to find employment online. Easily accessible and reliable:

- [www.linkedin.ca](http://www.linkedin.ca)
- [www.indeed.com](http://www.indeed.com)
- [www.monster.ca](http://www.monster.ca)
- [www.jobbank.gc.ca](http://www.jobbank.gc.ca)

## Service Canada

Call for general information about federal government programs such as Social Insurance and Employment Insurance.

Call the Jamati Access Line at 1-888-536-3599 to connect with your local Economic Planning Board representative if you require assistance.

## Language Skills & Employment

English language (French in Quebec) skills are critical to long term employment stability in Canada.

- Newcomers are strongly advised to achieve at least Canadian Language Benchmark (CLB) Level 4 English proficiency (French in Quebec) to secure long term higher paying and more stable jobs
- Newcomers are strongly encouraged to strive for CLB Level 8 which is required to access free government paid vocational training programs and much higher lifetime income potential
- To improve your chances of obtaining employment and increasing your earnings potential, you should enroll in language classes immediately

### Language classes funded by the Government of Canada

If you're a permanent resident or a protected person, you can take language classes at no cost. They are funded by the government. In some cases, some provincial governments will also pay for your basic living expenses for one year so that you can attend language classes full time. These classes are called:

- Language Instruction for Newcomers to Canada (LINC)
- Cours de langue pour les immigrants au Canada (CLIC)

### Take a Language Class

To take a language class, visit an organization in your region that helps newcomers get a formal language assessment and register for language classes at:

<https://www.cic.gc.ca/english/newcomers/services/index.asp>

### Foreign Credentials Assessment

Newcomers to Canada must have their foreign licenses and certificates recognized to work in some Canadian jobs. This is foreign credential recognition. An authorized individual will confirm that federal, provincial, or territorial standards are met. They review your foreign education, language skills or work experience.

### Consult an approved assessment agency

Get your credentials assessed by an approved assessment agency. It will help you show employers how your training compares with that of people trained in Canada. For information on a list of approved agencies, please visit:

[https://www.cicic.ca/1372/obtain\\_an\\_academic\\_credential\\_assessment\\_for\\_general\\_purposes.canada](https://www.cicic.ca/1372/obtain_an_academic_credential_assessment_for_general_purposes.canada)

### Windmill Microlending

Windmill Microlending is a registered charity that offer microloans to help skilled immigrants and refugees continue their careers in Canada. They support newcomers to obtain the Canadian licensing or training required to work in their field, or to secure a position which matches their level of education, skills, and experience. For more information about their programs, please visit:

<https://windmillmicrolending.org/>

## School Registration

### Registration Requirements

Children in Canada attend school from pre-school (age 4) and kindergarten (age 5 or 6) to grade 12 (age 18). Most School Boards will require you to present a certain amount of paperwork and documentation for your child to register. This will likely include most or all the following:



- Proof of age, usually in the form of a passport or birth certificate
- Proof of your current address. This can include bank statements, utility bills, or housing agreements
- Proof of legal guardianship, if the child is under the age of 18 and you are not their parent Proof of immigration status, including a passport, birth certificate, permanent residence card, Confirmation of Permanent Residence (IMM 5292), or Record of Landing (IMM 1000)
- Their up-to-date immunization records

### School Types and School Selection

There are a variety of school types in Canada, details of which might vary from province to province. It is important to research the school type that best meets your needs and your child's needs before finalizing your residence.

Generally, schools might be classified based on boards (e.g., Private, Public, Catholic and Charter). All these schools, except private schools, are usually free of charge. You should, however, know that not all school types within the same board have the same program option. For example, to meet unique learning needs of every student, there are public schools with below program options. The admission requirement for each of these schools could be through lottery or other requirements, details of which can be found on their websites.

1. Language (English, French, etc.)
2. Subject Matter (Science, Art- Centered, etc.)
3. Teaching Philosophy (Montessori, Traditional Learning, All boys, All girls, etc.)
4. Internationally Recognized Programs (IB, AP)

### Resources

When registering your child in school, you will need to get in touch with the specific School Board or Authority in your area to find out about their registration requirements.

To find your provincial school board, visit the website below:

- **Alberta:** <https://www.asba.ab.ca/school-boards-and-zones/>
- **British Columbia:** <http://www.bced.gov.bc.ca/apps/imcl/imclWeb/Home.do>
- **Manitoba:** <https://www.edu.gov.mb.ca/index.html>
- **Ontario:** <http://www.edu.gov.on.ca/eng/sift/>
- **Quebec:** <http://www.education.gouv.qc.ca/en/find-a-school-board/>
- **Saskatchewan:** <https://www.saskatchewan.ca/government/government-structure/ministries/education>

If you require assistance with registering your child in school, call the Jamati Access Line at 1-888-536-3599 to connect with your local Education Board or Settlement Portfolio representative.

## International Students



### Education board - Post-Secondary Registration

International students are encouraged to register with the Education Board using the following link:  
<https://iicanada.org/postsecregistration/>

### Ismaili Student Association (ISA)

Each post-secondary institution has an ISA. By joining your ISA, other students in different years with experience can help you during your time in school. ISAs hold meetings, events and informational workshops for Ismaili students. Majority of ISAs can easily be found on Facebook. Simply enter your institution name followed by ISA. To learn more, please visit:

<https://iicanada.org/programs-services/learning-development/ismaili-students-associations>

## Bait-ul Ilm Registration

### What is Bait-ul Ilm (BUI)?

- BUI is a religious education program for students from age 3-18 in all regions in Canada.
- BUI allows Ismaili students to come together and meet and learn with other Ismaili students from their Jamatkhana and region.
- BUI our students are taught about their faith, history, and the cultures of Muslim peoples, and of the Ismaili Muslim community.
- Through the learning, students can interconnect religious and secular education, and balance between the spiritual and material aspects of life
- BUI allows students to learn about what it means to live their faith in their daily lives (connecting din/dunya)



### BUI Registration Information

To register your child for BUI, please complete the online form at:

<https://iicanada.org/national/bui-new-student-registration-form-20202021>

Alternatively, the registration form can be accessed at:

itreb.iicanada.org – click the ‘Register’ button on the top right corner

Call the Jamati Access Line at 1-888-536-3599 to connect with your local ITREB Chairman if you require assistance.

### The Supportive Environments and Experiences for Development (SEED) program

The SEED Program is an early childhood development initiative for Jamati parents and caregivers of children ages birth to four years (birth to three years in Ontario). The program provides weekly sessions that enable facilitated group discussions for families and promotes age- appropriate developmental experiences in music and movement, early literacy, spirituality and faith, and school readiness.

For more information, preschool resources, and to register, please visit:

<https://iicanada.org/programs-services/learning-development/early-childhood-development>

## Weather

Canada's weather varies from the East coast to the West coast. Winters in Ontario and Alberta are much colder than winters in British Columbia. However, it rains more often in British Columbia than the other provinces. Please check the weather of your state/city before arrival, at the link below, to be prepared for essential clothing requirements: [https://weather.gc.ca/canada\\_e.html](https://weather.gc.ca/canada_e.html).

## Transportation

There are many affordable modes of transportation available across Canada. Most transit authorities in Canadian cities offer discounts on transportation passes for newcomers. To find out more information, visit your local city's transit authority website or call 2-1-1.

You can also use the "Google Maps" or "Transit" apps listed in the "Other Online Resources" section (see page 32) to get step-by-step navigation to your destination, including a variety of modes of transportation like walking, public transit, biking, driving or by taxi service.



## Cellphone plans

The following are Phone companies, categorized in two levels:

Companies that provide cheaper phone services include Chatr, Lucky, Public Mobile, Videotron and Freedom. Other companies at the costly side include Rogers, Bell, Telus & Fido. If you have your smartphone, you can choose to either sign up for annual plans or monthly pay as you go. It is important to be careful when selecting a plan to ensure they suit your needs and monthly budget, as some plans may include significant costs or penalties for exiting early.

Please contact your local Settlement Portfolio volunteer if you would like to consult with someone prior to selecting a phone plan.



## Affordable Clothing & Home Essentials

Winters in most cities across Canada can become brutally cold, dropping to -40 degrees Celsius. Proper winter clothing preparation is important to avoid getting sick. Winter Jacket (preferably down filled), winter non-slip boots, waterproof gloves, woolen caps, scarves, inner layers are essential when stepping outside where temperature falls below zero degrees Celsius. For British Columbia, raincoat



and waterproof boots are essential. To find affordable stores to purchase clothing or home essentials, please look out for thrift stores and dollar stores.

Major thrift stores and dollar stores in Canada:

- Value Village
- The Salvation Army
- Goodwill
- Dollarama
- Dollar Tree
- Your Dollar Store with More

## Statutory Holidays

On national statutory holidays in Canada, also called public holidays, all federal offices including banks, grocery stores and most businesses and workplaces are closed.

Holiday	Day Observed	Observance
New Year's Day	January 1	Nationwide
Islander Day	Third Monday in February	PE
Family Day	Third Monday in February	BC, AB, SK, ON, NB
Heritage Day	Third Monday in February	NS
Louis Riel Day	Third Monday in February	MB
St. Patrick's Day	March 17	NL
Good Friday	Friday before Easter Sunday	Nationwide except QC
Easter Monday	Monday after Easter Sunday	QC
St. George's Day	April 23	NL
Victoria Day National Patriotes Day in QC	Monday preceding May 25th	Nationwide except NB, NS, PE, NL
National Aboriginal Day	June 21	NT
Fête Nationale St. Jean Baptiste Day	June 24	QC
Discovery Day	June 24	NL
Canada Day Memorial Day in NFL	July 1	Nationwide
Nunavut Day	July 9	NT
Civic Holiday	First Monday in August	AB, BC, SK, ON, NB, NU
Labor Day	First Monday of September	Nationwide
Thanksgiving	Second Monday in October	Nationwide except NB, NS, PE, NL
Remembrance Day	November 11	Nationwide except ON, QC, NS, NL
Christmas Day	December 25	Nationwide
Boxing Day	December 26	ON

## Other Online Resources

### Google Maps

The easiest and most accurate way to find any location, along with step-by-step directions.



### Transit

Navigate your city's public transit system with accurate real-time predictions, simple trip planning, step-by-step navigation, service disruption notifications, and departure and stop reminders.



### Duolingo

Learn English and French on the go.



### Flipp

Easiest way to browse flyers and save money in your area.



### IICanada App

Gateway to the latest Ismaili Institutional news, information, and events happening in your Jamatkhana, region, nationally, and around the world.



## Key Contact Information

### Emergency

# EMERGENCY

#### Emergency Contact Information

In case of a FIRE: DIAL 9-1-1 Request for FIRE FIGHTER\*

In case of a CRIME: DIAL 9-1-1 Request for POLICE\*

In case of an INJURY: DIAL 9-1-1 Request for AMBULANCE\*

\*Please note that you can be charged or fined for making false calls to 9-1-1

### Health

#### Medical Advisory Service (MAS)

MAS is a confidential service provided across Canada by Ismaili health professionals in several languages. This service provides information and support around physical and mental health questions.

#### Contact Information

Call the Jamati Access Line at 1-888-536-3599 to connect with a Medical Advisor in your region. You can request to speak in your native language.

#### Mental Health and Crisis Lines

Canada's only national helpline for young people between the ages of 5 and 20.

Kid's Help Phone - 1-800-668-6868

#### Adults Helpline:

Vancouver - 1 866-661-3311

Edmonton - 1 800-232-7288

Calgary – 1 403-266-4357

Toronto – 1 416-408-4357

Ottawa – 1 613-238-3311

Quebec – 1 866-277-3553

To find crisis resources and phone numbers in your city, visit:

<https://www.crisisservicescanada.ca/en/looking-for-local-resources-support/>

## Suicide, Family Violence & Drug Addiction

Family violence is any form of abuse or neglect that a child or adult experiences from a family member, or from someone with whom they have an intimate relationship. It is an abuse of power by one person to hurt and control someone who trusts and depends on them. Common forms of family violence include physical, sexual, emotional, financial abuse and neglect.

**Physical abuse:** physical injury or death of a family member or intimate partner caused when someone: pushes, shoves, hits, slaps, kicks, etc.

**Sexual abuse:** forced sexual activity on a family member or intimate partner, when someone touches another in a sexual way without consent, has any sexual activity without consent, continues sexual activity when asked to stop or forces another to commit unsafe or humiliating sexual acts. Even if you are married or engaged, your partner cannot force you to have sex. Children under the age of 16 cannot give informed consent, so any sexual contact between an adult and a child is a crime. Children under the age of 18 cannot legally give consent to sexual activity that exploits them.

**Emotional or psycho-social abuse:** words / actions to control or frighten a family member or intimate partner, or destroy their self-respect, when someone: makes threats, intimidates or bullies puts down, insults, calls a person by inappropriate names, yells or criticizes all the time, isolates a person from friends and family, destroys belongings and hurts pets.

**Financial abuse:** control / misuse of a family member's or intimate partner's money or property, when someone: takes another person's money or property without permission, prevents a person from going to work or otherwise obtaining money / other resources, withholds or limits money, pressures a person to sign documents and forces a person to sell things or change a will.

**Neglect:** not meeting the basic needs to provide care for a dependent family member or intimate partner, when someone: does not provide proper food, warm clothing, health care, medication, or appropriate hygiene, does not protect another person from physical harm or provide proper supervision, abandons another person.

### Resources:

- If your life is in danger or you know someone's life is in danger CALL 911 NOW!
- If you or someone you know is experiencing abuse, please call our Jamati ACCESS Line at 1- 888-536-3599 for private and confidential support.
- If you're thinking about suicide, are worried about a friend or loved one, the Canada Suicide Prevention Service can be reached at 1-833-456-4566 or TEXT 45645 or visit <https://www.crisisservicescanada.ca/en/>
- Call 211 for information on government and community-based health and social services in English, French, Farsi, Dari, Urdu, Hindi, Arabic and other languages.

- To find family violence supports or programs in your area, visit the Government of Canada website <https://www.canada.ca/en/public-health/services/health-promotion/stop-family-violence/services.html>
- If you are concerned about a child being abused, please contact your local Child Welfare agency. Find your local agency at <https://cwrp.ca/provincial-and-territorial-assistance>
- If you know an elder who needs support, visit this Government of Canada website <https://www.canada.ca/en/employment-social-development/campaigns/elder-abuse/resources-province-territory.html>

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## Aga Khan Council for Canada Boards and Portfolios

### 1. Health Board

Health Board aims to improve and promote health and well-being of the Jamat. Jamati Volunteers assist with the following:

- Family Physician and Dentist
- Mental health & wellbeing awareness programs & seminars:
  - Mental Health First Aid
  - Living Life To The Fullest
- Baby2 Be program for expectant mothers
- Medical Advisory Services (MAS)

### 2. Education Board

Education Board aims to improve quality of life and human development through education. Jamati Volunteers assist with the following:

- Early childhood development
- Post-Secondary Funding & Scholarships
- Learning Centres: Homework Help
- ISTAR (Award/Recognition Program)

### 3. Economic Planning Board (EPB)

Economic Planning Board aims to improve the economic well-being of the Jamat by providing guidance and assistance through a sound financial base. Jamati Volunteers assist with the following:

- Skills Development & Employment Housing
- Resume Critiquing/Interview Preparations
- Tax Clinics
- Child Care Benefit
- Estate & Financial Planning Seminars Business
- Development & Networking Events
- Entrepreneurship Showcase
- Alliance Conference Canada (ACC)

### 4. Social Welfare Board (SWB)

SWB aims to empower individuals and their families to enhance the quality of their lives. Please contact Social Welfare Board (SWB) for the following:

- Alliance Conference Canada (ACC)
- Crisis Social Support Services
- Special Kin Inclusion Program (SKIP)
- Bereavement

### Contact Information

Call the Jamati Access Line at 1-888-536-3599 to connect with a representative from the above boards and portfolios.

## 5. Youth & Sports Board (YSB)

YSB aims to support and contribute to the development of resilient youth and support the entire Jamat in leading healthy and active lives. Jamati volunteers assist with the following:

- Youth Leadership Programs and Opportunities
- Active living/sports programs (e.g., Soccer, Dance, Cricket, etc.)
- Wellness tools and practices to support mental, emotional, and physical health
- Mentorship programs for both boys and girls that provide Youth a safe space for dialogue
- Current virtual programs across Canada can be found on the YSB page at <https://iicanada.org/yyaconnection>

## 6. Future Ready Initiative (FRI)

The Future Ready Initiative is a program designed to help you and your family to look ahead and plan for your future. With the help of trained professionals, you will identify personal goals and dreams; together develop a plan and carve out a path for you to achieve those goals. A plan can include finding a place to live, getting involved in the community and possibly finding a new career.

The program brings together 4 main supporting elements:

- **Family Mentorship Program** - to support Jamat's access to priorities such as Early Childhood Education, Education, Health, Housing and, Social Supports
- **Future of Work** - to support Jamat's transitions to emerging career pathways where there are opportunities for growth
- **Mental Health Support** - to deepen our awareness and resiliency and to support those who need professional care
- **FastTrack Youth Mentorship** - to support young members of the Jamat in building academic and career life plans through coaching and role modelling

## 7. Care for the Elderly

Programs and supports in multiple languages to Jamati members and newcomer seniors age 55+ for their physical, emotional, social, spiritual, and educational needs. Care for the Elderly helps seniors



access government benefits, help seniors get together online and at Ismaili seniors centers, and provides information on Multi-Generational Housing.

#### 8. The Ismaili Tariqah and Religious Education Board (ITREB)

The Ismaili Tariqah and Religious Education Board (ITREB) gives the Jamat access to Tariqah practices, helps educate our children and youth through BUI (see page 28), keeps the Jamat connected to our faith, and so much more.

#### 9. The Conciliation and Arbitration Board (CAB)

The Conciliation and Arbitration Board (CAB) offers free, confidential mediation services to the Jamat and continues to remain available to assist Jamati members via both telephone and online mediation services during this time when face-to-face interaction is restricted.

#### **Contact Information**

Call the Jamati Access Line at 1-888-536-3599 to connect with a representative from the above boards and portfolios.

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