

Teaching Materials for ESL Classes

This package of teaching materials is designed for use in adult ESL classes. It contains teaching suggestions, handouts, and worksheets for beginner, intermediate, and advanced classes. There is a wealth of additional information available on the OCLF website, www.oclf.org, which can be used by intermediate and advanced students. In particular, the News section has several newspaper articles on businesses that received OCLF funding.

The teaching materials can be used as part of a unit on employment or in response to questions from students about financing for small businesses or internationally-trained professionals accreditation programs. Many students may be familiar with microfinance in their countries of origin, whether as a formal program run by a non-government organization or a small group of people who pool their money and lend to each other. For more information about microfinance, visit the Canadian Gateway to Microfinance at www.microfinance.ca.

If you would like a guest speaker from the OCLF to come to your school, please contact us at (613) 594-3535 or by email at info@oclf.org. We would also be interested in hearing from you about how these teaching materials worked in the classroom.

Beginner Classes

Introduction to the OCLF (class discussion, reading, speaking)

- Ask students what kind of business they would start if they could, and why. Identify assets (previous experience, high demand for products/services, etc.) and obstacles (financing, licensing, etc.) as they come up in the discussion. (30 minutes)
- Introduce OCLF as a possible solution for financing. Students use handout *What is the OCLF?* in small groups to answer the questions: Who does the OCLF lend money to? Why do people borrow money from the OCLF? How much money does the OCLF lend? (15 minutes)

OCLF clients (jigsaw activity: reading, listening, speaking)

- Divide class into groups of five or six. Give each group a profile of one of the OCLF clients (from the *OCLF Clients* handout). Students work together to answer the questions: What is the business or profession? What did the loan pay for? (15 minutes)
- Students form new groups so that each member of the group has a different client profile. Students then present their client profile to the other members of the group. (20 minutes)

OCLF loan application (writing)

- Using an overhead projector, fill in the OCLF loan application (downloadable from the OCLF website) for a fictitious individual or a famous person. Have the class brainstorm answers to the questions, choosing a business for this person and deciding on finances, etc. The teacher demonstrates how the information is entered on the form, with discussion of vocabulary and appropriate conventions. (60 minutes)
- Students complete the first page of the loan application form (“Applicant Personal Information”) with their own information or with the information from the example in class, if they prefer. (15 minutes)

Intermediate Classes

Introduction to the OCLF (class discussion, reading, writing)

- Ask students what kind of business they would start if they could, and why. Identify assets (previous experience, high demand for products/services, etc.) and obstacles (financing, licensing, etc.) as they come up in the discussion. Ask students what options are available for financing if a person needs a small amount of money to start a business or become qualified for a profession in Canada. (30 minutes)
- Use handout *Small Loans, Big Impact* to introduce the OCLF, with the students answering the questions: Who does the OCLF lend money to? Why do people borrow money from the OCLF? How much money does the OCLF lend? (15 minutes)

OCLF clients (reading, writing, listening, speaking)

- As a class, read the handout *Are You Eligible?* Discuss the requirements for small business loans, internationally-trained professional loans, and Canadian Youth Business Foundation loans. (30 minutes)
- Next, students work in pairs to read the client profiles and fill in the *OCLF Clients* worksheet. (20 minutes)
- Each pair joins with another pair to discuss which businesses/professions they think will be most successful and why. Each group then presents their ideas to the class. (30 minutes)

OCLF loan application (writing, roleplay)

- Students work in small groups to fill out the OCLF loan application (downloadable from the OCLF website) for a fictitious individual or a famous person, choosing a business for that person and deciding on finances, costs, etc. The group then makes a good copy of its application. (90 minutes)
- The groups exchange applications with another group. The groups then assess the application they have been given and write comments on the application's strengths and areas for improvement. (30 minutes)
- The application is then returned to the authors, who revise the application based on the comments received and produce a final copy. (20 minutes)
- As a class, make a list of the questions that an OCLF loans officer might ask about an application. Then pair students from groups that exchanged applications, so that students can take turns roleplaying an applicant and a loans officer. (30 minutes)

Advanced Classes

Introduction to the OCLF (class discussion, reading, writing)

- Ask students what kind of business they would start if they could, and why. Identify assets (previous experience, high demand for products/services, etc.) and obstacles (financing, licensing, etc.) as they come up in the discussion. Ask students what options are available for financing if a person needs a small amount of money to start a business or become qualified for a profession in Canada. (30 minutes)
- Students read handout *Small Loans, Big Impact* as an introduction to the OCLF. They work in pairs to write questions that they have about the OCLF, and then read *Frequently-Asked Questions* from the OCLF website to see if they can find the answers. (30 minutes)

OCLF clients (class discussion, reading, writing, roleplay)

- Students read the handout *Are You Eligible?* As a class, they discuss the requirements for small business loans, internationally-trained professional loans, and Canadian Youth Business Foundation loans. (30 minutes)
- Students read the client profiles and complete the *OCLF Clients* worksheet. (15 minutes)
- Students work in pairs, choosing one of the clients in the profiles as the subject for a television interview. They create the story of what happened before and after receiving the OCLF loan, and then roleplay the client and the television interviewer. They present their roleplays to the class. (45 minutes)

OCLF loan application (writing, roleplay)

- Students choose a small business and write a simple business plan. (Depending on the time available for this activity and its relevance to the students, the business plan could be a basic description of the company, service or product, target market, and financial information, or a complete business plan. See references on the OCLF website under *OCLF Loans: How to Apply* for these business planning links: the Entrepreneurship Centre's downloadable Business Plan Workbook, and the website www.bplans.com with 60 sample business plans available.)
- Once the business plan is complete, the students fill out the OCLF loan application (downloadable from the OCLF website) for a fictitious individual or a famous person. (45 minutes)
- The students exchange applications with another student. The students then assess the application they have been given and write comments on the application's strengths/weaknesses. (30 minutes)
- The application is then returned to the author, who revises the application based on the comments received and produces a final copy. (20 minutes)
- As a class, make a list of the questions that an OCLF loans officer might ask about an application. Then the students that exchanged applications take turns roleplaying an applicant and a loans officer meeting about the application. (30 minutes)

What is the OCLF?

What is the OCLF?

The Ottawa Community Loan Fund (OCLF) is a not-for-profit organization. It helps people improve their lives by having their own business or working in their profession.

Who does the OCLF loan money to?

The OCLF gives loans to people who want to start a business or make a business bigger. The OCLF also gives loans to people who have training from another country and are taking a course to be able to work in their area of expertise in Canada.

Why do people borrow money from the OCLF?

People borrow money from the OCLF if they can't get a loan from a bank. Sometimes it is because they are new to Canada. Sometimes they don't have a credit history or enough collateral (things the bank can sell to pay the loan if the person doesn't pay). Sometimes it is because they were unable to pay their bills in the past.

Who can borrow money from the OCLF?

People who are 18 years old or older and are living in Ottawa can borrow money from the OCLF. They must have permanent legal status in Canada. They must have a good business plan and business experience or training, or be applying for training that will help them get a job in their area of expertise.

How much money can people borrow?

People can borrow from \$1,000 to \$15,000 from the OCLF. The money must be repaid in monthly installments with interest. The full amount must be repaid in 3 to 4 years.

OCLF Clients

A client who had been a doctor before coming to Canada was working as a hotel receptionist for \$8 an hour. She had given up on becoming a doctor here, but saw an opportunity to take a training course to qualify as a personal support worker. The OCLF loan paid for the training course, bringing her salary to \$16 an hour and giving her enough breathing space to plan for the future. She is now enrolled in a nursing program.

A client with a landscaping business came to the OCLF for a loan to help buy specialized equipment and hire more workers. The business now runs year-round and has up to 7 workers. The owner says, “With the first OCLF loan, we were able to secure the equipment and manpower to increase production substantially. As recent marketing efforts have resulted in even more business, with this specialized equipment, we are still able to meet demand.”

A client has a business where she paints walls in homes and businesses to look like works of art – gardens, streetscapes, and archways. She wanted to expand her business by offering classes and came to the OCLF for a loan. She says, “I had direct business experience and a solid business plan, but what I didn’t have was a credit history or collateral to prove I was a good risk. OCLF financing has given me the solid foundation that I needed to advance my business.”

A client who worked at a kitchen and bathroom design centre had an idea for a specialized lighting business but needed a loan to get started. He now owns a business that manufactures and sells lighting arrangements for homes and businesses, and has several stores. He says, “If it wasn’t for the Ottawa Community Loan Fund, my business idea would never have had a chance to get off the ground. New Canadian entrepreneurs like me now have a place to go to get business financing and help that no one else can offer.”

A client who was a teacher before coming to Canada was registered in a program to gain accreditation in Ontario. The course fees were paid for but he needed an OCLF loan to cover living expenses while he was at school. Once he finished his course, he was qualified to teach in Ontario.

A client who was a university professor before coming to Canada was unable to find a position here. He registered in a training program for biotechnology workers that had a work placement as part of the program, so that he could get Canadian experience. He took an OCLF loan to pay his course fees, and now works in the biotech field in Ottawa.

A client started his own cleaning business and won a large contract. He needed to buy specialized cleaning equipment but was unable to access financing from other sources due to previous financial difficulties. He approached the OCLF with a solid plan and used OCLF financing to buy the equipment to deliver on his contract. He is now a successful businessperson who has recently landed other large contracts.

OCLF Clients Worksheet

	What is the business or profession?	What did the OCLF loan pay for?
1		
2		
3		
4		
5		
6		
7		

Small Loans, Big Impact

Imagine this – you have a great business idea, a solid plan, the right experience, and the drive to succeed. Or perhaps you have specialized training and experience gained in another country and you qualify for a professional accreditation program here. All you lack are the assets or credit history to get that crucial financing to make your dream a reality. You're the kind of person that the Ottawa Community Loan Fund sees every day.

The OCLF specializes in providing short-term loans of up to \$15,000 to small business owners, aspiring entrepreneurs, internationally-trained individuals, and community groups. These individuals, businesses, and groups have ideas, experience, and energy but are unable to access financing from other sources for a variety of reasons. Many are newcomers to Canada or young people without an established credit history. Others see the opportunity to move their business to the next level but lack the income and assets to implement their plan. The OCLF bridges that gap.

The Ottawa Community Loan Fund is a not-for-profit organization. It helps people improve their lives by having their own business or working in their profession. Your written application will be carefully reviewed by a loans officer to determine if you have a well-researched business idea, have experience working in the business you propose, and show strong character and determination that will help you succeed. If the loans officer recommends your application, volunteers from the community will also meet with you before deciding on your loan.

The OCLF's managing director George Brown notes, "The people who come to us are not looking for grants or handouts, but an opportunity to have their plan judged on its merits. They are willing to put in the hard work to make their plan succeed."

The money to make the loans has been donated by individuals, foundations, and businesses that believe that financial challenges should not be restricting members of our community from reaching their potential. As each of our clients repays their loans, that money is available to make new loans so more people can start or expand their business or qualify for work in their area of expertise.

Are You Eligible?

Small Business Loans

You are eligible to apply for OCLF small business loans if:

- You are 18 years or older and not attending school on a full-time basis (other than ESL classes).
- You live in the City of Ottawa and have permanent legal status in Canada.
- You have sole ownership in the company or partners that are willing to co-sign for the business loan.
- You can demonstrate to the satisfaction of OCLF that you can fully repay the loan.
- If applicable, you have been discharged from bankruptcy.
- You can submit a complete business plan including start-up or expansion costs and a cash-flow forecast.
- You have participated in a business training program associated with OCLF or you are presently operating a business or you have experience in a similar business.

Your business must:

- Be located in the City of Ottawa and operate a minimum of 10 hours per week.
- Not be a network marketing business.
- Be, or will be, a legally-registered sole proprietorship, partnership, corporation, or co-operative.
- Use the funds to start or expand business operations.
- Not be applying the funds to consolidate debt.

Internationally-Trained Professional Loans

You are eligible to apply for the Internationally-Trained Professional loans if:

- You are 18 years or older and you have been accepted into a recognized accreditation program for internationally-trained professionals.
- You have been referred to the OCLF by the accreditation program.
- You live in the City of Ottawa and have permanent legal status in Canada.
- You can demonstrate to the satisfaction of OCLF that you can fully repay the loan.
- If applicable, you have been discharged from bankruptcy.

Canadian Youth Business Foundation Loans

You are eligible to apply for a Canadian Youth Business Foundation loan if:

- You are between 18-34 years old.
- You are eligible to work in Canada.
- You have some training or experience related to the business idea.
- You agree to work with a mentor for the duration of the loan (3-5 years).
- You produce a complete and viable business plan.

- You live or open the business in Ottawa (or, with some exceptions, in Eastern Ontario).
- You have a business that creates or leads to full-time sustainable employment for the applicant.
- If you have claimed bankruptcy, it has been at least 5 years since your discharge.
- You are starting a new business, less than one year old, and you are not applying for capital to expand a business.
- You are not starting a network or multi-level marketing business.
- For a partnership of two, the principal or general partner must meet the age criteria and both are subject to the CYBF application process.
- If the business is incorporated, the applicant must be a majority shareholder, having at least 51% of the voting shares, and be involved in the day-to-day management of the business.
- If the business is incorporated with more than two shareholders and no person holds majority shares, the shareholders meeting the age criteria must collectively hold the majority of the voting shares and be involved in the day-to-day management of the business. All applicants are subject to the CYBF application.