



building bridges for a  
Brighter Canada



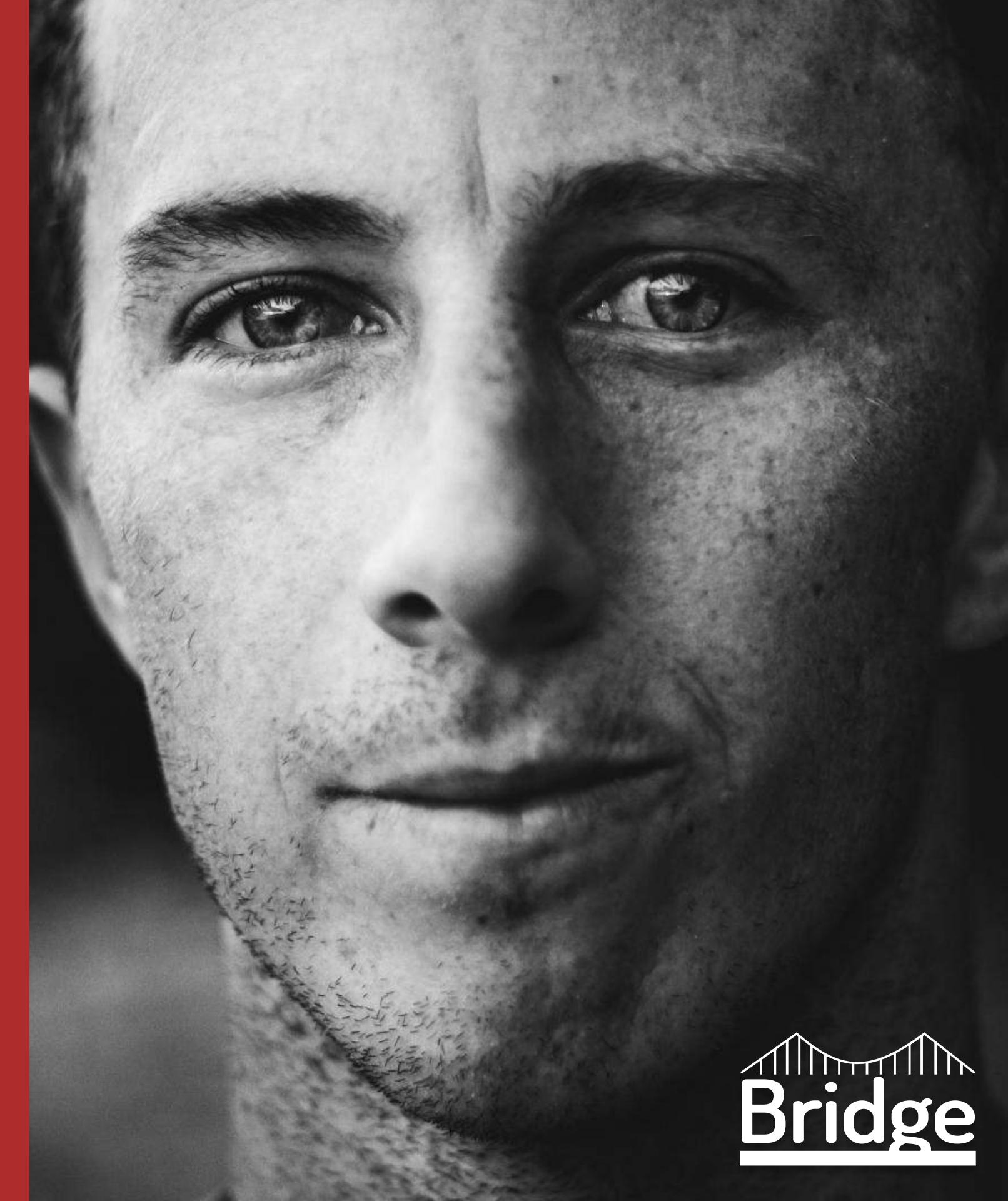


Bridge

“...Only 17.5 per cent of foreign-born or educated nurses in Ontario are working at or above their skill level...”

-Shailadi Gupta RN, BScN  
Registered Nurses Association of Ontario

OECD Indicators of Integration - 2012





## SOCIO-ECONOMIC BARRIERS

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- English language barrier

Cheng - 2012



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## SOCIO-ECONOMIC BARRIERS

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- English language barrier
- Failure to meet Canadian professional standards
- Financial challenges

Cheng - 2012

Myles - 2006

Zong - 1998

# OUR COMPANY

**Bridge** is an investment platform that will provide loans and social assistance to immigrants requiring training and recertification.

Capital is provided from a mutual fund, pooled through private investments.

Bridge will lead to positive social impact, ROI , and benefits to the Canadian economy.



# Target Audience

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Investees

Investors



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Newly landed internationally  
educated professionals

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Those without support for navigating the recertification process

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Those without support for navigating the recertification process

## Investors

People seeking a means of investing in social change, and an ethical investment platform





## PROGRAM PROCESS



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### ○ Application/Interview

A holistic approach to evaluate potential applicants.



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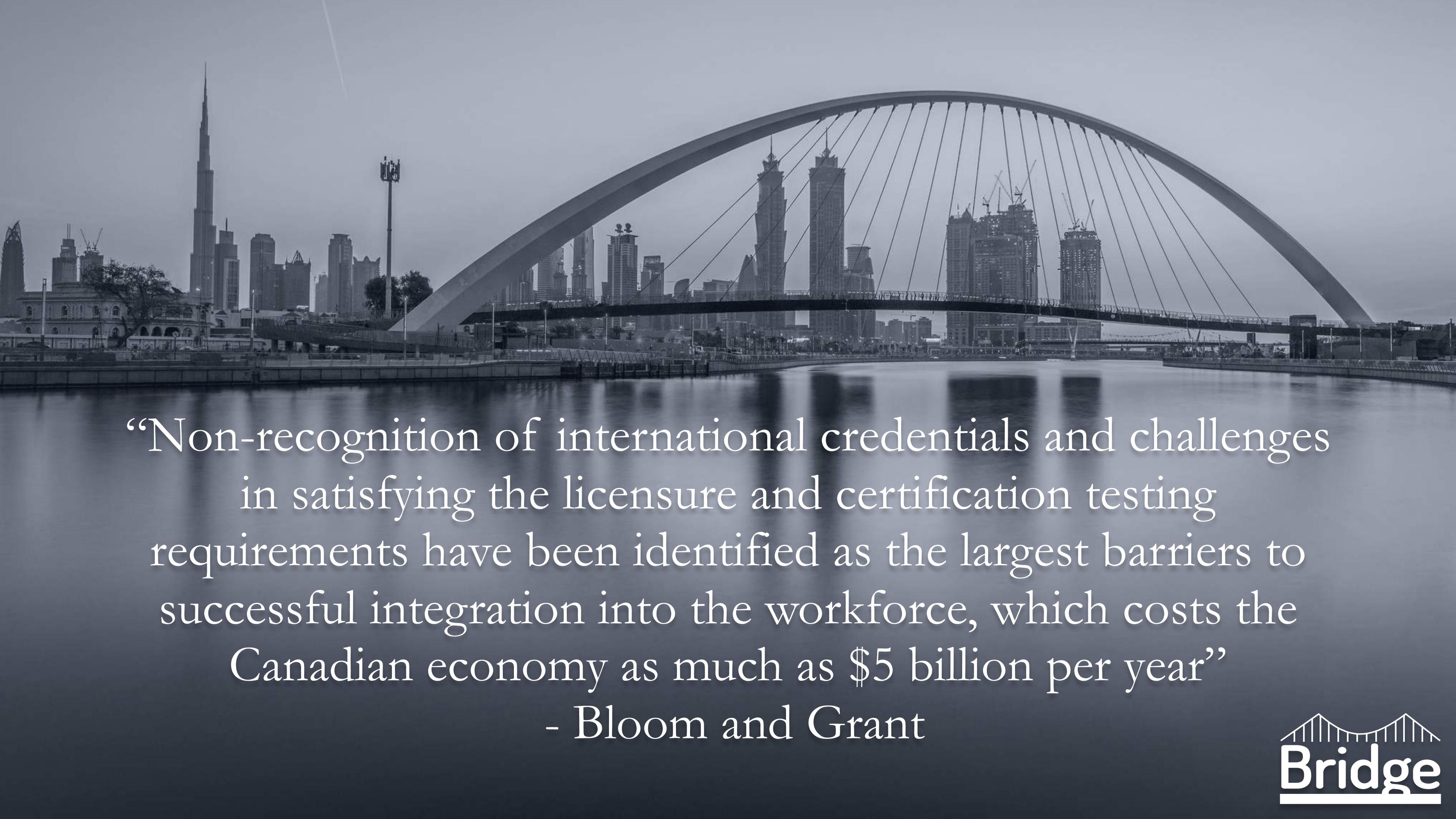
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### ○ Repayment

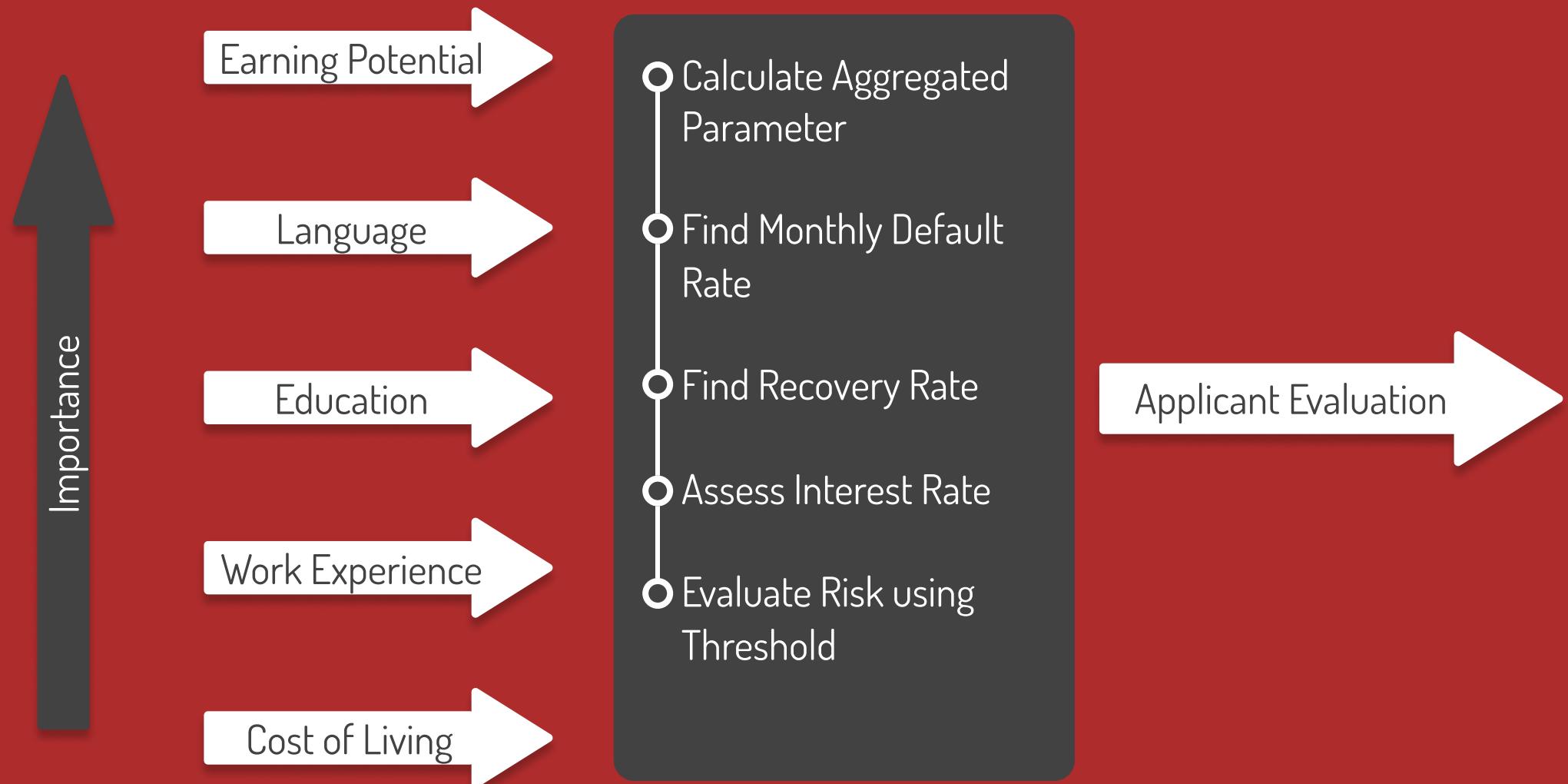
Beginning of structured repayment plan that is designed to minimize defaulting.



“Non-recognition of international credentials and challenges in satisfying the licensure and certification testing requirements have been identified as the largest barriers to successful integration into the workforce, which costs the Canadian economy as much as \$5 billion per year”

- Bloom and Grant

# Risk Analysis



# Loan Structure

- Repayment process begins once investees enter the workforce
- Monthly payment plans, over a 10 year period
- Interest rate set to achieve pre-determined ROI



# Financial Feasibility

Our current model shows, over a ten year span on a per client basis, ~50% ROI when capping minimum monthly payments at \$75

Loan structure designed to not bar majority of potential candidates, while ensuring consistent repayment due to low costs



# Scalability



SUPPLY  
Bridge

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“Climate change will transform more than 143 million people into climate migrants escaping crop failure, water scarcity, and sea-level rise”  
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Target OECD Countries in Europe, where large scale immigration is inevitable



# Moving Forward

## Potential Partners

TRIEC - Provide Bridge with mentors, guiding recipients through processes and helping with in-depth questions.

GOVERNMENT OF CANADA - Provides resources for newcomers to help settle into Canada, including cultural, social and information programs.

ACTUARY FIRMS - Provide access to data, enabling our models to more accurately predict risk.





# Q & A