Annual Report 2025-2026

WINDOW OF HOPE

IMMIGRANT SERVICES Guelph-Wellington



2025-2026 SNAPSHOT

3,220 clients accessed Settlement services (IRCC funded)

726 accessed Settlement services (MLITSD funded)

1,383 clients served by SWIS workers

139 clients accessed Case Management services

918 income tax returns filed

896 language assessments conducted

276 clients in Community Connections programs

1,500 volunteer hours contributed to ISGW

4,290

Unique clients served



Scan code to view full AGM Report



Case Management

Case management encompasses a number of activities that help facilitate client access to a broad range of needed services and supports, including:

1. a comprehensive needs and assets assessment and settlement plan
2. coordinated referrals to settlement and community services
3. regular check-ins and monitoring
4. providing personalized and intensive supports, as required

Services are client-centred and meant to strengthen client capacity towards greater independence.

Income Tax Preparation

Through Canada Revenue Agency's CVITP program, ISGW staff and volunteers offer free income tax preparation during March and April. ISGW offers tax filing support in multiple languages for those who have a modest income and a simple tax situation. Our staff help newcomers any time during the year.

The 2026 clinic helped 918 clients file their tax return and access refunds and benefits totalling:

$5,584,287.44



Distract Me Not Information Sessions
Some scams are easy to spot, and some are not!

Participants attending these important sessions learned how to protect themselves from fraud, scams and crime with guest speakers from **Crime Stoppers Guelph Wellington**, **Guelph Police Service** and **Victim Services Guelph Wellington**.

Discussion topics included types of common fraud scams, distraction crime, how to stop a scam and where to get help. Interpretation was provided.

This project was funded by a grant from The Guelph Community Foundation.



TIPS

Translation & Interpretation Program Services

TIPS coordinates interpretation and translation services for individuals, service providers, and corporations within the Guelph-Wellington area.



1,162 **Interpretations**

Using a trained language interpreter allows for precise, impartial, and confidential communication.



502 **Documents translated**

Funders

Immigration, Refugees and Citizenship Canada
Immigration, Réfugiés et Citoyenneté Canada

Ontario

City of Guelph

United Way Guelph Wellington Dufferin

Donors/Partners/Contributors

Catholic Crosscultural Services/RSTP
Children's Foundation of Guelph and Wellington
Children's Reading Room
COSTI
Denso Build-A-Bike
Guelph Community Foundation
Guelph Community Health Centre
Guelph Enabling Garden
Guelph Neighbourhood Support Coalition
Guelph Police Service
Guelph Public Library
Guelph Soccer
Guelph Wellington Local Immigration Partnership
Guelph-Wellington Women in Crisis
Hope House
Maplewoods Centre For Family Therapy and Child Psychology
Rotary Club of Guelph Trillium
Starling Community Services
United for Literacy
Upper Grand District School Board
Wellington Catholic District School Board
Wellington County Social Services
Wellington-Dufferin-Guelph Public Health

Thank you!

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谢谢你

Cảm ơn!

تشكر

Gracias

شكرا

धन्यवाद

Merci

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ДЯКУЮ

WINDOW OF HOPE

With the theme of Welcoming Week 2026 in mind, "Stories We Share: the Courage to Connect", three groups of Immigrant Services clients - newcomer youth, Tigrinya-speaking women and Vietnamese-Canadian seniors - came together to share their stories, wisdom, and advice on topics such as arriving in Canada for the first time, experiences settling in Canada and dreams for the future.

Participants were inspired by the following quote:

> Hope is not merely passive wishing; it is an active, living force.
> It acts as an anchor in times of darkness,
> allowing us to find purpose in suffering and look toward the future.
> It transforms our perspective,
> reminding us that we can endure and overcome hardship.
> - Unknown

Their work has been compiled into a book with the hope of letting newcomers know that they are not alone, they are part of a vibrant, caring community and that while we are all individuals, we are not so different after all.

Scan code to view the book.

A Welcome to Canada



Dao Hoang
Guelph, August 7, 2026

Hello to All the Newcomers,
I have been living in Canada for 26 years.

I was fortunate to find work here, and now that I have reached retirement age, I am grateful to have the support of my retirement benefits.

I love Canada because this country has given my family a good life. My children and grandchildren have had the opportunity to go to school and find work in different businesses and workplaces.

People here work hard and follow the laws of the country.

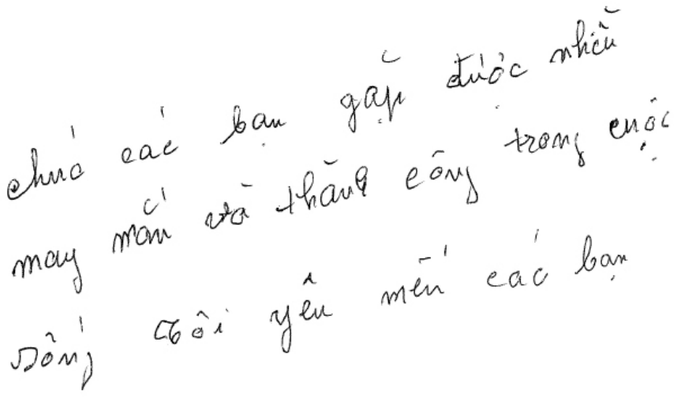
To all of you who are new to Canada, I hope you will find work that suits your abilities and brings you fulfillment.

I hope that you and I will have the opportunity to meet, get to know one another, and become friends.

I wish you good luck and much success in your life in Canada.

I welcome you and wish you all the best.

With love,
Dao



IMMIGRANT SERVICES - GUELPH-WELLINGTON INC.

Financial Statements

Year Ended March 31, 2026

IMMIGRANT SERVICES - GUELPH-WELLINGTON INC.

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Year Ended March 31, 2026

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OMNI LLP
CHARTERED PROFESSIONAL ACCOUNTANTS

INDEPENDENT AUDITOR'S REPORT

To the Members of Immigrant Services - Guelph-Wellington Inc.

Opinion

We have audited the financial statements of Immigrant Services - Guelph-Wellington Inc. (the Organization), which comprise the statement of financial position as at March 31, 2026, and the statements of changes in net assets, revenues and expenditures and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Organization as at March 31, 2026, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations (ASNPO).

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Organization in accordance with ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with ASNPO, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

(continues)

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- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Organization's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Organization to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Omni

Guelph, Ontario
September 19, 2026

Omni LLP
Chartered Professional Accountants
Licensed Public Accountants

IMMIGRANT SERVICES - GUELPH-WELLINGTON INC.

Statement of Financial Position

March 31, 2026

	Unrestricted Fund	Internally Restricted Fund	**Total 2026**	Total 2025
ASSETS				
CURRENT				
Cash	$ 415,729	$ -	**$ 415,729**	$ 148,434
Accounts receivable *(Note 3)*	5,423	-	**5,423**	220,651
HST recoverable	51,547	-	**51,547**	24,638
Prepaid expenses	10,399	-	**10,399**	15,031
	483,098	-	**483,098**	408,754
CAPITAL ASSETS *(Note 4)*	67,566	-	**67,566**	61,540
RESTRICTED - CASH	-	33,757	**33,757**	33,225
	$ 550,664	$ 33,757	**$ 584,421**	$ 503,519
LIABILITIES AND NET ASSETS				
CURRENT				
Accounts payable and accrued liabilities	$ 77,164	$ -	**$ 77,164**	$ 66,705
Government remittances payable	12,568	-	**12,568**	5,088
Deferred contributions *(Note 5)*	44,457	-	**44,457**	31,216
	134,189	-	**134,189**	103,009
NET ASSETS	416,475	33,757	**450,232**	400,510
	$ 550,664	$ 33,757	**$ 584,421**	$ 503,519

APPROVED BY THE ORGANIZATION

_____ *Director*

Sandra Cocco _____ *Director*

See notes to financial statements

IMMIGRANT SERVICES - GUELPH-WELLINGTON INC.

Statement of Changes in Net Assets

Year Ended March 31, 2026

	Unrestricted Fund	Internally Restricted Fund	**Total 2026**	Total 2025
NET ASSETS - BEGINNING OF YEAR	$ 367,285	$ 33,225	**$ 400,510**	$ 354,657
Excess of grants over expenditures	49,190	532	**49,722**	45,853
NET ASSETS - END OF YEAR	$ 416,475	$ 33,757	**$ 450,232**	$ 400,510

See notes to financial statements

IMMIGRANT SERVICES - GUELPH-WELLINGTON INC.

Statement of Revenues and Expenditures

Year Ended March 31, 2026

	Unrestricted Fund	Internally Restricted Fund	**Total 2026**	Total 2025
GRANTS				
Immigration, Refugee and Citizenship Canada	$ 2,050,907	$ -	**$ 2,050,907**	$ 1,730,001
Newcomer Settlement Program *(Schedule 1)*	70,883	-	**70,883**	70,693
CLARS funding	54,206	-	**54,206**	246,557
United Way	30,000	-	**30,000**	30,000
Other income	29,988	-	**29,988**	22,209
	2,235,984	-	**2,235,984**	2,099,460
Translation and Interpretation Program	68,114	-	**68,114**	128,120
Fundraising and other income	9,160	532	**9,692**	9,008
Donations	7,583	-	**7,583**	18,409
	84,857	532	**85,389**	155,537
	2,320,841	532	**2,321,373**	2,254,997
EXPENDITURES				
Wages and benefits	1,842,051	-	**1,842,051**	1,751,052
Rent	133,730	-	**133,730**	140,702
Contract services	87,706	-	**87,706**	107,169
Office	69,124	-	**69,124**	69,238
Advertising and promotion	27,892	-	**27,892**	27,527
Computer expenses	26,699	-	**26,699**	23,416
Professional fees	25,720	-	**25,720**	42,401
Depreciation	18,222	-	**18,222**	17,499
Travel	13,417	-	**13,417**	8,073
Conference and seminars	9,075	-	**9,075**	9,130
Repairs and maintenance	6,545	-	**6,545**	3,951
Insurance	4,946	-	**4,946**	4,199
Client transportation	3,589	-	**3,589**	1,807
Utilities	2,935	-	**2,935**	2,980
	2,271,651	-	**2,271,651**	2,209,144
EXCESS OF GRANTS OVER EXPENDITURES	$ 49,190	$ 532	**$ 49,722**	$ 45,853

See notes to financial statements

IMMIGRANT SERVICES - GUELPH-WELLINGTON INC.

Statement of Cash Flows

Year Ended March 31, 2026

	2026	2025
OPERATING ACTIVITIES		
Excess of grants over expenditures	**$ 49,722**	$ 45,853
Item not affecting cash:		
Amortization of capital assets	**18,222**	17,499
	67,944	63,352
Changes in non-cash working capital:		
Accounts receivable	**215,228**	(212,816)
HST recoverable	**(26,909)**	25,060
Prepaid expenses	**4,632**	(7,712)
Accounts payable and accrued liabilities	**10,460**	11,577
Government remittances payable	**7,480**	2,151
Deferred contributions	**13,241**	(12,891)
	224,132	(194,631)
Cash flow from (used by) operating activities	**292,076**	(131,279)
INVESTING ACTIVITY		
Purchase of capital assets	**(24,248)**	(11,146)
INCREASE (DECREASE) IN CASH FLOW	**267,828**	(142,425)
Cash - beginning of year	**181,659**	324,084
CASH - END OF YEAR	**$ 449,487**	$ 181,659
CASH CONSISTS OF:		
Cash	**$ 415,729**	$ 148,434
Restricted - Cash	**33,758**	33,225
	$ 449,487	$ 181,659

See notes to financial statements

1. NATURE OF BUSINESS

The Organization was incorporated in 1978 without share capital under the provisions of the Ontario Business Corporations Act as a non-profit organization. The Organization received registered charity status effective June 11, 2009, and is exempt from income tax. Its primary activity is providing settlement, counselling and education services to immigrants and refugees in the Guelph-Wellington community.

2. SUMMARY OF ACCOUNTING POLICIES

Basis of presentation

The financial statements were prepared in accordance with Canadian accounting standards for not-for-profit organizations (ASNFPO) and are in accordance with Canadian generally accepted accounting principles.

Revenue recognition

The Organization follows the deferral method of accounting for contributions.

Restricted contributions are recognized as revenue in the year in which the related expenses are incurred. Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Deferred contributions represent funds received in advance which relate to a future year. The revenue has been deferred and will be recognized in the appropriate fiscal year as the related expenses are incurred.

Government assistance for capital items is deferred in the year received and recognized in income on the same basis as depreciation of the related asset.

Translation and interpretation program fees are recognized as revenue as sessions and services are completed.

Fund accounting

The activities of the Organization are recorded through the following funds:

Unrestricted Fund:
The Unrestricted Fund reflects the transactions associated with the operating and fundraising activities of the Organization.

Internally Restricted Fund:
The Organization has set aside its investments in an internally restricted fund as a reserve to be used in emergency situations. The income on these investments is recognized as earned. The related internally restricted investments are included in the Restricted Cash.

Contributed materials and services

The operations of the Organization depend on both the contribution of time by volunteers and donated materials from various sources. The fair value of donated materials and services cannot be reasonably determined and are therefore not reflected in these financial statements.

Capital assets

Capital assets are recorded at cost. Depreciation is calculated using the diminishing balance method at the following annual rates, except in the year of acquisition, when one-half of the annual rate is used:

Furniture and fixtures	20%
Computer equipment	30%

Leasehold improvements are depreciated using the straight-line method over 10 years.

(continues)

2. SUMMARY OF ACCOUNTING POLICIES *(continued)*

Leases

Leases are classified as either capital or operating leases. Leases that transfer substantially all of the benefits and inherent risks of ownership of property to the entity are accounted for as capital leases. At the time the Organization enters into a capital lease, an asset is recorded with its related long-term obligation to reflect the acquisition and financing. Assets recorded under capital leases is depreciated on the same basis as described above. Rental payments under operating leases are expensed as incurred.

Use of estimates

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amount of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Such estimates are periodically reviewed and any adjustments necessary are reported in earnings in the period in which they become known. Actual results could differ from these estimates. The assets and liabilities which require management to make significant estimates and assumptions in determining carrying values includ useful lives of capital assets and accrued liabilities.

Cash and cash equivalents

Cash and cash equivalents consist principally funds held in financial institutions.

Financial instruments

Financial instruments are recorded at fair value when acquired or issued. In subsequent periods, financial instruments are reported at amortized cost, and tested for impairment when there are indicators of impairment. The amount of the write-down is recognized in net income.

The previously recognized impairment loss may be reversed to the extent of the improvement, directly or by adjusting the allowance account, provided it is no greater than the amount that would have been reported at the date of the reversal had the impairment not been recognized previously. The amount of the reversal is recognized in net income.

The Organization initially and subsequently measures related party transaction that are considered financial instruments at cost. Related party transactions do not have repayment terms and are considered to be in the normal course of operations, therefore, cost is the exchange amount of the consideration transferred or received.

Financial assets measured at amortized cost include cash and accounts receivable. Financial liabilities measured at amortized cost include accounts payable and accrued liabilities, government remittances payable and deferred contributions.

For financial instruments subsequently measured at fair value, the Organization recognizes transaction costs directly attributable to their origination, issuance or assumption in net income in the period incurred. When a financial instrument is measured at amortized cost, transaction costs are included in the initial measurement of the instrument.

3. ACCOUNTS RECEIVABLE

Accounts receivable at March 31, 2026 is net of an allowance for impairment in the amount of $0 (2025 - $0).

4. CAPITAL ASSETS

Capital assets as at March 31, 2026 consist of the following:

	Cost	Accumulated amortization	**2026 Net book value**	2025 Net book value
Furniture and fixtures	$ 90,937	$ 64,694	**$ 26,243**	$ 21,470
Computer equipment	120,929	88,690	**32,239**	28,845
Leasehold improvements	21,410	12,326	**9,084**	11,225
	$ 233,276	$ 165,710	**$ 67,566**	$ 61,540

5. DEFERRED CONTRIBUTIONS

Deferred program funding consists of amounts received by the organization for specific programs that will be expended in future years.

	2026	2025
Program funding		
Opening balance	**$ 45**	$ 9,104
Grants and donations received	**2,386,016**	2,098,583
Amounts recognized as income	**(2,386,059)**	(2,107,642)
	2	45
Lease inducement	**-**	951
Capital grants	**44,455**	30,220
	$ 44,457	$ 31,216

The deferred revenue relating to the lease will be recognized over the term of the lease. The deferred revenue relating to capital assets will be recognized on the same basis as amortization of the capital assets.

In the current year, $10,961 (2025- $9,005) of non-program deferred revenue was recognized in income.

6. INTERFUND TRANSFERS

The Organization has set aside its investments in an internally restricted fund as a reserve to be used in emergency situations. The transfer represents income earned on the investments.

7. BANK LOAN

The Organization has an operating line of credit with the Royal Bank of Canada with a limit of $40,000. The Organizaiton also has an additional operating line of credit with the Royal Bank of Canada with a limit of $400,000. Both lines of credit bear interest of prime plus 3% per annum. As of March 31, 2026, the Organization has not utilized any of this credit.

8. ECONOMIC DEPENDENCE

The Organization is economically dependent on funding from Citizenship and Immigrant Canada as 87% (2025- 77%) of revenue is received from this organization.

9. COMMITMENT

The Organization is committed under a lease agreement for its premises that expires in May 2026. The Organization has subsequently entered into a renewed lease agreement for the same premises, which expires in May 2031.

Minimum annual lease payments, excluding property taxes, insurance, and maintenance costs, for each of the next five years are approximately as follows:

2027	$ 103,553
2028	105,932
2029	110,632
2030	115,897
2031	119,112
	$ 555,126

10. FINANCIAL INSTRUMENTS

The Organization is exposed to various risks through its financial instruments, without being exposed to concentrations of risk. The following analysis provides a measure of the company's risk exposure at the balance sheet date. It is management's opinion that there has not been a significant change in risk exposure from the prior year.

Liquidity risk

Liquidity risk is the risk that the Organization may not be able to liquidate assets in a timely manner to meet a demand for cash or fund its obligations. The organization is exposed to this risk mainly in respect of its accounts payable and accrued liabilities.

Credit risk

Credit risk is the risk that one party to a financial instrument will cause a financial loss for the other party by failing to discharge an obligation. The Organization's main credit risk relates to its accounts receivable and notes receivable. The Organization's exposure to this risk is minimal as credit terms are not regularly extended to customers.

Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: currency rate risk, interest rate risk and other price risk. The Organization is mainly exposed to interest rate risk.

Interest rate risk

Interest rate risk is the risk that the fair value or future cash flow of a financial instrument will fluctuate because of changes in market interest rates. The Organization is exposed to interest rate risk on its fixed and floating interest rate financial instruments. Fixed-interest instruments subject the organization to a fair value risk while floating rate instruments subject it to a cash flow risk.

IMMIGRANT SERVICES - GUELPH-WELLINGTON INC.

Schedule of Funding and Expenditures for Ministry of Labour, Training and Skills Development's Newcomer Settlement Program (NSP) (Schedule 1)

Year Ended March 31, 2026

	Budget 2026	NSP 2026	CLARS 2026	**Total 2026**	Total 2025
GRANT REVENUE					
Newcomer Settlement, Language Assessment and Language Interpreter Services	$ 125,089	$ 70,883	$ 54,206	**$ 125,089**	$ 123,868
EXPENSES					
Staffing costs	90,041	50,210	39,109	**89,319**	84,876
Administrative costs	16,316	8,863	8,113	**16,976**	18,199
Benefits	10,597	8,629	5,911	**14,540**	13,923
Program expenses	8,135	4,776	1,412	**6,188**	7,388
	125,089	72,478	54,545	**127,023**	124,386
DEFICIENCY OF GRANT REVENUE OVER EXPENSES	$ -	$ (1,595)	$ (339)	**$ (1,934)**	$ (518)

See notes to financial statements