

## Loan Fund for New Albertans -

### Empower Alberta's Newcomers while Doubling your Gift's Impact

#### A "Made in Alberta" Plan to Convert Potential to Prosperity

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The Hunter Family Foundation, in partnership with Windmill Microlending, has established an innovative solution to solve the problem of newcomer underemployment in Alberta. The Loan Fund for New Albertans will help newcomers restart, continue and grow their careers, while strengthening communities, across the province.

Our target is to raise a \$1M fund which will enable Windmill Microlending, Canada's largest provider of affordable and flexible microloans for immigrants and refugees, to offer low-interest loans to skilled Albertan newcomers. The Hunter Family Foundation has generously seeded the fund with a \$200,000 donation, and has agreed to match all donations raised in the next two years, up to \$400,000.

If we are successful, this will result in a \$1M loan fund for Alberta's skilled newcomers. Your gift will be 100% deployed to loan capital, going directly into the hands of newcomers. Each dollar you donate will be matched by the Hunter Family Foundation.

Continue reading to learn more, or contact Sarah Stuewe, Associate Director Philanthropy at Windmill Microlending directly: [sarah@teamwindmill.org](mailto:sarah@teamwindmill.org), 403-228-9981 ext. 412.



***It's important for the growth of the Alberta economy that we welcome skilled immigrants and make it as easy as possible for them to resume their careers in their chosen professions.***

***An enormous amount of human capital is lost by putting obstacles in the way.***

Derrick Hunter, Trustee, Hunter Family Foundation

#### Building Alberta's Future

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Windmill Microlending is a registered charity that empowers skilled immigrants to achieve economic prosperity by providing microloans and support. Our low-interest loans of up to \$15,000 help newcomers afford the cost of Canadian accreditation, upskilling and career changes while our client support program helps them traverse the hurdles on route to professional success.

## Untapped Potential

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In Alberta, meeting an internationally trained engineer or physician driving a cab, stacking shelves or cleaning floors is a daily occurrence. A recent report from RBC estimated that by tackling immigrant underemployment, Canada has the potential to add \$20 billion to GDP.

A pay gap between immigrants and the Canadian-born persists for as long as 25 years after the immigrant has arrived. On average, 40% of our clients are unemployed when they apply for a loan and the remainder are underemployed, often in survival jobs. Their yearly income is, on average, just over \$15,000. A Windmill microloan is the first step towards income equality and, for most, the only opportunity to manage the gap between hardship and promise for a better life.

## Investing in Potential

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The results of a Windmill microloan are life changing. Our clients experience a 3.3X income increase on average. Unemployment is reduced from 42% to 7%. These statistics are drawn from actual experience and not the product of a theoretical exercise. Last year we made 254 new loans to clients in Alberta, and over the next two years our goal is to serve over 625 more. Together, we can make a lasting impact of the lives of newcomers in Alberta while improving Alberta's economy.

To achieve our goal of empowering at least 625 *more* newcomers in the province over the next two years, we must raise additional loan capital to empower our clients. **On average, donations of loan capital are loaned out, returned, and reloaned to another newcomer every 3.3 years.** Loan capital goes directly into the hands of our clients, supporting their journey towards economic success, while representing a lasting legacy for you as a donor. With a 98.5% repayment rate, almost one hundred percent of your donated loan capital will be functionally in the hands of beneficiaries in perpetuity.

Our request is a pledge given over two years directed solely to the Loan Fund for New Albertans. Your total gift will be matched by the Hunter Family Foundation, and the impact of your gift will be felt by newcomers across Alberta, who triple their income, secure their futures and build better lives of their families.



*I was brought up in Syria. As a woman with ambition things were difficult, but I persevered and became an engineer. When I came to Canada, a Windmill loan offered me the support I needed to complete my professional designation in Canada.*

*Thanks to Windmill, I'm a proud civil engineer and working towards my MBA.*

- Clodia, Civil Engineer, Alberta

### Reviews of Windmill Microlending from our Alberta clients



An unbelievably supportive crew is there to help you. As an immigrant I'm so happy with their help would strongly recommend anyone who is coming to Canada to reach out to them. You are totally wrong if you think they operate like a bank. Every staff member would try their best to help you, caring and generosity that they have is tremendous. - Yusuf, Alberta



Windmill helped me in the process of getting my medical license in Canada by facilitating access to low interest loan for the purpose of education. As a newcomer medical graduate with a goal to pursue a professional career here could be overwhelming in terms of finances. Windmill team were very helpful and friendly. Thank you. - Hayder, Alberta

### Demonstrating Your Impact

We would be delighted to demonstrate the impact of your support on the lives of newcomers in Alberta by reporting back regularly, as outlined below:

- We will report on our key metrics and growth in Alberta annually.
- We will share success stories from Albertan clients supported by the Loan Fund for New Albertans annually.

In the next 30 years, your donation of loan capital will be redeployed 10 times, serving many more newcomer Albertans with loans. Leveraging this experience will result in thousands of new Canadians, in Alberta, achieving prosperity not otherwise attainable without a Windmill loan.

***By creating an evergreen fund to assist newcomers with their goals, we expect to produce a long-term positive impact on the lives of the individuals involved and their families, resulting in large benefits for the community at large.***

***We challenge others to step up and join us in this endeavor.***

Derrick Hunter, Trustee, Hunter Family Foundation

To learn more about how you can support Alberta's newcomers, please contact:  
Sarah Stuewe, Associate Director Philanthropy, Windmill Microlending

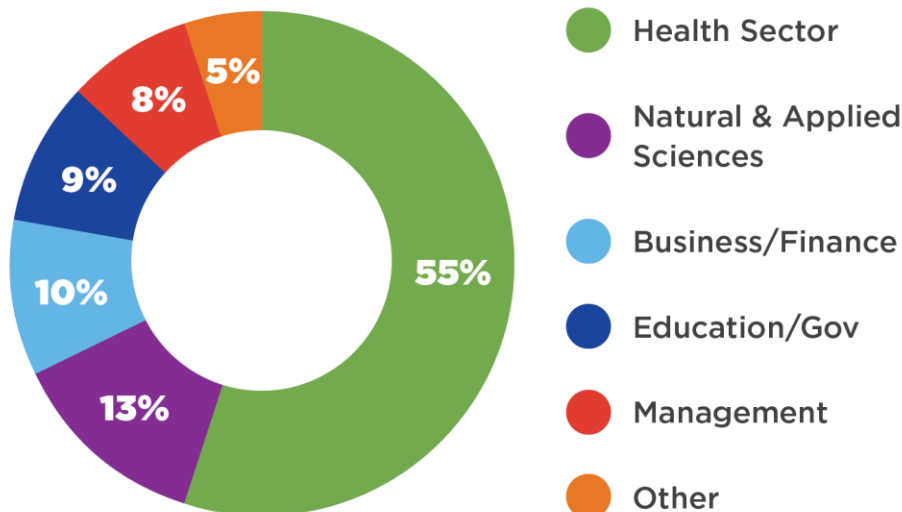
E: [sarah@teamwindmill.org](mailto:sarah@teamwindmill.org) Ph: 403-228-9981 ext. 412



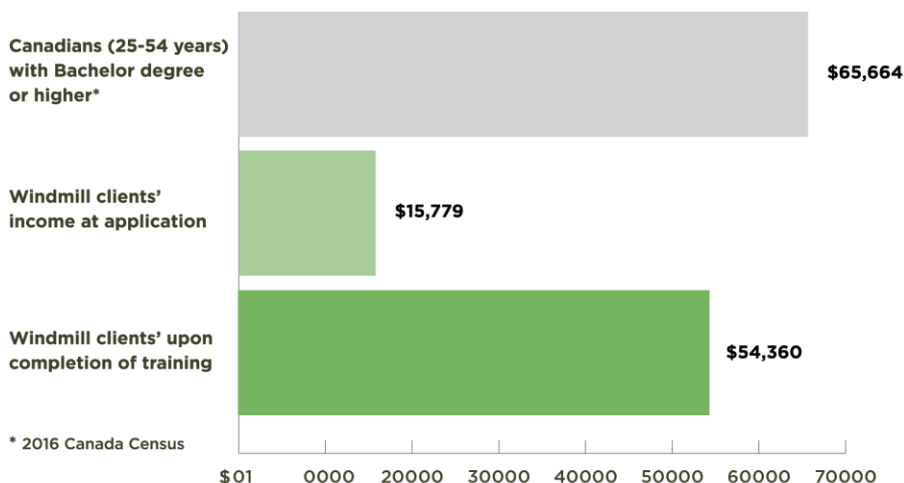
**CLIENT  
INCOME  
3.3x  
GROWTH**



## INTENDED OCCUPATIONS



## INCOME COMPARISON



## COUNTRIES OF ORIGIN

### TOP 4:

India  
Nigeria  
Philippines  
Iran

**142**

countries of origin represented.

## GENDER SPLIT

**54%**

Men

**45%**

Women

**1%**

Not Declared



## What Our Clients Say



**"Along with the financial assistance, I was able to benefit from other resources such as money management sessions and networking opportunities. The staff cared, listened and understood my situation."**

**CHRISTY  
PHILIPPINES  
HEALTH INFORMATION MANAGEMENT**



**"I wasn't competitive in the Canadian job market and needed additional training. For me, Windmill offered a way to bridge the gap between my previous experience and what I needed here."**

**ADONIS  
TRINIDAD  
IT ANALYST**

**"Working in low paying jobs caused me stress and prevented me from saving money. When Windmill helped me pay for my licensing exams and study materials, it got me back on track."**

**SUDARSHAN  
NEPAL  
PHYSIOTHERAPIST**



**"If Windmill hadn't approved the loan, I wouldn't be a pharmacist now. Without this support, I'd be working as a tech at a lower pay rate. I wouldn't have been able to sponsor my family."**

**BHAVYA  
INDIA  
PHARMACIST**