Meeting Minutes October 15

**Attendance**: Vishnu (Facilitator), Jordan (Minutes), Ramneek, Pujan

**Call to order**: 2:37pm, Room 3520 Moulinette hall

**Reports**:

Vishnu – Building a credit score

Links document to be submitted to Teams  
 - good CC and bill payment practices  
 - Futurpreneur website

Business Development Bank of Canada  
 - many loan programs  
 - low or little credit history accepted

Pujan – Qualifying for Citizenship

* Speak English or French
* Parent with citizenship
* Details on how to apply for citizenship
* If accepted, write citizen test (Canadian history/culture)
* 2 year procedure if permanent residence (minimum 4 years otherwise)

Ramneek – cultural norms

Greetings customs  
 - Handshaking and greetings  
 - proper eye contact.  
 - Women actively work make purchasing decisions  
 - links to be submitted to Teams

Jordan – Business resources

Financial aid and advisors  
 - all level of government have programs  
 - not limited to region or city  
 - submitted links document “Startup Business Resources for new Immigrants” to Teams

**New business**

Draft reports

* 2 to 3 pages total (each member responsible for 0.5 to 1 page)
* See Collaborative outline document on Teams
  + Half page for excutive summary
  + Half page for introduction
  + Half page (to no more than one page) for Secondary info
  + Agendas and Meetings (attach as submitted)
  + Half page for Conclusion
  + References

Research Summary

- a few paragraphs to describe research findings for next meeting

**Next meeting**

October 29, 10:30 Room 3520  
 Panuj – Facilitator  
 Ramneek – Minutes