



FINAL REPORT SUMMARY

Integrated Bridging Program for Internationally
Educated Banking/Finance Professionals

2008

An Enhance Language Training project funded by:
Citizenship and Immigration Canada
and
Alberta Employment and Immigration

Contents

Organization Profile

Why this Project?

Key Features - Highlights of Project Deliverables

Challenges

Summary of Activities and Outcomes

Phase I - Literature Review and Research

Phase II - Partnerships and Curriculum Development

Phase III - Program Delivery

Program Evaluation

Future Directions (Recommendations)

Contact Details

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Organization Profile

EMCN is a community agency that seeks to assist immigrants and refugees coming to Edmonton to achieve full participation in the community, contributing their experiences and skills to strengthen and enrich the lives of all Canadians.

This vision is pursued through a wide range of programs and services that include English as a Second Language, career and employment services, settlement counselling, personal counselling, community development and community economic development, supported housing, early childhood development, advocacy, and education.

Our efforts to create and deliver quality bridging programs that help with the labour market integration of skilled newcomers have met with great success, and have been recognized as promising practices both nationally and internationally.

EMCN's activity began in 1979 and it currently has over 120 staff as well as several hundred volunteers each year. Major funders are the Government of Canada and the Government of Alberta, as well as United Way of the Alberta Capital Region, Family and Community Support Services, United Nations, Region 6 Child and Family Authority and Edmonton Community Foundation. EMCN is a registered society in Alberta and a registered charity with the Canada Customs and Revenue Agency.

Why this Project?

EMCN has offered a Bridging Program for Internationally Educated Accounting Professionals since 2005. It was noted by program staff and agency counselors that a significant number of unemployed or underemployed immigrant Banking and Finance professionals were applying for admission to this program, and that they were quite often not accepted because they did not have the requisite post-secondary credential or training in Accounting. In the course of interviews, many expressed frustration with their attempts to secure employment with Canadian banks and financial institutions. Some applicants, who appeared to be highly qualified, possessing post-secondary credentials and many years of experience in banking, were not even getting interviews. In response to this, EMCN submitted a proposal to develop and pilot a bridging program specifically for immigrants with education and experience in Banking/Finance.

The objectives of this program were to provide newcomers with information about employment in the banking/finance profession in Canada, facilitate the assessment and recognition of their credentials and increase their levels of proficiency in the use of the English language (specifically in professional / technical communications). The intent was also to bridge cultural and academic gaps by engaging the participants in Portfolio development and Essential Skills training concurrently with coursework recognized by the Canadian Banking Industry. Additionally, program participants were to be made

aware of the unique aspects of Canadian workplace culture and assisted with the process of job search and entry into the Canadian labour market.

Key Features - Highlights of Project Deliverables

The first stage of the project was focused on research around what the financial institutions were looking for in potential employees. Agency staff were already aware that many internationally educated bankers were not getting interviews or securing employment. We contacted local bank executives, management level employees and HR personnel, and invited them to participate in focus groups and individual interviews in which we asked them to identify the employee characteristics that they were looking for. We also asked if they would consider hiring foreign trained bankers who had gone through a bridging program that had familiarized them with Canadian workplace culture, improved their English communication skills and ‘Canadianized’ their knowledge of banking. The results of these interviews were collected in a report and submitted along with the second quarterly report to ELT staff.

Three additional deliverables were created through this project:

1. A PLAR tool was created in order to assess the applicants’ skills, knowledge and competencies relevant to employment in the field of banking/finance. In keeping with the approach employed by the Association of Science and Engineering Technology Professionals of Alberta (ASET) in their PLAR for engineers and technologists (which EMCN uses as a screening tool for its ETIP bridging program), the self-selected responses had to be supported or validated by the applicants’ transcripts and resumes.
2. The Program Model – It was determined that the augmentation of banking/finance skills could best be effected by having the program participants complete the self-study courses from the Institute of Canadian Bankers/Canadian Securities Institute (ICB/CSI). Since each of the four most relevant courses required at least 45 hours of instructional support, the best way to provide instruction in occupation-specific EAL would be through an ‘adjunct’ approach. This meant that the banking content would have to be taught or facilitated concurrently with the communications course, the Essential Skills Online, and the Portfolio. An apparent advantage to this was that language supports could be coordinated (between teachers) and provided in a timely fashion.

The departure from our ‘tried and true’ model in which language instruction precedes content instruction (delivered by a local post-secondary institution) necessitated some adaptation of our communications curriculum and considerable teacher orientation.

3. The third deliverable was a Curriculum Framework document which served as a ‘program of studies’ containing a list of the courses to be taught, the contents of these, a variety of schedules, and some specific instructional materials.

Challenges

The enthusiastic expressions of support for our project idea coming from management and HR staff at local financial institutions gave impetus to the project. Had it not been for the resulting heightened vision of our intended goal, the project would have stalled in the recruitment phase. Despite all previous indications, we were not able to bring together enough internationally educated banking/finance professionals to make the project economically viable. The program had to be modified to a “bridging and training” program for internationally educated professionals from all fields and professions. Fortunately, most of the applicants had accounting or business management backgrounds and only one, a language teacher, was far removed from any field that dealt with fiscal matters.

One challenge to the program was the difficulty encountered in implementing the adjunct EAL model. The teachers were not able coordinate instruction effectively and as a result the students, who were already predisposed to believing that the banking content course was more important to their career goals than was the communication course, refused to invest in the latter.

What should have been a balanced and coordinated learning program became a series of dilemmas fraught with angst for many of the students – especially those with lower levels of language proficiency.

Another challenge was to get through all of the components of the program in time. The instructional time allotted to the Banking content course was doubled and even trebled in one case. Students had to be pushed to complete the Essential Skills Online program one week after its scheduled end date, and the Portfolio program was also extended by one extra session (one additional week). The workload in the program was simply too much for many in this very heterogeneous group (in terms of background and language proficiency level) of students to handle in the time allotted.

Summary of Activities and Outcomes

Phase I- Literature Review and Research: a feasibility study was conducted and a report submitted to the program funders assuring them that the project was viable.

Phase II- Partnerships and Curriculum Development: A delivery model was chosen and a Curriculum Framework Document was created to serve as the program of studies. A PLAR instrument that would serve as an applicant screening tool was also created.

Phase III- Program Delivery

- Recruitment of participants – 18 students enrolled and completed the program
- Administration of PLAR – validated by a PLAR practitioner.
- Hiring of teachers – 2 teachers were hired; one for the Banking content area and the other to teach the Adjunct EAL / Communications.
- Delivery of the Communications Course.
- Delivery of the Banking Courses – students were enrolled in four ICB/CSI courses:

- **Fundamentals of Personal Finance** -
6 passed; Average 56%
- **Investment and Taxation Fundamentals** –
13 passed; Average 73.1%
- **Investment Funds in Canada (regulatory course)**
16 passed; Average 71%
- **Insurance and Retirement** –
6 passed; Average 52.4%
- ❖ 5 students passed all four courses
- ❖ 5 students received ICB/CSI's *Certificate of Achievement in Financial Counselling* (indicating completion of three out of the five or six courses required for the designations of **Certified Financial Planner** or **Personal Financial Planner** respectively.
- Enrollment in, and facilitation of, the Essential Skills Online course delivered by Bow Valley College.
- Establishment of an Online Mentoring Forum for Banking Program participants.
- Portfolio Development in which all of the students went through the process of reflecting on their employment histories and how they would re-establish their careers in Canada. Artifacts were collected.
- Delivery of EMCN's Employment Readiness Course
- 12 out of 18 participants found employment within two months after completion of the program. Of those, 9 are working in Banking (1 Accounts Manager, 2 Accounts Manager trainees, 5 Customer Service Representatives, and 1 Personal Banking Officer; all above "teller" or entry level). The 3 who found other employment have either returned to a former trade or moved into other "meaningful" employment.

Program Evaluation

The effectiveness of the program was evaluated through an analysis of the information gathered from the course evaluation sheets (submitted by the participants), information provided by teachers in their final reports on the program, and the observations of the Bridging Programs Lead Teacher together with the research team member most involved with this project.

It was determined that, while the program was generally successful, it was too long and too intensive. There was simply too much content for the students to master in the time allotted. The difficulties experienced in implementing the Adjunct EAL model added to the students' stress and may have prevented some of them from optimizing their learning. In fact only five (5) of the participants passed all four of the ICB/CSI courses. However, we were pleased that 16 out of 18 passed the *Investment Funds in Canada* (IFC) course – the mandatory regulatory course in the program.

Future Directions (Recommendations)

- The program should only be offered as a Bridging-type of intervention. It proved to be extremely difficult for participants new to banking to master both the professional content and the language requirements.
- The number of CSI courses should be reduced from four to one. Obtaining passing grades in either the *Investment Funds in Canada* (IFiC) or the *Canadian Securities Course* (CSC) will probably be sufficient for internationally trained banking/investment professionals to demonstrate to Bank HR staff that they have the knowledge required to maintain employment in a Canadian bank.
- It is recommended that the Adjunct approach to EAL instruction and support be retained, but that teacher orientation to the collaborative work be increased and intensified.
- Students must be provided with syllabi or outlines detailing marking schemes and explanations of the Adjunct EAL approach, at the outset of the program.
- The Essential Skills Online course must be more closely facilitated by the Computer and Communications instructors and coordinated with Content-area instruction in order to optimize learning.
- Study, exam-taking and note-taking skills must be taught early in the course in order to adequately prepare the students “to be students” again.
- Greater emphasis will have to be placed on the acquisition and/or enhancement of Reading and Writing skills (perhaps by building on the Essential Skills requirements for occupations in the field of Banking – as set out in the Essential Skills Profiles).
- Reflective activities in the areas of ‘past accomplishments’ and ‘career planning for the future’ will have to be intensified in the Portfolio development process and in the Employment Readiness class. Most students were entirely too dependent on EMCN staff during the “job search” phase.
- Students should be strongly encouraged to use electronic or web-based media such as Online Forums (Discussion groups) and other sites in order to become aware of learning “just-in-time” or in the flow of work (workflow learning).

Contact Details

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