

Windmill's Economic Mobility Pilot Project (EMPP) Loan Program Overview



**Canadian non-profit
charity, since 2005**



Government supported

Canada 

 Ontario

Alberta 
Government

Québec 



**Provided Over 8,000 loans
totaling **\$76M+** to
newcomers and refugees
across Canada.**



What makes EMPP Loans unique?

Financial institutions prefer those who:

- Are based in Canada
- Have a Canadian credit history/score
- Have stable employment
- Can secure the loan with their assets
- Have a co-signer

Windmill can lend to those who:

- Are applicants applying through the federal or Provincial streams from outside of Canada for the EMPP program
- Have no credit history in Canada
- Have no assets to secure a loan in Canada
- Do not have a co-signer

EMPP Eligibility Criteria



Confirmed letter of Employment from a Canadian employer



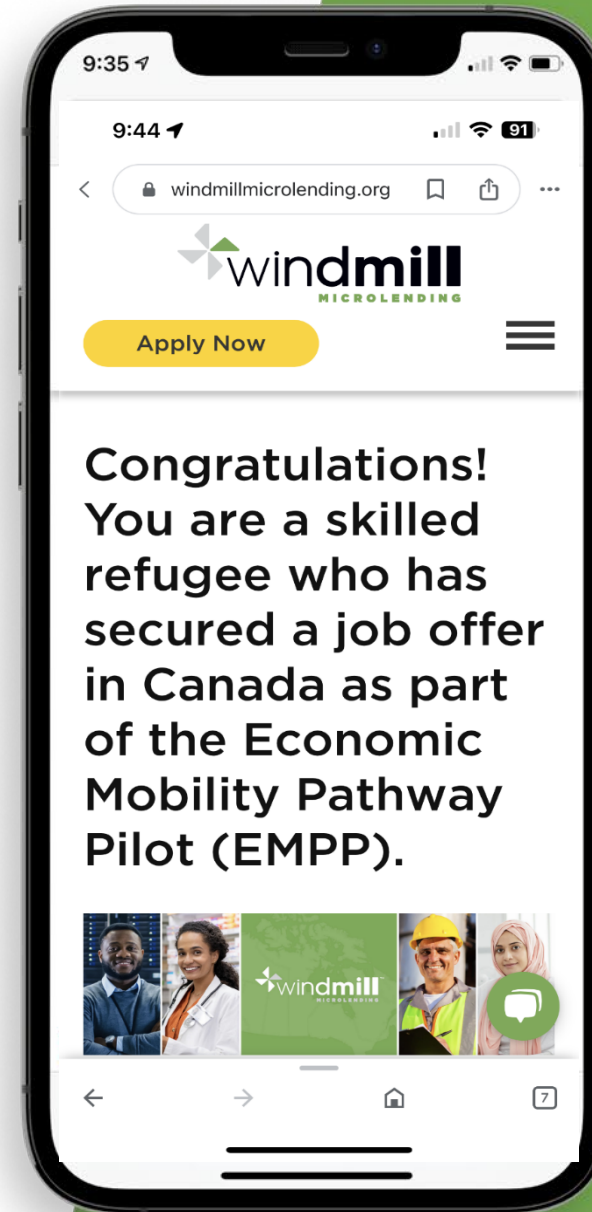
Currently applying as a Refugee candidate within the EMPP program



Referred by a Windmill Microlending EMPP NGO partner or directly by IRCC



Will need funds for settlement needs upon landing in Canada



Find out if you are eligible for an EMPP loan



windmillmicrolending.org/empp/

How can EMPP loans be used?



Household expenses



Living expenses/rents



Work related expenses



Transportation expenses

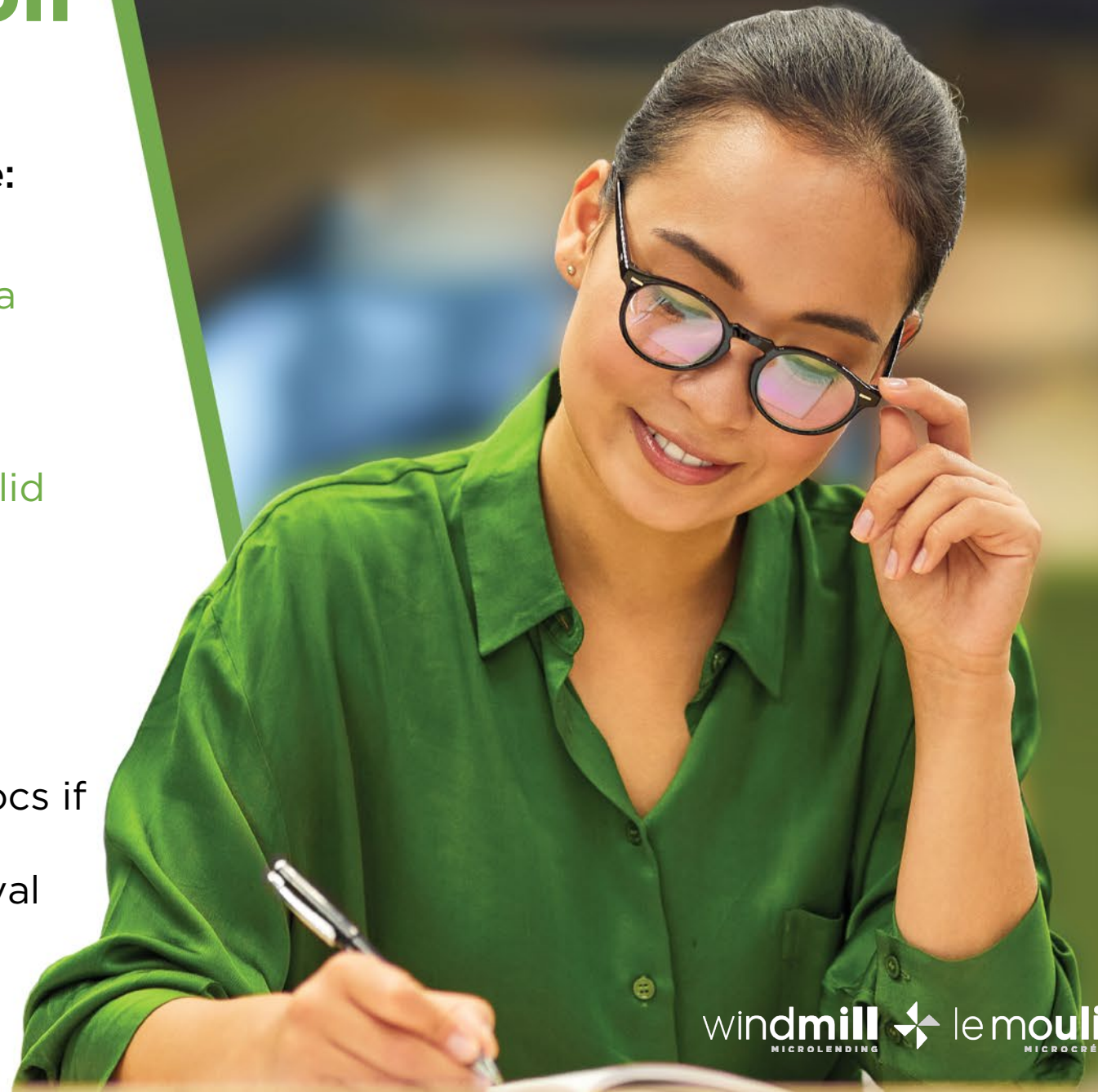
Required Application Documents

✓ For the **Pre-Arrival process**, we require:

- Your confirmed and signed letter of employment with an employer in Canada (with compensation amount)
- A signed Windmill consent form
- You will also need a **valid passport or valid id proof** (UNHCR card or others)

✓ For **Post Arrival Application and Loan release**, we require:

- Valid ID** (proof)
- Resume and educational qualification docs if available
- Confirmed Employment letter** upon arrival
- Canadian phone number**
- Direct Deposit Form** with account information from a Canadian bank



Application process



1. Submit the first inquiry form online. If you are **Eligible**, you will get a link to complete a **second form as an Application for a loan**



2. Your application will be processed for a pre-approval letter by an EMPP Client Success Coach (5 days Max). **A coaching session** is scheduled upon landing after all required documents are received by your coach (7 days max after landing in Canada)



3. You get a **final Approval** after your session. Funds can be received within 7-10 days from your session



Disbursement of funds depends on how soon the client signs the loan documents and sends back to us

The screenshot shows the Windmill Microlending website interface. At the top, there is a navigation bar with the logo, "Home", "About", "Blog", "Success Stories", "Partners", "FAQs", and a search icon. Below the navigation bar, there is a heading "Find out if you are eligible for a Windmill refugee settlement loan" and a note: "Note: Please be prepared to submit a document, along with the other fields in the form below, showing proof of Canadian employment such as a job offer letter or official correspondence from your Canadian employer." The form contains several input fields: "First name*", "Last name*", "Country of origin*", "Email*", and "Phone number". Below these fields are two radio button questions: "Will you be applying for economic immigration as part of the Government of Canada's Economic Mobility Pathways Pilot (EMPP)?" and "Were you referred to Windmill by a Non-governmental organization (NGO) partner?". At the bottom of the form, there is a file upload section with the text "Please upload your letter of employment or job offer from an employer in Canada. Supporting documentation should contain your job type or title, as well as the salary offered. Acceptable file formats include: PDF, JPEG, docx." and a "Choose Files" button. A green "Submit" button is located at the bottom right of the form.

If an application is urgent



1. The EMPP partner notifies windmill before the first inquiry form is submitted online



2. Your application will be processed for a pre-approval letter by an EMPP CS Coach. A coaching session is scheduled while the client is still in their home country. And a Money Management course **must be** completed before they land in Canada



3. Upon landing, there will be a quick document verification, and disbursement is issued **after the bank deposit document is received (It could take 5-7 days to get funds)**



Disbursement of funds depends on how soon the client signs the loan documents and sends back to us

The screenshot shows the Windmill Microlending website interface. At the top, there's a navigation bar with 'Français', 'Contact Us', and 'Donate Now'. Below that is the Windmill Microlending logo and a search bar. The main content area is a form titled 'EMPP Loan Application & Disclosure Consent Form'. The form includes fields for 'Email', 'First name', and 'Last name'. It also has a section for 'What is the total loan amount required by you, the Principal Applicant, to fund the settlement of you and your family to Canada?' with a dropdown for 'CAD'. There are radio buttons for 'PNP' and 'Federal' under 'What EMPP Stream do you, the Principal Applicant, plan to apply through?'. A section for 'Have you, the Principal Applicant, started your PR application already?' has radio buttons for 'Yes' and 'No'. Below that, there are instructions to download, complete, and upload the form. A 'Choose File' button is present, and the text 'No file chosen' is displayed. At the bottom, there's a 'Submit' button and a field for 'What is the estimated date of your arrival to Canada?'.

Terms and conditions

- Fixed interest rate is set at **5.95% *limited time offer***
- This means you are **protected if interest rates rise**. With most Canadian bank products, interest rates float with the prime rate. (Bank of Canada's lending rate)
- Maximum repayment term of **4 years (6-12 months lower payments and 2-3 years principal and interest payments)**
- **Open loan:** pay off at any time with no penalty and no administration fees
- **Repayments starts the next month** from your pre-authorized account. All payment concerns can be managed by our Loan Management Team (E.g. reducing payments)

Why Fixed is Important

11.95%

Canadian Variable Interest Loans

Variable rate means, it changes with the prime rate. You don't know if you'll pay 7.95% or 11%.

5.95%

Windmill Microlending

Fixed for the term of the loan
Does not change. So you
Know what you'll be paying

On a \$15,000 loan, this 6% difference would save you over **\$3,300 in interest** on a standard term loan.

We could also fund your future career plan as a PR in Canada



Fast application process and Online Resources



Financial Literacy Training/budgeting



Mentorship Program



Assigned Client Success Coach and referrals

! You can later apply for a regular Windmill loan as a PR for licensing, PD or career change (15K max as total still applies)

What client success looks like to Windmill



3.6X
increase in
average income



97%
repayment
rate

Trupti
Nurse

Windmill Alumni



I left a very reputable job in India and came here to start a factory job. I had a very good experience with the Windmill team. Their loan staff helped me a lot, and they assisted me in organizing my career goals. In the beginning it was hard. But once you achieve your goal, you feel like you did it.”



Converting Potential Into Prosperity



SKILLED IMMIGRANT CAREER SUCCESS GUIDE

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Frequently asked questions

- Can I receive the loan** while I am still living in my host/home country?
 - ✓ No, you get funds only when you arrived in Canada
- Can I apply for an additional loan from Windmill** if I didn't take the full 15,000 and after what length of time?
 - ✓ Yes, but preferably put the maximum amount for the pre-approval. If you need more money later, connect with your coach
- What if I can't make payments?** Will I be able to negotiate?
 - ✓ We have a Loan Management team that can work out a payment plan with you
- Can I include costs** that I've already paid for in my application?
 - ✓ We cover just settlement-related costs only





Thank you Any other questions?

Visit us online:

windmillmicrolending.org/empp/

Connect with us:



Contact our EMPP team on

empp@teamwindmill.org

TF: 1-855-423-2262