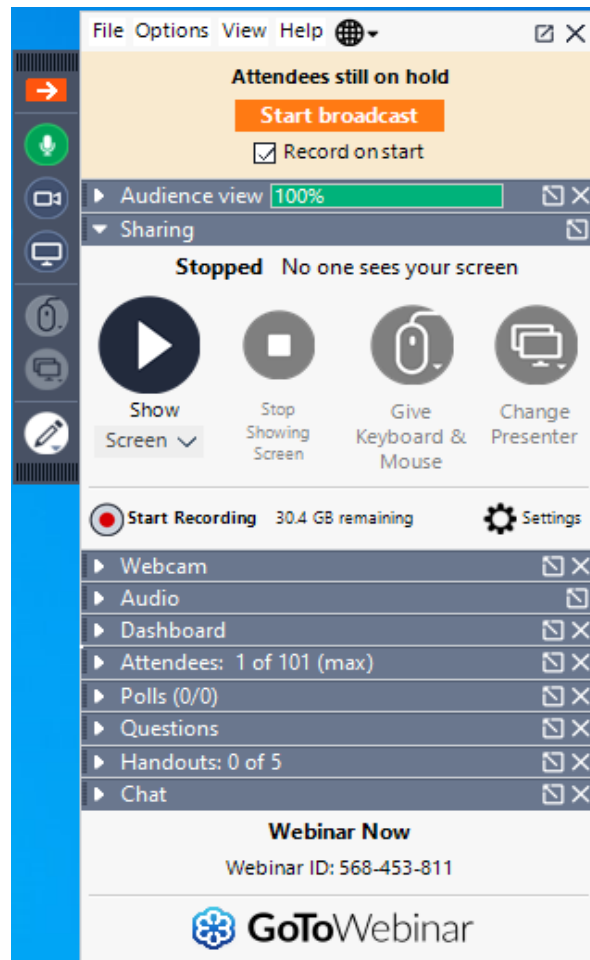


# Budgeting and Finances

Office for Refugees, Archdiocese of Toronto  
(ORAT)



# Housekeeping: Control Panel



# Housekeeping: How to Ask a Question

For the duration of the webinar all participants will be muted;

At the end of the webinar, you will have the chance to ask your questions. You have two options:

- You can raise your hand by clicking on the icon on the Webinar panel (see Figure .1). Once you are unmuted by the presenter, unmute yourself, then ask your question; or
- You can write your question in the “Questions Section” (see Figure 2). The presenter will then be able to see your question and respond to it.

Figure 1

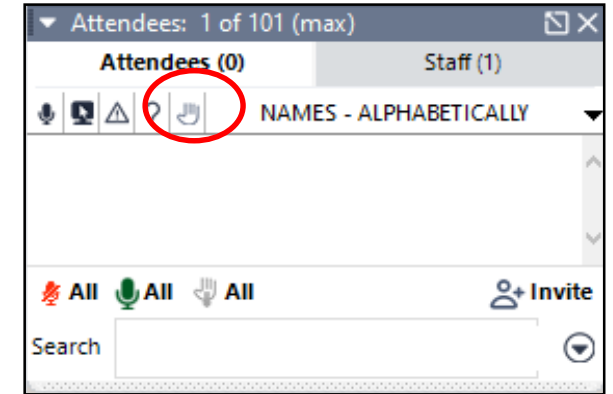
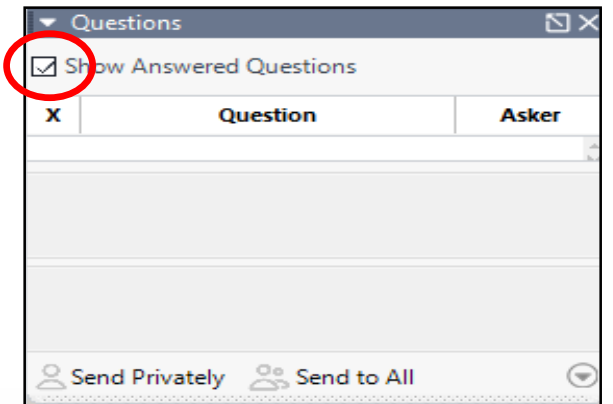


Figure 2



# Agenda

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- Resettlement Principles
- IRCC Financial Requirements
- Funding Guidelines (Official Liability & In-Kind Support)
- Constituent Groups (“CG”) Budget Responsibilities
- Financial Forms
- Cheque Requests
- Increased Monitoring by IRCC





# Principles to guide newcomer relationship

## **Build Trust**

- Share and work towards building open relationships.
- Provide clear guidelines and expectations.

## **Sustainable Solution**

- Funds intended to cover basic living expenses.
- Ensure that the budget & settlement plan is sustainable in nature, which the newcomer is able to afford beyond the settlement period.



# Level of Financial Support Required

## RAP

- The sponsor must provide sufficient income support to at least the minimum financial requirements as per Resettlement Assistance Program (RAP) for the duration of the sponsorship period which is one year or less than one year if the refugee becomes self-sufficient.

## In-Kind Support

- The total sponsorship cost may be reduced through the donation of "in-kind" goods, which may include lodging, furniture and clothing. For cosponsored cases, the use of in-kind support will not decrease the liability deposit.

## Autonomy

- At all times, the newcomers should have the responsibility to manage his or her own financial affairs.



# Age of Majority (Adult Dependents)

**Adult Dependents**

- Children who have reached the age of majority (18 years of age) at the time of their arrival to Canada are to be supported at the same level as a single individual (including RAP & Start-up costs).



# Adult dependents wanting to live independently from their parent(s)

Adult  
Dependents

- If a child age 18 or older chooses to move out on their own within the sponsorship period, the CG/cosponsor may choose to either support two separate households, or to ask ORAT to initiate a no-fault breakdown process with IRCC.
- The CG/cosponsor is required to continue supporting the larger family unit.
- CG/cosponsor needs to contact ORAT for assistance in these situations.



# Canada Child Benefit (CCB)

**Financial  
Requirements**

- Sponsors are not permitted to reduce their level of financial support to the newcomer because the newcomer receives Canada Child Benefits (CCB).
- A sponsor cannot require a newcomer to direct monies received from CCB towards the costs of settlement for the purpose of reducing the sponsor's level of financial support to the newcomer.
- There is no specific guidance on how newcomers are to use their CCB.

# Earned Net Income

Newcomers are permitted to earn up to 50% of their monthly basic RAP rate without incurring any reduction in the level of financial support from the sponsor in that month. Once the 50% of monthly RAP threshold is reached, sponsors may deduct dollar for dollar from their monthly support the amount of net income that exceeds 50% of monthly RAP.

Family Size	Monthly RAP	50% of Monthly RAP	
1	<b>\$1,000</b>	<b>\$500</b>	
Scenario	Earned Income	Reduction in Sponsor Support	Monthly Support from Sponsor
Earning up to 50% of RAP	<b>\$500</b>	<b>\$0</b>	<b>\$1,000</b>
Earnings exceeds 50% of RAP	<b>\$600</b>	<b>\$100</b>	<b>\$900</b>

**Best Practice** (in collaboration with your sponsors)

1. Calculate the net monthly income for all eligible family members;
2. Newcomers to voluntarily share pay slips with their sponsor;
3. Cosponsor to adjust monthly support.

**Exception:** Where the employment income is earned by a refugee who is attending secondary school on a full-time basis, the income is not to be included in the total of the family earnings.

# Project Hope Cases: Earned Net Income

Financial  
Requirements

- While cosponsors may apply a threshold that is greater than the 50% guideline, it is mandatory for Constituent Groups (CGs) who are receiving funds from Project Hope to strictly implement this rule and apply the appropriate deductions.
- This will help ensure that ORAT is able to help as many refugees as possible with the limited donations that have been so generously donated.

# Personal Asset Exemption

## Financial Requirements

- Personal assets are items of value that persons own before arriving in Canada, or have in their possession when they arrive to Canada.
- Refugees receiving financial support are expected to submit the [Declaration of Funds and Assets on Arrival](#) as this may impact the level of financial support that is to be provided. The form can be found at [www.orat.ca](http://www.orat.ca)

Family Composition	Personal Asset Exemption (CAD)
Single person	\$5,000
Couple	\$7,500
Single plus one dependant	\$7,500
Each additional dependant	\$2,500

### Best Practice (in collaboration with your sponsors)

1. Assess the value of assets
2. PA to voluntarily sign the [Declaration of Funds and Assets](#);
3. Calculate the exemption based on the family size;
4. Apply any excess assets towards newcomer expenses, offsetting the cost of sponsorship.

Example: The personal asset exemption for a family of 4 (mother, father and 2 children) is \$12,500. This amount cannot be used to reduce the level of financial support.



# Financial Liability: Cost Table & RAP

Family Size	Estimated Sponsorship Cost Assumes a 3 Year Average Processing Time Between Submission and Arrival	
1	\$ 18,900	<p><b>Dependent Adults:</b> Based on an Average Processing Time of 3 years, and using Immigration Canada's ("IRCC") definition, all unmarried children age 15 to 21 will be considered as dependent adults. For the purposes of IRCC forms, dependent adults are considered as part of the family unit, and are to be included in the one set of forms for the family. However, IRCC treats dependent adults differently from a financial perspective, requiring additional monies to be provided for every dependent adult in the family. For example: The finances required for a family of 4 (father, mother, one child age 12, and one child age 18) are to be calculated as a family of 3 + 1 (\$29,900+\$18,900=\$48,800) and not as a family of 4 (\$32,500). Please take this into consideration when calculating the total cost of sponsorship.</p> <p><b>Seniors:</b> When sponsoring a senior(s) (age 62 or older) you will be asked to deposit additional funds, in accordance with RAP policy.</p> <p><b>Note:</b> If, at or prior to the time of arrival, financial liabilities (RAP Rates) are higher than the estimated figures presented herein, cosponsors will be required to deposit additional funds with the Archdiocese of Toronto.</p>
2	\$ 27,900	
3	\$ 29,900	
4	\$ 32,500	
5	\$ 35,000	
6	\$ 36,800	
7 or more, for each additional member, add	\$1,500	

Please be aware that it is illegal to cover the financial liability with funds obtained from the refugees.

# Sponsorship costs can be reduced by providing in-kind support. CGs are encouraged to solicit in-kind donations

**In-kind  
Deductions**

<b>Category</b>	<b>Details</b>	<b>Frequency</b>	<b>Percent of RAP/Start-up</b>
<b>Shelter</b>	Includes housing costs, utilities, etc.	Ongoing (monthly)	100%
<b>Clothing</b>	Includes: Basic clothing needs and seasonal needs such as: winter coat, boots, mittens, scarf, snow pants, rain wear, etc.	One-time start-up	70%
<b>Furniture</b>	Includes: bed frame or crib, dining set, couches, end table, lamps, etc.	One-time start-up	70%
<b>Household Needs</b>	Includes basic window coverings & common household products (e.g., kitchen utensils, pots, pans, brooms, mops, detergents and cleansers, etc)	One-time start-up	50%
<b>Linens</b>	Includes: bedding, towels, etc.	One-time start-up	100%
<b>School supplies</b>	Not including registration costs	One-time start-up	50%
<b>Food staples</b>	New, unopened pantry items (rice, flour, sugar, spices, etc.)	One-time start-up	50%



# RAP Calculator and Budget Workbook

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- A RAP Calculator Budget Workbook has been created by ORAT to assist cosponsor/CGs and newcomer to manage their finances.
- This workbook can be accessed on ORAT's website ([www.orat.ca](http://www.orat.ca)) or by clicking on the following link: [o-rap-calculator---budget-workbook-wt-oyw-calculator-2022.xlsx](#)
- This budget tool allows the user to develop a budget and record actual income and expenses. It also provides a full year forecast.



# Cosponsor/CG Budget Responsibilities

**Budget  
Responsibilities**

## **Responsibility**

## **Detail**

**Develop the  
Budget**

- Develop a monthly budget for the settlement period.
- Review the budget with the newcomer and ensure alignment.

**Ongoing  
Review**

- Where practical, at the end of each month review with the newcomer actual expenses versus budget targets and adjust accordingly

**Request Funds**

- Using the “Cheque Requisition” form, CG’s or cosponsors can make a request of ORAT for monies required for settlement.








# Accessing Settlement Funds

- All Cheque Request Forms to be completed by cosponsors or CG chairs
- 1<sup>st</sup> installment: will be released by ORAT upon receipt of a completed Cheque Request Form and receipt of the Notification of Arrival Transmission (NAT) equal to 3 months of support plus start-up costs. Cheque to be made out to the newcomer.
- 2<sup>nd</sup>, 3<sup>rd</sup> & 4<sup>th</sup> installments: Cheque to be made out to the newcomer in cosponsored cases and to the CG in Project Hope cases. A Cheque Request Form must be completed and submitted for each installment.
- When the newcomer becomes self-sufficient and monies on deposit with ORAT are no longer required to support the newcomer, we ask that any over payment be worked out between the cosponsor/CG and the newcomer. If this is not possible, please contact our office.

Given processing requirements, we ask that cheque requests be submitted no later than 4 weeks in advance.

# Cheque Request Form

- The Cheque Request Form is to be used to request funds for settlement.
- Two forms are available (please use correct form). Click on the form to download:
  1. [Cosponsors](#)
  2. [Constituent Groups](#) (Project Hope/Full Sponsorship cases)
- The forms can also be downloaded from ORAT [www.orat.ca](http://www.orat.ca)



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Archdiocese of Toronto

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e: oratrefugeeoffice@archtoronto.org  
w: www.archtoronto.org/refugee

**COSPONSOR**  
**Cheque Requisition from the Central Refugee Account**

*Funds can be released on a quarterly basis and should equal no more than ¼ of the official liability or the amount deposited, whichever is less. Please note that the request is to be made at least one month in advance of when the funds are required. When entering dates, kindly use the DD-MMM-YY format (e.g., 26-Apr-17).*

G Number	Family Size	Resettlement Group Name	Date (DD-MMM-YY)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Cosponsor		
Full Name	Telephone Number	Email Address
<input type="text"/>	<input type="text"/>	<input type="text"/>

Principal Applicant (Newcomer)		
Full Name	Telephone Number	Email Address
<input type="text"/>	<input type="text"/>	<input type="text"/>

Official Liability:	\$	<input type="text"/>	Arrival Date:	<input type="text"/>
Amount Deposited:	\$	<input type="text"/>	Sponsorship End Date:	<input type="text"/>
¼ of Amount Deposited:	\$ 0	<input type="text"/>	Explanation: <sup>1</sup>	<input type="text"/>
Present Balance:	\$	<input type="text"/>	Satisfaction Level: <sup>2</sup>	<input type="text"/>
Amount Requested:	\$	<input type="text"/>		
Remaining Balance:	\$ 0	<input type="text"/>		

Cheque Payable to:	<input type="text"/>	Mailing Address:	<input type="text"/>
Signature	<input type="text"/>	Date:	<input type="text"/>

Cosponsor	ORAT Manager, Outreach	ORAT Manager, Operations
<input type="text"/>	<input type="text"/>	<input type="text"/>

Archdiocese Accounting Date: \_\_\_\_ - \_\_\_\_ - \_\_\_\_

For Office Use:

Comments:

- For Pick-Up     - For Mailing    Other Special Instructions: \_\_\_\_\_

<sup>1</sup> The cosponsor/IG is to provide a brief explanation of what the funds are required for (e.g., rent, food, clothing, furniture, incidentals...)  
<sup>2</sup> The newcomer is to provide a measure of satisfaction with their immigration using the following scale: excellent, very good, good, poor, very poor  
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# IRCC Resumes Monitoring of Newcomers

Monitoring

- IRCC has increased its monitoring of refugee cases to ensure that sponsors are fulfilling their financial and non-financial responsibilities, including registration with a settlement agency (e.g., Catholic Cross-Cultural Services (CCS), YMCA, etc.), and access to settlement services provided by the agency.
- As part of monitoring efforts, IRCC has been pro-actively interviewing newcomers. The monitoring process is being done through email surveys and telephone calls (with translators).
- SAHs, CGs and cosponsors are not notified by IRCC unless a support gap has been identified.
- All parties should take increased care to ensure that IRCC's updated rules are being followed.
- Principal Applicants have the right to either accept or decline the interview.
- All settlement support is to be well documented. Avoid cash disbursements.

# Thank you

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You are also asked to attend the following Information Sessions:

- ✓ IRCC Processing Time
- ✓ Pre-Arrival
- ✓ Welcome Orientation (with your newcomer)

To Register: [www.orat.eventbrite.ca](http://www.orat.eventbrite.ca)

