



The South Asian Legal Clinic of Ontario (SALCO)

Annual Report 2025





**Annual General Meeting
South Asian Legal Clinic of Ontario (SALCO)**

Tuesday, November 18, 2025 @ 6:00 pm

Zoom Meeting

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Agenda

Annual General Meeting

South Asian Legal Clinic of Ontario (SALCO)

Tuesday, November 18, 2025

6:00 pm—7:30 pm

Zoom Meeting

6:00 p.m.	Zoom Meeting Opens	All Attendees
6:05 p.m.	AGM Call to Order Land Acknowledgement	Chair, Board of Directors Atulya & Khamalene
6:10 p.m.	In Conversation— The rise of hate against South Asian communities in Canada	Samya Hasan, ED at CASSA Nuzhat Jafri, ED at CCMW
6:50 p.m.	Approval of Agenda	Chair, Board of Directors
6:52 p.m.	Approval of 2024 AGM Minutes SALCO Joint Chair and ED Report	Chair, Board of Directors Chair, Board of Directors ED, SALCO
7:05 p.m.	i) Treasurer's Report on the Audited Financial Statements of the Year Ending March 31, 2025 ii) Approval of Auditor	Treasurer, Board of Directors Treasurer, Board of Directors
7:15 p.m.	Nominations to SALCO Board of Directors: slate and nominations/ Election from the floor	Nominations Com., Board of Directors
7:30 p.m.	Adjournment of Meeting	Chair, Board of Directors

Speakers Bio

Samya Hasan

Samya has been working with the Council of Agencies Serving South Asians since 2015 and has been the Executive Director since 2017. Through her role at CASSA, Samya sits on various advisory bodies including the Coalition Against Anti-Asian Racism Canada, Ontario Provincial Police Hate Crime Advisory, Peel Provincial Police Hate Crime Advisory, Colour of Poverty – Colour of Change Steering Committee, Toronto Non-Profit Network Steering Committee, and various academic and research advisory groups.

Samya received recognition from the Toronto Metropolitan University in 2020 for her work on civic engagement as their “Democracy Superhero”. Samya was also selected as CivicAction’s “DiverCity Fellow” for 2020-2021.

Prior to her employment at CASSA, Samya worked at the Affordable Housing Office at the City of Toronto as a Research Associate and Policy Consultant. During her time at the Affordable Housing Office, she worked on various housing-related portfolios supporting low-income and marginalized communities including Toronto Community Housing, and Affordable Homeownership. As a Toronto Urban Fellow for the City of Toronto, Samya worked at the Municipal Licensing and Standards division, conducting by-law reviews of business industries in Toronto.

Samya attained her Master of Public Policy degree and Bachelor of Arts in Sociology and Political Science from the University of Toronto. She is currently enrolled in a second Masters program in Islamic Studies.

Nuzhat Jafri

Nuzhat Jafri is the Executive Director (ED) of the Canadian Council of Muslim Women (CCMW) and has served as President and long-time national board member and volunteer with the Council. She has also served as chair and member of several other non-profit boards. Nuzhat has wide-ranging leadership experience in the public, private and not-for-profit sectors. Prior to her current role, she served as the Executive Director of the Office of the Fairness Commissioner from 2007 to 2017. Her experience spans leadership roles in legislative and policy development and compliance, communications, and human resources.

Nuzhat is an untiring advocate for human rights, equity, inclusion and accessibility and grounds her work in intersectional anti-oppression/anti-racism frameworks. She has a B.A. in French language and literature from the University of Toronto and a Master’s from the School of Library and Information Science at the University of Western Ontario. She lives in Toronto and enjoys being a grandmother among many of her occupations.



Land Acknowledgement for SALCO's Annual General Meeting (Virtual)

English: As we gather today from many places across Ontario, we begin by acknowledging that the lands on which we live and work have long been the traditional territories of Indigenous Nations.

The South Asian Legal Clinic of Ontario (SALCO), based in Toronto, acknowledges that we live, work and serve on the lands of the Mississaugas of the Credit, the Haudenosaunee, the Anishinaabe, and the Huron-Wendat peoples. These lands are part of the Dish With One Spoon Wampum Belt Covenant — an agreement to share, care for, and protect this territory collectively and peacefully.

Hindi: टोरंटो स्थित साउथ एशियन लीगल क्लिनिक ऑफ ऑटारियो (SALCO) स्वीकार करता है कि हम क्रेडिट के मिसिसॉगा, हौडेनोसौनी, अनिशिनाबे और हूरोन-वैडाट लोगों की ज़मीनों पर रहते, काम करते और सेवा करते हैं। ये ज़मीनें डिश विद वन स्पून वैम्पम बेल्ट अनुबंध का हिस्सा हैं - इस क्षेत्र को सामूहिक और शांतिपूर्ण तरीके से साझा करने, देखभाल करने और संरक्षित करने का एक समझौता।

We recognize that those joining us today are situated on different territories across the province — from the homelands of the Anishinaabe, Cree, and Oji-Cree in the North, to the territories of the Haudenosaunee and the Anishinaabe in the South, to the Métis Nation communities throughout Ontario. We invite everyone to take a moment to reflect on the Indigenous lands they are on today.

Tamil: இன்று எங்களுடன் இணைப்பவர்கள் பலர், மாகாணத்தின் பல்வேறு பிரதேசங்களில் அமைந்துள்ளனர் என்பதை நாங்கள் உணருகிறோம்-- வடக்கில் உள்ள அனிவினாபே, கிரீ மற்றும் ஜில்க்கரீ ஆகியோரின் தாயகங்கள் முதல் தெற்கில் உள்ள ஹவ்டெனோசோனி மற்றும் அனிவினாபே நிலப்பரப்புகளில் வரை மற்றும் ஒன்றாறியோ முழுவதும் உள்ள மெடிஸ் நேஷன் சமூகங்களின் பாரம்பரிய பூமிகள் உள்ளன. இன்று தாங்கள் இருக்கும் பூர்வீக நிலங்களைப் பற்றி சிந்திக்க ஒரு கணம் எடுத்துக்கொள்ள அனைவரையும் அழைக்கிறோம்.

English: As a clinic serving South Asian communities, we also recognize the importance of situating our work within a broader understanding of colonization — both here in Canada and across the global South. We acknowledge that our presence on these lands is shaped by histories of displacement, migration, and resistance. We commit ourselves to standing in solidarity with Indigenous communities in their ongoing struggles for justice, sovereignty, and self-determination.

English: In our work toward racial, gender, and economic justice, we honour the leadership of Indigenous peoples who have always defended the land, the water, and the rights of all beings to live with dignity.

We strongly support and advocate to fully implement the National Action Plan for the Missing and Murdered Indigenous Women, Girls and indigenous 2SLGBTQQIA+ People and the calls for justice that prioritize Indigenous women's safety and healing.

Miigwetch, Nia:wen, Merci, and Thank You.

SALCO ANNUAL GENERAL MEETING - BUSINESS MEETING
Monday, November 25, 2024, 6:30 pm-7:30pm
Via Zoom, Toronto, Ontario

1. The AGM meeting was opened to the public at 6:30 pm with a welcome by the Executive Director, Shalini Konanur, and the Board Chair, Lisa Amin.
2. **Land Acknowledgement:** Staff Lawyer, Mazahir Walji, presented the Land Acknowledgement at 6:40 pm. The acknowledgement re-affirmed the contributions and historic importance of Indigenous peoples of Ontario, including the Anishinaabe, Haudenosaunee, Wendat Nations, and the Mississaugas of the Credit, as well as many diverse First Nations, Inuit, and Métis peoples. It was also acknowledged that Toronto is covered by Treaty 13 with the Mississaugas of the Credit. As settlers, this recognition must be clearly and overtly connected to our collective commitment to make the promise and challenge of Truth and Reconciliation real in our communities, and in particular to bring justice for murdered and missing Indigenous women and girls across our country.
3. **AGM Business Meeting: Call to Order:** The AGM Business Meeting was called to order by Board Chair, Lisa Amin, at 6:32 pm. Lisa welcomed and thanked everyone and explained the voting process (via online poll).
4. **Approval of the Agenda & Minutes from AGM 2024:** Approval of Agenda for 2024 was presented for approval at 6:34 p.m. by the Board Chair, Lisa Amin

Motion to Approve Agenda: The Agenda was presented for approval, whereupon motion duly made by Sultana Jahangir, seconded by Shivali Vig, and duly passed. Voting results (via online poll): Yes – 100%, Abstains – 0%

Motion to Approve: The AGM 2023 Minutes was presented for approval, whereupon motion duly made by Sultana Jahangir, seconded by Marium Yousuf, and duly passed. Voting Results (via online poll): Yes – 100%, Abstains – 0%

5. **SALCO Chair and Executive Director's Report:** The Board Chair, Lisa, presented the Chair's message from the AGM package, and the Executive Director, Shalini Konanur, presented the ED's report.

Chair's message (highlights): Lisa addressed growing xenophobia, Islamophobia and hatred towards South Asian communities; massive changes in immigration that are directly targeting South Asian temporary immigrants; international students experiencing issues with immigration, harassment, health issues, inability to access income supports, employment law issues, and housing issues; Gender based Violence (GBV) issues with year-over-year increases on the percentages of South Asian people facing gender-based violence; housing, eviction/loss of housing and stagnant rates of social assistance.

Executive Director's message (highlights): Shalini spoke about the GBV work done by SALCO, 2024 was a difficult year with many significant cases. She addressed the intersectionality of cases sometimes housing immigration, social assistance with GBV, challenges faced by international students, foreign workers juxtaposed with housing crisis. Shalini has been working on GBV for 25 years and 2024 has been the most difficult. Shalini is on the Domestic Death Review Committee, she mentioned her recent trip to the US where she attended Facing Race Conference, this conference made it clear that we are going to face new challenges with less support for immigration. Conversations going on in the US and other parts of the world show a pushback against race and we have to be mindful of this. Since immigration is funded by federal government, election might impact this funding, the good news is that we have an incredible group of colleagues. Shalini stated that SALCO picks up as much work as we can, and her colleagues support her in her work. The Board is very committed and engaged and are incredible champions for SALCO and access to justice. Year over year the demand for service far outweighs the capacity. This past year, SALCO opened the door to its first satellite office in Scarborough, Ontario. SALCO provided significant support through direct services to clients in legal advice, legal brief services, and legal representation in multiple areas of law, including immigration, housing, employment, income maintenance, and family law. SALCO was actively engaged in public legal education, community development, law reforms. Shalini acknowledged that LAO is very supportive to SALCO's efforts and is the major funder, she thanked the funders including but not limited to: LAO, the Kasam foundation for GBV work, Department of Justice, the United Way

The Joint Chair and ED Report concluded with Lisa mentioning that she echo's Shalini's words and sending a shout out to all the staff and she appreciated the work they do, she thanked Shalini, the SALCO staff, board members for being active and doing a lot of heavy lifting, funders, community partners and community. Lisa also congratulated Shalini on receiving South Asian Bar Association of North America's Public Interest Award for her work to advance access to justice and social justice for low-income South Asian communities in Canada which is a well-deserved accolade.

6. SALCO Staff Highlights: The staff presented highlights from the Staff Report in the AGM Package 2024:

Anchal Bhatia: Anchal is a Staff Lawyer at SALCO. Anchal intervened with ISAC in a Division court case, where the Appellant was a South Asian woman, unfortunately the court did not consider all challenges however the case received a positive decision. Anchal spoke about the increase in Employment law cases. She has successfully resolved Employment law cases and also won a Small Claims court matter. Anchal spoke about the intersectionality present in many cases especially GBV cases and the challenges. Anchal spotlighted her online PLE Tarik pe Tarik on Employment law, she is working on expanding the PLE to include Immigration, the PLE has received a grant from SABA North America.

Atulya Sharman: Atulya is a Senior Supervising Lawyer, he came back to SALCO last year, one of the challenges he observed is in immigration, as there have been many changes in the last 12 months it has impacted many especially women who face GBV. Atulya successfully helped a client (she/her) who was fleeing domestic abuse in getting Temporary Resident Permit, he also was successful in her Application for Permanent Residence through Humanitarian and Compassionate grounds, typically this would take between 24 to 36 months but his client got the approval in 100 days! Atulya also assisted client with vulnerable worker open work permit. He also spoke about his PLE presentations in immigration-how to prevent fraud, hate crimes. He thanked students for supporting SALCO's heavy work load.

Gurmat Randhawa: Gurmat is a Staff Lawyer. Gurmat spoke about year on year increase in GBV, Sexual harassment, Elder abuse, she works in these areas as well as Housing, Social assistance cases. Gurmat updated our PLE materials on human trafficking and the law, and peer reviewed Immigration PLE materials. Gurmat attended UN Committee on the Elimination of Discrimination against Women, appeared before a Senate committee on developing a national strategy to prevent intimate partner violence (IPV), Gurmat also prepared submission to CBSA on policy incorporating GBV guiding principles. Gurmat represented SALCO at Queens Park on calling on the provincial government to declare IPV an epidemic in Ontario. Gurmat is involved in ICIWIG, she was an organizer for the 2024 GTA and Specialty Clinics Training Conference.

Hemant Bhadana: Hemant is a Community Legal Worker who has newly joined SALCO in 2024. Hemant works in various areas of law including Immigration, Housing, and Income security. Hemant was successful in his Social Benefits Tribunal case and helped his client receive ODSP payment, he also successfully delivered PLE in Human Rights & Housing, and Hemant spoke about his involvement with Pathways to Justice and its assistance for international students.

Khamalene Ganeshathasan: Khamalene is a staff lawyer at SALCO. She has been practicing law in Ontario for over 14 year. 13 of which was in private practice. A predominant portion of SALCO's clients are Tamil speaking and come from Scarborough, Markham areas. Khamalene spoke about access to justice for the Tamil clients and the start of the satellite office at 705 progress avenue from March 25, 2024, Khamalene attends the Scarborough office every Thursday and since she is able to speak in Tamil and Hindi she is able to offer legal services without the need for interpretation. She has successfully represented many clients at the Social Benefits Tribunal and spoke of her client who received ODSP in 2024 after trying since 2012. She has conducted many public legal education sessions including PLE in Tamil for Tamil seniors, she spoke about her role with the Tamil Bar Association.

Mazahir Walji: Maz is a staff lawyer at SALCO under the federal funding project of the Department of Justice. He practices in Family Law and Immigration. Maz assisted a client in securing parenting time after parental alienation. Maz helped an elderly client (She/Her) to receive much needed spousal support. Maz was successful in a complex case involving legal status for a 2 year old US child. Maz has presented PLE on family law and immigration, he offered PLE tailored to new comers as needed. He thanked Shalini, Atulya and the staff for their support

Shreyosi Pal: Shreyosi is a Student Intern, she joined SALCO in July 2024. Shreyosi worked on Family, Immigration, and Income Support cases. Recently she worked on a case where the client had faced domestic violence, Shreyosi was able to resolve the client's consumer debt issues and her debt of about \$3000 was wiped out. Shreyosi worked on a case to successfully secure travel authorization for a child to travel outside Canada, when the child's father had refused co-operation. She has attended various events and conferences on behalf of SALCO.

7. Treasurer's Report on Audited Financial for the stated year ending March 31, 2024: Our treasurer, Alizeh Khorasanee, presented the Audited Financial Statements at March 31, 2024, with the following highlights:

- Our auditors provided a clean audit report with no issues raised and no recommendations
- SALCO's finances look healthy and 2024 remains in line with the past year, 2023. Funding has remained stable.
- There were no significant changes to the 2023-2024 financials

- Our major funder is Legal Aid Ontario, but this past year SALCO also received project funding from the federal Department of Justice, the United Way Greater Toronto, and the Kassam Foundation to support our work within the South Asian community including those facing gender-based violence
- Alizeh, also recommended to continue to use our current auditor for the next year.

Motion to approve the audited financial statements was presented for approval, whereupon motion duly made by Sultana Jahangir, seconded by Marium Yousuf, and duly passed. Voting results (via online poll): Yes – 100%, Abstains – 0%

Motion to approve Rashidi LLP, Charted Professional Accountants as auditors for year ending March 31, 2025 was presented for approval, whereupon motion duly made by Swarna Tiagi, seconded by Sultana Jahangir, and duly passed. Voting Results (via online poll): Yes – 100%, Abstains – 0%.

8. Nominations to SALCO Board of Directors:

A) Election of Slate of Nominees re-election/election for the 2024-2026 board term: Marium Yousuf (Chair of the Board's nominations committee): Marium outlined the process for board nominations at SALCO, which are a hybrid model of a slate of nominees presented by the Nominations Committee and one position left vacant for election from the floor of the AGM. She highlighted the following:

- The committee reviewed applications and proposed a slate to the SALCO Board, who approved the slate for presentation at the AGM
- Marium presented the proposed nominations slate for SALCO board members in the AGM Package 2024 and asked those in attendance to say a few words:
 - ◆ **Alizeh Khorasane** — Spoke to the Board's work and its meaningful impact on the community.
 - ◆ **Kish Mahmood** — Expressed his commitment to supporting SALCO and the privilege of serving the community.
 - ◆ **Shivali Vig (Lawyer)** — Seeks to continue advancing SALCO's initiatives, if elected.
 - ◆ **Rutvi (Ruthvi) Patel (Student Board Member, seeking re-election)** — Reflected on her learning to date and desire to continue contributing.
 - ◆ **Mackinder Samrai, CPA (Sun Life, Wealth Management)** — Committed to leveraging financial expertise to support SALCO and the community.
 - ◆ **Priyanka Bahl (Estate Litigation Lawyer)** — Aims to advance access to justice for women.
 - ◆ **Shanjana Rahman (Internationally trained lawyer; Paralegal candidate; SAWRO)** — Focused on serving marginalized women and international students.

Motion to approve slate of nominees was presented for approval, whereupon motion duly made by Anita Sarathy, seconded by Adel Mian, and duly passed. Voting Results (via online poll): Yes – 95%, No – 5%, Abstains – 0%.

B) Election from the Floor: Marium invited for the nominations from the floor: There were two people who put their name forward and Marium invited them to present orally:

Adel Mian — Public law lawyer and Discipline Counsel at the College of Immigration and Citizenship Consultants (CICC). He has a decade-long relationship with SALCO, a strong commitment to poverty law (including volunteer work with Parkdale Community Legal Services), experience addressing wrongful conviction issues, and extensive service with the North York Muslim Association in multiple roles.

Arshi Salahuddin — Internationally trained lawyer (Calcutta) with a focus on gender-based violence and public interest litigation. Her work includes landmark matters involving tea plantation workers in Calcutta, land rights for miners in South Africa, and participation in India's 2018 Supreme Court case on *triple talaq*. She has taught at the University of Michigan and Stanford, and is currently with the Office of the Worker Adviser, Ontario Ministry of Labour.

Poll Results for Nomination from the floor

Adel Mian 52%

Arshi Salahuddin 48%

Motion to approve Adel Mian, member elected from the floor, was presented for approval, whereupon motion duly made by Sultana Jahangir, seconded by Priya Vansh, and duly passed. Voting Results (via online poll): Yes – 100%, Np – 0%, Abstains – 0%

9. Special Thank You to Sultana Jahangir: Board Chair, Lisa Amin, delivered remarks recognizing long-serving Board Member **Sultana Jahangir** for her dedication, contributions, and depth of experience, noting her consistent leadership and collaborative spirit. In response, Sultana acknowledged the significant challenges facing the community and emphasized the importance of meeting them together with a united purpose.
10. **AGM Business Meeting 2024 Adjournment:** There being no further business to come before the meeting, the motion to adjourn was presented by the Chair, Lisa Amin.

Motion to Approve: Motion to adjourn the AGM Business Meeting 2024 on November 25, 2024 was presented for approval, whereupon motion was duly made by Shivali Vig, seconded by Priya Vansh, and duly passed and unanimously adopted at 7:42 pm (EST)

Minutes prepared by: Atulya Sharman / Shalini Konanur

SALCO AGM 2025: Message from our Chair and the Executive Director

As we gather for the 2025 Annual General Meeting of the South Asian Legal Clinic of Ontario (SALCO), we do so at a time when Ontario's community legal clinics continue to fight to meet growing demand with shrinking resources. Despite these challenges, 2024–2025 was a year of extraordinary perseverance, advocacy, and impact at SALCO.

Over this past year, SALCO continued to strengthen access to justice for low-income South Asian Ontarians through direct legal services, public legal education, capacity-building training, and strategic law reform work. These efforts have become even more critical amid major immigration law changes, rising gender-based and racialized violence, and systemic barriers affecting newcomers, international students, and survivors of gender-based violence.

Key Strategic & Test-Case Litigations

SALCO maintained its leadership in test-case advocacy before the Ontario Superior Court, Ontario Court of Appeal, Federal Court, and the Supreme Court of Canada, advancing issues of equality, immigration, and access to justice.

- These matters addressed topics such as immigrant and migrant worker health-care coverage, employment discrimination, systemic racism in hiring, challenges to Safe Third Country rules, and cultural competence in family-law cases. Notable cases from 2025 include:
 - ◊ Supreme Court of Canada – *Ahluwalia v. Ahluwalia*: SALCO intervened (with SALCBC and SABA) in this landmark case on recognizing a *tort of family violence*, urging the Court to adopt a culturally responsive and intersectional analysis that reflects the lived experiences of South Asian survivors.
 - ◊ Supreme Court of Canada – *Dunmore v. Mehralian*: SALCO intervened to argue that determinations of a child's *habitual residence* must consider power dynamics and cultural context, as patriarchal and coercive family structures can silence women's voices and distort "joint parental intention."
 - ◊ Federal Court – *Canadian Immigration Lawyers Association v. Canada*: SALCO's Executive Director, Shalini Konanur, served as an expert witness on the *right to counsel*, providing evidence on how systemic barriers and racial inequities impede access to legal representation for racialized and low-income newcomers.

Training and Capacity-Building

SALCO delivered a high volume of Public Legal Education (PLE) sessions between October 2024 and September 2025 for low-income communities, frontline service providers, and government partners.

- This included human trafficking training for NGOs, and specialized sessions on immigration options for survivors of family violence.
- SALCO trained health-care providers on working with clients experiencing gender-based violence (GBV), and provided training for police, coroners, and forensic investigators on handling intimate-partner violence deaths within racialized communities.
- Our capacity-building also extended to satellite services in the Peel Region (Malton Women's Centre, Brampton Library) and new outreach efforts in Scarborough.

Immigration, International Students & Student-Worker Populations

- SALCO's immigration casework continued to grow in scale and complexity.
- A rising concern this year was the precariousness faced by international South Asian students, who have been deeply affected by rapid and dramatic immigration policy shifts.
- SALCO increased its advocacy in response to federal reforms, including the Stronger Borders Act, and worked to highlight how such changes disproportionately harm racialized newcomers.
- Many clients are survivors of GBV whose immigration status is directly tied to their safety and stability.
- SALCO assisted clients with Temporary Resident Permits (Family Violence Stream), Humanitarian & Compassionate (H&C) applications, status extensions, sponsorship appeals, and judicial reviews at the Federal Court, successfully overturning numerous wrongful denials.

Gender-Based Violence, South Asian Hate & Intersectional Justice

- Addressing gender-based violence (GBV) remains central to SALCO's mandate. A significant proportion of our clients continue to experience GBV that intersects with immigration, family, housing, and employment law — including intimate-partner violence, forced marriage, human trafficking, and elder abuse.
- Over the past year, SALCO has also seen a marked rise in anti-South Asian hate, xenophobia, and Islamophobia across Canada. South Asian communities — particularly international students and newcomers — have faced racial profiling, online hate, and scapegoating for economic and social challenges.
- SALCO continues to lead public education, coalition work, and advocacy to counter these narratives and to ensure that policy decisions are grounded in equity, inclusion, and human rights.

Law Reform, Community Development & Outreach

- SALCO advanced law-reform initiatives addressing poverty, systemic racism, employment discrimination, immigration, family law, and GBV. For example, SALCO collaborated with the National Association of Women and the Law (NAWL) on a national campaign (supported by 250+ feminist organizations) calling for a ban on parental-alienation claims in family court.
- SALCO is also advancing international human rights work in collaboration with major national civil society organizations, urging Canada to implement key United Nations human rights recommendations and establish a structured role for civil society in domestic consultations.
- Community development highlights include new satellite offices, ongoing participation in the Colour of Poverty – Colour of Change campaign, and active advisory roles in research and policy projects across Ontario.
- SALCO continues to serve on the national advisory of the Canadian Network for Equity and Racial Justice (CNERJ), supporting Canada's engagement in the Canada–U.S.–Mexico Partnership for Equity and Racial Justice. In 2025, CNERJ hosted a national Equity and Racial Justice Summit, bringing together community organizations, policymakers, and advocates to advance coordinated strategies for racial equity across North America.

Meeting Community Need in a Time of Crisis

SALCO once again operated at full capacity this year. The demand for legal and social supports far exceeds available resources, not only at SALCO but across Ontario's clinic system. In 2025, inflation, a worsening housing crisis, stagnant social assistance rates, and tightening immigration policies have deepened poverty and instability. For low-income South Asians, these challenges are compounded by racial discrimination, job insecurity, housing precarity, and immigration uncertainty, leaving many vulnerable to exploitation and crisis.

SALCO continues to see more clients relying on food banks, emergency shelters, or precarious living arrangements, as economic pressures intensify. The hardship and urgency we witness daily reflect both global turmoil and widening domestic inequities.

Through all of this, SALCO has remained present and responsive, meeting clients in person and by phone, through our main office, community spaces, shelters, prisons, and hospitals. In 2024–2025, we expanded our reach through satellite services, including our new Scarborough office, making legal help more accessible to those most in need. Across immigration, housing, employment, income maintenance, human rights, and family law, SALCO provided thousands of clients with legal advice, brief services, and representation, ensuring that even in this difficult access-to-justice environment, our most vulnerable communities have somewhere to turn.

We encourage you to review **SALCO's 2024–2025 Annual Report**, which provides a deeper look at our cases, community initiatives, and the extraordinary impact of our team's work this year.

Acknowledgements

- We extend our deep gratitude to our funders, partners, board members, and staff for their unwavering commitment in a time of heightened complexity and demand.
- Thank you to all community organizations, frontline service providers, healthcare and settlement-sector colleagues, and the many South Asian clients who place their trust in SALCO.
- Our gratitude also extends to our board of directors for their strategic oversight; to our dedicated legal, social-support, and administrative teams for their client-centred work; and to our funders including Legal Aid Ontario, the Department of Justice Canada, the Raj Anand and Lesley Valentine-Anand Foundation, the Kassam Foundation, and the United Way Greater Toronto for making this mission possible.
- Finally, we thank SALCO's extraordinary staff for your dedication, innovation, and compassion. You continue to adapt to change, anticipate community needs, and stand shoulder-to-shoulder with those you serve. Your advocacy in courtrooms, classrooms, and communities defines the spirit of justice at the heart of SALCO.

Closing Reflection

Ethno-racial clinics like SALCO are not just part of Ontario's justice system — they are its conscience. We fill the gaps left by structures that too often fail low-income and racialized communities, breaking down barriers between people and justice. SALCO's community-based, culturally competent model, grounded in language access and trust continues to show what equitable, holistic legal service looks like.

The latest census confirms what our daily work already tells us: South Asians are now Ontario's and Canada's largest racialized population, yet continue to experience poverty, discrimination, and exclusion at unacceptably high rates. These realities demand action, not complacency.

Sustaining SALCO's work is not only about keeping a clinic open – it is about upholding the rule of law, ensuring that justice is accessible to everyone, not just those who can afford it or are shielded from discrimination because of identity. We remain steadfast in insisting on equity, dignity, and justice for every member of the communities we serve.

Lisa Amin,
Chair, SALCO Board of Directors

Shalini Konanur
Executive Director / Lawyer

SALCO 2024/2025 Highlights

Introduction:

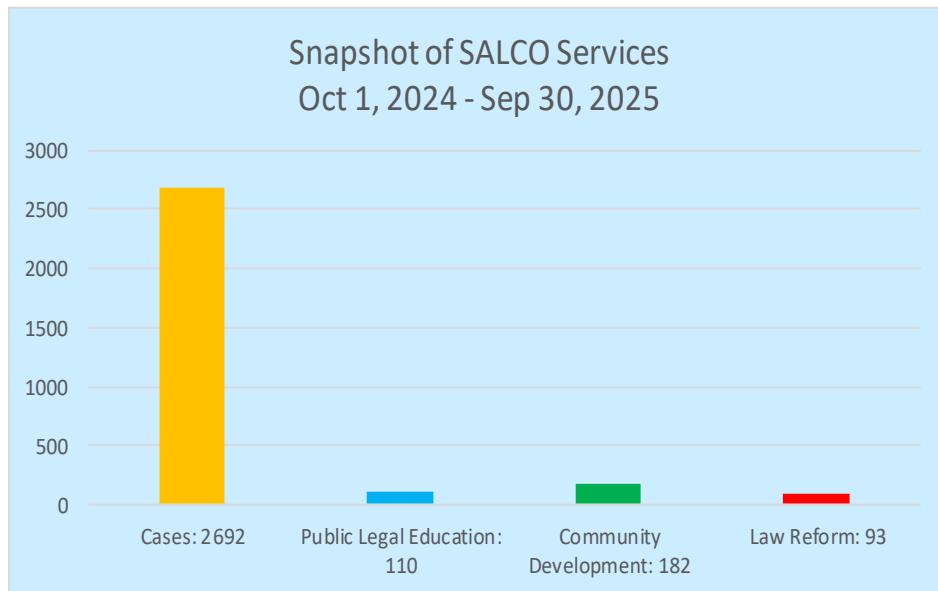
The 2024-2025 year was a period of significant activity and challenge for SALCO. Our work with low-income South Asian communities across Ontario was shaped by ongoing and emerging developments. Persistent inflation further deepened poverty, intensifying financial hardship for many individuals and families. At the same time, changes in immigration policy created new vulnerabilities for international students and temporary foreign workers—many from South Asian backgrounds—who experienced a rise in hate crimes, workplace discrimination, and housing insecurity.

Throughout the year, SALCO provided vital support to clients facing urgent immigration-related concerns, including international students, people experiencing domestic or workplace violence, and individuals enduring lengthy delays in immigration processing. We also documented a concerning increase in hate crimes targeting South Asian communities.

In meeting these challenges, SALCO reaffirmed its unwavering commitment to providing direct legal services, advancing public legal education, advocating for law reform, and supporting our communities.

- ◆ South Asian was the single largest visible minority group, accounting for 31.5% of visible minorities and 10.8% of Ontario's total population;
- ◆ South Asians continue to live in poverty at disproportionate rates compared to non-racialized people. Most recently, the South Asian poverty rate (7.2%) was still higher than that of the non-racialized population (6.1%).
- ◆ The top South Asian languages spoken in Ontario are Punjabi, Hindi, Urdu, Tamil, Bengali, and Gujarati.
- ◆ Ontario continues to be home to Canada's largest population of international students, with India being the top source country for new permanent residents and non-permanent residents.
- ◆ Reported intimate partner violence rates in Ontario have been increasing, with one police service reporting an 18.1% increase in reports in 2024 compared to 2023. A 2020-2021 report on femicide in Ontario noted that South Asian victims were overrepresented, making up 12.1% of victims while being 9.9% of the population.

SALCO 2024/2025 Highlights



Casework:

In 2024/2025, the South Asian Legal Clinic of Ontario (SALCO) maintained a vital role in advocating for vulnerable populations, including international students and temporary foreign workers (TFWs) facing complex employment law challenges. The organization provided critical representation for clients at various tribunals and the Superior Court, addressing issues such as workplace exploitation and rights violations. Furthermore, SALCO remained steadfast in its commitment to supporting individuals experiencing forced marriages within Canada and those who had been taken overseas. The clinic continued its essential work in assisting women fleeing domestic violence, offering vital legal aid and support services to navigate these difficult circumstances.



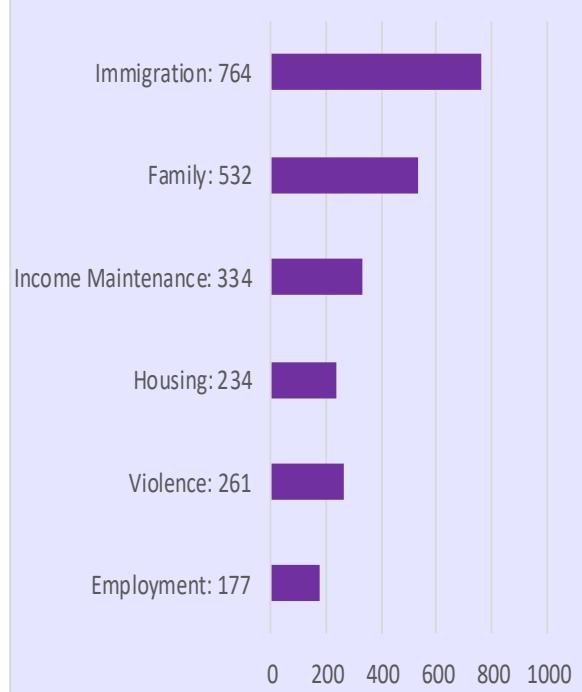
Casework highlights include

- i) Represented clients in family court at conferences, motions, and settlement discussions; drafted and argued urgent family law motions on parenting time, decision-making responsibility, support, and enforcement; provided safety planning, case strategy, and referrals in files involving domestic violence and newcomer issues using a trauma-informed, plain-language approach.
- ii) Our Social Worker actively managed a significant case load that focused on system navigation and advocacy pertaining to housing, social benefits, and mental health. As well as, completed safety planning, supported with various applications and provided resources.
- iii) Submitted several H&C's and two resolved federal court judicial reviews.
- iv) E.I. appeals for constructive dismissal.
- v) Filed a defense and working on a counter claim at Superior Court on behalf of two international students

- ◆ Assisted several women fleeing intimate partner violence in regularising their immigration status.
- ◆ SALCO is now supporting our clients with non-legal issues like safety planning & applications for income sup-

Advice, Brief Services, Cases: Top 6

Areas of Law (2024/2025)



SALCO 2024/2025 Highlights

Public Legal Education (PLE)

SALCO delivered extensive PLEs across various sectors, focusing on civil society organizations, the legal profession, client communities, law schools, and the judiciary. The sessions encompassed critical subjects including immigration, family law, violence, systemic racism, employment, income maintenance, and housing. Additionally, SALCO provided comprehensive education on human trafficking specifically within racialized communities. From October 1, 2024, to September 30, 2025, SALCO conducted 110 public legal education sessions (PLEs), targeting low-income communities, front-line service providers, governmental entities, United Nations representatives, and various non-governmental organizations (NGOs).

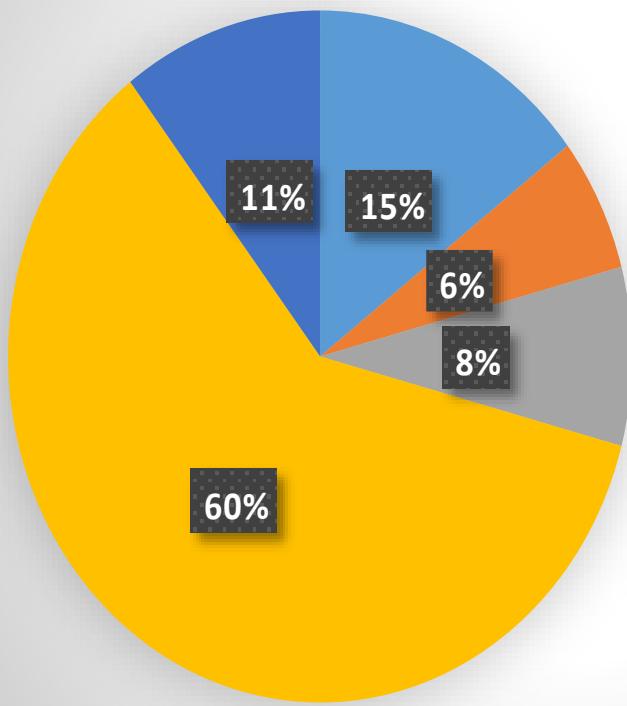


◆ Highlights:

- i) Keynote Address and Training for University Health Network on health care practitioners supporting survivors of IPV (700 attendance)
- ii) Training for front-line service providers on legal issues for survivors of human trafficking in racialized communities
- iii) Continue to work on **Tareekh pe Tareekh campaign** to increase awareness on employment law rights in South Asian Languages. Going to add Immigration rights to our roster. We also received a grant from SABA North America.
- iv) Conducted two PLEs with International Student Connect (a program from COSTI) – one on tenant's rights and one on employment law
- v) Presented at the AERO Toronto Summit on Anti-Asian Racism in Education
- vi) On wills and power of attorney - for Indus Brampton
- vii) On refugee claim process, and working with lawyers and consultants for SAWRO (~130 people attended)
- viii) PLE On Canada Disability Benefit for Indus Brampton.

SALCO 2024/2025 Highlights

Top 5 Areas for Law Reform: 2024-2025



Gender-Based Violence: 14
Income maintenance: 6
Immigration: 8
Human Rights (Racism): 58
Other: 10

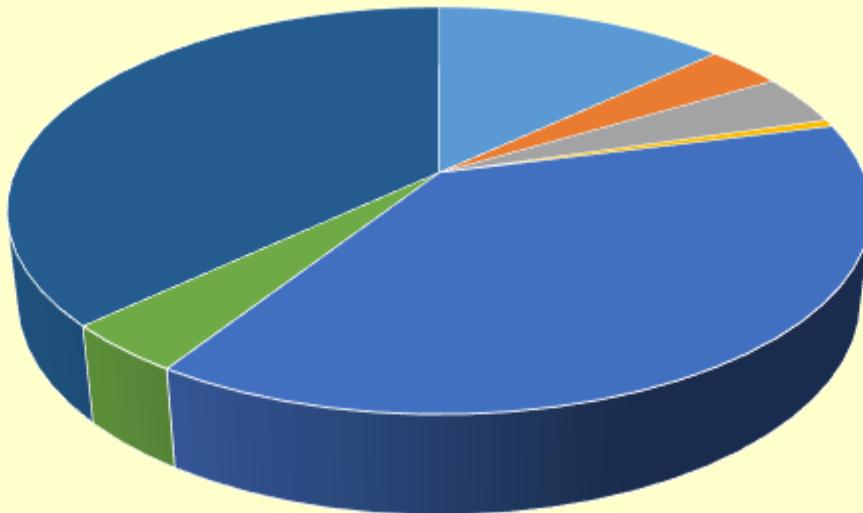
Law Reform Highlights

- **Supreme Court of Canada – Ahluwalia v. Ahluwalia:** SALCO intervened (with SALCBC and SABA) in this landmark case on recognizing a tort of family violence, urging the Court to adopt a culturally responsive and intersectional analysis that reflects the lived experiences of South Asian survivors.
- **Supreme Court of Canada – Dunmore v. Mehralian:** SALCO intervened to argue that determinations of a child's habitual residence must consider power dynamics and cultural context, as patriarchal and coercive family structures can silence women's voices and distort "joint parental intention."
- **Federal Court – Canadian Immigration Lawyers Association v. Canada:** SALCO's Executive Director, Shalini Konanur, served as an expert witness on the right to counsel, providing evidence on how systemic barriers and racial inequities impede access to legal representation for racialized and low-income newcomers.
- Budget **Submissions** on Access to Justice
- Submissions to the **UN Committee on the Elimination of Discrimination Against Women**

SALCO 2024/2025 Highlights

Community Development highlights

Top 7 Areas of Community Development: 2024-2025



- ◆ Participated in the WRAG, Provincial Steering Committee for Social Assistance & the regional Social Assistance Committee
- ◆ Started attending the PEEL CAS community response to IPV
- ◆ Presented at the Holistic Sustainable Development Network International on human rights and discrimination faced within the South Asian Community.
- ◆ Represented SALCO at the Bordering Initiatives forum organized by the research team funded by U of T and UVic.
- ◆ Participation in the Federal Continuing Committee on Human Rights – to implement UN recommendations in Canada
- ◆ National advisory of the Canadian Network for Equity and Racial Justice (CNERJ), supporting Canada's engagement in the Canada–U.S.–Mexico Partnership for Equity and Racial Justice. In 2025, CNERJ hosted a national Equity and Racial Justice Summit, bringing together community organizations, policymakers, and advocates to advance coordinated strategies for racial equity across North America
- ◆ Committee member of the Domestic Violence Death Review Committee – reviewing IPV deaths in racialized communities (our 2023 report has just released)
- ◆ Member of the Expert Human Rights Panel of the Federal Court Challenges Program (which supports test case interventions from across the country on challenges to equality rights)
- ◆ Trustee of the Law Foundation of Ontario (providing funding for access to justice projects across Ontario)
- ◆ Bencher – Law Society of Ontario (Chairing the LSO Equity and Indigenous Affairs Community – currently running a research project on equity issues for licensees, and held the first annual Equity Summit at the LSO)SALCO presented at Senate Standing Committee on Social Affairs, Science and Technology for Bill S-249 - An Act respecting the development of a national strategy for the prevention of intimate partner violence

SOUTH ASIAN LEGAL CLINIC OF ONTARIO

FINANCIAL STATEMENTS

MARCH 31, 2025

INDEPENDENT AUDITOR'S REPORT

To the Members of
South Asian Legal Clinic of Ontario

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of South Asian Legal Clinic of Ontario ("the Organization"), which comprise the statement of financial position as at March 31, 2025, the statement of operations, the statement of changes in net assets, and the statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of South Asian Legal Clinic of Ontario as at March 31, 2025, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Opinion

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

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

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

INDEPENDENT AUDITOR'S REPORT (Continued)

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

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

Rashidi LLP

Richmond Hill, Ontario
July 24, 2025

Chartered Professional Accountant
Licensed Public Accountant

SOUTH ASIAN LEGAL CLINIC OF ONTARIO

STATEMENT OF FINANCIAL POSITION

AS AT MARCH 31, 2025

ASSETS

	Legal Aid Fund	Legal Disbursement Fund	General Fund	Forced Marriage Fund	2025	2024
Current						
Cash	\$ (25,132)	\$ 17,131	\$ 351,394	\$ 15,757	\$ 359,150	\$ 294,977
Grants receivable	-	-	14,017	-	14,017	9,562
HST recoverable	56,862	30	211	-	57,103	42,047
Prepaid expenses	14,772	-	1,590	-	16,362	15,674
	<u>46,502</u>	<u>17,161</u>	<u>367,212</u>	<u>15,757</u>	<u>446,632</u>	<u>362,260</u>
Interfund balances	<u>30,354</u>	<u>-</u>	<u>(30,354)</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>\$ 76,856</u>	<u>\$ 17,161</u>	<u>\$ 336,858</u>	<u>\$ 15,757</u>	<u>\$ 446,632</u>	<u>\$ 362,260</u>

LIABILITIES AND NET ASSETS

Current						
Accounts payable and accrued liabilities	\$ 53,310	\$ -	\$ 563	\$ -	\$ 53,873	37,723
Deferred grants (Note 3)	-	-	50,837	-	50,837	45,000
	<u>53,310</u>	<u>-</u>	<u>51,400</u>	<u>-</u>	<u>104,710</u>	<u>82,723</u>
Fund balances	<u>23,546</u>	<u>17,161</u>	<u>285,458</u>	<u>15,757</u>	<u>341,922</u>	<u>279,537</u>
	<u>\$ 76,856</u>	<u>\$ 17,161</u>	<u>\$ 336,858</u>	<u>\$ 15,757</u>	<u>\$ 446,632</u>	<u>\$ 362,260</u>

Approved on behalf of the Board:

Director

Director

(The accompanying notes are an integral part of these financial statements)

SOUTH ASIAN LEGAL CLINIC OF ONTARIO
STATEMENT OF CHANGES IN NET ASSETS
FOR THE YEAR ENDED MARCH 31, 2025

	<u>Legal Aid Fund</u>	<u>Legal Disbursement Fund</u>	<u>General Fund</u>	<u>Forced Marriage Fund</u>	<u>2025</u>	<u>2024</u>
Balance, beginning of year	\$ 13,687	\$ 13,504	\$ 236,589	\$ 15,757	\$ 279,537	\$ 245,488
Excess (deficiency) of revenue over expenses	<u>9,859</u>	<u>3,657</u>	<u>48,869</u>	<u>-</u>	<u>62,385</u>	<u>34,049</u>
Balance, end of year	<u>\$ 23,546</u>	<u>\$ 17,161</u>	<u>\$ 285,458</u>	<u>\$ 15,757</u>	<u>\$ 341,922</u>	<u>\$ 279,537</u>

(The accompanying notes are an integral part of these financial statements)

SOUTH ASIAN LEGAL CLINIC OF ONTARIO

STATEMENT OF OPERATIONS

FOR THE YEAR ENDED MARCH 31, 2025

	<u>Legal Aid Fund</u>	<u>Legal Disbursement Fund</u>	<u>General Fund</u>	<u>Forced Marriage Fund</u>	<u>2025</u>	<u>2024</u>
Revenue						
Grants (Note 4)	\$ 1,116,977	\$ 6,700	\$ 192,845	\$ -	\$ 1,316,522	\$ 1,136,021
Donations & fundraising	-	-	43,737	-	43,737	41,568
Fees for service	-	-	15,250	-	15,250	5,400
Interest & recoveries	12,821	6	3,010	-	15,837	6,120
	<u>1,129,798</u>	<u>6,706</u>	<u>254,842</u>	<u>-</u>	<u>1,391,346</u>	<u>1,189,109</u>
Expenses						
Salaries & benefits	921,021	-	187,163	-	1,108,184	966,158
Occupancy	93,734	-	-	-	93,734	92,034
Purchased services	55,545	-	-	-	55,545	23,006
Professional dues	17,601	-	4,862	-	22,463	21,063
Travel	8,383	-	6,442	-	14,825	13,800
Supplies & services	11,988	6	7,506	-	19,500	18,093
Communication & publicity	6,670	-	-	-	6,670	9,404
Equipment	4,663	-	-	-	4,663	7,092
Legal disbursements	-	3,043	-	-	3,043	3,814
Library	334	-	-	-	334	596
	<u>1,119,939</u>	<u>3,049</u>	<u>205,973</u>	<u>-</u>	<u>1,328,961</u>	<u>1,155,060</u>
Excess (deficiency) of revenue over expenses	\$ 9,859	\$ 3,657	\$ 48,869	\$ -	\$ 62,385	\$ 34,049

(The accompanying notes are an integral part of these financial statements)

SOUTH ASIAN LEGAL CLINIC OF ONTARIO

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED MARCH 31, 2025

	<u>2025</u>	<u>2024</u>
Cash provided by (used in)		
Operating activities		
Excess (deficiency) of revenue over expenses	<u>\$ 62,385</u>	<u>\$ 34,049</u>
Changes in non-cash working capital items		
Grants receivable	(4,455)	(6,997)
HST recoverable	(15,056)	(13,170)
Prepaid expenses	(688)	(1,187)
Accounts payable and accrued liabilities	16,150	(20,176)
Deferred grants (Note 3)	5,837	40,312
Grants repayable	-	(3,246)
	<u>1,788</u>	<u>(4,464)</u>
Increase in cash during the year	64,173	29,585
Cash and cash equivalents, beginning of the year	<u>294,977</u>	<u>265,392</u>
Cash and cash equivalents, end of the year	<u>\$ 359,150</u>	<u>\$ 294,977</u>

(The accompanying notes are an integral part of these financial statements)

SOUTH ASIAN LEGAL CLINIC OF ONTARIO
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED MARCH 31, 2025

INCORPORATION AND PURPOSE OF ORGANIZATION:

The South Asian Legal Clinic of Ontario ("SALCO") was incorporated in Ontario on February 6, 2001 as a not-for-profit organization without share capital.

SALCO was established to increase access to the justice system for low-income South Asians in a culturally and linguistically sensitive manner.

1. SIGNIFICANT ACCOUNTING POLICIES:

These financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations set out in Part III of the CPA Canada Handbook - Accounting.

Outlined below are those policies considered particularly significant:

a) Revenue recognition

Contributions

The Organization uses the deferral method in accounting for contributions which include donations, government grants and other contributions.

Unrestricted contributions are recognized as revenue when received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Operating grants and contributions are recognized as revenue in the year in which the related expenses are incurred. Grants approved but not received at the end of an accounting period are accrued. Where a portion of the grant relates to a future period, it is deferred and recognized in that subsequent period.

Fees for services

Fees for services are recognized as revenue when services are rendered.

Investment income

Investment income consists of interest earned from short-term deposits and savings accounts held with Canadian banks. Interest income is recorded as earned when received.

All other income

All other income including membership fees and recovery of costs are recognized as revenue when earned and the related services are provided.

b) Expense Recognition

Expenses are recognized on the accrual basis.

SOUTH ASIAN LEGAL CLINIC OF ONTARIO

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED MARCH 31, 2025

1. SIGNIFICANT ACCOUNTING POLICIES: (Continued)

c) Income taxes

The organization is a not-for-profit organization under the Income Tax Act (Canada) and, as such, is exempt from income taxes.

d) Contributed Services

Volunteers contribute significant time to assist the organization in carrying out its services and activities. Because of the difficulty of determining their fair value, contributed services are not recognized in the financial statements.

e) Financial instruments

Financial instruments consist of cash, accounts receivable, accounts payable and accrued liabilities. Financial instruments are initially recorded at historical cost. If subsequent circumstances indicate that a decline in the fair market value of a financial asset is other than temporary, the financial instrument is written down to its fair market value. Unless otherwise indicated, it is management's opinion that the organization is not exposed to significant interest, currency or credit risks arising from these financial instruments. The fair market value of these instruments approximate recorded amounts because of the short period to receipt or payment of cash.

f) Capital Assets

Property, plant and equipment are initially recorded at acquisition cost. Amortization is provided at the following rates which are formulated to charge operations with the cost of the property and equipment over their estimated useful lives as follows:

Furniture and fixtures	20% Straight-line
Leasehold Improvements	20% Straight-line

Amortization is recognized in expenses when the asset is available for use. The above rates are reviewed annually to ensure they are appropriate. Any changes are adjusted for on a prospective basis. If there is an indication that the assets may be impaired, an impairment test is performed that compares carrying amount to net recoverable amount. There were no impairment indicators in 2025.

g) Internally restricted funds

The Organization has internally restricted net assets to be used for specific purposes. These funds are not available for operations without approval of the Board. The internally restricted reserve funds are as follows:

General Fund

These funds are used to provide a range of legal and paralegal services, including information, advice and representation, to low-income individuals and families.

SOUTH ASIAN LEGAL CLINIC OF ONTARIO

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED MARCH 31, 2025

1. SIGNIFICANT ACCOUNTING POLICIES: (Continued)

g) Internally restricted funds (Continued)

Legal Disbursements Fund

These funds are used to provide for certain direct expenses incurred in the representation of the organization client's in legal proceedings.

Legal Aid Fund

This fund holds the operating surpluses of the organization that have been funded by Legal Aid Ontario and are used to fund future operational expenditures related to legal aid activities.

Forced Marriage Fund

These funds are used to provide for certain direct expenses incurred in the representation of the organization client's in forced marriage cases.

2. CAPITAL ASSETS:

	2025			2024
	Cost	Accumulated Amortization	Net Book Value	Net Book Value
Leasehold improvements	\$ 17,995	\$ 17,995	\$ -	\$ -
Furniture	20,373	20,373	-	-
	\$ 38,368	\$ 38,368	\$ -	\$ -

Amortization for the year is \$NIL (2024 - \$NIL).

3. DEFERRED GRANTS:

Deferred grants are summarized as follows:

	2025	2024
Canadian Heritage - Court Challenges Program	\$ 45,000	\$ 45,000
United Way	5,837	-
	\$ 50,837	\$ 45,000

Continuity of deferred grants for the year is as follows:

Deferred grants, beginning of year	\$ 45,000	\$ 4,688
Add – received/receivable during the year	1,322,359	1,176,333
Less - grant revenue recognized in the year	(1,316,522)	(1,136,021)
	\$ 50,837	\$ 45,000

SOUTH ASIAN LEGAL CLINIC OF ONTARIO
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED MARCH 31, 2025

4. GRANT REVENUE RECOGNIZED IN THE YEAR:

Grants are comprised of the following:

	<u>2025</u>	<u>2024</u>
Legal Aid Ontario (LAO)	\$ 1,123,677	\$ 968,704
Department of Justice Canada	117,671	95,625
United Way	70,000	67,437
Employment & Social Development Canada	5,174	4,255
	<hr/> <u>\$ 1,316,522</u>	<hr/> <u>\$ 1,136,021</u>

5. USE OF ESTIMATES:

The preparation of financial statements in accordance with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosures of contingent liabilities at the date of the financial statements and the reported amounts of revenue and expenditures during the reported period. Significant items subject to such estimates and assumptions include the useful lives of capital assets, prepaid membership dues and year-end accrued liabilities. Actual results could differ from management's best estimates as additional information becomes available in the future.

6. CAPITAL MANAGEMENT AND ECONOMIC DEPENDENCE:

The organization includes cash, accounts payable and accrued liabilities, deferred operating grant revenue, and net assets in its capital management consideration. The organization's objectives when managing capital are to safeguard its ability to continue as a going concern and continue to execute its mandate within the restrictions that the organization is not in receipt of core funding.

The organization monitors these items to assess its ability to fulfil its ongoing financial obligations. The organization relies primarily on grants, fundraising and donations to fund its operations and makes adjustments to its budgeted expenditures in light of changes. The organization is not subject to externally imposed capital requirements.

The organization is dependent on government grants for continued operations.

7. COMMITMENTS:

The Organization is committed to a lease for its satellite office at 705 Progress Avenue located in Scarborough, Ontario, which requires the following annual minimum payments:

2026	\$ 7,200
2027	\$ 7,200
2028	\$ 7,200
2029	\$ 1,200

The term of this lease commitment expires on May 31, 2028.

SOUTH ASIAN LEGAL CLINIC OF ONTARIO
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED MARCH 31, 2025

8. FINANCIAL INSTRUMENTS - RISK MANAGEMENT:

a) Interest Rate Risk

Interest rate risk is the risk of potential financial loss caused by fluctuations in their fair value of future cash flow of financial instruments due to changes in market interest rates.

b) Credit Risk

Credit risk is the potential for financial loss should a counter-party in a transaction fail to meet its obligations. Due to the nature of the contributions and general operations, the Organization does not face any significant concentration of credit risk.

c) Liquidity Risk

Liquidity risk is the risk that an entity will encounter difficulty in meeting obligations associated with financial liabilities. The Organization manages this risk by preparing and monitoring detailed forecasts of cash flows from operations, anticipating investing and financing activities and holding assets that can be readily converted into cash.

The organization's financial instruments consist of cash, accounts and grants receivable, accounts payable and accrued liabilities. Unless otherwise noted, it is management's opinion that the organization is not exposed to significant interest, credit or liquidity risks. The fair value of these financial instruments approximates their carrying values.

The extent of the organization's exposure to the above risks did not change during 2025.

9. RECLASSIFICATION OF COMPARATIVE FIGURES:

Certain of the 2024 comparative figures have been reclassified to conform with the current year's presentation.

SALCO AGM 2025

Returning Directors and Proposed Slate

Returning Directors (not up for re-election)

Adel Mian (2024-2026)	Lawyer (Discipline & Regulatory)
Priyanka Bahl (2024-2026)	Lawyer (Estates and Civil Lit))
Kish Mahmoud (2024-2026)	Account Manager, RBC Commercial
Shivali Vig (2024-2026)	Employment Lawyer
Mackinder Samrai (2024-2026)	CPA

Non-Returning Directors

Alizeh Khorasanee, Tahle Afzal, Shanjan Rahman, Rutvi Patel

Proposed Slate of Nominees to the Board of Directors

Lisa Amin (Running for Re-Election: Board Term 2025-2027): Called to the Ontario bar in 2005, Lisa Amin is a human rights, employment, and labour lawyer in private practice in Toronto. For more than two decades, she has been active in grassroots social justice, feminist, anti-racist, LGBTQ, and cultural organizations. Lisa is committed to accessible legal services and has longstanding ties to Ontario's community legal clinic system, beginning as a student caseworker in 2002. She has served on SALCO's Board since 2019 and as Board Chair for the past four years. If re-elected, Lisa aims to build on the Board's strong governance and impact in her final term.

Marium Yousuf (Running for Re-Election: Board Term 2025-2027): Marium Yousuf is a seasoned legal professional with extensive experience in human resources, governance and compliance, and project management. She holds an LL.M. in International Human Rights with a focus on Refugee Law from the University of London and works at a Toronto children's mental health agency funded by the Ministry of Health. Previously, she served at Amnesty International's International Secretariat (London, UK), leading global advocacy related to the "War on Terror" and Guantánamo, and later served on the Board of Amnesty International Toronto, where she helped organize the REEL Awareness Film Festival. During her first two-year term on SALCO's Board, Marium made significant contributions to the Policy Committee, including a comprehensive by-law review in 2025.

Chrishyami Sivaraj (Running for Re-Election: Board Term 2025-2027): Chrishyami Sivaraj is a Certified Human Resources Leader (CHRL) and Director of Human Resources at the Canada Revenue Agency (Ontario Region), following several years as Assistant Director of Staffing and Recruitment. She has served as Employment Equity Champion and Recruitment Champion at the CRA and is a strong advocate for diversity and inclusion. Chrishyami's volunteer leadership includes service with United Way Greater Toronto's GenNext Cabinet and as Chair of Golden Future South Africa, a volunteer-led initiative focused on youth leadership. On SALCO's Board, she has provided substantial HR support—tailoring job postings, assisting with recruitment, and advising on employer practices—and continues to work with the Personnel Committee on updates to SALCO's personnel policies.

SALCO AGM 2025

Proposed Slate of Nominees to the Board of Directors (con't...)

Sumena Hussain (Running for Election: Board Term 2025-2027): Sumena Hussain is seeking election as a new board member. She is currently pursuing a Bachelor of Social Work at Toronto Metropolitan University and has supported South Asian communities through interpretation, outreach, and advocacy. As a Bangla interpreter for the Immigration and Refugee Board of Canada and for various social and mental health services, she has developed a deep understanding of barriers faced by South Asian immigrants and refugees in accessing justice, housing, and social supports. In her role as a Community Outreach Coordinator and youth leader at South Asian Women and Immigrants' Services, she works directly with community members to promote inclusion, empowerment, and equitable access to resources. Inspired by the support SALCO provided during her own immigration journey, Sumena hopes to bring her lived experience and social work perspective to the Board to advance fairness, inclusion, and access to justice for South Asian and other racialized communities.

Jennifer Jobanputra (Running Election - filling mid-term vacancy: Board Term 2025-2026): Jennifer Jobanputra is seeking election as a new board member to fill a mid-term vacancy. A legal and compliance professional with board governance experience, Jennifer is committed to giving back to the community that shaped her. Having seen how racialized and low-income South Asian communities encounter barriers to legal protections and equitable opportunities, she views SALCO's work as vital to dignity, safety, and thriving communities. Jennifer brings a dynamic mix of compliance expertise, governance skills, and a deep passion for supporting South Asian Canadians, and she looks forward to contributing meaningfully to SALCO's impact.

Thaniya Jayachandra (Running for Election - filling mid-term vacancy: Board Term 2025-2026): Thaniya Jayachandra is seeking election as a new board member to fill a mid-term vacancy. Thaniya Jayachandra is an employment lawyer and workplace investigator at Turnpenney Milne LLP. She first worked with SALCO as a summer law student after her first year of law school, witnessing firsthand the clinic's impact. She later served as a student Board member (2021–2023) and contributed to the Strategic Planning/Policy Committee, including by-law review work. In practice, Thaniya advises both employees and employers on terminations, wrongful dismissal, and Human Rights Tribunal matters. If elected, she will contribute legal expertise and Board experience, including participation on subcommittees, to advance SALCO's strategic goals.

Iniyana Padmaseelan (Running for Election – Student Board member: Board Term 2025-2026): Iniyana Padmaseelan is seeking election as a new student board member. Iniyana Padmaseelan is a second-year law student (2L) at the University of Ottawa with a strong commitment to access to justice and support for underrepresented communities. She brings more than 12 years of community service with various nonprofits and recently served as a Summer Student at SALCO, an experience that solidified her dedication to the clinic's mission. As a student Board member, Iniyana aims to contribute a student-centred perspective to Board discussions, support SALCO's advocacy for the South Asian community, and deepen her understanding of non-profit governance.

SALCO ANNUAL REPORT 2025

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Prabsimran Sidhu, Articling Student

SALCO Funders

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