

Budgeting and Finance

Office for Refugees, Archdiocese of Toronto
(ORAT)



ORAT
Office for Refugees
Archdiocese of Toronto

Agenda

- Resettlement Principles
- IRCC Financial Requirements
- Financial Liability Cost Table
- Sponsorship Costs In-Kind Deductions
- RAP Calculator and Budget Workbook
- Cosponsor/CG Budget Responsibilities
- Cheque Request Form – Project Hope
- Monitoring of Newcomers



Resettlement Principles to guide newcomer relationship

Resettlement
Principles

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.



IRCC Financial Requirements

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

- Newcomers should be encouraged to assume greater responsibility to manage their own financial affairs.

Financial Requirements 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).

Financial Requirements Adult dependents who move out from 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.

Financial Requirements...Canada Child Benefit (CCB)

Canada Child
Benefits (CCB)

- If applicable, sponsors should assist the newcomer to apply for CCB
 - Current CCB provide \$6,997 annually for each child under the age of 6, and \$5,903 for each child between the ages of 6-17
- 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.

Financial Requirements...Earned Net Income

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		\$1,164	\$582.0

Scenario	Earned Income	Total Income for Newcomer Family	Reduction in Sponsor Support
Family Earns \$250/month	\$ 250	\$ 1,414	\$ -
Family Earns \$1000/month	\$ 1,500	\$ 2,082	\$ (918)

Best Practice (in collaboration with the newcomer family)

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.



Earned Net Income: Project Hope Cases

Earned Net
Income

- 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 is in keeping with ORAT's sustainable solution principle.
- 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.

Financial Requirements...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

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 the newcomer family)

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. If the newcomer brings to Canada assets equal to or less than \$12,500, the sponsor cannot 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>Dependent Adults: 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>Seniors: When sponsoring a senior(s) (age 62 or older) you will be asked to deposit additional funds, in accordance with RAP policy.</p> <p>Note: 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...In-kind Deductions.

**In-kind
Deductions**

Category	Details	Frequency	Maximum Deduction % of Start-Up/RAP
Shelter	Housing costs, utilities, etc.	Ongoing (monthly)	100%
Clothing	Basic clothing needs, winter clothing, etc.	One-Time Start-Up	70%
Furniture	Bed frames, tables, chairs, lamps, etc...	One-Time Start-Up	70%
Household Needs	Window coverings, kitchen utensils, pots/pans, cutlery, dinnerware, cleaning supplies, etc	One-Time Start-Up	50%
Linens	Bedding, towels, etc	One-Time Start-Up	100%
Food Staples	Unopened pantry items (e.g., rice, flour, sugar, spices, etc)	One-Time Start-Up	50%



RAP Calculator and Budget Workbook

- 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) or by clicking [here](#).
- This budget tool allows the user to develop a budget and record actual income and expenses. It also provides a full year forecast.

User Input Tab

User Input Sheet (Green Highlighted Cells are Automatic Calculations. Please Input Data)

	User Input (Entire Family, incl. Non-Accompanying Persons)	Error Check
Constituent Group Name:	Parish ###	
Principal Applicant (Full Name):	Test PA	
G Number	G000XXXX	
Family Size (Enter Numeric Value):	1	OK
Family Composition (Select from pull-down list)	Single or Single Parent	OK
Number of Children (Enter Numeric Value)	0	OK
Number of Pre-school Aged Children (Enter Numeric Value)	0	OK
Number of School Aged Children (K-12)(Enter Numeric Value)	0	OK
Number of Children Between the Ages of 18-21 (at Date of Arrival)	0	OK
Number of Individuals age 65 or Older (at Date of Arrival)	0	
Arrival Date (DD-MMM-YY):	1-Dec-20	
Monthly Transit Rate in Community of Settlement	\$ 156.00	
Rent (Estimated/Actual Monthly Rent)	\$ 2,500.00	
Value of Refugee Personal Assets (brought to Canada)	\$ -	
Value of Eligible Personal Assets (directed to Settlement Expenses)	\$ -	
Special Allowances	If applicable select "Yes" from the drop-down menu	How many months required
Maternity Food	No	0
Maternity Clothing	No	N/A
Newborn Allowance	No	N/A
Dietary Allowance	No	0
School Start-Up Allowance (K-12)	No	0

Step 1: On the User Input tab, the user inputs information about the sponsored refugee.

Step 2: On this same tab, the user can input the value of any in-kind support that will be provided

Summary Report Tab

Summary Report					
Name of Principal Applicant:	Test PA				
Constituent Group (CG) Name:	Parish ###				
G Number	G000XXXX				
Family Size (Incl. Adult Dependent):	1				
Family Size (Excl. Adult Dependent):	1				
# of Adult Dependent (Children Between 18-21):	0				
	Monthly	Annual	In-Kind Support	Total	3 monthsRAP
Resettlement Assistance Program (RAP)					
Basic Needs Allowance	\$ 343.00	\$ 4,116.00	\$ -	\$ 4,116.00	\$ 1,029.00
Shelter Allowance	\$ 390.00	\$ 4,680.00	\$ -	\$ 4,680.00	\$ 1,170.00
Communication Allowance	\$ 75.00	\$ 900.00	\$ -	\$ 900.00	\$ 225.00
Transportation Allowance	\$ 156.00	\$ 1,872.00	\$ -	\$ 1,872.00	\$ 468.00
Housing Supplement	\$ 200.00	\$ 2,400.00	\$ -	\$ 2,400.00	\$ 600.00
Total RAP	\$ 1,164.00	\$ 13,968.00	\$ -	\$ 13,968.00	\$ 3,492.00
Start-Up Costs					
Staple Allowance	N/A	\$ 210.00	\$ -	\$ 210.00	
Basic Clothing Allowance	N/A	\$ 375.00	\$ -	\$ 375.00	
Winter Clothing Allowance	N/A	\$ 175.00	\$ -	\$ 175.00	
Basic Household Needs	N/A	\$ 600.00	\$ -	\$ 600.00	
Furniture Allowance	N/A	\$ 1,550.00	\$ -	\$ 1,550.00	
Linens	N/A	\$ 80.00	\$ -	\$ 80.00	
Utility Installation	N/A	\$ 75.00	\$ -	\$ 75.00	
School Start-Up Allowance	N/A	\$ -	\$ -	\$ -	
Total Start-Up	N/A	\$ 3,065.00	\$ -	\$ 3,065.00	
Special Allowances					
Maternity Food		\$ -	\$ -	\$ -	
Maternity Clothing		\$ -	\$ -	\$ -	
Newborn Allowance		\$ -	\$ -	\$ -	
Dietary Allowance		\$ -	\$ -	\$ -	
School Start-up Allowance (Included in Start-Up)		\$ -	N/A	\$ -	
Total Special Allowances		\$ -	\$ -	\$ -	
Sub-Total Sponsorship Cost		\$ 17,033.00	\$ -	\$ 17,033.00	
Value of Eligible Personal Assets (Directed toward Settlement Expenses)				\$ -	
Total Sponsorship Cost				\$ 17,033.00	
Installment Amounts					
1st Installment (includes RAP plus Start-up, excl Special Allowances)				\$ 6,557.00	
2nd Installment (includes RAP plus Start-up, excl Special Allowances)				\$ 3,492.00	
3rd Installment (includes RAP plus Start-up, excl Special Allowances)				\$ 3,492.00	
4th Installment (includes RAP plus Start-up, excl Special Allowances)				\$ 3,492.00	
Special Allowances				\$ -	
Total Sponsorship Cost				\$ 17,033.00	
Note: The monthly support should be reduced by the amount that the family's net monthly income exceeds 50% of the monthly RAP amount, which is:				\$ 582.00	

The Summary Report Tab provides the monthly, annual and quarterly support that is to be provided.

On a separate tab, the workbook provide the user with a draft budget, and a tab to record actual income and expenses, allowing the user to see how they are tracking against budget

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

Cheque Requests

Cosponsor Cases

- The cheque request process is automated. The process is initiated by ORAT upon receipt of the Notice of Arrival Transmission (NAT). All quarterly installment cheques are made out to the Principal Applicant (PA).
- 1st installment: Includes Start-Up costs plus 3 months of RAP.
- 2nd, 3rd & 4th installments: Equal to 3 months of RAP.
- If the newcomer has earned income or has personal assets sufficient to trigger a reduction in sponsorship support, we ask that any financial settlement be worked out between the cosponsor and newcomer. If this is not possible, please contact our office.

Project Hope Cases

- ORAT automatically disburses the 1st installment but requires CGs to submit a request for remaining installments. Such requests ought to be adjusted for in-kind support and net employment income exceeding 50% of monthly RAP.
- We ask that cheque requests be submitted no later than 4 weeks in advance.



Cheque Request Form – Project Hope

- The Cheque Request Form is to be used by CGs settling Project Hope cases to request funds for settlement.
- The Project Hope form is available. Click on the form to download:
 1. [Constituent Groups](#) (Project Hope/Full Sponsorship cases)
- The form can also be downloaded from ORAT www.orat.ca



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PROJECT HOPE CASE Cheque Requisition from the Project Hope Fund

Funds are disbursed on a quarterly basis, with the initial installment including start-up plus 3 months of RAP support (Resettlement Assistance Program). Each of the remaining 3 installments include 3 months of RAP support only. Please fill and send in your request 30 days in advance of when the funds are required. Kindly use the DD-MMM-YY format (e.g., 26-Apr-17). Please email the form to oratoutreach@archtoronto.org.

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

CG Representative Name		
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 for Arrived: ¹		Official Liability: ¹	
Official Start-Up Costs: ¹		Arrival Date (DD-MMM-YY):	<input type="text"/>
Official 3 Months RAP: ¹		Sponsorship End Date (DD-MMM-YY):	<input type="text"/>
Present Balance:		Is the Newcomer(s) Employed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Amount Requested:		Is the Newcomer(s) financially self-sufficient?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Remaining Balance:		Number of Non-Accompanying Family Members (NAF):	<input type="text"/>
Total Money Disbursed:		No. of Adult Dependents:	<input type="text"/>
		Shared Funding with CG:	<input type="checkbox"/> Yes <input type="checkbox"/> No

Cheque Payable to:	<input type="text"/>	Mailing Address:	<input type="text"/>
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Signature _____ Date (DD-MMM-YY) _____

CG Representative _____ ORAT Outreach _____ ORAT Director _____

Archdiocese Accounting _____ Date: _____

For Office Use:
 Comments: _____ Fund Pool: _____ Gap Addressed _____
 - For Pick-Up - For Mailing Other Instructions: _____

¹ Please use the Budget Workbook, which is located on the ORAT website to calculate this figure. [Archdiocese of Toronto - Resources \(archtoronto.org\)](http://www.archdioceseoftoronto.org/Resource/ArchdioceseofToronto-Resources/archtoronto.org)



ORAT
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 Archdiocese of Toronto

Monitoring of Newcomers

Monitoring

- IRCC monitors refugees 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 pro-actively interviews 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 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

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

Take advantage of the RAP Calculator Tutorials
[Archdiocese of Toronto - Tutorials \(archtoronto.org\)](http://archtoronto.org)