

Innovation Cluster Startup Visa Client Experiences

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Acronyms

CLB- Canadian Language Benchmark

IRCC- Immigration, Refugee, and Citizenship Canada

PR- Permanent Residency

SME- Small-Medium-Sized Enterprise

SMC- Small Medium-sized Cities

SSI- Semi-Structured Interview

SUV- Startup Visa

WP- Work Permit

Abstract

In 2013, Canada implemented the federal Startup Visa (SUV) program, which intends to attract immigrant entrepreneurs to Canada and nurture their startups within the Canadian business environment. Innovation Cluster is a business incubator located in Peterborough, Ontario that works alongside this program and offers a 12-month incubation program for SUV clients. This report seeks to examine the experiences of Innovation Cluster SUV clients within Canada, and uncover any socio-economic factors that may influence Innovation Cluster SUV clients' decision to remain in the Peterborough area or relocate. Although there is a shortage of academic work on Canadian SUV clients specifically, past research on immigrant entrepreneurs in Canada suggests social networks, perceived inclusiveness, cultural and community engagement, access to finance, and housing/accommodation options may influence their choices regarding where they live and locate their business. This report is pertinent, as it will hopefully add to the limited research on the SUV program, and address its functionality and how it can better meet the needs of its participants. Data was collected using both quantitative and qualitative methods including a survey sent out to ten Innovation Cluster SUV clients and five semi-structured interviews conducted with interested survey respondents to understand better how these factors shape their experiences and influence their decision on whether to stay or relocate.

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Executive Summary

This research project aims to uncover the experiences of Innovation Cluster Startup Visa (SUV) clients in Canada, and what factors may contribute to their decision to stay in or leave Peterborough. The SUV program is a Canadian federal program that seeks to attract foreign entrepreneurs with innovative startups and provide them with a visa to immigrate to Canada and nurture their businesses. Successful applicants must acquire a certain amount of funding from investors or gain sponsorship from a designated entity within Canada. One of these designated entities is Innovation Cluster, a business incubator that operates in Peterborough and the Kawartha region of Ontario, Canada.

To gain a foundational understanding of the experiences SUV clients may face, the research team on this project first conducted a literature review of the experiences of immigrant entrepreneurs within Canada. Following this, an anonymous survey was sent out to ten SUV clients, and semi-structured interviews were conducted with five SUV clients. The surveys and interviews provided both quantitative and qualitative data regarding the experiences of Innovation Cluster SUV clients within Canada. Questions in both the survey and interview were centred around five key factors: social network, perceived inclusiveness/community engagement, cultural engagement, access to finances, and housing/accommodation.

Statistical analysis of the survey results examined both the total values as well as values based on isolated variables such as immigration status and gender. Interviews were recorded, transcribed, and coded using grounded theory to extract themes from the participants' responses.

Relevant themes were then compared to assess the prevalence of each one, as well as identify any linkages between them.

The findings of this project show that social networks, perceived inclusiveness, community engagement, access to finances, and housing-related factors contributed to most clients' decision to remain in Peterborough or relocate. All interviewees noted cultural engagement not to be an influence on location choice, and survey results also reflect this factor as a low priority. Participants also stressed that there are many notable barriers associated with these factors that have no impact on location choice, but are nonetheless crucial to understanding the experiences of SUV clients within Canada. These were also taken into consideration in both data analysis and recommendations.

Four recommendations were proposed for Innovation Cluster based on the data gathered. These are as follows: (1) revise pre-landing packages and orientations, (2) prioritise the creation of social networks for SUV clients, (3) consider developing a platform to connect SUV clients, and (4) diligently consider any ways to alleviate the barriers caused by the inability to borrow funds.

Innovation Cluster StartUp Visa Client Experience

1 Introduction

The Start-Up Visa (SUV) Program is an initiative that was implemented by the Canadian Government in 2013. The intention of this is to encourage entrepreneurs to immigrate to Canada in pursuit of a business venture that is innovative, employment-generating, and possesses the potential to compete on an international scale (Government of Canada, 2023). To qualify for this program, the entrepreneur must acquire a certain level of investment capital or have a designated entity sponsor them. Along with this, accepted applicants must reach a Canadian Language Benchmark (CLB) proficiency of ‘5’ in English from a recognized testing agency and have the financial means to maintain their livelihoods and support any family members coming with them.

Innovation Cluster is a non-profit business incubator operating in Peterborough and the Kawartha region of Southern Ontario. It is one of the designated entities that work alongside the SUV program. Thus far, it has assisted with generating 861 jobs through the 331 companies it has supported. The organisation works with businesses in clean technology, agriculture technology, digital technology, healthcare technology, and social innovation (Innovation Cluster, n.d.). It provides a three-month acceleration program for its SUV clients before the entrepreneurs arrive in Canada and a 12-month incubation program once they land. The program includes five

stages: a 30-day bootcamp, readiness evaluation, six month incubation, milestone review, and graduation. The six-month incubation component comprises three pillars - mentorship, knowledge, and skills training. This includes workshops, education seminars, networking opportunities, and access to different facilities (Innovation Cluster, n.d.).

2 Research Questions

This research project aims to better understand the experiences of Innovation Cluster SUV clients once they land in Canada and to uncover the factors that may influence their decision to stay in or relocate from the Peterborough area. With this in mind, the primary research questions for this project are as follows: *Q1 - What are the factors contributing to SUV clients' decision to maintain their business in Peterborough or relocate to another city in Ontario?; and Q2 - What are the implications for the SUV program?* After the completion of the literature review, two subsidiary questions were formulated: *Q1.1 - What are the social/cultural factors that contribute to the client's decision to stay or go?* and, *Q1.2 - What are the economic/financial/housing factors that contribute to the client's decision to stay or go?* The subsidiary questions put forward five factors of focus for the ensuing research. These were social networks, perceived inclusiveness and community engagement, and cultural engagement, which pertain to Q1.1, and access to finance, housing and accommodations, which pertain to Q1.2.

3 Methodology

This chapter will provide an in-depth overview of the methodology employed to produce the research for this report. Both quantitative and qualitative data were collected during the

investigative process of this project. First, both researchers did separate literature reviews incorporating both academic and grey literature. Following this, the literature reviews were revised and combined, which can be found in Chapter 4. Using information found in the literature, a pre-existing survey template from Innovation Cluster was modified and sent out via an online survey software to Innovation Cluster SUV clients, which received ten responses. Once the survey was closed, the results were put through statistical analysis, including two cross-tabulation assessments isolating both immigration status and gender. Between January 27th and February 23rd of this year, five semi-structured interviews (SSIs) were conducted with interested survey respondents. These interviews were recorded and transcribed through an AI-operated transcription software called OtterAI. Following rigorous review to ensure accuracy, the transcripts were then subjected to three rounds of thematic coding based on grounded theory.

3.1 Literature Review

The main objectives of the literature review are to identify specific research issues which fall under the main research question and to establish subsidiary questions relating to the findings. Beginning this project with a literature review was beneficial as it provided more information on the topic at hand and a curated foundation for this project to build on. From the findings, two subsidiary questions were formulated and five specific factors of focus were found to support the continuation of research for this project.

During this part of the project, an important discovery was the scarcity of literature, specifically on SUV clients in Canada. Due to this, the literature review primarily consists of research on the experiences of immigrant entrepreneurs in Canada in general. Although SUV clients are immigrant entrepreneurs, it is crucial to recognise that their inclusion in the SUV program makes them inherently distinct from other immigrant entrepreneurs. This means that

while they may have experiences that are common among immigrant entrepreneurs in general, some of their experiences may differ due to their position as SUV clients.

3.2 Survey Administration

With the knowledge obtained from the literature review, a survey template was modified by the research team and sent out to SUV clients by the Innovation Cluster staff. The survey aimed to gain a preliminary understanding of Innovation Cluster SUV clients' experiences in Peterborough and Canada in general. The survey results produced both quantitative and qualitative data as the survey included both numerically measurable and open-response questions (See Appendix A). Despite a goal of 15 responses, the survey concluded with a total of 10.

3.2.1 Statistical Analysis

Statistical analysis was done through Qualtrics, the online survey software used to create and administer the survey. After organising and assessing the total data for each factor, two sets of cross-tabulation analysis were conducted, one isolating the variable of immigration status and one isolating the variable of gender. Immigration status was isolated due to the various differences in opportunities for those with work permit (WP) status and those with permanent residency status (PR). Gender was isolated due to the vast differences in responses observed through the survey and interviews. Moreover, there is a chance that women have been underrepresented in the previous data published on Canada's SUV program, as the 2016 evaluation showed only 11% of accepted applicants were female. Once the analysis was complete, all statistics were compiled into a statistical report (see Appendix C).

3.3 Semi-structured Interviews

Using the information gathered during the literature review, nine SSI questions were created, with two introduction questions, two closing questions, and five questions relating to the five factors of focus (see Appendix B). Following the principles of semi-structured interviewing, these questions served as a guideline but did not restrict the direction of discussion. These interviews aimed to gather personal, qualitative data by engaging SUV clients on an individual level. Five interviews were conducted in total, and the duration of each session lasted anywhere from 40 to 70 minutes.

3.3.1 Transcribing & Thematic Coding

At the end of each interview the recording was put into an AI-operated transcription software. The transcripts were then reviewed and edited to ensure accuracy. After this, each transcript went through three rounds of thematic coding to link prevailing themes. These themes make up the content for Chapter 5.

4 Literature Review

4.1 Immigrant Entrepreneurs & SUV Clients

Following a summary of the 2017 SUV program evaluation, this literature review will analyse the experiences of immigrant entrepreneurs in Canada in terms of social networks, perceived inclusiveness and cultural engagement, access to financial resources, and access to affordable and adequate accommodations. Currently, there is insufficient literature on SUV clients specifically, barring a few examples such as a 2017 evaluation following the completion of the

pilot portion of the program (IRCC, 2017). Literature analysis thus requires a broader approach, and will incorporate previous researchers on the experiences of immigrant entrepreneurs in general in Canada. While this will provide a good starting point as SUV clients are immigrant entrepreneurs, it is important to recognize that they are a subsection of this broad demographic, and consideration must be given to their nuanced circumstances. For example, some of the literature understandably assesses the language barrier many immigrant entrepreneurs face (Neelapala et al., 2023). However, to qualify for the SUV program, applicants must achieve a CLB of 5 from a recognized testing agency (IRCC, n.d.). This is not to say that language barriers are irrelevant for SUV clients; instead, those barriers will occur under different circumstances. It is also important to note that SUV clients have a distinguished purpose attached to their immigrant status, and thus are under different obligations to ensure their businesses' viability and have access to different opportunities such as networking.

4.2 SUV Pilot Evaluation

In 2017, Immigration, Refugees, and Citizenship Canada (IRCC) published an evaluation of the first three years of the SUV program, in which interviews were held with several stakeholders, including 20 SUV clients and 14 “designated entities”. These entities include business incubators such as Innovation Cluster. The evaluation marked the end of the three-year pilot period and officially established the program in the federal government. This study evaluates the program in terms of accepted applicants, program operations, and start-up success, rather than the experiences of SUV clients after landing in Canada. Nonetheless, the evaluation highlights some key points that are already relevant to this report. A majority of respondents, both SUV clients and designated entities, claimed that most businesses saw early signs of success including “positive progress in either obtaining additional investment, increasing their networks and

business connections, generating revenue, hiring Canadian employees, or selling their business for a profit” (IRCC, 2017, p. 15). Support from designated entities was also frequently noted as positive, providing an array of resources such as financial advice or office space (IRCC, 2017). However, transparency was noted to be an issue, specifically regarding contracts between SUV clients and designated entities (IRCC, 2017). To summarise, the pilot period of the SUV program resulted in general success regarding what the program was designed to do: attract foreign entrepreneurs with innovative start-ups and nurture their businesses within Canada.

4.3 Social & Cultural Factors

This portion of the literature review explores the significance of social and cultural factors when immigrating to Canada and pursuing entrepreneurship. Utilising past case studies on the topic, the following sections will analyse how these factors influence immigrant entrepreneurs' choice of staying in or leaving an area. Subsection 4.3.1 looks into the role of and accessibility to social networks and the importance of social capital in the context of immigrant entrepreneurship. Subsection 4.3.2 discusses cultural differences that may present barriers for immigrant entrepreneurs, such as discrimination, as well as the ability for immigrant entrepreneurs to engage in culturally appropriate activities.

4.3.1 Social Networks & Social Capital

Strong social networks are a significant source of social capital. Social capital is a term that has evolved over the few hundred years since its conception. Bhandari & Yasunobu (2009, p. 504) bring together many proposed definitions and identify that social capital can represent many different resources, but that they all stem from “social networks (families, friends, communities, and voluntary associations), norms of reciprocity (shared norms, values, and behaviours), and

trust (people and institutions)”. For immigrant entrepreneurs, specific resources can include ideas, opportunities, or knowledge, for example, on institutions (Sundararajan & Sundararajan, 2015). The benefits of social capital manifest both on a societal level, accessible even to those not within the social network, as well as on the individual level, through the “intangible resources embedded in individual actors” (Bhandari & Yasunobu, p. 492). For the purpose of this study, an analysis of social capital will be done on an individual level. While other multi-levelled approaches are useful for analysing social capital within a society as a whole, an individualised approach is more appropriate for understanding the individual experiences of immigrant entrepreneurs (Bhandari & Yasunobu, 2009).

Given the importance of social connections in immigrant entrepreneurship, it is essential to identify specific social networks of interest for SUV clients. Social networks can include family, friends, colleagues, employees, customers, co-ethnic communities, or other social groups (Tajeddin et al., 2018). Research shows that forming social networks as an immigrant entrepreneur poses unique difficulties that can translate into barriers surrounding business operations and sustainability. This is unsurprising considering immigrant entrepreneurs must settle and integrate into a new society in which they must adapt and understand the market environment and institutional rules and regulations (Golob et al., 2017).

Graham & Pottie-Sherman note that, with the advent of knowledge gaps in support systems, many immigrant entrepreneurs rely on family and other social networks to help them navigate the workings of Canadian society (2020). A 2018 study on Iranian entrepreneurs in the Canadian media sector revealed that social networks played a crucial role in participants' business ventures (Tajeddin et al., 2018). Specifically, family, friends, and colleagues were noted to be robust information support systems for the respondents during their business startup phase.

Much of the support from these three social networks declined as the businesses took off, but several respondents noted that employees filled this gap. Similarly, while friends were noted to be key advertisers for three of the respondents during their startup phase, these same three respondents also noted that this role was shifted to customers as their businesses grew (Tajeddin et al., 2018, p. 138). This aligns with Lo & Teixeira's (2015) claim that immigrant entrepreneurs often utilise family members during their company's infancy, with 60% of respondents affirming the importance of family members as employees. These findings suggest the importance of specific social networks, such as family and friends, during certain phases of immigrant entrepreneur businesses. Moreover, specific labels associated with networks, such as "family" and "employee", are fluid and shift as the business develops.

Community engagement is a significant channel for creating social networks. Of particular relevance to this study is the work of Gomez et al. (2015) in which they identify two distinct sources of social capital for immigrant entrepreneurs: co-ethnic communities and transnational communities. Co-ethnic communities, sometimes referred to as "ethnic enclaves," are networks built within communities of shared ethnicities, while transnational communities are built by establishing networks in the host country (Gomez et al., 2015). If an immigrant entrepreneur perceives inclusiveness as low in a transnational community, as in Robertson & Grant's (2016) study, this might drive them towards a community where they feel more represented. On the other hand, transnational communities with a high level of perceived inclusiveness can create an array of new opportunities resulting from new social capital and networks. This research project diligently considers the different influences that stem from co-ethnic social capital and transnational social capital as well as the overlap between the two that SUV clients in Canada may face.

4.3.3 Cultural Identity & Discrimination

Recognizing the benefits co-ethnic and transnational capital can provide for the businesses of new Canadians warrants consideration for the importance of cultural identity in immigrant entrepreneurship. Previous research done by Robertson & Grant (2016, pp. 402) on immigrant entrepreneurs in Canada notes that there is a positive correlation between co-ethnic capital and cultural identity, as the utilisation of co-ethnic capital requires new Canadians to become “embedded in a local cultural community.” Furthermore, this study maintained that there was no relationship between the utilisation of Canadian/transnational capital and immigrant entrepreneurs' Canadian cultural identity (Robertson & Grant, 2016). What this shows is that the assistance provided through co-ethnic capital can strengthen a new Canadian's cultural identity, but access to transnational capital in Canada does not necessarily increase their attachment to Canadian culture. This is corroborated by Golob & Giles (2017), who interviewed several entrepreneurs in the Windsor-Essex region in Ontario. They found that many respondents chose to open a business influenced by their cultural identity, and aimed to provide ethnic-based community development.

Entrepreneurship heavily relies on the surrounding community. It is important to acknowledge that the atmosphere of small medium-sized cities (SMCs) can be unwelcoming to immigrants. This can partially be attributed to the fact that the population of SMCs is predominantly made up of White, Canadian-born residents. This is evident in Peterborough and the Kawarthas, as out of the population of 125,478 people, only 9 per cent account for immigrants and 7 per cent represent people considered a visible minority (Statistics Canada, 2022). Discrimination poses a risk not only to drive SUV clients away from an area, but in tandem, the SUV client may direct their business towards an area with a larger representation of

members of their own cultural community. In this vein, Robertson & Grant (2016, p. 404) find a negative correlation between perceived racism and the intentions to stay in Canada. Though they apply it on a national scale, these themes may provide insights into SUV clients' relocation at the municipal level. It is important for immigrant entrepreneurs to locate their businesses in areas where perceived openness to new Canadians is high (Robertson & Grant, 2016). Conversely, however, in the interviews done by Golob and Giles (2017), previous racial discrimination experienced before one became an entrepreneur (though after they had received immigrant status) actually influenced respondents to open up ethnic-centred businesses with the goal of community development for all and increased inclusivity. Further research should consider that individuals internalise and respond to discrimination differently, and this can result in entirely different entrepreneurial pursuits.

4.4 Economic & Housing-Related Factors

Section 4.4 will discuss the economic and housing-related factors that affect immigrant entrepreneurs. Subsection 4.4.1 will address the challenges immigrant entrepreneurs encounter in accessing capital through financial institutions. Section 4.2.2 will explore any barriers immigrant entrepreneurs face concerning housing and accommodation.

4.4.1 Access to Finances & Institutional Engagement

In general, startups and small-medium-sized enterprises (SMEs) have a disadvantage when attempting to access financial capital (Chrysostome & Arcand, 2009). The literature suggests that barriers to immigrant entrepreneurs' access to finances are rooted in an array of systemic issues that are institutional, bureaucratic, and social in nature. Academic and/or financial credentials acquired outside of Canada, such as degrees or credit scores, are often not recognized by

Canadian institutions (Lo et al., 2015). Consequently, this can result in barriers when attempting to borrow financial resources in Canada, as Canadian banks often require a two-year credit score (Neelapala et al., 2023). These barriers combine with social barriers such as discrimination, racism, or overall stereotyping of a certain culture (Desiderio, 2014). Several sources in this literature review link inaccessibility to financial capital to difficulty hiring and maintaining an adequate number of employees (Lo & Teixeira, 2015; Desiderio, 2014).

4.4.2 Housing-Related Factors

Suitable housing plays a key role in a successful integration process for immigrant entrepreneurs (Drolet et al., 2022). Research suggests a lack of access to affordable housing, business premises, healthcare, and other essentials for immigrant entrepreneurship. These barriers are more relevant recently with the increasing housing prices and healthcare issues in light of the COVID-19 pandemic. Housing prices in Canada have been accelerating rapidly over the past few years, with a 21% increase in 2022 alone (Rice et al., 2023). As the costs of living continue to rise, it is necessary to consider the influence of both housing-related factors and access to financial resources on the location of SUV clients' within Canada. This raises extra costs from finding other accommodations and additional barriers as many public supports require permanent residence for proper documentation (Rice et al., 2023). Drolet et al. (2022) investigate the experiences of immigrant entrepreneurs in the Canadian housing market in SMCs. This report found recurrent issues with the affordability, availability, and quality of the accommodations as well as instances of perceived discrimination by landlords in the housing market.

A common theme was a lack of knowledge of the housing market, making immigrant entrepreneurs more susceptible to mistreatment from landlords and unaware of all housing options available to them (Drolet et al., 2022). The consequence of this is that immigrant

entrepreneurs are more likely to rent in unsafe neighbourhoods and face significantly high renting costs. With this in mind and the reported lack of available housing in Peterborough, housing may be a significant barrier for Innovation Cluster SUV clients. The Mayor of Peterborough referred to this issue as a “housing crisis” as the city reached a vacancy rate of 1.1%, the lowest in Ontario to date. If SUV clients manage to find available accommodation, the cost of rent, of which Peterborough ranks 10th highest in the country, may further constrain SUV clients in terms of financial stability (The Municipal Affairs and Housing, 2023).

5 Findings

This chapter examines the data from the survey responses and SSIs based on the five factors of focus mentioned in Chapter 2. From this, it will assess the degree of influence each factor had on interviewees’ location choices. At the beginning of the project, perceived inclusiveness and community engagement were combined into one factor. Throughout the data collection, however, results began to necessitate separating the two into individual factors as perceived inclusiveness links to social networks, community engagement, and cultural engagement, warranting its own category.

5.1 Social Networks

Relevant social networks for participants emerge from an array of different sources. Several benefits from these networks range from business knowledge and social capital to reassurance and emotional support. Social networks are an important part of SUV clients' decisions on where they will live and operate their business. Three out of five interviewees stated that the presence or absence of social networks in an area would contribute to their choice of residence.

5.1.1 Employees & Customers

Interviewee 1 stressed the importance of employees in providing valuable information on specific issues such as potential business challenges or knowledge of new technologies.

However, this same interviewee echoed the idea that knowledge gained through employees also represents social capital and the ability to maintain a decent livelihood within Peterborough. The client stated during the interview that “...for every entrepreneur, operating from Peterborough with a foreigner that wants to settle down in a country, needs to engage skilled hands to work with he or she.” After emphasising the importance of financial resources in giving SUV clients the means to hire skilled employees, the client goes on to say:

Your worker, or your staff working with you would be in better shoes to show you a few things. ‘These are things you do to get you from point A to B; these are things you do to keep you aligned with your goal. These are things for you not to do, these are things you need to do’ (Interviewee 1, personal communication, 2024).

Data from the survey supports this, with 40% of respondents rating access to employees as “Very Important” and 20% rating it as “Crucial” (see Table C1).

Access to customers through social networks had a larger influence on survey respondents’ decision to stay or leave Peterborough than any other social network, with 22.2% rating it as “Very Important” and 55.6% rating it as “Crucial” (See table C1). Question 12 of the survey provided respondents with a single list of all the factors discussed in the five main matrix questions. Clients were asked to identify the three most important factors that contributed to the decision to stay in or leave Peterborough. “Access to Customers” was chosen most frequently by 88% of respondents (see Table C2). It is vital to note that it is difficult to know with certainty if

survey respondents view social networks as an influence on their location choice because they are a source of customers or are stating that they will simply gravitate towards the area where they have access to the best customer base. However, two interviewees did note that they gained customer traffic through social networks. Interviewee 3, who owns a startup in telemedicine, found their initial customer base in Canada through co-ethnic networks:

It [social networks] is beneficial. Because so far, my potential customers are the connections I had, the network I made here. And it was, it started with Persian doctors, because I'm from Iran. And it starts with Iranian doctors (Interviewee 3, personal communication, 2024).

While this interviewee, who has left the Kawartha region, did not state that these networks had an influence on their initial decision to stay or leave Peterborough, they did state that it would influence their decision on overall location choice. Interviewee 2, however, did associate access to customers through social networks as an influence on their decision to live within downtown Peterborough. When speaking on the importance of perceived inclusiveness within Peterborough, they even go as far as to say that “the nature of my business is, I need to interact with store owners, I need to interact with customers, and this interaction is the basic requirements for making my business successful.” From both the survey and interviews, data suggest that employees and customers as social networks will have an influence on SUV clients' decision to remain in Peterborough or relocate to another area.

5.1.2 Industry Networks

Valuable networks are also composed of individuals who operate or own a business within the same industry. The benefits of these are evident within the experiences of Interviewee 2. On their own initiative, this client surveyed similar businesses in Peterborough to gain more information

on how to operate successfully in the area. This information provided raw data typical of surveys which allowed the client to “tweak” their product. However, this also had more long-term benefits for the client. Interviewee 2 stated that the Canadian “affinity to buy brands and affinity to buy the latest fashion products” was a major influence on their decision to apply for the Canadian SUV program. After surveying retailers in Peterborough, however, the client’s overall perceptions of Canadian culture had transformed:

And so, when I visited there, I was, like I told you, my idea of coming there is because I was looking for people who are attracted to or have [an] affinity towards brands. But there were stores that were there for generations and did not offer any brands. But they are such good curated materials with them. It makes them very unique in that positioning of what they are offering to the customers. And the kind of data, the kind of data they gave me was, the road kind of [to] discovery, and I didn't know like these things can also happen. (Interviewee 2, personal communication, 2024)

In essence, this experience provided the participant with transnational social capital and changed their overall perceptions of Canada, and possibly reduced the harm of any false preconceptions about operating a business within the country. Moreover, this information had such an impact on the client because they *trust* their industry networks, further aligning these experiences with the definition of social capital proposed in Chapter 4.3.1.

5.1.3 Friends & Family

Networks that did not centre around business relationships were also noted as an influence on SUV clients' decision to remain in or leave the Peterborough region. Two clients specifically highlighted family and friends as important networks. One interviewee had family already living

in Toronto when they had moved here, and by living with them instead of in Peterborough, they were able to avoid the burden of rent costs:

As I mentioned, [the] decision for living in Toronto is really personal, because I said, my family [is] living here. So actually, in the first four months, I decided I had to live with them because I didn't want to pay for rent (Interviewee 4, personal communication, 2024).

Though it had a lesser influence on their location choice, this interviewee also noted that all of their friends lived in the Toronto area. In question 12 of the survey, clients were asked to identify the three factors that have or had the most significant influence on their decisions to stay in or leave Peterborough. “Wants and needs of family” and “Relationships such as friends” were two separate options on the survey that were tied for the second most selected factor (see Table C2). In another interview, one client spoke about the difficulties faced when trying to make friends in Peterborough, mainly due to a lack of opportunities or events that would facilitate the creation of those relationships. When asked about which social network the clients felt the absence of the most, they stated it was friends, and when discussing their reasons for leaving Peterborough, one of the factors was “a lack of friendships and social network.”

Friends were also a notable source of social capital. One interviewee in particular provided many examples of knowledge gained through friends that currently influences their desire to remain in Canada. This knowledge was gained through the client’s conversations as well as observations within these networks. Increasingly, they are witnessing many of their friends in the Canadian entrepreneurial space face difficulties with their startups, and some are having to leave the entrepreneurial space altogether.

I know many of them, many of my friends, with great and brilliant ideas or prototypes, with the greatest startups, came here in Canada, and now started to work as, for example, a produce clerk, you know, in just a supermarket (Interviewee 4, personal communication, 2024).

This same client also mentioned their friends facing difficulties in finding affordable housing within Peterborough. When Interviewee 5 explained why social networks do not contribute to their decision on location choice, they also used the knowledge they had gained through friends in their justification:

So, I also saw some businesses in London that are working. That was one of my friends. He is working in [the] mining sector. He has clients from around the world, and it means that working in a smaller city is not an asset (Interviewee 5, personal communication, 2024).

It can be gathered that social capital from friends has an important role in providing knowledge and information through both conversations among the network and the SUV clients' observations. These resources contribute to SUV clients' perceptions of the best places to live in terms of business success and costs of living and influence their decision on where to live within Canada, or if they should live in Canada at all.

5.1.4 Co-Ethnic Connections

Co-ethnic connections were not regularly stated to influence SUV clients' decisions on place of residency during the interviews. While not specifically stated as an influence, Interviewee 4 found a co-ethnic connection that provided them with cheaper rent, but it is not clear if this factor did/would influence their decision to live outside of Peterborough as they ultimately based that decision on another social network (family). There was also the aforementioned experiences of

Interviewee 3, who had established their initial customer base in Canada through co-ethnic networks. These two examples highlight the possibility that co-ethnic connections are valuable beyond cultural familiarity. This is not to say that cultural familiarity is irrelevant, as 50% of survey respondents rated connections to co-ethnic communities as “Moderately Important,” even when given a separate option for networks such as customers (see Appendix C1).

While co-ethnic communities may play a moderately important role in SUV clients’ decisions on location choice, it is relevant in other aspects that may affect SUV clients’ experiences within Canada. Specifically, co-ethnic connections were noted by one interviewee to provide them with reassurance and self-esteem when they were experiencing severe distress due to weather shocks:

But I think eventually when I met some others, I met a lot of Indians there. They're from my background. I met a lot of students from Trent University, because most of them were working in cafes or so and I interacted with them. And I met SUV clients, and I discussed with them 'how are you coping up with this weather like, I'm not able to cope with this weather'. So they say [things] like, 'it will eventually take some time for you to cope with'. But now we are very happy. We are very happy and we don't want to go back. (Interviewee 4, personal communication, 2024)

Thus, while having a moderate influence on SUV clients' decisions on location choice within Canada, co-ethnic connections may also play a role in maintaining SUV clients’ desire to live within Canada at all, much like friends.

5.1.5 *Groups & Other SUV Clients*

Social groups that engage in recreational activities were seldom mentioned as an influence on location choice in the interviews. However, when discussing the importance of friends, Interviewee 3 did note a desire for more social groups within Peterborough. Survey results show 55.6 % of respondents rated social groups as “Moderately Important” when deciding where to live, suggesting that social groups are indeed of mild importance to SUV clients (see Table C1).

Aside from recreational groups, there are other “groups” based on similar interests that clients emphasised as important. Perhaps the most prominent of these are other SUV clients. Interviewee 4 noted that when seeking financial resources, other SUV clients provided information regarding both how to effectively engage with institutions as well as anecdotal evidence of personal success with engagement. The survey also illustrated that SUV clients may desire groups based on similar passions related to their industry but not necessarily restricted to those operating within it. When asked about any other important social networks that the survey may have missed, one respondent answered “eco-friendly groups.” This may suggest that groups based around the passion that drove SUV clients’ entrepreneurial spirit may be beneficial.

5.2 *Perceived Inclusiveness*

Interview participants considered inclusivity in many different contexts, and the levels of inclusivity in Peterborough were both high and low. Despite this variety, all interviewees stated that perceived inclusivity would influence their decisions to stay or leave Peterborough.

5.2.1 *Canada & the Peterborough Community*

Generally, Canada was perceived as inclusive across most of the interviews, with Canadians being described as “respectful,” “welcoming,” and “hospitable.” Interviewee 4 also associated

the country with the common notion that Canadians are accepting of different cultures. Within Peterborough, however, there are some differences between participant responses. Interviewee 3 stated that Innovation Cluster was the only connection in Peterborough that made them feel welcome. Aside from this, the client, for the most part, did not feel welcome in Peterborough, and shared their experiences with discrimination.

Well, with Innovation Cluster I really felt welcome. It was a good environment. I felt good. Everything was great. But in [the] city I really didn't feel welcome.

Actually, sometimes, I saw some behaviour. For example, when I went to the restaurant, an old man told me not to sit here, sit on another table. 'This is mine'. It was a bit, I say that I felt a bit [of] racism. (Interviewee 3, personal communication, 2024).

Survey results show that the importance of discrimination in respondents' decision to stay in or leave Peterborough varies. Half of the respondents ranked this factor as “Not important at all” (40%) or “Somewhat important” (10%), and half ranked it as “Very Important” (30%) or “Crucial” (20%) (see Table C3). Interestingly, this pattern somewhat remains when analysing the male responses, but begins to shift to one side in female responses. 60% of male respondents ranked discrimination as “Not important at all” or “Somewhat important”, but for female responses, this number is only 25% (see Table C4; Table C5). 75% of female respondents felt that discrimination had a significant influence on their decision to remain in Peterborough or relocate (see Table C5). This suggests that discrimination is not irrelevant, and should be considered from the perspectives of different demographics when assessing the desirability of living in Peterborough.

5.3 Community Engagement

Three out of five interviewees noted that the ability to engage with the Peterborough community would influence their decision to remain within the city or relocate. These participants illustrated that community engagement is a source of resources, knowledge, and, of course, community. Community engagement is also a frequent source of social connections, and an inability to engage with the Peterborough community can obstruct the development of social networks.

Well, I think there wasn't any event or something that let me as a foreigner, as a newcomer, to join in and fit into this. Some gathering, some groups, groups of people that I feel 'oh, I found new friends here'. Having coffee together, or doing some activity, even reading books, anything. There wasn't anything, I, always felt [like] a stranger in Peterborough (Interviewee 3, personal communication, 2024).

Interviewees 4 and 5 both communicated that community engagement did not influence their decision to stay in or leave Peterborough. They had both stated that their communities were located outside of Peterborough and outside of Canada, respectively; thus, community engagement did not have an influence on their location choice. For the most part, interviewees who had engaged with the community expressed positive experiences. However, there were some experiences that reflect restrictions to community engagement. Interviewee 3 noted instances of safety concerns and one instance of discrimination, which made clear that perceptions of exclusion from the Peterborough community would, predictably, inhibit community engagement. Interviewee 1 could not find a place to live in Peterborough and had to live in the surrounding area. They attributed this as the main reason they could not engage with the Peterborough community.

5.4 Cultural Engagement

All interviewees stated that cultural engagement did not have an influence on their decision to remain in Peterborough or relocate. Participants regularly expressed that they had access to culturally appropriate activities and products, or that this was simply irrelevant to them.

About the culture I don't care about the culture too much in our business. And if you think about for example, if you want to think about the culture, about the religion, there are activities about religion in Peterborough and if you want to follow them, you can go to the communities that work in religion sectors.

(Interviewee 5, personal communication, 2024)

Survey results show that some SUV clients do value the ability to find culturally appropriate activities and products. Specifically, 50% of survey respondents ranked connections to co-ethnic communities as “Moderately important” (see Table C6). However, as mentioned in section 5.1.4, these connections do provide value outside of cultural familiarity by functioning as a social network. In question 12, only 11.1% of respondents chose both “access to culturally appropriate foods” and “access to places of worship” as one of the top 3 most influential factors in their decision to stay in or leave Peterborough (see Table C2). Though this data seems insignificant, it actually matches the number of respondents who ranked barriers such as unrecognised credentials within Canada as a top 3 influential factor in their location choice. These results show that, while cultural engagement might not be a major influence on location choice, SUV clients may still find value in products and activities that provide cultural familiarity if they are accessible.

5.5 Access to Finances

Unsurprisingly, SUV clients that were interviewed often had a lot to say about their experiences with attempting to access financial resources. Only Interviewee 5 maintained that they experienced no issues in this regard. Only three out of five participants, however, stated that access to finances was or would be an influence on their decision to stay in or leave Peterborough. Moreover, it is important to note that, much like with customers, it is heavily implied, if not outright stated, that SUV clients would be influenced to go almost anywhere in Ontario if it meant they had access to more financial resources. As Interviewee 4 stated, "...living in Peterborough or any other cities is not important for me, you know? The thing which is important for me is [to] secure funds." Shortly after this, the interviewee states: "So, if I find, for example, Peterborough, there is an opportunity for me to secure funds, and start producing my, actually, my device or entering the market, for sure I love Peterborough." Most of the experiences with attempting to access financial resources described by interviewees involve barriers that are not unique to Peterborough or the Kawartha region.

5.5.1 Residency Status

The most prevalent barrier in accessing financial resources is WP immigration status. SUV clients will usually arrive in Canada with WP status, and after working in Canada for two or more years, will apply for PR (IRCC, n.d.). Under WP status, SUV clients cannot acquire loans or funding from Canadian institutions. This provides significant barriers for a business that is in the infancy stage and must rely on loans to ensure their business' success.

5.5.2 *Lack of Credentials/Credibility*

Unrecognised academic certifications were an issue brought up by two interviewees. Interviewee 3 noted that Innovation Cluster should provide courses for skills such as marketing and sales, stating that the resulting Canadian certifications would increase their credibility. Interviewee 4 shared that their partner, who had post-secondary certification and years of work experience in their home country, had difficulties finding a job in Canada, which heightened their already significant financial concerns.

The limitations created by unrecognised credentials combine with others rooted in the perceived credibility and assumptions on business potential. Interviewee 4, who had attempted to acquire loans under both WP and PR status, stated that financial institutions perceived his business as too risky.

They told us, 'if you want to open up a restaurant, we will help you. But for the startup, especially in the term of technology, because we don't know about [the business] becoming successful or not, we cannot secure any funds for you'

(Interviewee 4, personal communication, 2024).

Again, this is a particularly relevant barrier for startups, as a startup's level of innovation is strongly considered when Innovation Cluster and the Canadian federal government accept SUV applicants (IRCC, n.d.; Innovation Cluster, n.d.).

5.5.3 *Knowledge Gaps*

50% of survey respondents noted that knowledge gaps on borrowing money in Canada were “Very Prevalent” and 10% noted this was a “Consistent Issue” (see Table C7). Similarly, “Knowledge gaps on borrowing money in Canada” was the third most influential factor in location choice as per question 12 of the survey, selected by 33% of respondents (see Table C8).

Examples of some of these knowledge gaps were provided through the interviews. Interviewee 1 emphasised that SUV clients would benefit from more knowledge regarding financial institutions before landing in Canada. This could prove useful information once an SUV client acquires PR but would be unable to alleviate any of the restrictions caused by immigration status. Interviewee 4 provided a unique example of their experiences with knowledge gaps. When they initially reached out to an institution for a loan, they were met with a positive response. However, after receiving the forms to fill out, they saw that this opportunity only applied to a certain age range, and they were ineligible.

Another interesting experience came from Interviewee 2. They first arrived in Peterborough in December of 2023 to visit the area before permanently moving there. While in town they reached out to a bank to set up an account, but were unable to book an appointment during the time they were in town due to the bank being closed throughout the holidays. This example is not unique to financial institutions, and the client was not trying to borrow funds at this time. However, this does highlight the need to provide information about certain cultural and institutional norms in Canada that may create unexpected disruptions to business ventures.

5.6 Housing Factors & Costs of Living

Housing-related factors as well as general costs of living were a major influence on SUV clients' decision to stay in or leave Peterborough. Four of the five interviewees supported this and gave examples of barriers, including affordability, availability and quality. Despite the severity of these barriers, multiple interviewees expressed that they had to undertake these burdens in order to meet the needs of their businesses.

5.6.1 Housing Affordability & Availability

The data gathered through this study suggest that housing affordability and availability will have a significant impact on SUV clients' location choices. Survey results show that 77.7% of respondents ranked housing costs as either "Very Important" (44.4%) or "Crucial" (33.3%) in their decision to remain in or leave Peterborough (see Table C8). Regarding availability, Interviewee 1 expressed their difficulties finding a house within Peterborough. Eventually, they settled for a place in the Durham region despite still operating their business within Peterborough. This not only created obstacles for their business operations but also constituted the main obstacle preventing the client from engaging with the Peterborough community. Interviewee 2 had difficulties finding a place that met their quality standards in downtown Peterborough, which was critical for their engagement with industry networks. Interviewee 3 also had trouble finding an affordable place to rent in downtown Peterborough. Interestingly, this client wanted to live in the downtown area because they were trying to decide if Peterborough was the right place for them to live long-term.

There's just one thing about that is that, because I just came to Peterborough temporarily, I wanted to get to know the place [and] the people and see if it is a right place to stay there. Because compared to Toronto, it was definitely, it had to be cheaper, and everything more affordable. But during that time, it was Airbnb, and it was really expensive. I paid \$5,000 for one month in a house, but it was just one story of a house.- Interviewee 3, personal communication,

Similarly, Interviewee 2 opted for an Airbnb in the downtown area, which came at a high cost. Affordability and availability of housing can be a barrier in itself, and can influence a client's decision on location. This is seen with Interviewee 4, who, as stated in section 5.1.3, left

Peterborough to avoid rent costs through family. However, as evident in the responses from Interviewees 2 and 3, other factors that may influence an SUV client's decision to live in Peterborough can exacerbate the burdens of housing costs that SUV clients undertake.

An important caveat is that the absence of certain credentials creates cost-related housing barriers for SUV clients. Firstly, SUV clients with WP immigration status cannot purchase a home in Canada. This was to the annoyance of Interviewee 1, who had enough money to purchase a house, and felt it was inefficient to pay rent when they could have been paying a mortgage. Secondly, when SUV clients come to Canada, they arrive with a blank credit score. Due to this, landlords often ask or expect SUV clients to pay a year's rent upfront, which creates another significant financial burden. Though it is illegal to ask for more than the first and last month's rent upfront in Canada, this issue has been reported by new Canadians before (Chong, 2022; Satpathy, 2023). Interviewee 5, the only interview participant to state that housing factors did not influence their decision to stay in or leave Peterborough, was aware of barriers created by availability and affordability, but did not experience any themselves.

5.6.2 Housing Quality & Conditions

Housing quality and conditions were brought up less frequently than affordability and availability. However, SUV clients still highlighted some important points during the interviews. Interviewee 2 found that the housing quality in Peterborough did not meet their standards. This client had done research before coming to Canada and shortlisted properties for their arrival. They claimed that the houses appeared to be in good condition online. However, upon physically visiting the houses, they discovered that the quality was not as advertised. This of course did not influence them to leave Peterborough, as their industry networks within the city had a much larger influence on their location choice. It did, however, result in them paying high prices to rent

an Airbnb in downtown Peterborough for the month they remained in the city, as they needed a place to stay last minute. It should be noted that while this was the only instance of bad housing quality brought up in the interviews, 44.4% of survey respondents ranked housing quality as “Very important” and 11.1% ranked it as “Crucial” in their decision to stay in or leave Peterborough (see Table H). This suggests that other SUV clients may decide to leave Peterborough if housing quality does not meet their standards, particularly in the absence of other influential factors such as industry networks.

5.6.3 General Costs of Living

Other costs of living outside of housing costs also created barriers for interviewees. Interviewee 2 and Interviewee 3 both shared their experiences with transportation costs. For differing reasons, both of these clients saw transportation as crucial to their business operations and daily lives, and had to use ride-share apps and taxi services to get around. Interviewee 4 highlighted the burden of food costs. Even though this client had done their research on the costs of living in Canada, rapidly fluctuating food prices rendered their research somewhat irrelevant and created a sense of uncertainty.

6 Recommendations

Using the information gained during data collection, this next section will provide recommendations for Innovation Cluster to consider going forward.

6.1 Revisions to Pre-Landing Packages and Orientations

Knowledge gaps emerged in interview responses when inquiring about several factors, including engagement with institutions, required documentation/licences, and housing. The prevalence of knowledge gaps suggests that SUV clients may benefit from more information before and upon landing in Canada. Interviewee 4 encountered several setbacks due to a lack of information on institutions, how to effectively find housing, and the potential risks of running their business in Canada. Interviewees 1 and 5 both lacked information on certain required licences and documentation, and included this in their recommendations for Innovation Cluster.

Regarding housing, SUV clients would benefit from more information related to their status as immigrants. For example, Interviewee 4 echoed that they were caught off guard after discovering they would have to pay a year's rent upfront since they had no credit score in Canada. SUV clients need to be aware that such expectations are illegal, and there are other ways to prove credibility. Ultimately, it would be beneficial for SUV clients to understand the potential burdens they will undertake in Canada, or as Interviewee 4 put it, understand “not just pros, but also all cons.” A revised pre-landing package, including information on how to navigate the new economy, financial institutions, public transport, and housing market, as well as advice on what to expect in regards to housing, networking, and financing would provide more transparency and create a smoother integration experience for SUV clients. This transparency will equip potential SUV clients with the ability to make informed decisions on the prospect of this program and properly prepare to immigrate to Canada.

6.2 Prioritising Social Networks

Given the importance of social networks for SUV clients, assistance in creating these networks should be an immediate priority once they land in Canada. These networks should include those that can provide valuable information and social capital, such as industry networks, resources such as employees, and a sense of community and comfortability, such as friends. Developing these networks within Peterborough could increase the desire to remain in the city, as evident by Interviewee 3's experiences with a lack of friendships. Similarly, Interviewee 1 and Interviewee 3's creation of industry and employee networks show that creating networks in Peterborough will also provide businesses with an incentive to remain in the city.

Multiple interviewees expressed interest in networking with other SUV clients, with one participant recommending an archive that is available to connect clients. Additionally, hosting more networking events specifically catered to SUV clients will help create these networks. These events should involve both business networking and casual networking, as several interviewees gave examples of valuable knowledge gained from informal conversation.

Forming social networks will be closely associated with increasing community engagement. Given the influence housing location can have on an SUV client's level of community engagement, it is essential to have special consideration for SUV clients who may not have been able to find a place to stay in Peterborough. Along with this, it is crucial to always be aware of potential obstructions to perceived inclusiveness such as discrimination.

6.3 Potential Staff Roles

Several interviewees indicated they would benefit from certain staff roles at Innovation Cluster. Interviewee 1 noted that more integration assistance would go a long way in helping SUV clients

overcome minor obstacles, such as acquiring proper documentation, allowing them to put more focus into their business. This aligns with other barriers related to immigration, such as finding adequate housing. A dedicated staff member could assist clients with housing issues in Canada, waitlist properties for them, go to the property to ensure they are as advertised, and help SUV clients conduct research on housing in Canada before they arrive.

Another potential staff role would be to assist SUV clients with business operations that require outreach. Interviewee 2 noted that assistance with sales and marketing from a “professional” would benefit them greatly. This client mentioned that Innovation Cluster staff would have more credibility and thus may have more success. This is somewhat supported by Interviewee 3, who stated that in their experiences, Canadian certifications hold a much higher value in Canada than the ones from their home country. A staff member dedicated to outreach would not have to limit themselves to business outreach and could also assist with community outreach to build personal social networks for SUV clients. This would benefit Interviewee 3, but also Interviewee 2 who emphasised that they tend to remain introverted until they establish a substantial relationship with someone.

6.4 Seek Opportunities for Financial Support

SUV clients’ ability to access financial resources in Canada is heavily limited by factors outside of Innovation Cluster’s control, most notably immigration status. However, given the importance of financial resources expressed by interview participants, this study would be remiss not to highlight some of the recommendations proposed by interviewees. Interviewee 1 proposed the idea of loans that are tied to company equity. As startups can be seen as high-risk to investors, evident in the experiences of Interviewee 4. Interviewee 1 further suggested that this opportunity be provided as a reward for high-performing clients.

7 Conclusion

In conclusion, while each SUV client's experience in Peterborough is unique, there are recurrent socio-economic factors that influence their decision to remain in the area or relocate. This research emphasises social networks, perceived inclusiveness, community engagement, access to finances, and housing as significant contributors to SUV clients' location choices.

Social networks play a pivotal role in an SUV client's integration and business success. Connections with customers, employees, industry networks, friends and family, and co-ethnic communities prove to be a faucet for knowledge and support. Social networks are also shown to link with perceived inclusiveness and community engagement. Notably, the absence of social networks appears to harness feelings of perceived exclusion which in turn weakens the desire and ability to engage in the community and build new social networks. On the other hand, community engagement can effectively curate social networks for SUV clients. Feelings of perceived exclusion are also exacerbated by other social components, such as discrimination, which was found to be a very influential factor in one's decision to stay in Peterborough or relocate.

Access to finances did emerge as an influence on SUV clients' location choice. However, given that many of the barriers to accessing financial resources are universal across Canada, it is probable that this means clients would relocate to any city for financial resources. Nonetheless, financial resources are fundamental for starting up a business and maintaining a livelihood. Thus, participants' experiences still warrant discussion on the greater experiences of SUV clients within Canada. It is shown throughout this research that barriers to accessing finance are persistent among SUV clients, notably the restrictions attached to WP immigration

status and a lack of recognition of foreign credentials by Canadian institutions. Such barriers prevent SUV clients from accessing loans and funding from financial institutions, negatively impacts institutional perceptions of potential business success, and prohibits clients from becoming homeowners, making them dependent on the rental housing market or other non-permanent accommodations. This consequently produces an entirely new set of housing-related factors that present significant challenges, with affordability, availability, and quality. SUV clients encounter barriers in securing suitable accommodations, shifting their decision-making process from a matter of choice to a practical consideration on whether to stay or relocate.

In addressing these factors, this report has suggested that Innovation Cluster: (1) Revise pre-landing packages and orientations to provide more information to SUV clients before arrival, (2) prioritise the creation of social networks immediately upon SUV clients' arrival, (3) consider creating a platform that can provide SUV clients with real-time information and connections to other SUV clients, and (4) continue to diligently seek ways to provide SUV clients with financial resources. The intention is that with these recommendations, the experiences of future SUV clients will be one in which they receive the support they need to successfully integrate into the Peterborough area and for their businesses to prosper.

8 Strengths & Limitations

A strength of this research project is the secondary research questions. These questions were framed in a way that made it easy to identify common themes during the thematic coding process. An additional strength was the quality of respondents and interviewees. The scope of

our report, which is focused on entrepreneurs, enhanced the quality of the findings. This is apparent in our recommendations as many of them were provided by the clients themselves. Entrepreneurs make for great interviewees, and their insights display the creativity and innovation that entrepreneurs are known to embody.

A limitation that was consistently encountered throughout this project is the small sample size. Innovation Cluster has been active in the Peterborough area for approximately three years, and consequently has only three years' worth of clients available to participate in this research; therefore, the sample size was initially anticipated to be limited. However, it turned out to be smaller than expected, as the study only received a third of the expected survey responses and one less interview than anticipated. Aside from sample size, other issues were encountered when conducting the survey portion of data collection. A choice was made to allow clients to answer questions voluntarily. With the already limited sample size, this choice further hindered our data collection due to unanswered questions and entirely blank surveys. This is why, despite 10 survey responses, several statistics are not whole percentages. A final limitation we experienced was a lack of literature on the topic of SUV immigrants within Canada. This scarcity required us to consult the literature on immigrant entrepreneurs in Canada in general. While this provided us with a good foundation for understanding the experiences of immigrant entrepreneurs within Canada, it is important to realise that SUV applicants are a unique sub-category of immigrant entrepreneurs. Given some of the stringent requirements for the SUV program, SUV applicants are under unique circumstances that may not have been reflected in the literature, such as a substantial level of human capital development and enough financial capital to efficiently settle in Canada.

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Appendix

Appendix A

Survey Questions

Introduction Questions

1. What is your age, sex, and country of origin?
2. What is your current immigration status?
 - a. Permanent Resident
 - b. Work Permit
 - c. Other (Please elaborate)
3. When did you first arrive in Peterborough and the Kawarthas?
4. What industry does your business operate in?
5. What is your current living situation?
 - a. Renting
 - b. Owning a home
 - c. Living with relatives
 - d. Other (Please elaborate)

Q1. Do social networks contribute to SUV clients' decisions to stay in or leave Peterborough and if so, how?

SSI Q1

6. On a scale of 1 (not important at all) to 5 (crucial), please rate the importance of each social network on your decision to stay in or leave Peterborough:
 - a. Family
 - b. Friends
 - c. Access to employees

- d. Access to customers
- e. Social groups
- f. Cultural groups
- g. Other (Please elaborate)

Q2. Does perceived inclusiveness and cultural engagement contribute to a SUV clients' decision to stay in or leave Peterborough and if so, how?

SSI Q2 & 3

7. On a scale of 1 (not important at all) to 5 (crucial) please rank the importance of each factor on your decision to stay in or leave Peterborough:
- a. Discrimination (ex. racism)
 - b. Access to places of worship
 - c. Access to culturally appropriate food
 - d. Connections to ethnic community
 - e. Feeling represented in the Peterborough community
 - f. Other cultural factors (Please specify)

Q3. Are there barriers that hinder SUV clients' access to financial and public institutions, and if so, what are they?

SSI Q4

8. On a scale of 1 (irrelevant) to 5 (consistent Issue) please rank the prevalence of the following barriers when you attempted to access finances from lenders/creditors in Peterborough:
- a. Knowledge gaps on how to borrow money in Canada
 - b. Credentials (such as academic certification or credit scores) not being recognized by Canadian institutions
 - c. Discrimination (ex. racism)
 - d. Lack of a guarantor or collateral
 - e. Other (Please elaborate)

SSI Q5

9. On a scale of 1 (not important at all) to 5 (crucial) please rank the importance of each housing factor's on your decision to stay in or leave Peterborough:
- a. Cost or other financial reasons
 - b. Quality
 - c. Proximity to services such as schools
 - d. Bad landlords
 - e. Other (Please elaborate)

Closing Questions

10. Of all the factors identified, please rank the three most important contributors to your decision to stay in or leave Peterborough:
- a. Wants and needs of family
 - a. Relationships beyond family and business such as friendships

- b. Access to suitable employees
- c. Access to customers
- d. Discrimination from community members (ex. racism)
- e. Access to places of worship
- f. Access to culturally appropriate foods
- g. Connections to ethnic community
- h. Knowledge gaps on financial and public institutions
- i. Credentials (such as academic certification or credit scores) not being recognized
- j. Discrimination from institutions (ex. racism)
- k. Other (Please elaborate)

11. How could Innovation Cluster better meet your needs? (text box fill in)

(Submit button)

Interview questions

Ice breaker

Can you explain what your business is?

- a. Where does your business operate?

Q 1. Do social networks contribute to SUV clients decisions to stay in or leave Peterborough and, if so, how?

If they moved out of Peterborough

1. Did the absence of social networks contribute to your decisions to stay in or leave Peterborough, or not?

- i. (Probe: By social networks, we mean friends, family, employees, social groups, cultural groups, etc).

- a. (If yes) Which social networks specifically?

- b. Do social networks benefit your business, or not? If so, how?

- (Probe: By benefit, we mean advertising, providing knowledge, assisting with personal matters, etc).

- c. Is there anything else you can tell us about your social networks?

If they remained in Peterborough

1. Do social networks contribute to your decisions to stay in or leave Peterborough, or not? If so, how?

(Probe: By social networks, we mean friends, family, employees, social groups, cultural groups, etc).

- a. (If yes) Which social networks specifically contribute to your decision?
- b. How do these social networks benefit your business?

(Probe: By benefit, we mean advertising, providing knowledge, assisting with personal matters, etc).

- c. Is there anything else you can tell us about your social networks?

Q 2. Does perceived inclusiveness and cultural engagement contribute to an SUV client's decision to stay in or leave Peterborough, and if so, how?

1. Did you feel welcome by the community in Peterborough, or not?
 - a. What was it that made you feel welcome/unwelcome in Peterborough?
 - b. Did this affect your decision to stay in or leave the region?
2. Were you able to engage in culturally appropriate activities or find culturally-appropriate products in Peterborough, or not?
 - i. (Probe: by culturally appropriate activities, we mean going to restaurants or buying food, attending places of worship, engaging in recreational activities, etc).
 - a. (If no) Can you specify what activities or products you were missing?
 - b. Did this influence your desire to stay in or leave Peterborough?

Q 3. Are there barriers that hinder SUV clients' access to financial and public institutions and housing, if so what are they?

1. Did access to finance through lenders/creditors affect your decision to stay in or leave Peterborough, or not?
 - a. Did you experience any barriers that prevented you from accessing finance, or not?
 - i. (Probe if necessary: By barriers, we mean discrimination, lack of knowledge, invalid credentials, etc).
 - b. (If yes, and left) Were you able to access finance after relocating? If so, how?
 - c. (If yes, and stayed) How has this affected your desire to remain within Peterborough?
 - d. Are there any ways Innovation Cluster could have better supported you in your attempts to access finance?
2. Did you face any barriers in finding/accessing housing in Peterborough, or not?
 - i. (Probe if necessary: financial reasons, proximity to schools, cost, quality, discrimination, bad landlords, etc).
 - a. How could Innovation Cluster assist future SUV clients when facing these barriers? (if there are any).
 - b. Did your housing situation contribute to your decision to stay in or leave the area?

Relating to all

1. What were the three most important factors which influenced your decision to stay in or leave Peterborough?
2. Could Innovation Cluster have better supported you when starting up your business in Canada, and if so, how?

Appendix C

Survey Data

Table C1: Importance of Social Networks

Network	Not Important At All	Somewhat Important	Moderately Important	Very Important	Crucial
Family	0%	10%	20%	50%	20%
Friends	11.1%	22.2%	22.2%	33.3%	11.1%
Access to Employees	20%	0%	20%	40%	20%
Access to customers	11.1%	11.1%	0%	22.2%	55.6%
Social groups (ex. Clubs, sports teams)	11.1%	0%	55.6%	22.2%	11.1%
Cultural groups	11.1%	11.1%	44.4%	22.2%	11.1%
Other	33.3%	16.7%	0%	50%	0%

Table C2: Ranking of All Factors

The following are the 3 most important influences on respondents' decision to relocate their business. Note: clients did not rank their choices in any particular order. Data represents only those who fully answered the question (9/10).

Factor	Number of Respondents Who	Percentage of Respondents Who	Frequency of Choices as a Percentage
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	Selected Each Factor	Selected Each Factor	
Access to Customers	7	77.8%	26%
Wants and Needs of Family	5	55.6%	19%
Relationships Beyond Family and Business such as friends	5	55.6%	19%
Knowledge Gaps on Financial and Public Institutions	3	33.3%	11%
Discrimination from Community Members	2	22.2%	7%
Access to Suitable Employees	2	22.2%	7%
Access to Places of Worship	1	11.1%	4%
Access to Culturally Appropriate Foods	1	11.1%	4%
Invalid Credentials (ex. Academic certifications, credit scores)	1	11.1%	4%
Connections to Ethnic Communities	0	0%	0%
Discrimination from Institutions	0	0%	0%

Table C3: Importance of Cultural Engagement and Perceived Inclusiveness

Cultural/Community-Related Factor	Not Important At All	Somewhat Important	Moderately Important	Very Important	Crucial
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Discrimination	40%	10%	0%	30%	20%
Access to Places of Worship	44.4%	22.2%	11.1%	11.1%	11.1%
Access to Culturally Appropriate Foods	40%	20%	20%	20%	0%
Connection to Ethnic Communities	30%	10%	50%	10%	0%
Feeling Represented in the Peterborough Community	11.1%	11.1%	22.2%	44.4%	11.1%
Other	50%	0%	12.5%	12.5%	25%

Table C4 : Importance of Perceived Inclusiveness & Cultural Engagement for Male SUV Clients

Cultural/Community-Related Factor	Not Important At All	Somewhat Important	Moderately Important	Very Important	Crucial
Discrimination	40%	20%	0%	20%	20%
Access to Places of Worship (4 respondents)	50%	25%	0%	0%	25%
Access to Culturally Appropriate Foods	40%	40%	20%	0%	0%
Connection to Ethnic	40%	20%	40%	0%	0%

Communities					
Feeling Represented in the Peterborough Community (3 respondents)	0%	253%	25%	50%	0%
Other (3 responses)	25%	0%	25%	25%	25%

Table C5: Importance of Perceived Inclusiveness & Cultural Engagement for Female SUV Clients

Cultural/Community-Related Factor	Not Important At All	Somewhat Important	Moderately Important	Very Important	Crucial
Discrimination	25%	0%	0%	50%	25%
Access to Places of Worship	25%	25%	25%	25%	0%
Access to Culturally Appropriate Foods	25%	0%	25%	50%	0%
Connection to Ethnic Communities	0%	0%	75%	25%	0%
Feeling Represented in the Peterborough Community	0%	0%	25%	50%	25%
Other (3 responses)	66.7%	0%	0%	0%	33.3%

Table C6: Prevalence of Barriers in Accessing Finance:

Barrier	Irrelevant	Somewhat Prevalent	Moderately Prevalent	Very Prevalent	Consistent Issue
Knowledge Gaps on Borrowing Money in Canada	20%	20%	10%	40%	10%
Invalid Credentials	20%	30%	20%	20%	10%
Discrimination (ex. racism)	40%	20%	10%	30%	0%
Lack of Guarantor or Collateral	20%	10%	10%	50%	10%
Other (5 responses)	40%	0%	0%	20%	40%

Table C7: Importance of Housing-Related Factors:

Note: Data represents only those who fully answered this question (9/10).

Housing-Related Factor	Not Important At All	Somewhat Important	Moderately Important	Very Important	Crucial
Cost or Other Financial Barriers	22.2%	0%	0%	33.3%	44.4%
Housing Quality	22.2%	11.1%	11.1%	44.4%	11.1%
Proximity to Services (ex. schools)	44.4%	11.1%	11.1%	33.3%	0%
Bad Landlords	25%	0%	12.5%	37.5%	25%
Other (4 responses)	25%	0%	0%	50%	25%

Table C7: Importance of Housing-Related Factors:

