

Some Additional Information

FEDERAL AND PROVINCIAL/ TERRITORIAL GOVERNMENTS

Government of Canada

Access government departments and agencies at the federal level.

Web Site: www.canada.gc.ca

Citizenship and Immigration Canada

Canada's citizenship and immigration programs help build a community of citizens respected throughout the world. The CIC web site (www.cic.gc.ca) is your official source for immigration, citizenship, settlement, resettlement and multiculturalism information and services.

Web Site: www.cic.gc.ca

The Working in Canada Tool

The Working in Canada Tool is a great place to start your job search. It can produce a report with information that is tailored to your occupation and to the places where you want to settle.

Web Site: www.workingincanada.gc.ca/welcome.do?long=en

Foreign Credentials Referral Office (FCRO)

The Foreign Credentials Referral Office (FCRO) is part of Citizenship and Immigration Canada. It provides information, path-finding and referral services on foreign credential recognition to help foreign-trained workers succeed by putting their skills to work in Canada more quickly.

Web Site: www.credentials.gc.ca

Provincial and Territorial Web Sites

The provinces and territories have specific web sites to help newcomers. You can find the list of these sites at www.goingtocanada.gc.ca/CIC/display-afficher.do?id=0000000000100&lang=eng.

Alberta

www.gov.ab.ca

British Columbia

www.gov.bc.ca

Manitoba

www.gov.mb.ca

New Brunswick

www.gnb.ca

Newfoundland and Labrador

www.gov.nf.ca

Northwest Territories

www.gov.nt.ca

Nova Scotia

www.gov.ns.ca

Nunavut

www.gov.nu.ca

Ontario

www.gov.on.ca

Prince Edward Island

www.gov.pe.ca

Quebec

www.gouv.qc.ca

Saskatchewan

www.gov.sk.ca

Yukon

www.gov.yk.ca

ORGANIZATIONS ASSISTING NEWCOMERS AND LANGUAGE TRAINING

Some Organizations in Canada Helping Newcomers to Canada

Citizenship and Immigration Canada's listing of organizations

Web Site: www.cic.gc.ca/new

Newfoundland

Association for New Canadians

144 Military Road

St. John's, NF A1C 5R6

Tel: (709) 722-9680

Nova Scotia

Immigrant Settlement & Integration Services

6960 Mumford Road, Suite 2120

Halifax, NS B3L 4P1

Tel: (902) 423-3607

Prince Edward Island

PEI Association for Newcomers to Canada

25 University Avenue, Suite 400,

Holman Building (4th floor)

Confederation Court Mall

Charlottetown, PE C1A 8C4

Tel: (902) 628-6009

New Brunswick

Centre d'accueil des immigrants et immigrantes du Moncton métropolitain (CAIIMM)

236 St. George Street, Suite 101

Moncton, NB E1C 1W1

Tel: (506) 382-7494

Miramichi Regional Multicultural Association

Miramichi Settlement Services

1808 Water Street

Miramichi, NB E1N 1B6

Tel: (506) 773-5272

Multicultural Association of Fredericton

123 York Street, Suite 201,

Fredericton, NB E3B 3N6

Tel: (506) 454-8292

Multicultural Association of Greater

Moncton Area

150 Queen St

Moncton, NB E1C 1K8

Tel: (506) 858-9659

Quebec

Carrefour d'intégration

du Nord

255, boulevard Crémazie Est, 8^e étage, bureau 8.01

Montréal (Québec) H2M 1L5

Tel: (514) 864-9191

Carrefour d'intégration

du Sud

800, boulevard de Maisonneuve Est (Place Dupuis, rez-de-chaussée)

Montréal (Québec) H2L 4L8

Tel: (514) 864-9191

Ontario

Catholic Immigration Centre

219 Argyle Avenue

Ottawa, ON K2P 2H4

Tel: (613) 232-9634

Culturelink

2340 Dundas Street West, Suite 301

Toronto, ON M6P 4A9

Tel: (416) 588-6288

Kitchener – Waterloo YMCA

Cross Cultural & Community Services

800 King Street West

Kitchener, ON N2G 1E8

Tel: (519) 579-9622

London Cross Cultural Learner Centre
505 Dundas Street
London, ON N6B 1W4
Tel: (519) 432-1133

New Canadians' Centre of Excellence Inc.
660 Ouellette Avenue, 2nd Floor
Windsor, ON N9A 1C1
Tel: (519) 258-4076

Ontario Council of Agencies Serving
Immigrants (OCASI)
110 Eglinton Avenue West, Suite 200
Toronto, ON M4R 1A3
Tel: (416) 322-4950

Quinte United Immigrant Services
Box 22141 Belleville, ON K8N 5N9
Tel: (613) 968-7723

Settlement & Integration Services Organization
360 James Street North
Hamilton, ON L8L 1H5
Tel: (905) 667-7476

Thunder Bay Multicultural Association
17 North Court Street
Thunder Bay, ON P7A 4T4
Tel: (807) 345-0551

Welcome Centre – Markham North
8400 Woodbine Ave, Suite 102-103
Markham, ON L3R 4N7
Tel: 1-877-761-1155

Welcome Centre – Markham South
Kennedy Fields Plaza
7220 Kennedy Road
Markham, ON L3R 7P2
Tel: 1-877-761-1155

Welcome Centre – Newmarket
16655 Yonge Street, Unit #26
Newmarket, ON L3X 1V6
Tel: 1-877-761-1155

Welcome Centre – Richmond Hill
South Hill Shopping Centre
9325 Yonge Street,
Richmond Hill, ON L4C 0A8
Tel: 1-877-761-1155

Welcome Centre – Vaughan
9100 Jane Street, Building H, Units 56-67
Vaughan, ON L4K 0A4
Tel: 1-877-761-1155

YMCA Newcomer Centre Downtown
Toronto
42 Charles St. East, 3rd Floor
Toronto, ON M4Y 1T4
Tel: (416) 928-3362 x 2165

Manitoba

L'Accueil francophone du Manitoba
104 – 420 rue Des Meurons
Saint-Boniface, MB R2H 2N9
Tel: (204) 975-4250

Immigrant Women's Counselling Service
200–323 Portage Avenue
Winnipeg, MB R3B 2C1
Tel: (204) 940-2172

Immigration and Multiculturalism Division
Manitoba Labour and Immigration
500 – 213 Notre Dame Avenue
Winnipeg, MB R3B 1N3
Tel: (204) 945-3162

International Centre of Winnipeg
2nd floor – 406 Edmonton Street
Winnipeg, MB R3B 2M2
Tel: (204) 943-9158

Welcome Place (Manitoba Interfaith
Immigration Council Inc.)
521 Bannatyne Ave.
Winnipeg, MB R3A 0E4
Tel: (204) 977-1000

Saskatchewan

Regina Open Door Society
1855 Smith Street
Regina, SK S4P 2N5
Tel: (306) 352-3500

Saskatoon Open Door Society
247 First Ave. N.
Saskatoon, SK S7K 1X2
Tel: (306) 653-4464

Alberta

Alberta Association of Immigrant Serving
Agencies

915 – 33 Street NE

Calgary, AB T2A 6T2

Tel: (403) 273-2962

Calgary Catholic Immigration Society

3rd Floor, 120 – 17 Avenue SW

Calgary, AB T2S 2T2

Tel: (403) 262-2006

Calgary Immigrant Women's Association

#200, 138 – 4 Avenue SE,

Calgary, AB T2G 4Z6

Tel: (403) 263-4414

Centre for Newcomers

125, 920 – 36 Street NE

Calgary, AB T2A 6L8

Tel: (403) 569-3325

Immigrant Services Calgary

1200, 910 – 7 Avenue SW

Calgary, AB T2P 3N8

Tel: (403) 265-1120

Jewish Family Service Calgary

#420 5920 – 1A Street SW

Calgary, AB T2H 0G3

Tel: (403) 287-3510

British Columbia

Affiliation of Multicultural Societies and
Service Agencies of BC (AMSSA)

205 – 2929 Commercial Drive

Vancouver, BC V5N 4C8

Tel: (604) 718-2780 or 1-888-355-5560

Province of British Columbia

Settlement and Multiculturalism Division

5th Floor, 605 Robson Street

Vancouver, BC V6B 5J3

Tel: (604) 660-2203

S.U.C.C.E.S.S.

28 West Pender Street

Vancouver, BC V6B 1R6

Tel: (604) 684-1628

Language Training Organizations

Centre for Canadian Language Benchmarks

www.language.ca/assess/centres.html

The Centre for Canadian Language Benchmarks (CCLB) is a national, not-for-profit organization, primarily serving the adult English as a Second Language community in Canada including learners, teachers, program administrators, materials, and curriculum and test developers.

Languages Canada

www.languagescanada.ca/index.php

Languages Canada is a language training organization representing language programs in both of Canada's official languages: English and French.

Language Instruction for Newcomers to Canada – LINC

www.cic.gc.ca/english/newcomers/before-language-training.asp

The Government of Canada, in cooperation with provincial governments, school boards, community colleges, and immigrant-serving organizations, offers free language training across the country for adult permanent residents. In most provinces, the name of the program is LINC. The web site shown above lists LINC assessment centres across Canada. These centres can assess your language training needs and refer you to the right LINC classes for your needs. www.cic.gc.ca/new

New Beginnings Program

The New Beginnings Program (NBP) is a pre-employment program for newcomers to Canada. To access the program participants must have education, experience and the desire to work in their field. Participants need to have intermediate English skills, a clear career focus and the time to commit to and complete each workshop.

Workshops

NBP consists of three core workshops and an optional six-week work placement. The three core workshops are:

- Job Search
- Interview Skills
- Working in Canada

For more information, call ISIS (Immigrant Settlement and Integration Services) at 902-423-3607.

JOB SEARCH, JOB SEEKING, CAREER BUILDING, AND VOLUNTEERING

Tips for Getting Started with Career Planning

- In choosing a new career direction, what conditions do you want your choice to satisfy (e.g. desired income, interest area, education level, location, lifestyle)?
- In choosing a career direction, gather information about the types of work that interest you, then talk to people in those lines of work. Can you get direct experience by volunteering, working part-time or job shadowing? Look for related possibilities while you explore the ones you have already identified.
- Evaluate your career options and decide which are the best ones for you at this stage of your life. What are the advantages and disadvantages of each alternative?
- Develop a plan of action. What will you have to do to make your decision a reality? What might prevent you from doing so? How will you overcome the problems you anticipate?
- Decide what you want from your next career move by identifying your needs and relevant interests, values, skills and abilities.
- Planning a career move is much like mapping your route for a road trip. If you don't know where you are going, you can't decide on how to get there!
- Think about your school, work and volunteer experiences. What would you like to be the same, and what would you want to be different in the future?
- Relate career planning to school. What were your best subjects at school? Would you be willing to take some further education or training?
- What kind of environment do you like to work in (for example, outdoors, near your home, in the city, with a small group of people, in a large organization)? Apply this to your career choice.

Source: ALIS (Alberta Learning Information Service) www.alis.gov.ab.ca

Some Common Mistakes Made When Trying to Build a Career

- Focusing on only a few options. Don't miss out on what might have been a great career by not looking for it.
- Not applying your knowledge and skills broadly. Often the skills and experience you have acquired can be applied to many different career areas. See where yours may apply.
- Not having a plan. It doesn't have to be a detailed one—but you should have an idea of where you want to go. If not, you might not like where you end up.
- Not following your heart. Passion is one of the biggest factors in success. Try to do something you love to do.
- Misreading, or not reading, the market. Try to learn about changes in the labour market. Try to fit your career plan with where jobs are stable or growing—not declining.

- Not sticking with it. Sometimes the early going can be the toughest part. There may be some education, training, or early work challenges to overcome, but it may well be worth it in the end.
- Not networking. There is so much to learn from others—and many opportunities to explore. But you can't learn if you don't ask and talk with those who can help.
- Not starting early. You don't need to know exactly what you want to do—but don't find you have closed doors to your future by some of the choices you make early in life.

Source: The Government of Manitoba [Copyright Notice: www.gov.mb.ca/legal/copyright.html; Disclaimer Notification: www.gov.mb.ca/legal/disclaimer.html]

Tips for Job Hunting

Research Companies Before Applying to Them

Do your homework and research a firm to better understand their needs. If you are unable to find information about a particular employer, write them and ask to be sent literature such as an annual report.

Have a Professional Résumé

Nothing puts your résumé more quickly at the bottom of an employer's pile—or worse, in their garbage can—than a hand-written or illegible résumé. Your résumé must be in a concise and easy-to-read format.

Put Yourself in an Employer's Shoes

If you were looking to hire, what strengths and qualities would you look for in a candidate? What characteristics would lead you to choose one applicant over another? These are the same traits that you should market to employers.

Looking For a Job is Hard Work

Understand from the beginning that looking for employment is a full-time job in itself. It requires a tremendous amount of dedication, hard work and patience. Be prepared to stay on track!

Give Thought to Your References

Ensure that your references will complement your job search. Make sure that your references are aware of your job search and ask each for his or her permission to be used as a reference.

Be Realistic in Your Expectations

Don't turn down employment simply because it isn't your 'ideal job.' Also, don't apply for positions that you're not qualified for. Keep an open mind and realistically assess all job opportunities.

Keep Track of All Contacts

Make a list of every résumé you send, every phone call you make, and the name and title of everyone you talk to in your job search. This will help you in your follow-up efforts and allow you to closely monitor your progress.

Create Your Own Job

A wealth of experience and skills can be gained from starting your own company. Consider this option in your job search. There are many useful books and Internet resources to help you on this exciting career path.

Do a Little Bit Each Day

If you are searching for employment, don't try to cram your day full of tasks. If you set aside a little bit of time each day you can accomplish a lot. Spread out the workload, but make sure to keep at it!

Always Include a Cover Letter

Nothing is more frustrating to employers than receiving a résumé with no indication of its purpose, what position is being applied for, or to whom the résumé should be directed.

Look Towards Industries with a Future

It is important to think and plan strategically. Be sure to consider a career in an industry with a strong future and potential for growth. Which industry sectors are more promising than others?

Tailor Your Cover Letter to the Job

When preparing a cover letter make sure that you tailor it to the specific job you are applying for. A cover letter that has been sent out in bulk, or involves 'filling in the blanks,' will be the first to be thrown out!

Don't Give Up!

If your résumé is not getting you any interviews, consider rewriting it or asking people you know and trust to review it. Don't allow rejections to deflate your self-confidence and your sense of self-worth!

Believe in Yourself

Self-confidence is important to any successful job search. You have to believe in yourself before you can get others to believe in you. Remember: you have a lot to offer a prospective employer!

Follow-up, Follow-up, Follow-up

Every contact you make should be followed up in some way. Whether it's with a phone call, a thank you letter, or a card, following up will make you stand out in the mind of a potential employer and help to get you noticed.

Expect Some Rejection Before You Get Hired

Expecting rejection may appear self-defeating, but nobody can land a job on the first try every time! Learn to accept from the beginning that you will encounter rejection and that it should not be taken personally.

Network as Much as Possible

The saying, 'It's not what you know, but who you know' contains a good deal of truth. Talk to friends, relatives, teachers, etc. Get out into your professional and local community and meet people who share similar interests.

Apply to Small-sized Firms as Well as Larger Ones

Don't restrict your job search just to the larger, better-known firms. In many cases, it's the smaller companies which are expanding and in need of more employees. For info on smaller firms have a look at business directories.

Visit a Human Resource Centre of Canada

Human Resource Centres of Canada provide employment counselling and placement, job training, labour market information, services to employers, and Unemployment Insurance administration.

Source: The Government of Manitoba [Copyright Notice: www.gov.mb.ca/legal/copyright.html;
Disclaimer Notification: www.gov.mb.ca/legal/disclaimer.html]

Sample Questions Employers May Ask in a Job Interview

1. Why do you want to work in this field?
2. Why do you specifically want to work for this company?
3. What do you know about our company?
4. Why do you feel you are the right candidate for this job? What do you think you can bring to this company?
5. What things are important to you in the type of position you want?
6. How has your education prepared you for this type of job?
7. Which school courses did you like most and why?
8. Do you plan to continue your education?
9. What are your short-term goals?
10. Where do you see yourself in 5 years?
11. What do you like to do in your leisure time?
12. What are a couple of accomplishments in your life that have given you the most satisfaction and why?
13. What are some skills that you feel you have gained from your past employment and education?
14. What motivates you to put forth your best effort?
15. What is your greatest strength?
16. What is your greatest weakness?
17. What are your salary expectations?
18. What hours are you willing to work?
19. Are you flexible in these hours? Can you work overtime if necessary?
20. Are you willing to travel?

Source: The Government of Manitoba [Copyright Notice: www.gov.mb.ca/legal/copyright.html;
Disclaimer Notification: www.gov.mb.ca/legal/disclaimer.html]

Questions Employers May Not Ask in a Job Interview

1. What health problems do you have?
2. Do you have any disabilities?
3. Have you ever been denied health insurance?
4. When were you hospitalized the last time?
5. Is any member of your family disabled?
6. Do you have AIDS?
7. Have you ever been addicted to drugs?
8. When was your last medical checkup?
9. How old are you?
10. When were you born?
11. When were you married?
12. How old are your children?
13. Where were you born?
14. What church are you a member of?
15. Does your religion prevent you from working weekends or holidays?
16. Are you a member of any religious group?
17. What's your sexual orientation?
18. Are you married, divorced, separated, or single?
19. Were you ever arrested?
20. What is your economic situation or status?

Source: www.careerblueprint.com

Federal Government Service Centres

www.servicecanada.gc.ca/cgi-bin/hr-search.cgi?app=hme&ln+eng

To find information about a location, you can search the web site. You may search centres by province or territory, city or town, or postal code.

Web Sites Providing Job and Employer Information

Alberta Jobs

www.albertajobs.com

British Columbia Jobs

www.britishcolumbiajobs.com

Canada Jobs

www.canadajobs.com

Manitoba Jobs

www.manitobajobs.com

New Brunswick Jobs

www.atlanticjobs.com

Newfoundland Jobs

www.atlanticjobs.com

Northwest Territories Jobs

www.nwtjobs.ca

Nova Scotia Jobs

www.atlanticjobs.com

Nunavut Jobs

www.nunavutjobs.net

Ontario Jobs

www.ontariojobs.com

Prince Edward Island

www.atlanticjobs.com

Quebec Jobs

www.quebecjobs.com

Saskatchewan Jobs

www.saskjobs.com

Yukon WorkinfoNET

www.yuwin.ca

List of Job Search Sites

Canada Job Bank

jb-ge.hrdc-drhc.gc.ca

Canada Jobs

www.canadajobs.com

Canjobs

www.canjobs.com

CareerExchange

www.careerexchange.com

EmployCanada.com

www.employcanada.com

HotJobs.ca

www.hotjobs.ca

Jobboom.com

www.jobboom.com

Monster.ca

www.monster.ca

Workopolis

www.workopolis.com

Current “Hot Jobs”

Labour Market Information

[www.labourmarketinformation.ca/
standard.aspx?pcode=lmiv_main&lcode=e](http://www.labourmarketinformation.ca/standard.aspx?pcode=lmiv_main&lcode=e)

Making Career Sense of Labour Market
Information

makingcareersense.org

Alberta Occupational Profiles

alis.gov.ab.ca/occinfo

IndustryLink

www.industrylink.com

Canadian Careers Industry Information

[www.canadiancareers.com/
sector.html](http://www.canadiancareers.com/sector.html)

JobProfiles.org

www.jobprofiles.org

National Occupational Classification (NOC)

www23.hrdc-drhc.gc.ca

The Alliance of Sector Councils

www.councils.org

Associations in Canada Helping Those with Disabilities to Find Employment

EnableLink

[www.abilities.ca/technology/
2005/01/28/enablelink/](http://www.abilities.ca/technology/2005/01/28/enablelink/)

National Educational Association of
Disabled Students

www.neads.ca

Neil Squire Society

www.neilsquire.ca

Persons with Disabilities Online

www.pwd-online.ca

Workink

www.workink.com

Helpful Organizations if You Are Interested in Volunteering

Charity Village

www.charityvillage.com

Charity Village Volunteer bulletin board posts current volunteer positions available across the country.

Volunteer Canada

www.volunteer.ca

Volunteer.ca is Volunteer Canada's Web Site for information on volunteering. Volunteer Canada is the national voice for volunteerism and has provided leadership on issues and trends in the Canadian volunteer movement since 1977. Volunteer Canada actively engages in research, training, and other national initiatives designed to increase community participation across the country. Volunteer.ca provides details and links to the Canada Volunteerism initiative, national events, a directory of organizations, and statistics and facts about volunteering in Canada.

EXAMPLES OF SOME REGULATED PROFESSIONS

- Acupuncturists
- Agrologists
- Architects
- Audiologists/Speech Language Pathologists
- Certified General Accountants
- Certified Management Accountants
- Chartered Accountants
- Chiropractors
- Community/Urban Planners
- Dental Assistants
- Dental Hygienists
- Dental Technicians
- Dentists/Dental Specialities
- Denturists
- Dietitians
- Embalmers/Funeral Directors
- Engineering Technicians and Technologists
- Engineers
- Foresters
- Geoscientists

- Hearing Aid Practitioners
- Home Economists
- Land Surveyors
- Landscape Architects
- Lawyers
- Licensed Practical Nurses/
Registered Nursing Assistants
- Massage Therapists
- Medical Laboratory Technologists
- Medical Radiation Technologists
- Midwives
- Naturopathic Physicians
- Occupational Therapists
- Opticians
- Optometrists
- Paramedics (Emergency Medical Assistants)
- Pharmacists
- Psychologists
- Physicians
- Physiotherapists
- Podiatrists/Chiroprodists
- Public Accountants
- Real Estate Agents
- Registered Nurses
- Registered Psychiatric Nurses
- Respiratory Therapists
- Social Workers
- Teachers
- Translators/Interpreters
- Veterinarians

Source: Canadian Information Centre for International Credentials (CICIC)

CREDENTIAL ASSESSMENT SERVICES IN CANADA

The Canadian Information Centre for International Credentials (CICIC)
95 St. Clair Avenue West, Suite 1106
Toronto, Ontario M4V 1N6 Canada
Tel: (416) 962-9725
www.cicic.ca/2/home.canada

Alberta

International Qualifications Assessment Service (IQAS)
Alberta Employment, Immigration and Industry
9th Floor, 108th Street Building
9942 – 108 Street
Edmonton, Alberta T5K 2J5
Tel: (780) 427-2655 Fax: (780) 422-9734
Web Site: [employment.alberta.ca/
Immigration/4512.html](http://employment.alberta.ca/Immigration/4512.html)

British Columbia

International Credential Evaluation Service (ICES)
3700 Willingdon Avenue
Burnaby, British Columbia V5G 3H2
Tel: (604) 432-8800 Fax: (604) 435-7033
E-mail: icesinfo@bcit.ca
Web Site: www.bcit.ca/ices/

Manitoba

Academic Credentials Assessment Service
— Manitoba (ACAS)
Manitoba Labour and Immigration, Settlement & Labour Market Services Branch
5th Floor, 213 Notre Dame Avenue,
Winnipeg, Manitoba R3B 1N3
Tel: (204) 945-6300 Fax: (204) 948-2148
Web Site: [www.gov.mb.ca/labour/immigrate/
work/recognition/acas.html](http://www.gov.mb.ca/labour/immigrate/work/recognition/acas.html)

Ontario

World Education Services-Canada
(WES Canada)
45 Charles Street East, Suite 700, Toronto,
Ontario M4Y 1S2
Tel: (416) 972-0070
Fax: (416) 972-9004
Toll-free: (866) 343-0070
(from outside the 416 area code)
Contact Form: www.wes.org/ca/contact.asp
Web Site: www.wes.org/ca/

Quebec

Centre d'expertise sur les formations
acquises hors du Québec (CEFAHQ)
Ministère de l'Immigration et des
Communautés culturelles (MICC)
255, boulevard Crémazie Est, 8^e étage,
Montréal, Québec H2M 1M2
Tél: (514) 864-9191 ou (877) 264-6164;
Fax: (514) 873-8701
E-mail: renseignements@micc.gouv.qc.ca
Web Site: www.immigration-quebec.gouv.qc.ca/en/education/comparative-evaluation/index.html

Saskatchewan

International Qualifications Assessment
Service (IQAS)*
Alberta Employment, Immigration and
Industry
9th Floor, 108th Street Building
9942-108 St., Edmonton, Alberta T5K 2J5
Tel: (780) 427-2655 Fax: (780) 422-9734
Web Site: employment.alberta.ca/Immigration/4512.html

Northwest Territories

International Qualifications Assessment
Service (IQAS)*
Alberta Employment, Immigration and
Industry
9th Floor, 108th Street Building
9942 - 108 Street
Edmonton, Alberta T5K 2J5
Tel: (780) 427-2655 Fax: (780) 422-9734
Web Site: employment.alberta.ca/Immigration/4512.html

Other provinces and territories

For credential evaluation services in New Brunswick, Newfoundland and Labrador, Nova Scotia, Prince Edward Island, Nunavut or Yukon, you can contact any of the services listed here.

Other Services

Comparative Education Service (CES)
University of Toronto
158 St. George Street
Toronto, Ontario M5S 2V8
Tel: 416-978-2400
Fax: 416-978-6666
Web Site: learn.utoronto.ca/ces.htm

International Credential Assessment
Service of Canada (ICAS)
Ontario AgriCentre
100 Stone Road West, Suite 102
Guelph, Ontario N1G 5L3
Tel: (519) 763-7282
Toll-free: (800) 321-6021
Fax: (519) 763-6964
E-mail: info@icascanada.ca
Web Site: www.icascanada.ca/

Engineers Canada
Engineering International-Education
Assessment Program (EIEAP)
180 Elgin Street, Suite 1100
Ottawa, Ontario K2P 2K3
Tel: (613) 232-2474 Fax: (613) 230-5759
E-mail: evaluation@engineerscanada.ca
Web Site: www.engineerscanada.ca/

*The Governments of Saskatchewan and of the Northwest Territories provide this service through an interprovincial agreement with the Government of Alberta.

The Foreign Credentials Referral Office (FCRO)

The Foreign Credentials Referral Office (www.credentials.gc.ca) is part of Citizenship and Immigration Canada. It provides information, path-finding and referral services on foreign credential recognition to help foreign-trained workers succeed and put their skills to work in Canada more quickly.

The FCRO web site www.credentials.gc.ca offers general information about finding a job and features the following resources:

- **Planning to Work in Canada? An essential workbook for newcomers** will help you better prepare, plan and gather information about living and working in Canada.
- The **Working in Canada Tool** will help you learn about job descriptions, wages, skills, language training and job opportunities by producing a report tailored to your needs.
- The **Occupational Facts** will guide you through the process of foreign credential recognition and the general requirements you must meet to work in your profession in Canada.

In Canada, Service Canada provides telephone and in-person services for individuals seeking information about where to go to get their credentials assessed in Canada. Service Canada agents help individuals identify more quickly their occupation's appropriate regulatory and assessment body as well as provide important job-related information about specific occupations. To find the nearest Service Canada Centre, call 1-888-854-1805 or TTY 1-800-926-9105 (in Canada only).

For further information visit www.credentials.gc.ca

Foreign Credential Recognition Program

The Government of Canada's **Foreign Credential Recognition Program (FCRP)** is delivered by Human Resources and Skills Development Canada. It provides strategic financial support to develop foreign credential recognition processes that are fair, consistent, transparent and timely in targeted regulated and non-regulated occupations and sectors.

Priorities for funding under the FCRP focus around projects that are national in scope, that address priority occupations and sectors or those that have been identified as a priority by provincial and territorial governments. Moving forward, the FCRP is working with federal, provincial and territorial partners as well as key stakeholders to implement the *Pan-Canadian Framework for the Assessment and Recognition of Foreign Qualifications*. The FCRP's current priority is to invest in projects supporting the implementation of the principles of the Framework in fourteen priority regulated occupations.

Eligible recipients of FCRP funding include but are not limited to sector and cross-sectoral councils, national consortia, not-for-profit organizations, professional associations, among others. Projects funded by the FCRP contribute to the integration of foreign-trained professionals in their field or in a related field of study and/or expertise.

For further information:

Foreign Credential Recognition Program
Human Resources and Skills Development Canada
Portage IV – 5th Floor, 140 Promenade du Portage
Gatineau, QC K1A 0J9 Web site: www.hrsdc.gc.ca

HEALTH, SAFETY, HUMAN RIGHTS, AND EDUCATION

Canada's Health Care System: Quick Overview

Health Canada

www.hc-sc.gc.ca/hcs-sss/index_e.html

Canada has a predominantly publicly financed health care system. Our national health insurance program is achieved through thirteen interlocking provincial and territorial health insurance plans, linked through adherence to national principles set at the federal level.

The aim of the *Canada Health Act* is to ensure that all eligible residents of Canada have reasonable access to medically necessary insured services on a prepaid basis, without direct charges at the point of service.

A shared responsibility

The federal government is responsible for:

- setting and administering national principles or standards for the health care system;
- assisting in the financing of provincial health care services;
- delivering direct health services to specific groups including veterans, native Canadians, persons living on reserves, military personnel, inmates of federal penitentiaries and the Royal Canadian Mounted Police, and
- fulfilling other health-related functions such as health protection, disease prevention, and health promotion.

The provincial and territorial governments are responsible for:

- managing and delivering insured health services;
- planning, financing, and evaluating the provision of hospital care, physician and allied health care services, and
- managing some aspects of prescription care and public health.

Health Care Services Covered by Canada's Medicare Program

There are two groups of services covered by the *Canada Health Act*:

- Insured health care services—are medically necessary hospital services, physician services and surgical-dental services provided to insured persons.
- Insured hospital services—include medically necessary in-patient and out-patient services such as standard or public ward accommodation, nursing services, diagnostic procedures such as blood tests and X-rays, drugs administered in hospital, and the use of operating rooms, case rooms and anaesthetic facilities.
- Insured physician services—are generally determined by physicians in conjunction with their provincial and territorial health insurance plans.

- Insured surgical-dental services—are services provided by a dentist in a hospital, where a hospital setting is required to properly perform the procedure.
- Extended health care services—are certain aspects of long-term residential care (nursing home intermediate care and adult residential care services), and the health aspects of home care and ambulatory care services.

Some Rights Related to Health and Safety Standards

Canadian Centre for Occupational Health and Safety (CCOHS)
www.ccohs.ca/oshanswers/legisl/responsi.html

What are general responsibilities of governments?

General responsibilities of governments for occupational health and safety include:

- enforcement of occupational health and safety legislation
- workplace inspections
- dissemination of information
- promotion of training, education and research
- resolution of Occupational Health and Safety disputes

What are the employees rights and responsibilities?

Employees responsibilities include the following:

- responsibility to work in compliance with Occupational Health and Safety acts and regulations
- responsibility to use personal protective equipment and clothing as directed by the employer
- responsibility to report workplace hazards and dangers
- responsibility to work in a manner as required by the employer and use the prescribed safety equipment

Employees have the following three basic rights:

- right to refuse unsafe work
- right to participate in the workplace health and safety activities through Joint Health and Safety Committee (JHSC) or as a worker health and safety representative
- right to know, or the right to be informed about actual and potential dangers in the workplace

What are the supervisor's responsibilities?

As a supervisor, he or she:

- must ensure that workers use prescribed protective equipment devices
- must advise workers of potential and actual hazards
- must take every reasonable precaution in the circumstances for the protection of workers

What are the employer's responsibilities?

An employer must:

- establish and maintain a Joint Health and Safety Committee, or cause workers to select at least one health and safety representative
- take every reasonable precaution to ensure the workplace is safe
- train employees about any potential hazards and in how to safely use, handle, store and dispose of hazardous substances and how to handle emergencies
- supply personal protective equipment and ensure workers know how to use the equipment safely and properly
- immediately report all critical injuries to the government department responsible for Occupational Health and Safety
- appoint a competent supervisor who sets the standards for performance, and who ensures that safe working conditions are always observed

Human Rights Information in Canada

Equitas, formerly the Canadian Human Rights Foundation, is a non-governmental organization (NGO) dedicated to the defence and promotion of human rights through education, in Canada and around the world. Visit its web site (www.equitas.org) to get information on programs, publications, and various activities.

Under the Canadian Human Rights Act, it is against the law for any employer or provider of a service that falls within federal jurisdiction to discriminate on the basis of:

- Race
- National or ethnic origin
- Colour
- Religion
- Age
- Sex (including pregnancy and childbearing)
- Sexual Orientation
- Marital status
- Family status
- Physical or mental disability (including dependence on alcohol or drugs)
- Pardoned criminal conviction

The Canadian Human Rights Commission tries to resolve complaints of discrimination filed against federally regulated employers, unions and service providers. If a complaint cannot be resolved, the Commission may investigate the case further, and may ultimately request that the Canadian Human Rights Tribunal hear the case.

Source: www.chrc-ccdp.ca

Education Contacts

Council of Ministers of Education,
Canada
www.cmec.ca

Association of Canadian Community
Colleges
www.accc.ca/english/index.cfm

Association of Canadian Universities and
Colleges
www.aucc.ca/programs/index_e.html

Canadian Education Association
www.cea-ace.ca

Ministry/Department of Education Web Sites

Alberta Education
www.education.alberta.ca

British Columbia Ministry of Science and
Universities
www.gov.bc.ca/su/

British Columbia Ministry of Education
and Literacy
[www.gov.bc.ca/themes/
education_literacy.html](http://www.gov.bc.ca/themes/education_literacy.html)

Manitoba Department of Advanced
Education and Literacy
www.edu.gov.mb.ca/ael/

Manitoba Department of Education
www.edu.gov.mb.ca/edu/

New Brunswick Department of
Education and Early Childhood
Development
www.gnb.ca/0000/index-e.asp

New Brunswick Department of Post-
Secondary Education, Training and
Labour
www.gnb.ca/0105/index-e.asp

Newfoundland and Labrador Department
of Education
www.gov.nl.ca/edu

Northwest Territories Department of
Education, Culture and Employment
www.ece.gov.nt.ca/

Nova Scotia Department of Education
www.ednet.ns.ca

Nunavut Department of Education
[www.edu.gov.nu.ca/apps/
authoring/dspPage.aspx?page=home](http://www.edu.gov.nu.ca/apps/authoring/dspPage.aspx?page=home)

Ontario Ministry of Education
www.edu.gov.on.ca

Ontario Ministry of Training, Colleges
and Universities
www.tcu.gov.on.ca/eng/

Prince Edward Island Department of
Education and Early Childhood
Development
www.gov.pe.ca/education

Ministère de l'Éducation, Loisir et Sport
www.mels.gouv.qc.ca

Saskatchewan Education
www.sasked.gov.sk.ca

Yukon Department of Education
www.education.gov.yk.ca

BUSINESS ORGANIZATIONS AND LABOUR MARKET INFORMATION

Some of the Major Industry Associations

Advocis, The Financial Advisors
Association of Canada
www.advocis.ca

The Agricultural Institute of Canada
www.aic.ca

Association of Canadian Search,
Employment & Staffing Services
www.acsess.org

Canadian Association of Importers and
Exporters
www.importers.ca

Canadian Automobile Association
www.caa.ca

Canadian Bankers Association
www.cba.ca

Canadian Bar Association
www.cba.org

Canadian Centre for Occupational
Health and Safety
www.ccohs.ca

Canadian Chamber of Commerce
www.chamber.ca

Canadian Council for International
Co-operation
www.ccic.ca

Canadian Dental Association
www.cda-adc.ca

Canadian Education Association
www.cea-ace.ca

The Canadian Federation of Agriculture
www.cfa-fca.ca

Canadian Federation of Independent
Business
www.cfib.ca

Canadian Healthcare Association
www.cha.ca

Canadian Manufacturers & Exporters
www.cme-mec.ca

Canadian Medical Association
www.cma.ca

Canadian Mental Health Association
www.cmha.ca

Canadian Real Estate Association
crea.ca

Canadian Securities Institute
www.csi.ca

Canadian Society for International Health
www.csih.org

The Canadian Society for Professional
Engineers
www.cspe.ca

Canadian Teachers' Federation
www.ctf-fce.ca

Canadian Translators, Terminologists, and
Interpreters Council
cttic.org

The College of Family Physicians of
Canada
www.cfpc.ca

Credit Institute of Canada
www.creditedu.org

Federation of Canadian Municipalities
www.fcm.ca

Federation of Law Societies of Canada
www.flsc.ca

Information Technology Association of
Canada
www.itac.ca

Institute of Canadian Bankers
www.icb.org

Insurance Brokers Association of Canada
www.ibac.ca

Insurance Institute of Canada
www.iic-iac.org

The Investment Funds Institute of Canada
www.ific.ca

Investment Industry Regulatory
Organization of Canada
www.iiroc.ca/English/Pages/home.aspx

Medical Council of Canada
www.mcc.ca

Retail Council of Canada
www.retailcouncil.org

Transportation Association of Canada
www.tac-atc.ca

Sector Councils and Related Organizations

The Alliance of Sector Councils (TASC)
151 Slater Street, Suite 608
Ottawa, Ontario K1P 5H3
Tel: (613) 565-3637
Fax: (613) 231-6853
Web Site: www.councils.org

TASC Members

Aboriginal Human Resource Council
(AHRC)
708 – 2nd Avenue North
Saskatoon, Saskatchewan S7K 2E1
Tel: (306) 956-5360
Fax: (306) 956-5361
Web Site: www.aboriginalhr.ca

Apparel Human Resources Council
(AHRC)
9310 St-Laurent blvd., Suite 1114
Montréal, Québec H2N 1N4
Tel: (514) 388-7779
Fax: (514) 388-6926
Web Site: www.apparelconnexion.com/home.php

BioTalent Canada
1100 – 85 Albert Street
Ottawa, Ontario K1P 6A4
Tel: (613) 235-1402
Fax: (613) 233-7541
Web Site: www.biotalent.ca

Canadian Agricultural Human Resource
Council (CAHRC)
1283 Algoma Road, Suite 202
Ottawa, Ontario K1B 3W7
Tel: (613) 745-7457
Fax: (613) 745-0119
Web Site: www.cahrc-ccrha.ca

Canadian Apprenticeship Forum (CAF)
116 Albert Street, Suite 812
Ottawa, Ontario K1P 5G3
Tel: (613) 235-4004
Fax: (613) 235-7117
Web Site: www.caf-fca.org

Canadian Automotive Repair and Service
Council (CARS)
203–57 Auriga Drive
Ottawa, Ontario K2E 8B2
Tel: (613) 798-0500
Fax: (613) 798-9963
Web Site: www.cars-council.ca

Canadian Aviation Maintenance Council
(CAMC)
955 Green Valley Crescent, Suite 155
Ottawa, Ontario K2C 3V4
Tel: (613) 727-8272
Fax: (613) 727-7018
Web Site: www.camc.ca

Canadian Council of Professional Fish
Harvesters (CCPFH)

712 – 1 Nicholas Street
Ottawa, Ontario K1N 7B7
Tel: (613) 235-3474
Fax: (613) 231-4313
Web Site: www.ccpfh-ccpp.org

Canadian Grocery HR Council

2595 Skymark Ave. Suite 200
Mississauga, ON L4W 4L5
Tel: (905) 624-3060
Fax: (905) 624-3061
Web Site: cghrc.ca/

Canadian Plastics Sector Council (CPSC)

200 Colonnade Road, Unit 1
Ottawa, Ontario K2E 7M1
Tel: (613) 231-4470
Fax: (613) 231-3775
Web Site: www.cpsc-ccsp.ca

Canadian Printing Industries Sector
Council (CPISC)

151 Slater Street, Suite 1110
Ottawa, Ontario K1P 5H3
Tel: (613) 688-0293
Fax: (613) 232-1334
Web Site: www.cpisc-csic.ca

Canadian Steel Trade and Employment
Congress

234 Eglinton Avenue East, Suite 501
Toronto, Ontario M4P 1K7
Tel: (416) 480-1797
Fax: (416) 480-2986
Web Site: www.cstec.ca/index.asp

Canadian Supply Chain Sector Council
(CSCSC)

1100 Central Parkway West, Suite 17-1
Mississauga, Ontario L5C 4E5
Tel: (905) 897-6700
Fax: (905) 897-1100
Web Site: www.supplychaincanada.org

Canadian Tourism Human Resource
Council (CTHRC)

151 Slater Street, Suite 608
Ottawa, Ontario K1P 5H3
Tel: (613) 231-6949
Fax: (613) 231-6853
Web Site: www.cthrc.ca

Canadian Trucking Human Resources
Council (CTHRC)

720 Belfast Road, Suite 203
Ottawa, Ontario K1G 0Z5
Tel: (613) 244-4800
Fax: (613) 244-4535
Web Site: www.cthrc.com

Child Care Human Resources Sector
Council (CCHRSC)

151 Slater Street, Suite 505
Ottawa, Ontario K1P 5H3
Tel: (613) 239-3100
Fax: (613) 239-0533
Web Site: www.cpsc-ccsp.ca

Construction Sector Council (CSC)

220 Laurier Ave West, Suite 1150
Ottawa, Ontario K1P 5Z9
Tel: (613) 569-5552
Fax: (613) 569-1220
Web Site: www.csc-ca.org

Contact Centre Canada (CCC)

130 Albert Street, Suite 1900
Ottawa, Ontario K1P 5G4
Tel: (613) 232-2063
Fax: (613) 232-9164
Web Site: www.contactcentrecanada.ca

Council for Automotive Human
Resources (CAHR)

5409 Eglinton Ave. West, Suite 207
Etobicoke, Ontario M9C 5K6
Tel: (416) 621-2614
Fax: (416) 621-5926
Web Site: www.cahr-crha.ca

Cultural Human Resources Council (CHRC)

17 York Street, Suite 201
Ottawa, Ontario K1N 9J6
Tel: (613) 562-1535
Fax: (613) 562-2982
Web Site: www.culturalhrc.ca

ECO Canada (Environmental Careers
Organization of Canada)
Suite 200, 308 – 11th Ave. SE
Calgary, Alberta T2G 0Y2
Tel: (403) 233-0748
Fax: (403) 269-9544
Web Site: www.eco.ca

Electricity Sector Council (ESC)
130 Slater Street, Suite 600
Ottawa, Ontario K1P 6E2
Tel: (613) 235-5540
Fax: (613) 235-6922
Web Site: www.brightfutures.ca

Food Processing HR Council
804 – 130 Albert Street
Ottawa, Ontario K1P 5G4
Tel: (613) 237-7988
Fax: (613) 237-9939
Web Site: www.fphrc.ca

Forest Products Sector Council
75 Albert Street, Suite 209
Ottawa, Ontario K1P 5E7
Tel: (613) 234-0901
Fax: (613) 234-6959
Web Site: fpsec-cspf.ca

Forum for International Trade Training (FITT)
116 Lisgar Street, Suite 300
Ottawa, Ontario K2P 0C2
Tel: (613) 230-3553
Fax: (613) 230-6808
Web Site: www.fitt.ca

HR Council for the Nonprofit Sector
201-291 Dalhousie Street
Ottawa, Ontario K1N 7E5
Tel: (613) 244-8332
Fax: (613) 241-2252
Web Site: www.hrcouncil.ca

Information and Communications
Technology Council (ICTC)
116 Lisgar Street, Suite 300
Ottawa, Ontario K2P 0C2
Tel: (613) 237-8551
Fax: (613) 230-3490
Web Site: www.ictc-ctic.ca

Mining Industry Human Resources
Council (MiHR)
260 Hearst Way, Suite 401
Kanata, Ontario K2L 3H1
Tel: (613) 270-9696
Fax: (613) 270-9399
Web Site: www.mihr.ca

Motor Carrier Passenger Council of
Canada (MCPCC)
306 – 9555 Yonge Street
Richmond Hill, Ontario L4C 9M5
Tel: (905) 884-7782
Fax: (905) 884-8335
Web Site: www.buscouncil.ca

Petroleum Human Resources Council of
Canada (PHRCC)
5055-11 Street NE
Calgary, Alberta T2E 8N4
Tel: (403) 516-8100
Fax: (403) 516-8171
Web Site: www.petrohrsc.ca

Police Sector Council (PSC)
303-1545 Carling Ave.
Ottawa, Ontario K1Z 8P9
Tel: (613) 729-2789
Fax: (613) 729-9691
Web Site: www.policecouncil.ca

Textiles Human Resources Council (THRC)
222 Somerset St. West, Suite 500
Ottawa, Ontario K2P 2G3
Tel: (613) 230-7217
Fax: (613) 230-1270
Web Site: www.thrc-crhit.org

Wood Manufacturing Council (WMC)
130 Albert Street, Suite 1016
Ottawa, Ontario K1P 5G4
Tel: (613) 567-5511
Fax: (613) 567-5411
Web Site: www.wmc-cfb.ca

TASC Associate Members

Asia-Pacific Gateway Skills Table
15 Gore Avenue
Vancouver, British Columbia V6A 2Y8
Tel: (604) 684-1471
Web Site: www.apgst.ca

Association of Canadian Community
Colleges (ACCC)
Suite 200, 1223 Michael Street North
Ottawa, Ontario K1J 7T2
Tel: (613) 746-2222
Fax: (613) 746-6721
Web Site: www.accc.ca

Canadian Council of Technicians and
Technologists (CCTT)
295 – 1101 Prince of Wales Drive
Ottawa Ontario K2C 3W7
Tel: (613) 238-8123
Fax: (613) 238-8822
Web Site: www.cctt.ca

Engineers Canada
180 Elgin Street, Suite 1100
Ottawa, Ontario K2P 2K3
Tel: (613) 232-2474
Fax: (613) 230-5759
Web Site: www.engineerscanada.ca

Some Magazines of Interest to Newcomers

Canadian Immigrant Magazine
www.canadianimmigrant.ca/aboutci

Installation, Maintenance and Repair
Sector Council and Trade Association
180 Attwell Drive, Suite 300
Toronto, Ontario M9W 6A9
Tel: (905) 602-8877
Fax: (416) 679-9234
Web Site: www.imrsectorcouncil.ca

National Association of Career Colleges
(NACC)
155 Lynden Road, Unit #2
P.O. Box 340
Brantford, Ontario N3T 5N3
Tel: (519) 753-8689
Fax: (519) 753-4712
Web Site: www.nacc.ca/

Polytechnics Canada
1410-130 Albert Street
Ottawa, Ontario K1P 5G4
Tel: (613) 688-0899
Web Site: www.polytechnicscanada.ca/

Canadian Newcomer Magazine
www.cnmag.ca

Canada's National Anthem

O Canada!

O Canada!
Our home and native land!
True patriot love in all thy sons command.

With glowing hearts we see thee rise,
The True North strong and free!

From far and wide,
O Canada, we stand on guard for thee.

God keep our land glorious and free!
O Canada, we stand on guard for thee.

The Oath of Citizenship

I swear (or affirm)
That I will be faithful
And bear true allegiance
To Her Majesty Queen Elizabeth the
Second
Queen of Canada
Her Heirs and Successors
And that I will faithfully observe
The laws of Canada
And fulfill my duties as a Canadian
Citizen

Minimum Wage Levels in Canada

Current and Forthcoming Minimum Hourly Wage Rates for Experienced Adult Workers in CANADA¹

Jurisdiction	Effective Date	Wage Rate
Federal ^{2,4}	18-Dec-1996	
Alberta	01-Apr-2009	\$8.80
British Columbia ³	01-Nov-2001	\$8.00
Manitoba	01-Oct-2010	\$9.50
New Brunswick	01-Sep-2010	\$9.00
New Brunswick	01-Apr-2011	\$9.50
New Brunswick	01-Sep-2011	\$10.00
Newfoundland and Labrador	01-Jul-2010	\$10.00
Northwest Territories	01-Apr-2010	\$9.00
Northwest Territories	01-Apr-2011	\$10.00
Nova Scotia ³	01-Oct-2010	\$9.65
Nunavut ⁵	01-Jan-2011	\$11.00
Ontario	31-Mar-2010	\$10.25
Prince Edward Island	01-Oct-2010	\$9.00
Quebec	01-May-2010	\$9.50
Quebec	01-May-2011	\$9.65
Saskatchewan	01-May-2009	\$9.25
Yukon ⁶	01-Apr-2010	\$8.93

1. In most jurisdictions, these rates also apply to young workers. More information is available on special rates for young workers and specific occupations under "Current and Forthcoming Minimum Wage Rates in Canada for Young Workers and Specific Occupations."
2. The federal jurisdiction includes labour market sectors coming under federal authority by virtue of the Constitution, such as international and interprovincial transportation, telecommunication and banking.
3. There is a special minimum wage rate for inexperienced employees. See "Current and Forthcoming Minimum Wage Rates in Canada for Young Workers and Specific Occupations."
4. The minimum wage rate applicable in regard to employees under federal jurisdiction is the general adult minimum rate of the province or territory where the employee is usually employed.
5. Applies to all employees in Nunavut.
6. On April 1 of each year, this rate increases by an amount corresponding to the annual increase for the preceding year in the Consumer Price Index for the city of Whitehorse.

Source: Human Resources and Skills Development Canada (HRSDC)

Canada's Unemployment Rate

The unemployment rate in 2010 was 8.0%. For updated information on current employment rates visit Statistics Canada at www.statcan.gc.ca/.

The Characteristics of an Entrepreneur

Entrepreneurs are different from each other, but successful entrepreneurs tend to share certain characteristics. Not all of them have developed each of the following attributes to the same degree, but they tend to have developed most of them to some degree. Here are some common characteristics of successful entrepreneurs.

Entrepreneurs tend to:

- be passionate about achieving their goals
- have a spirit of adventure (in fact, the word “adventure” is derived from the Latin word meaning “to venture”)
- have a strong need to achieve and seek personal accomplishment
- be self-confident and self-reliant
- be goal-oriented
- be innovative, creative, and versatile
- be persistent
- be hardworking and energetic
- have a positive attitude
- be willing to take initiative
- have a strong sense of commitment

Source: Mentors, Ventures and Plans web site (CFEE) – www.mvp.cfee.org

Government Programs/Key Organizations Helping New Entrepreneurs

BeYourOwnBoss.org
www.beyourownboss.org

Canada Youth Business Foundation
www.cybf.ca

Biz Bound
www.bizbound.com

Business Owners' Idea Café
www.businessownersideacafe.com

Business Development Bank of Canada
www.bdc.ca

Mentors, Ventures and Plans
www.mvp.cfee.org

Business Start-Up Assistant
bsa.cbsc.org

Self Employment on Mazemaster
www.mazemaster.on.ca

Common Sections in a Business Plan

The first two sections should appear at the beginning of your plan. It is not as critical that the others follow in the order given, but this sequence will likely work well.

Executive Summary

This is by far the most important part of your plan. It should be no more than two pages in length, or less. State the idea, the opportunity, how much money you need, where you hope to get it, how it will be spent, and how you will pay it back. Readers who are interested may then go on to read the rest of your plan. Be warned, if your executive summary is more than three pages long, it will likely not be read.

Your Planned Venture

Describe your idea as clearly as possible, with diagrams, photographs or any other medium necessary to communicate it to the reader. Back up the idea with a description of the target market, tell why the opportunity exists, and why your idea will capture that market.

Market Research

Explain how you determined the product or service was appropriate to the market. Include explanations of the “four Ps” (price, product, promotion, placement).

Background and History

Tell who you are, what experience and skills you bring to this venture, and whether or not you've run your own businesses in the past. Describe and explain their successes or failures. Include your own, short, biography here.

Management Team

Provide the names, and short bios of the people you will use to fill the key positions in the business.

Start-up Plan

Tell when and where you plan to start the business and why you chose this time frame and location.

Operational Plan

Describe, in detail, how your business will operate. Include diagrams of production or service areas if appropriate.

Marketing Plan

Describe, in detail, how you will attract customers or clients and how you will deliver your product or service to them.

Financial Plan

Provide a detailed financial plan, including a cash-flow projection, that accounts for the money you will need (borrow) and the repayment plan and return on investment to investors.

Appendix

Include your own and your team's detailed biographies here as well as additional market research and any other information that is too detailed to be included in the body of the plan.

PERSONAL FINANCE, TAXATION, BANKING, AND INVESTMENT

Links to Financial Institutions and Planners

Banks in Canada

www.cba.ca/index.php?option=com_content&view=category&id=61%3Abanks-operating-in-canada&Itemid=54&lang=en

The banking industry includes 22 domestic banks, 26 foreign bank subsidiaries, 23 full-service foreign bank branches, and 7 foreign bank lending branches operating in Canada.

Financial Sector

www.osfi-bsif.gc.ca/osfi/index_e.aspx?DetailID=568

The Office of the Superintendent of Financial Institutions' web site provides links to Canada's banks, trust companies, and Credit Union Centrals.

Credit Unions/Caisses Populaires

www.fcac-acfc.gc.ca/eng/links-eng.asp#credit

This Financial Consumer Agency of Canada web site provides links to the nine provincial Credit Union Centrals and three Federations of caisses populaires.

Investment Funds Industry

www.ific.ca/Home/HomePage.aspx

The Investment Funds Institute of Canada (IFIC) speaks for Canada's investment funds industry, including fund managers, distributors, and industry service organizations. IFIC's strategy focuses on four key areas: representation and advocacy; member services; public awareness; and education.

Credit Unions

www.cucentral.ca

The Credit Union Central of Canada web site offers a locator that can help you find branches near your desired location.

Some Companies Where You Can Invest

Investors Group

Tel: 1-888-746-6344;

In Québec: 1-800-661-4578

Contact Form:

www.investorsgroup.com/english/contactUs/default.asp

ScotiaMcLeod Direct Investing

Tel: 1-800-263-3430

E-mail: smdirect@scotiamcleoddirect.com

Royal Bank Action Direct

Tel: 1-800-769-2560

Contact Form:

www.rbcdirectinvesting.com

TD Waterhouse

Tel: 1-800-465-5463

E-mail: td.waterhouse@td.com

BMO InvestorLine

Tel: 1-888-776-6886

E-mail: info@bmoinvestoronline.com

HSBC InvestDirect

Tel: 1-866-865-4722

E-mail: contact@hsbc.ca

I*Trade Canada

Tel: 1-888-872-3388

E-mail: service@scotiaitrade.com

Key Financial Associations

Canadian Life and Health Insurance
Association Inc.

1 Queen Street East, Suite 1700
Toronto, Ontario
M5C 2X9

Tel: (416) 777-2221

Fax: (416) 777-1895

Web Site: www.clhia.ca

Canadian Bankers Association
Box 348

Commerce Court West
199 Bay Street, 30th Floor
Toronto, Ontario
M5L 1G2

Tel: (800) 263-0231 or (416) 362-6092

Fax: (416) 362-7705

Web Site: www.cba.ca

Canadian Securities Institute
200 Wellington Street West, 15th Floor,
Toronto, Ontario
M5V 3C7

Tel: 416-364-9130 or (866) 866-2601

Fax: (866) 866-2660

Web Site: www.csi.ca

Financial Planners Standards Council
902 – 375 University Avenue
Toronto, Ontario
M5G 2J5

Tel: (416) 593-8587

Toll Free: 1-800-305-9886

Fax: (416) 593-6903

Web Site: www.fpsccanada.org

Mutual Fund Dealers
Association of Canada
121 King Street West, Suite 1000
Toronto, Ontario
M5H 3T9

Tel: (416) 361-6332 or 1-888-466-6332

Web Site: www.mfda.ca

Investor Education Fund

20 Queen Street West, Suite 1907, Box 32
Toronto, Ontario
M5H 3S8

Fax: 416-309-4491

Web Site: www.GetSmarterAboutMoney.ca

The Investment Funds Institute of
Canada

11 King Street West, 4th Floor
Toronto, Ontario
M5H 4C7

Tel: (416) 363-2150

Toll Free: 1 (866) 347-1961

Fax: (416) 861-9937

Web Site: www.ific.ca/

Credit Union Central
Corporate Office

300 The East Mall, Suite 500
Toronto, Ontario
M9B 6B7

Tel: (416) 232-1262

Fax: (416) 232-9196

Web Site: www.cucentral.ca/

Advocis, The Financial Advisors
Association of Canada

390 Queens Quay West, Suite 209
Toronto, Ontario
M5V 3A2

Tel: (416) 444-5251

Toll Free: 1-800-563-5822

Fax: (416) 444-8031

Web Site: www.advocis.ca

Sources of Help if You Are Getting into Money Trouble

- Canadian Bankers Association
“Resolving problems with your Bank.”
This site can help if you run into a problem with your bank.
www.cba.ca/en/component/content/category/44-resolving-problems-with-your-bank
- The Canadian Bar Association (BC)
“When you can’t pay your debts.”
If you run into problems paying your debts, you can find help at this web site.
www.cba.org/bc/public_media/credit/253.aspx
- CanadaBenefits.gc.ca
Connects you to government benefits.
- Credit Canada
Suite 810 – 45 Sheppard Avenue East, Toronto, ON M2N 5W9
Tel: (416) 228-3328 | Fax: (416) 228-1164
Toll Free: 1-800-267-2272
E-mail: info@creditcanada.com
Web Site: www.creditcanada.com
- Credit Counselling Canada
720 Spadina Ave., Suite 202, Toronto ON M5S 2T9
Tel: 1-866-398-5999 | Fax: 416-929-5256
Email: contact@CreditCounsellingCanada.ca
Web Site: www.creditcounsellingcanada.ca/
For more locations across Canada: www.creditcounsellingcanada.ca/WeCanHelp/FindaCounsellorNearYou/tabid/67/Default.aspx
- Canada Mortgage and Housing Corporation
www.cmhc-schl.gc.ca
This site can help you with your mortgage questions and issues.
- Gamblers Anonymous
If you think you may have a gambling problem, Gamblers Anonymous may be able to help.
www.gamblersanonymous.org
- Office of the Superintendent of Bankruptcy Canada
This site can help those who are facing bankruptcy.
www.ic.gc.ca/eic/site/bsf-osb.nsf/eng/home
- Veterans Affairs Canada
Offers help to Canadian veterans.
www.veterans.gc.ca/clients/sub.cfm?source=forces/assiserie
Call 1-800-268-7708

Common Expenses in a Budget

Income

Salary
Bonuses
Contracts
Interest
Income Tax refund
Other Income

Regular Expenses

Mortgage/Rent
Property Tax
Utilities (Gas, Water, Electricity)
Cable TV
Telephone/Internet
Car payments
Gasoline/Oil
Other Transportation
Insurance (Auto, Life)
Entertainment/Recreation
Food (Groceries, Eating Out)
Medical/Dental

Irregular Expenses

Home Repairs/Maintenance
Auto Repairs/Maintenance
Clothing
Gifts/Charitable Donations
Vacation/Holiday

Savings, Loan Expenses, and Contributions

Regular savings
Loan/debt payments
RSP
Education Fund
Other

Average Home Prices across Canada

Forecast for 2011

Halifax-Dartmouth	\$251,000
Ottawa	\$340,000
Greater Toronto*	\$440,000
Winnipeg	\$235,000
Regina	\$278,000
Calgary*.....	\$410,000
Edmonton	\$339,000
Greater Vancouver	\$698,250

* Historical values, estimate and forecast based on local board statistics

Source: RE/MAX, CREA, Local Real Estate Boards

Provincial Sales Tax Rates in Canada

Province	Goods and Services Tax (GST)	Provincial Sales Tax (PST)	Harmonized Sales Tax (HST)
Alberta	5%	—	—
British Columbia	—	—	12%
Manitoba	5%	7%	—
New Brunswick	—	—	13%
Newfoundland & Labrador	—	—	13%
Northwest Territories	5%	—	—
Nova Scotia	—	—	15%
Nunavut	5%	—	—
Ontario	—	—	13%
Prince Edward Island	5%	10%	—
Quebec	5%	8.5%	—
Saskatchewan	5%	5%	—
Yukon	5%	—	—

Source: Taxtips.ca—Canadian Tax and Financial Information, 2011. www.taxtips.ca/pst/pstrates.htm

Contact Information for Canada's Major Political Parties

Bloc Québécois

3730, boul. Crémazie est, 4^e étage

Montréal, Québec H2A 1B4

Tél: (514) 526-3000

Télec.: (514) 526-2868

Web Site:

www.blocquebecois.org/joindre.aspx

Liberal Party of Canada

National Office

81 Metcalfe St., Suite 600

Ottawa, Ontario K1P 6M8

Tel: (613) 237-0740

Fax: (613) 235-7208

Web Site: www.liberal.ca/contact_e.aspx

Conservative Party of Canada

#1204 – 130 Albert Street

Ottawa, Ontario K1P 5G4

Toll free: (866) 808-8407

Tel: (613) 755-2000

Fax: (613) 755-2001

Web Site:

www.conservative.ca/EN/4799/74614

New Democratic Party of Canada

Federal Office

300 – 279 Laurier West

Ottawa, Ontario K1P 5J9

Tel: (613) 236-3613

Fax: (613) 230-9950

Web Site: www.ndp.ca/contact



Working in Canada

*A source of free
and useful information
for immigrants.*

Every year, Canada welcomes thousands of new residents. Finding work in Canada as an immigrant is an exciting opportunity, but it can also present challenges. The best way to succeed is to prepare!

The Working in Canada Web site displays information and services from a variety of government and non-government sources to help you make informed decisions about working and living in Canada.

WorkinginCanada.gc.ca is part of the Going to Canada Immigration Portal, a collaboration between Citizenship and Immigration Canada, Human Resources and Skills Development Canada and Canada's provinces and territories.

On WorkinginCanada.gc.ca, you will find:

- The award-winning Working in Canada Tool - The Working in Canada Tool can help you to decide where to live and work. Use the Tool to produce a report on job descriptions, wages, skill requirements, language training and job opportunities based on your occupation and a location in Canada. By researching different occupations and different locations, you can make settlement decisions that are suitable for you and your family.
- The Guide to Working in Canada - This guide provides you with information, tips, and links to helpful resources. You can find out if you are ready to work in Canada, learn how to write Canadian resumes and cover letters, and much more!



*Visit
WorkinginCanada.gc.ca
today!*





Radio Canada International

Pour les nouveaux arrivants au Canada.
RCI viva: huit langues, une seule radio.

Français

Anglais

For recent immigrants to Canada:
RCI viva, eight languages, a single
radio service.

Español

العربية

普通

по-русски

RCIviva.ca

Português

українською