BMO NEWCOMER WORKFORCE INTEGRATION LAB AT TMU

Impact Report for BMO Financial Group

Prepared January 2026

Toronto Metropolitan University

Thank You, BMO

From Dr. Marshia Akbar
Director, BMO Newcomer Workforce Integration Lab

I would like to express my sincere gratitude to you, Bank of Montreal (BMO), for your continued support of research and community-guided initiatives focused on newcomer economic inclusion.

Your support enables the BMO Newcomer Workforce Integration Lab to bring together researchers, community organizations, employers and students to co-produce knowledge that is both rigorous and grounded in lived experience. Through this work, I have learned the value of collaborative, interdisciplinary research that moves beyond academic silos and responds directly to community-identified needs.

Working closely with community partners has reinforced the importance of trust, reciprocity and accountability in research, while collaboration with fellow researchers has strengthened our ability to ask better questions and design more impactful solutions. Equally important has been the opportunity to mentor and learn alongside students, whose insights, curiosity and commitment continually remind me of the role research plays in shaping more inclusive futures.

BMO's investment has not only supported evidence-based research, but also helped build a learning ecosystem where research, practice and policy inform one another. I am deeply grateful for BMO's partnership and leadership in advancing research that is community-engaged, equity-driven and focused on meaningful change.

PURPOSE

The BMO Newcomer Integration Lab (BMO Lab) aims to help equip employers with the tools they need to attract, recruit and retain highly-skilled talent from the labour pool of newcomers to Canada. With BMO as its champion, the lab has a unique opportunity to develop and test new insights and methodologies that can have a lasting impact on immigrant workforce integration in Canada.

OUTCOMES

The BMO Lab is designed to conduct research, synthesize data and develop a package of evidence-based, actionable recommendations that can support businesses in their recruitment strategies, as well as hiring and onboarding practices to better leverage the skills and talents of newcomers to Canada.

Specifically, we engage in the following activities to produce these outcomes:

- Lead action-oriented roundtable discussions and workshops;
- Build partnerships across employment, government, non-profit and service sectors;
- Publish white papers and peer-reviewed journal articles, policy briefs and other publications on key research findings;
- Develop a toolkit that businesses can use to guide their processes for hiring and onboarding newcomers across provinces and industries; and
- Test the toolkit through applied approaches (e.g., hiring events, job fairs, etc.).

PROGRESS

The BMO Lab has become a leading hub for applied, policy-relevant and innovation-driven research on newcomer employment and integration in Canada. With your support, the lab continues to bridge research, policy and practice by generating evidence-based insights and actionable tools for employers, policymakers and community stakeholders.

2025 marked a critical phase of consolidation and expansion. Building on its successful launch in May of 2024 and foundational activities that followed, the BMO Lab strengthened its role as a national convener of cross-sectoral policy dialogue, a producer of high-impact research and a platform for innovative experimentation at the intersection of migration, labour markets and digital technologies.

Thanks to your generosity, the BMO Lab has become well-recognized as a trusted resource on Canada's newcomer employment ecosystem. Our research team has been invited to provide expertise and advice by federal, provincial and municipal government bodies, HR councils, international think tanks, immigrant service providers and advocacy organizations to drive real-world impact on the future of work and economic inclusion.

Impact in Numbers

In 2025, the BMO Lab delivered a substantial body of work across research, policy analysis, training and knowledge mobilization.

With you, we were able to achieve these milestones:

28

Immigrant entrepreneurs trained and mentored.

20+

Knowledge mobilization activities, including: workshops, policy dialogues, panels and public events.

19

Produced publications, including: journal articles, book chapters, policy briefs and working papers.

15

Research projects supported, spanning: international students, temporary foreign workers, newcomer immigrants, employers and emerging AI-enabled labour market tools.

13

Active partnerships – involving collaboration with institutions and organizations across academia, government, civil society and the private sector.
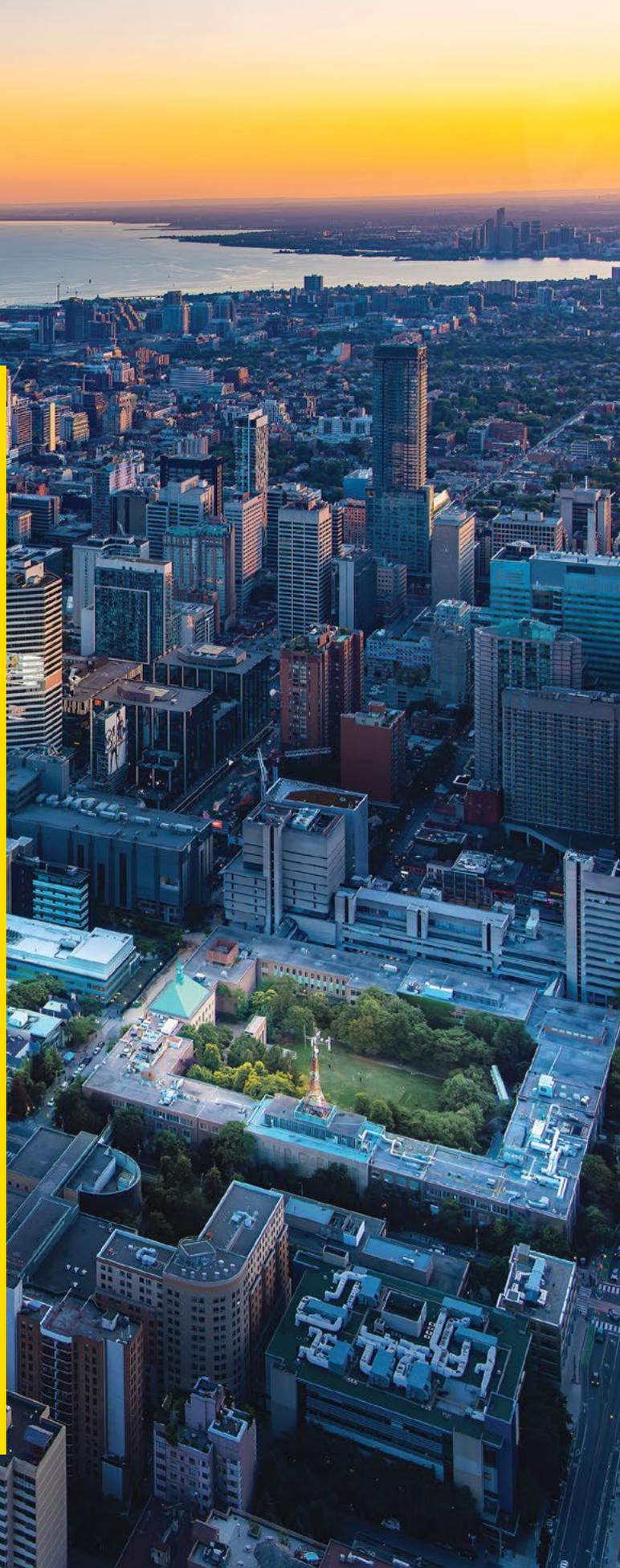
BMO Lab Team

The BMO Lab is supported by a multidisciplinary team that collectively provides strategic leadership, research depth and strong connections between evidence, policy and practice.

This core team includes:

Dr. Anna Triandafyllidou

Canada Excellence Research Chair in Migration and Integration and Scientific Director of Bridging Divides

Dr. Marshia Akbar

Director, BMO Lab and Research Area Lead on Labour Migration

Dr. Asma Atique

Research Fellow

Kiana Jenabidehkordi

Innovation Lead

Evelyn Siu

Manager of Partnership Engagement

In 2025, BMO Lab capacity was strengthened by the addition of:

Dr. Rupa Banerjee

Canada Research Chair in Economic inclusion, Employment and Entrepreneurship of Canada's Immigrants and Professor of Human Resource Management and Organizational Behaviour

As a Research Affiliate, Dr. Banerjee brings deep expertise in employment relations and labour market integration.

Dr. Anil Dhakal

Research Fellow

Contributing to applied research and program-focused insights, Dr. Dhakal's portfolio includes work on immigrant entrepreneurship and economic integration.

In addition to the core research team, the BMO Lab is also training and mentoring early-career researchers and students, including the supervision of four new research assistants.

Impact with BMO

The following report summarizes your impact across key areas of activity, output and the applied outcomes our work generates with BMO's funding – at and beyond TMU.

Impact Area: Evidence-Based Research

The BMO Lab's research agenda focuses on understanding migrant experiences, employer practices and stakeholder perspectives shaping labour market integration. Using mixed methods and interdisciplinary approaches, the lab is currently carrying out 15 research projects that document persistent barriers such as credential recognition gaps, hiring bias, regulatory uncertainty and uneven access to professional networks.

This body of research provides the empirical foundation for practical interventions and policy-relevant recommendations.

RESEARCH HIGHLIGHTS:

International Students' Transition from Study to Work

International students' lived experiences in Canada (ISX) (externally funded)
Marshia Akbar, Anna Triandafyllidou, Jill Hanley

This project examines the lived experiences of international students across three key stages of migration in Canada: study permits, post-graduation work permits and the transition to permanent residency. It analyzes how immigration regulations intersect with education, employment and personal life transitions, shaped by gender and other intersectional identities. The project is also supported by an SSHRC Insight Development Grant.

Improving International Student Success

Improving International student success: Examining college policies and strategies for recruitment and employment support in Ontario and British Columbia (IREC)

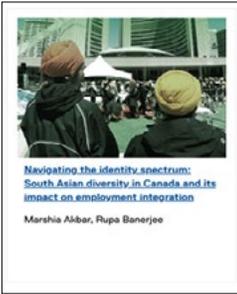Marshia Akbar, Anna Triandafyllidou, Asma Atique

Improving International Student Success is a qualitative study that examines how public colleges in Ontario and British Columbia recruit, support and prepare international students for employment amid growing scrutiny of Canada's international education system. Addressing concerns about unethical recruitment, agent misinformation and misalignment between programs and labour market needs – the project focuses on recruitment practices, engagement with licensed immigration consultants and the effectiveness of academic and employment support services. This project is conducted in collaboration with the College of Immigration and Citizenship Consultants (CICC) and is supported by a Mitacs Accelerate Grant.

"We are incredibly proud of the impact of the BMO Lab, which has become a cornerstone of our research on labour migration. Through the BMO Lab, we conduct rigorous, policy-relevant research that responds directly to the realities of newcomer workforce integration in Canada. Our research translates into practical tools and insights that make a tangible difference to both employers and workers in Canada, all of which is only made possible by the generous support of BMO."

– Dr. Anna Triandafyllidou
Canada Excellence Research Chair in Migration and Integration | Scientific Director of Bridging Divides

Navigating the Identity Spectrum

Navigating the identity spectrum: South Asian diversity in Canada and its impact on employment integration

Marshia Akbar, Rupa Banerjee

Navigating the Identity Spectrum is a project that examines how diverse identities within South Asian communities in Canada – across gender, religion, race/ethnicity, class and migration status – shape employment experiences and labour market integration. Focusing on first- and second-generation South Asians in Toronto, Vancouver and Calgary, the study analyzes how visible ethno-religious markers and intersectional identities influence discrimination, workplace integration and resilience, with the goal of informing more inclusive employment policies and practices. The project is also supported by an SSHRC Insight Development Grant.

Published Report

In March 2025, the BMO Lab published a new report, *Addressing Gender Disparities in Employment and Wages: Key Trends Among Immigrant Women in Canada.*

This report examines the labour market outcomes of immigrant women – one of the most disadvantaged groups in the workforce. Analyses of the 2001 and 2016 censuses reveal that labour market disparities for immigrant women remain both gendered and racialized.

Using recent data, this report provides updated information on the labour force status and earnings of immigrant women, along with new insights into the labour market inequalities they face across different admission categories. It highlights gender- and race-based disparities and identifies key trends for future research and policy interventions to enhance their economic inclusion.

The BMO Lab is now working with a community partner, Newcomer Women's Services – a leading immigrant service provider organization – to organize a leadership learning event for International Women's Day 2026. This event is designed to share best practices that address the future of work, including issues of AI, equity and the gender divide experienced by immigrant women.

Impact Area: Policy Analysis & Advocacy

A key focus of the BMO Lab in 2025 was the analysis of migration and integration policies at the federal and provincial levels. The lab played a central role in launching and mobilizing the Migration and Integration Policy Index (MIPEX) 2024 Canada results, in collaboration with the Migration Policy Group, a Brussels-based think tank, as well as Immigration, Refugees and Citizenship Canada (IRCC).

Findings confirmed Canada is one of the world's top performers in migrant integration policy, ranking 4th globally with a score of 81 out of 100, behind Sweden, Finland and Portugal.

While this strong performance highlights Canada's policy strengths, BMO Lab analysis emphasizes persistent gaps between policy design and lived outcomes, particularly in the areas of employment integration, health, political participation and anti-discrimination.

POLICY EVENT HIGHLIGHTS:

MPIX Launch

In September 2025, the MIPEX 2024 launched at the Canadian Embassy in Brussels.

The MIPEX 2024 Canada results were launched through three major events held in Ottawa, Toronto and at the Canadian Embassy in Brussels, fostering dialogue among policymakers, practitioners and researchers at national and international levels.

OFC Research Roundtable

In November 2025, the BMO Lab collaborated with the Ontario provincial government through participation in a research roundtable hosted by the Office of the Fairness Commissioner (OFC) – marking the upcoming 20th anniversary of Ontario's fair access legislation governing regulated professions and compulsory trades. The roundtable brought together leading researchers to examine progress and ongoing challenges in foreign qualification recognition (FQR), drawing on data and trends from 41 professional regulators.

Discussions focused on measuring FQR outcomes, the impact of recent legislative and regulatory reforms and implications for policy, oversight and labour market integration. The event also launched an open call for papers for a special issue of *Canadian Public Policy* reflecting on two decades of fair access legislation in Canada.

Impact Area: Innovation & Transformation

The BMO Lab continues to expand its work on digital platforms, data-driven tools and AI in recruitment, hiring and workforce integration. Research in this area critically examines how AI systems can both reproduce and mitigate bias, especially for newcomers whose credentials, work histories and career trajectories do not align neatly with algorithmic screening tools.

BMO Lab's work contributes to emerging conversations on ethical AI, skills-based hiring and inclusive digital labour market infrastructure.

INNOVATION SPOTLIGHT:

PeaceGeeks Partnership

Employers' Use of Advanced Digital Technologies in Recruitment and Selection of Immigrants and Broader Tech-Based Supports for Labour Market Integration

In partnership with PeaceGeeks, this BMO Lab research draws on data from the organization's Vertical Career Coaching (VCC) platform, including survey analysis and 50 in-depth interviews with migrant jobseekers to examine how digitally-mediated career supports shape employment pathways.

Shifting the focus from individual employment outcomes to organizational and platform practices, the study investigates how employers adopt AI tools across recruitment, onboarding and retention – assessing potential benefits such as efficiency and fairness, as well as risks of reinforcing inequities.

Findings will inform how the VCC platform can be upgraded based on user experiences, while generating evidence to support more equitable digital hiring and career support practices.

Impact Area: Good Practice & Applied Research

BMO Lab applied research initiatives continue to strengthen newcomer economic integration through direct collaboration with employers, HR leaders and newcomer entrepreneurs. In 2025, these initiatives included employer engagement, as well as hands-on workshops and training for newcomer entrepreneurs.

Through these engagements, the BMO Lab reinforced its role as a trusted intermediary between research and practice.

GOOD PRACTICE HIGHLIGHTS:

Employer Engagement Project

Employer Engagement Project
(externally funded)

Anna Triandafyllidou, Marshia Akbar
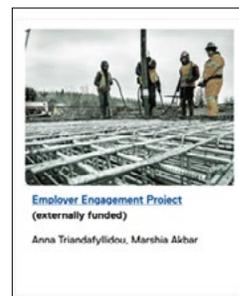
The Employer Engagement Project (EEP) is an applied research initiative that works directly with employers to improve recruitment, hiring, onboarding and retention of skilled newcomers in Canada. Launched in 2024, the project combines employer and newcomer perspectives to identify labour gaps, hiring barriers and effective practices – translating research findings into practical tools.

Key outputs include employer roundtables and workshops, policy briefs and a cross-sector toolkit that supports businesses in integrating newcomer talent across industries and regions.

Enterprise Bridge Toronto

Enterprise Bridge Toronto: Fostering immigrant economic integration (externally funded)

Anna Triandafyllidou, Anil Dhakal, Marshia Akbar

Enterprise Bridge Toronto is a pilot initiative focused on strengthening the economic integration of immigrants in Toronto through entrepreneurship. Implemented in partnership with the University of Notre Dame's Urban Poverty and Business Initiatives (UPBI) – and currently active in more than 50 cities globally – the project supports economically-disadvantaged immigrants with business ideas or early-stage ventures.

Using a capability-based approach, Enterprise Bridge delivers an integrated model of training, mentoring, consulting, networking, microcredit and longitudinal research and tracking. Participants engage in an intensive 11-month program, including community-based boot camps, one-to-one mentoring and consulting, as well as access to business networks and financial supports with venture progress tracked over three years.
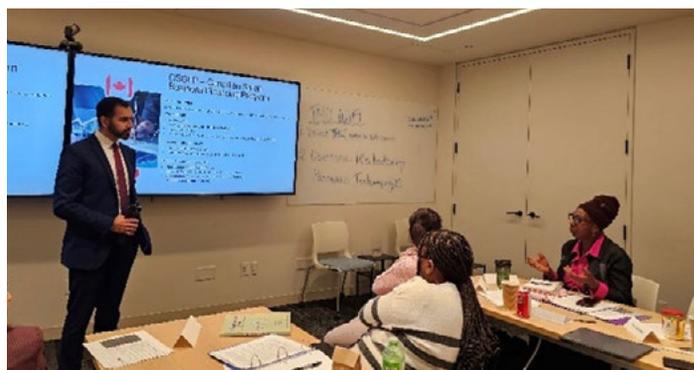
In 2025, the first cohort of 28 Enterprise Bridge participants successfully completed the six-week training program, which covered business plan development, digital marketing, access to loans and microcredit and key aspects of launching and scaling small businesses.

Akash Khullar, Relationship Manager, BMO was invited as a guest speaker to talk about BMO's small business loans and financial services for new entrepreneurs.

Enterprise Bridge Toronto – Certificate Ceremony (December 13, 2025).

Impact Area: BMO Academy Senior Leader Workshop

In December 2025, we hosted a BMO Academy Senior Leader Workshop, bringing together 36 BMO leaders and more than 20 researchers for an interactive, research-informed dialogue on immigrant workforce integration.

The event featured highlights from the BMO Lab's work and a participatory activity centered on the following question: "*How can we support immigrant entrepreneurs?*"

Drawing on questions generated by participants in the Enterprise Bridge program and a short video highlighting an entrepreneur's lived experience, senior leaders engaged in a written reflection activity that offered practical insights grounded in organizational experience.

The session created meaningful opportunities for exchange between research, lived experience and employer practice – strengthening collaboration and deepening engagement with the BMO Lab's applied research projects.

Impact Area: Collaboration & Partnerships

Collaboration and partnership are central to the BMO Lab's mandate and impact. In 2025, the lab worked closely with a diverse network of organizations to advance evidence-based and applied approaches to newcomer workforce integration.

These partnerships enabled the BMO Lab to connect research with policy and practice – ranging from collaboration with Immigration, Refugees and Citizenship Canada (IRCC) and the Office of the Fairness Commissioner (OFC) on policy-relevant research, to joint research initiatives with organizations such as the Migration Policy Group, World Education Services, PeaceGeeks and the College of Immigration and Citizenship Consultants.

Academic partnerships with institutions including the University of Notre Dame, the University of British Columbia, McGill University and the University of Calgary further strengthened the BMO Lab's comparative and interdisciplinary work. Engagement with community-based organizations – Newcomer Women's Services and South Asian Women and Immigrants' Services – ensured that projects remained grounded in lived experience.

Together, these partnerships expanded the BMO Lab's reach, deepened its applied impact and reinforced its role as a connector across research, policy and practice.

Impact Area: Knowledge Mobilization & Community Building

Knowledge mobilization is embedded across all BMO Lab activities and is advanced through sustained engagement with policymakers, employers, practitioners and academic audiences. Beyond traditional publications, the lab prioritizes interactive and relational formats – such as workshops, public dialogues, conferences and curated events – to facilitate knowledge exchange and collaboration.

The speaking engagements, workshops and conferences listed below reflect the BMO Lab's commitment to translating research into practice, strengthening communities of practice and generating tangible policy and labour-market impact.

SELECTED SPEAKING ENGAGEMENTS, WORKSHOPS AND CONFERENCES:

2025 Migration Policy Research Forum

Venue: Immigration, Refugees and Citizenship Canada (IRCC), Ottawa

Dates: December 3-4, 2025

Beyond Graduation – Tapping into International Graduate Talent to Address Labour Market Gaps

Venue: Humber Polytechnic, Toronto

Date: November 20, 2025

Recognition of Foreign Credentials – Research Roundtable

Venue: Office of the Fairness Commissioner (OFC), Toronto

Date: November 17, 2025

Countering Xenophobia: Reframing the Narrative on Immigration

Venue: Toronto South West Local Immigration Partnership (TSLIP), Toronto

Date: November 12, 2025

Improving International Student Success: Examining College Policies and Strategies for Recruitment and Employment Support in Ontario and British Columbia

Venue: Canadian Bureau for International Education (CBIE) Annual Conference, Quebec City

November 2–5, 2025

The 4th Annual Informed HR Event – Talent Strategy Panel: From Crisis to Capability

Venue: Informed HR, Ottawa

Date: October 30, 2025

Empowering Workers: Building Equitable and Inclusive Workplaces (Plenary)

Venue: OCASI Professional Development Conference, Toronto

Date: October 22, 2025

Media Portrayal of International Students in Canada's Housing Crisis Debate

Venue: Authors' Workshop, Pandemics and Mobilities – Bielefeld University, Bielefeld, Germany

Dates: October 9–10, 2025

Canada's MIPEX Score: Strengths and Areas Needing Improvement

Venue: Migration Policy Group, Brussels, Belgium

Date: September 29, 2025

Canada's MIPEX Score: Strengths and Areas Needing Improvement

Venue: Toronto Metropolitan University, Toronto

Date: September 18, 2025

The Geopolitics of Student Mobilities and Its Impacts on Student Experiences, Aspirations and Migration Pathways

22nd IMISCOE Annual Conference, Paris, France

Dates: July 1–4, 2025

Welcoming Campus, Inclusive Community: Building Housing Infrastructure for International Students

Venue: Toronto Metropolitan University, Toronto

Date: June 16, 2025

Surviving the Pandemic and Facing Post-Pandemic Realities: International Students and Graduates in Canada

Venue: Canadian Association of Geographers (CAG) Annual Conference, Ottawa

Dates: May 20–23, 2025

International Migration: From Root Causes to Drivers

CERC Migration, MEMO Partnership Grant, Bridging Divides, Toronto

Dates: May 13–15, 2025

Canada at the Crossroads After 20 Years of Research on Racialized Immigrant Women in the Labour Market (Keynote)

Venue: Balsillie School of International Affairs, University of Waterloo, Waterloo

Date: March 27, 2025

Beyond Graduation Symposium at Humber Polytechnic, November 20, 2025, Toronto.

Where to From Here? Insights on Canada's International Education Strategy

Venue: The Dais, Toronto Metropolitan University, Toronto

Date: March 20, 2025

Navigating Policies and Narratives: Housing, Employment and Lived Experiences of International Students

Venue: Metropolis Canada Conference, Toronto

Dates: March 13–15, 2025

The Globe and Mail's Building Canada's Workforce Event, October 22, 2025, Toronto.

Informed HR event, October 30, 2025, Ottawa.

Metropolis Canada Conference, March 13-15, 2025, Toronto.

CBIE Annual Conference Panel, November 2-5, 2025, Quebec City.

Metropolis International Summit, October 2-3, 2025, Toronto.

Impact Area: Publications

The BMO Lab's knowledge mobilization efforts include the production of both peer-reviewed academic publications and applied research outputs aimed at policy and practitioner audiences. In 2025, BMO Lab-affiliated publications spanned scholarly book chapters, institutional research reports and public-facing blogs and op-eds.

Together, these outputs contribute to advancing academic debates on migration, gender and labour-market integration, while translating research findings into accessible insights and evidence to inform policy discussions, employer practices and public understanding.

PUBLICATION SUMMARY:

Journal (Special Issue)

1. Triandafyllidou, A. (2025). Migration, Advanced Digital Technologies and the Future of Work, *International Migration Review*, 0(0).

Journal Articles

1. Banerjee, R., Reitz, J., Hou, F., & Adjetey, W. N. L. (2025). Second-generation education and earnings across birth cohorts: Ethno-racial variations in Canada. *Ethnic and Racial Studies*, 1–25.

2. Formanowicz, D., Zhang, T., Banerjee, R., Ahmed, R., & Garcia-Sitton, I. (2025). Privilege and Precarity: Migration Journeys of Former International Students in Canada Through the Lens of the Aspirations and Capabilities Framework. *Journal of Immigrant & Refugee Studies,* 1–21.

3. Sanderson, K., Butt, I., Banerjee, R., & Hron, R. (2025). Voices of belonging: Integrating immigrant perspectives in workplace inclusion theory. *Human Resource Management Review*, 35(4), 101100.

4. Akbar, R., & Banerjee, R. (2025). Assessing the Impact of the Post-Graduation Work Permit Program on the Earnings of International Students: Evidence from the Canadian Employer–Employee Dynamics Dataset. *Labour: Review of Labour Economics and Industrial Relations*, 1–14.

5. Triandafyllidou, A. (2025). Migration, Advanced Digital Technologies, and the Future of Work. *International Migration Review,* 0(0).

6. KC, Hari, and Triandafyllidou, A. (2025) Digital Nomadism and the Emergence of Digital Nomad Visas: What Policy Objectives Do States Aim to Achieve? *International Migration Review,* 0(0), published online on January 22, 2025.

7. Mathurin, G. Lam, L. Al-Alaoui, S. and Triandafyllidou, A. (2025) A Fine Balance: Exploring Job Quality in Platform Work Between Migrants and Nonmigrants. *International Migration Review,* 0(0), published online on April 13, 2025.

8. Dreher, N., and Triandafyllidou, A. (2025). Understanding digital nomadism: a three-level framework for migration studies. *Journal of Ethnic and Migration Studies*, 1–20.

Book

1. Triandafyllidou, A. (Ed.) (2025). Temporary Migration: Category of Analysis or Category of Practice? Routledge. New edition of the Special Issue with the same title that appeared in the *Journal of Ethnic and Migration Studies* in 2022.

Book Chapters

1. Preston, V., & Akbar, M. (2025). Gender, Immigration, Essential Work, and Resilience. In V. Preston et al. (Eds.), *Social Resilience and the Urban Migrant Experience* (pp. 24–40). Montreal & Kingston: McGill-Queen's University Press.

2. Akbar, M. (2025). Placing Muslim identity: Experiences of Bangladeshi immigrant women operating businesses in Toronto. In A. Jamal et al. (Eds.), *South Asian Feminisms in Diaspora: Critical Perspectives from Canada* (pp. 185-202). University of Alberta Press.

3. Preston, V., Shields, J., & Akbar, M. (2025). Social Resilience and Settlement Agencies Responding to a Crisis. In V. Preston, J. Shields, & T. Bedard (Eds.), *Social Resilience and International Migration in the Canadian City* (pp. 24–40). Montreal & Kingston: McGill-Queen's University Press.

4. Akbar, M. (2024). Challenges Facing International College Students in Canada. In S. Irudaya Rajan (Ed.), *India Migration Report 2023: Student Migration* (pp. 138-160). Routledge.

Research Reports

1. Akbar, M. (2025). Addressing Gender Disparities in Employment and Wages: Key Trends Among Immigrant Women in Canada, BMO Newcomer Workforce Integration Lab, Toronto Metropolitan University, March 8, 2025.

Blogs, Op-Eds and Research Digests

1. Akbar, M. (2025). Canada's labour market is failing racialized immigrant women, requiring an urgent policy response, The Conversation, April 3, 2025.

2. Triandafyllidou, A. and Akbar, M. (2025) How Canada Can Unlock the Full Potential of Skilled Immigrants and International Graduates, TheFutureEconomy.ca, March 19, 2025.

3. Akbar, M. (2025). What the voter gender divide means for Canada's political future, The Conversation, March 15, 2025.

4. Akbar, M. and Triandafyllidou, A. (2025) Canadian immigrants are overqualified and underemployed — reforms must address this, The Conversation. February 17, 2025.

Looking Ahead with BMO

Building on our momentum made possible by your generosity, the BMO Lab enters the next phase of its work with a strategic focus on scaling impact, strengthening employer partnerships and advancing responsible and inclusive uses of technology in migration and employment systems.

The lab will continue to generate rigorous evidence, convene cross-sector stakeholders and co-design practical solutions that promote equitable, efficient and sustainable workforce integration for newcomers in Canada and beyond.

We thank BMO for making our shared progress in 2025 possible – and for the ongoing, impactful work that will continue in 2026 with your outstanding support.

Thank you, BMO Financial Group, for your investment and impact – at and beyond TMU.

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Please note that this is a confidential donor impact report not intended for public promotion. The students featured in your impact report have contributed stories, quotes and photos in confidence to express the difference you have made. Thank you for your understanding – we hope you enjoy this celebration of your generosity.

Impact report prepared by the Donor Relations and Stewardship department at Toronto Metropolitan University.