



COSTI

Annual Impact Report

2025-26

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Message from the President of the Board of Directors and CEO

This has been a year of significant change for Canada, the settlement sector and COSTI. Shifting immigration policies, constrained public resources and growing pressure on housing and community systems have created uncertainty for the people we serve and for the dedicated staff who support them.

This period has also marked our first year serving COSTI as President of the Board and CEO. We are fully committed to building on the organization's legacy of service while addressing the challenges facing COSTI, our clients and our sector. That work begins with the newcomers and immigrants who are essential to Canada's future. They bring skills, experience, ideas and ambition. They strengthen our workforce, enrich our communities and help build a more prosperous and inclusive country.

For newcomers to realize that potential, immigration policy must be matched by the systems that enable people to establish a home, find meaningful employment and participate fully in community life. As COSTI emphasized in its appearances before the House of Commons Standing Committee on Citizenship and Immigration, the settlement sector is not an ancillary service. It is vital social and economic infrastructure—connecting people to housing, language training, employment, education, health and community. When these systems work together, newcomers are better positioned to contribute and Canada is better positioned to succeed.

This difficult moment is also an opportunity to rethink how we work. We restructured Board governance by redefining roles and reducing the number of committees, creating a more efficient and nimble Board. In fall 2025, COSTI also refreshed its Strategic Plan to respond to changing

realities and provide a focused, practical path forward. That work continues as we strengthen our programs, improve how people experience our services and pursue innovation while maintaining the care, trust and personal connection that distinguish COSTI's work.

Advocacy and government relations are now a formal organizational function, strengthening our ability to bring frontline knowledge to public policy discussions and make the case for sustained investment in newcomer success. We have also bolstered our employment services through a broad transformation designed to respond to a changing labour market and improve pathways to meaningful work. We are also advancing our data and digital capabilities to better deliver services, measure impact and support informed decision-making across the organization.

Looking ahead, we are considering how fundraising and philanthropy could complement public funding and create greater room for innovation.

Throughout this period of change, COSTI's leadership, Board and staff remain united in purpose. We will continue to make responsible decisions, communicate openly and deliver effectively. To our staff, volunteers, partners and supporters: thank you for your professionalism, resilience and care. Together, we will build on COSTI's strong foundation and continue helping people turn arrival into belonging, potential into opportunity and a new beginning into a lasting contribution.



Mario Calla
President of the Board of Directors



Anita Stellinga
Chief Executive Officer

Board of Directors

We thank our Board of Directors for their dedication, guidance and commitment to advancing COSTI's mission.



Mario Calla
President



Ayana Robertson
Board member



Jennifer Zhao
Board member



Iris Gregoriou
Vice President



Bana Anvari
Board member



Jonathan Weyman
Board member



Dr. Michael Yealland
Treasurer



Chuks Ezeokafor
Board member



Marcellina Galvan
Board member



Frank Mendicino
Secretary



Deepak Sharma
Board member



Dr. Rupa Banerjee
Board member



Antonio Urdaneta
Board member



Fausto Gaudio
Board member

Year at a glance

Mission

To empower people from diverse communities to succeed and achieve their full potential by providing educational, employment and social services.

Vision

A prosperous and inclusive Canada built on the success of every individual.

Values

Leadership: We stand and take action for positive change in our community.

Diversity: We value and respect each person's differences and unique contributions.

Empowerment: We acknowledge the potential of every person and facilitate their growth and self-sufficiency.

Excellence: We are committed to high standards in all we do.

Innovation: We embrace change, support continuous improvement and encourage new solutions.

Compassion: We support and care for each other.

Accountability: We do what we say we will.

106,318 Service interactions

31,870 Clients served

15 Service locations





Success in action

Aili Xiong

From confidence to entrepreneurship

When Aili Xiong and her family moved from Beijing, China, to Toronto in June 2024, she was excited to begin a new chapter. However, adapting to life in a new country came with unexpected challenges. With limited English skills, everyday activities such as shopping, communicating with her daughter's teachers, visiting hospitals and managing banking matters became difficult.

Before coming to Canada, Aili worked in China's internet industry. After arriving, she found herself struggling to rebuild her confidence while learning how to navigate a new environment and way of life.

In September 2024, Aili joined the Language Instruction for Newcomers to Canada (LINC) program at Welcome Centre Immigrant Services in Richmond Hill. Through the program, she strengthened her English skills and gained practical knowledge to help her navigate daily life in Canada.

With the encouragement and support of her teacher, Sadaf, Aili gradually became more confident in communicating and connecting with others. Beyond the classroom, she built friendships with people from

different backgrounds and became more comfortable participating in her community.

The skills she gained through LINC also opened new opportunities. Together with friends, Aili started a small gardening and custom landscaping business. Today, she feels more confident communicating with customers and pursuing new possibilities.

“**The skills I learned helped me communicate with confidence and gave me the courage to start my own business.**”

Looking back on her journey, Aili says the Welcome Centre played an important role in helping her settle in Canada. Her experience shows that language learning is about more than communication, it is about building confidence and finding opportunities in a new home.

Tetiana Akcar

The journey comes full circle

Before coming to Canada, Tetiana Akcar was preparing for a new chapter in her life. Like many newcomers, she had questions about what to expect, how to navigate a new country and how to build a future in an unfamiliar environment.

As part of her own settlement journey, Tetiana attended an O2O pre-arrival workshop before immigrating to Canada from Morocco. The information, resources and guidance she received helped her better understand life in Ontario and gave her confidence as she prepared for her arrival.

At the time, she never imagined that the program that helped her navigate her own transition would one day become a program she would help deliver to others.

Today, Tetiana is an O2O facilitator, using the workshops, workbooks and digital resources that once supported her own settlement journey to guide newcomers preparing for life in Canada. Through her role, she helps newcomers access reliable information, understand available resources and feel more prepared as they begin their own journeys.

Tetiana credits O2O with not only helping her settle successfully but also providing the knowledge and confidence to help others.



“O2O helped me prepare for my own life in Canada. Today, I use those same tools to help other newcomers build theirs.”

Her journey reflects the lasting impact of settlement services, it depicts how the right resources can extend far beyond one individual, creating a ripple effect as newcomers become mentors, facilitators and active contributors in their communities.



Franck Boris

A future worth believing in

When Franck Boris joined COSTI's netWORKS program in July 2024, he was navigating one of the most difficult periods of his life. As a newcomer rebuilding his life in Canada, he was facing the uncertainty of a difficult refugee process, financial and housing pressures, and the challenge of building a professional network from the ground up.

Beyond these practical barriers, Franck was also carrying the emotional weight of starting over. Without family support in Canada, he often questioned whether he could achieve the goals he had set for himself. He knew he had potential, but he was unsure how to move forward or where to begin.

One of his biggest obstacles was not only finding opportunities, it was believing that he belonged and that his past experiences still had value.

Joining netWORKS became a turning point in Franck's journey. Through mentorship,



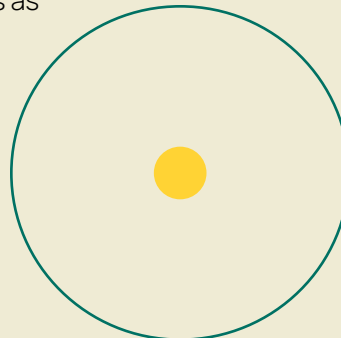
workshops and meaningful connections, he found a community that encouraged him to recognize his strengths and build a clearer path forward. His mentor, Tejal Solanki and the netWORKS team provided guidance and encouragement at a time when he needed it most.

Through the program, Franck strengthened his professional communication skills, expanded his network and developed a stronger understanding of his goals. More importantly, he discovered a renewed sense of purpose and learned to see challenges as opportunities for growth.

“netWORKS didn't just give me skills, mentors and connections. It gave me clarity and helped me discover my purpose.”

Today, Franck is a Credit Analyst at TD Canada Trust, achieving a professional milestone he once thought would be difficult as a newcomer to Canada. Inspired by the support he received, he is committed to continuing his own growth while giving back and encouraging others on their journeys.

Franck's story is a reminder that the right connection, opportunity and support can help individuals recognize their potential and build a future worth believing in.





Volunteer reflection

Doha Sheikh Hasan

Seeking support to supporting others

Before coming to Canada, Doha Sheikh Hasan dedicated her time and skills to supporting vulnerable communities. Originally from Syria, she began her career as a civil engineer but discovered a deeper passion for humanitarian work during the Syrian crisis, supporting refugees across Syria and Lebanon through needs assessments, program coordination and community-based initiatives.

After arriving in Canada as a refugee in 2018, Doha continued her commitment to helping others while building a new life of her own. She pursued further studies, completing a postgraduate diploma in International Development at Centennial College and remained connected to asylum claimant communities by supporting individuals with employment readiness, education access and community integration.

In September 2025, Doha joined COSTI as a volunteer at the Peel Reception Centre in Mississauga, where she found a meaningful way to continue supporting asylum claimants. She assisted with client intake and admissions, contributed to onsite workshops and supported COSTI teams with operational activities that helped create a welcoming environment for refugee clients.

Drawing from her own experiences, Doha approaches each client with empathy and understanding, recognizing that every newcomer arrives with a unique story, challenges and needs.

“ I try to see each person as an individual and support them with compassion, respect and understanding. ”

For Doha, volunteering has been more than an opportunity to contribute, it has been a way to stay connected to the work she values and support others during important moments of transition.

Her journey reflects the meaningful role volunteers play in strengthening communities. By sharing their time, skills and lived experiences, volunteers like Doha help asylum claimants feel welcomed, understood and supported as they begin their lives in Canada.

Service pillars



Education Services

Language opens the door to opportunity, independence and belonging. Education Services help newcomers and community members develop the language, digital and workplace skills needed to navigate life in Canada and pursue their personal and professional goals. Through programs such as Language Instruction for Newcomers to Canada (LINC), Enhanced Language Training (ELT), English as a Second Language (ESL), Workplace Language Training (WLT) and specialized learning initiatives, clients access flexible in-person, online and hybrid learning options designed to meet their needs. These programs equip learners at every stage, from building foundational language skills to developing the confidence and abilities needed for further education, employment and community participation.



Employment Services

Finding a job is about more than employment; it is about building a future. Through personalized employment counselling, skills and bridging training, career development, job placement and employer engagement, Employment Services equip newcomers, youth, internationally trained professionals and other job seekers with the tools, knowledge and confidence to navigate an evolving labour market. Delivered both in person and online, these programs support individuals in securing, retaining and advancing in employment while helping employers connect with a diverse and skilled workforce.



Social Services

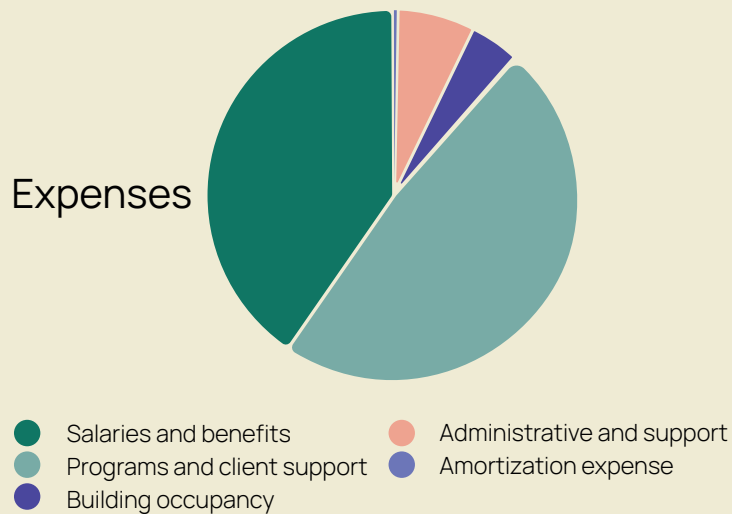
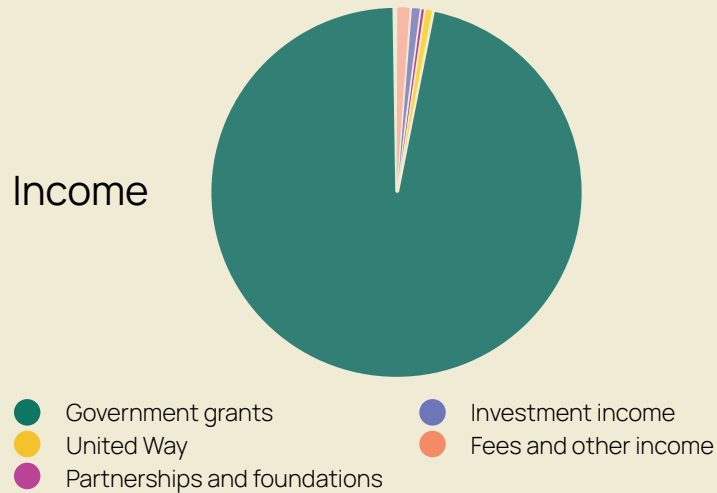
Every newcomer's journey is different, but everyone deserves access to compassionate support. Through Social Services, clients receive culturally responsive and trauma-informed services that help them navigate settlement, personal and family challenges while building stability in their communities. This includes settlement, housing, mental health, family well-being, domestic violence, and programs tailored to the needs of seniors, youth and women. Beyond direct client services, innovative digital tools expand access to information and resources. Programs such as Orientation to Ontario, International Student Connect, counselling services, seniors' programs, housing help and creative wellness initiatives help individuals overcome barriers and move forward with confidence.



Refugee Services

For individuals who leave everything behind, a safe welcome can be the first step toward rebuilding. Refugee Services provide essential support to refugees and asylum seekers through temporary accommodation, intensive case management, settlement assistance and connections to community resources. Programs including the Resettlement Assistance Program, Client Support Services and Hostel Services provide coordinated services that promote safety, stability and independence. By connecting clients with essential services and ongoing assistance, the division helps individuals and families establish stability and settle successfully.

Financial summary



Year Ended March 31, 2026 (\$'000's)

Income

Grants

Federal 20,421

Provincial 10,949

Municipal 60,824

United Way 707

Partnerships and foundations 300

Investment income 842

Fees and other income 1,194

95,237

Expenses

Salaries and benefits 37,923

Program and client support

Newcomer support 44,002

Employment support 1,133

Program partnerships 331

Building occupancy 4,087

Administrative and support 6,329

Amortization expense 469

94,274

Excess of revenue over expenses

963

Funders, partners, committees and donors

We gratefully acknowledge our funders and donors for their generous support and commitment to our work and the communities we serve.

Funders

1. Immigration, Refugees and Citizenship Canada (IRCC)
2. Ministry of Labour, Immigration, Training and Skills Development (MLTSD)
3. Ministry of Children, Community and Social Services (MCCSS)
4. Ministry of the Attorney General (MAG)
5. Ontario Health - Toronto
6. Ministry for Seniors and Accessibility (MSAA)
7. City of Toronto
8. York Region
9. Region of Peel
10. United Way Greater Toronto (UWGT)

Partners

1. Access Alliance Multicultural Health and Community Services
2. Achev
3. Afghan Women's Organization Refugee and Immigrant Services
4. African Community Services of Peel
5. Agincourt Community Services Association
6. Alliance for South Asian AIDS Prevention
7. Association canadienne française de l'Ontario – Stormont Dundas et Glengarry
8. Association canadienne-française de l'Ontario, Conseil régional des Mille-Îles (ACFOMI)
9. Association canadienne-française de l'Ontario – Région Témiskaming
10. Association des francophones de la région de York

11. Association des francophones du Nord-Ouest
12. Brampton Board of Trade
13. CARE Centre for Internationally Educated Nurses
14. Camino Wellbeing and Mental Health
15. Canadian Centre for Refugee and Immigrant HealthCare
16. Canadian Centre for Victims of Torture
17. Canadian Colleges and Institutes Canada
18. Canadian Council for Refugees
19. Catholic Centre for Immigrants, Ottawa
20. Catholic Community Services of York Region
21. Centennial College
22. Centre for Addiction and Mental Health
23. Centre for Immigrant and Community Services (Toronto)

24. Centre francophone du Grand Toronto – Peel, Toronto
25. Chinese Association of Mississauga
26. Collège Boréal – Barrie, London, Peel
27. Community of Practice Table (City of Toronto)
28. CultureLink Settlement and Community Services
29. Dixie Bloor Neighbourhood
30. Dixon Hall
31. Family Service Toronto
32. FCJ Refugee Centre
33. George Brown College
34. Georgian College
35. Glendon College – English
36. Glendon College – French
37. Hong Fook Mental Health Association
38. Humber College
39. Humber River Hospital
40. IBBY Canada
41. Immigrant Women Services Ottawa

42. Immigrants Working Centre (Hamilton)	67. Ontario Problem Gambling Resource Centre	91. Toronto Public Health	8. Centre of Mental Health and Addiction Simcoe County (CMHA)
43. Indus Community Services	68. Ottawa Chinese Community Service Centre	92. Toronto Public Library	9. Chinese Social Services Network of York Region
44. Jane/Finch Community and Family Centre	69. Peel District School Board	93. Toronto Shelters Network	10. City of Toronto – Community Benefits
45. Jewish Immigrant Aid Services (JIAS)	70. Peel Multicultural Council	94. Toronto West Partnership	11. City of Toronto – Food Sector Table
46. Job Skills	71. Peel Region (PHD) Partnership Council Executive	95. Tropicana Employment Services	12. City of Toronto – Refugee Sector Table
47. Kids Up Front	72. PNSG Resettlement Support Working Group (RSWG) Meeting	96. Vaughan Chamber of Commerce	13. City of Toronto – Service Restriction Working Group Table
48. Kitchener-Waterloo Multicultural Centre	73. Rexdale Community Health Centre	97. Volunteer MBC	14. City of Toronto – Service Sector System Strategic Leadership Table
49. Kits for a Cause	74. TRIEC Mentoring Partnership	98. WCG – Peel and York Region Employment Services Providers Network	15. City of Toronto – TSN: Women’s Sector Meeting
50. Lambton College	75. Sheridan College	99. Welcome To Canada Project	16. City of Toronto Community Partnership Committee
51. Lumens Community Services	76. Social Enterprise for Canada	100. Willowdale Legal Clinic	17. City Wide Agencies Network
52. LIP – Toronto South	77. Somali Immigrant Aid Organization	101. WoodGreen Community Services	18. Coalition of Service Providers for Refugee Claimants in Southern Ontario
53. LIP – York Region (Newcomer Inclusion Table)	78. Strides Toronto Support Services	102. Working Women Community Centre	19. Community of Practice Table (City of Toronto)
54. Mabelle Arts	79. SUCCESS	103. Wesley	20. Community Peer Research Advisory Board (CPRAB)
55. MakeWay	80. Toronto District School Board (TDSB)	104. YMCA	21. CSS Local Advisory Committee
56. Malton Neighbourhood Services	81. Toronto Catholic District School Board	105. York University	22. CSS Regional/National Advisory Steering Committee
57. McMaster University	82. The 519 Church Street Community Centre	106. YWCA St. Thomas-Elgin	23. CSS Regional/National Sub-Committee – Professional Development/Training and Community Engagement
58. Mennonite New Life Centre of Toronto	83. The Black Youth School Success Initiative (BYSSI)		24. Family Shelter Network (City of Toronto-TSN)
59. Mississauga Board of Trade	84. The Children’s Book Bank		25. First Work Central Region Management Committee
60. MOYO Health & Community Services	85. The Cross-Cultural Community Services Association		26. FOCUS Toronto
61. Muse Arts	86. The Learning Enrichment Foundation		
62. Music from Hope	87. The Vietnamese Community Centre of Mississauga		
63. New Canadians’ Centre of Excellence Inc.	88. Thunder Bay Multicultural Association		
64. Newcomer Centre of Peel (Mississauga)	89. TNO – The Neighbourhood Organization		
65. North York Community House	90. Toronto Police Service		
66. Ontario Health – Cancer Care Ontario and the Institute for Better Health at Trillium Health Partners			

Committees

1. Advisory Committee for the National Settlement Coordination Meeting: Language Literacy
2. Anti-Black Racism Collective Peel Region
3. Asylum Claimant Navigation Working Group
4. Brampton Board of Trade
5. CABR – City of Toronto
6. Canadian Council for Refugees – OPR Steering Committee
7. Catholic Children’s Aid Society (CCAS) – Service and Quality Committee

27. Here to Help Advisory Committee	43. Operational Steering Committee – North Western Toronto HUB	58. SSHA Vaccination Site Lead Table	75. York Region Employment Services Network
28. Housing Focused Quarterly Managers Meeting	44. Peel Halton Labour Market Partnership	59. The Refugee Roundtable (Employment)	76. York Simcoe Language Training Partnership
29. Housing Services Group Hub	45. Peel Homeless Sector Provider Table	60. Toronto City-Wide Community Partnership Committee	77. Youth Employment Partnership with City of Toronto
30. Humber River Hospital Steering Committee	46. Peel Newcomer Strategy Group	61. Toronto Newcomer Leadership Committee	
31. Markham & Richmond Hill Building Partnerships Table (York Region)	47. Peel Region (PHD) Partnership Council Executive	62. Toronto Region PAR Providers Committee	
32. Men's/CO-ED Sector Network	48. Peel-Halton-Dufferin Language Training Partnership	63. Toronto Rent Bank Steering Committee	
33. Mississauga Board of Trade	49. Peel-Halton-Dufferin (PHD) Language Partnership Meeting	64. Toronto Shelters Network	
34. Neighbours, Friends & Family Program Advisory Committee – White Ribbon	50. PNSG's Resettlement Support Working Group (RSWG)	65. Toronto West Partnership	
35. NETLIP	51. Planned Housing Outcome Table (City of Toronto)	66. Toronto YMCA Community Partnership Committee (CPC)	
36. NFF OCASI Working Group/Committee	52. PG Advisory Committee – YMCA Youth Gambling Program	67. TPH and CW Hub Community of Practice for CLSs Committee	
37. North West Toronto Ontario Health Team – Senior Friendly Care Steering Committee	53. Refugee Service System Roundtable	68. Trauma-Informed National Advisory Committee	
38. North West Toronto Ontario Health Team – Supporting Newcomers Committee	54. Refugee Service System Strategic Leadership Table	69. TRIEC Mentoring Partnership	
39. Ontario 211 Services External Advisory Council – French Language Services	55. Regional Community Response Table (Peel)	70. Vaughan Chamber of Commerce	
40. Ontario Community Services Association – Adult Day Program Network Committee	56. Resettlement Assistance Program – National Expansion Project Advisory Committee	71. VAW Networking Committee	
41. Ontario Problem Gambling Resource Centre	57. South Asian Women's Rights Organization (SAWRO) Committee	72. WCG Leadership and Best Practices Meetings	
42. Ontario Region RAP SPOs		73. WCG – Peel and York Region Employment Services Providers Network	
		74. Welcome Centres York Region Partnership CEO	

Donors

1. Bennett Family Foundation
2. Kids Up Front
3. Food Basic and Agnostic
4. Global Medics
5. Book Bank
6. Kits for a cause
7. Holiday Helpers
8. Toronto Star Fund
9. Welcome to Canada project
10. Someplace Nice
11. Balancing Rocks Holistic Therapy
12. Toronto Police Service
13. Gain Zen

Partners

Canada

Toronto

United Way
Greater Toronto

York Region

Ontario

Peel Region



Our locations

Toronto

Head Office: Bruno M. Suppa Corporate Office

416-658-1600

Administrative Office only. No services are delivered from this location.

Calabrian Benevolent Seniors Day Program

2115 Finch Avenue West, Suite 100, Toronto,

289-843-3212 / 416-727-0746

- Seniors Day Program
- Youth Program

Corvetti Education Centre

760 College Street, Toronto

416-534-7400

- Settlement Services
- Client Support Services
- Language and Skills Training Services

North York Centre

Sheridan Mall, 1700 Wilson Avenue, Suites 105, 114, 206, Toronto

416-244-7714 / 416-244-0480

416-244-9980

- Family and Mental Health Services
- Language and Skills Training Services
- Seniors Services

Weston Road Hub

1885 Weston Road, Toronto

416-588-2240

- Employment Services

Peel Region

Brampton North

10 Gillingham Drive, Brampton

905-459-8855 / 905-451-7147

- Employment Services
- Language and Skills Training Services

Brampton South

7700 Hurontario Street, Suite 601, Brampton

905-459-6700

- Language and Skills Training Services

Mississauga Centre

6750 Winston Churchill Boulevard, Unit 8A, Mississauga

905-567-0482

- Employment Services

York Region

Vaughan Centre

3100 Rutherford Road, Suite 102, Vaughan

905-669-5627

- Employment Services

Markham North Welcome Centre Immigrant Services

8400 Woodbine Avenue, Suites 102–103, Markham

289-846-3597 / 289-846-3645

- Language and Skills Training Services

Newmarket Welcome Centre Immigrant Services

16655 Yonge Street, Unit 26, Newmarket

289-841-3032

- Language and Skills Training Services

Richmond Hill Welcome Centre Immigrant Services

9325 Yonge Street, Richmond Hill

289-842-3151 / 289-842-3124

- Language and Skills Training Services

Vaughan Welcome Centre Immigrant Services

9100 Jane Street, Building H, Units 56–67, Vaughan

416-238-1025 / 416-238-1033

- Settlement Services
- Language and Skills Training Services

In addition to these locations, COSTI also provides Shelter Support Services in various locations across Toronto, Peel and York regions.

Looking ahead

COSTI's work is grounded in the belief that people need stability, opportunity and connection to participate fully in community life. While newcomers and immigrants remain central to our mission, the challenges they face are increasingly shared by many low-income and vulnerable residents, including access to housing, employment, services and social supports. Looking forward, COSTI will continue to evolve as a broader community organization, building on its settlement expertise while responding to the changing needs of the communities we serve.

This direction reflects a practical understanding that settlement, housing, poverty reduction, employment, mental health and inclusion are deeply connected. COSTI's future work will focus on strengthening programs, improving the client experience and developing services that help people move from uncertainty to stability and from immediate need to longer-term opportunity.

Housing will be an important part of this next chapter. COSTI is actively advancing its affordable housing strategy and pursuing funding opportunities to support the development of housing and shelter initiatives that address the needs of low-income and vulnerable populations. It is one more way COSTI is responding to the changing needs of the communities it serves.

To support this broader vision, COSTI will continue to build capacity in advocacy and government relations, employment transformation, data and digital innovation, fundraising, philanthropy and cross-sector partnerships. These priorities will help COSTI remain responsive, sustainable and effective, while staying true to the care, trust and personal connection that have long defined its work.





At COSTI, we make sure no one feels left behind because home is more than a place.

It's a feeling of belonging.

COSTI