

Superior Court
(Commercial Division)

Canada
Province of Québec
District of Montréal
No: 500-11-060613-227

In the matter of the *Companies' Creditors Arrangement Act* of:

RISING PHOENIX INTERNATIONAL INC.
10864285 CANADA INC.
11753436 CANADA INC.
CDSQ IMMOBILIER INC.
COLLÈGE DE L'ESTRIE INC.
ÉCOLE D'ADMINISTRATION ET DE SECRÉTARIAT DE LA RIVE-SUD INC.
9437-6845 QUÉBEC INC.
9437-6852 QUÉBEC INC.
Debtors

-and-

ANISH SACHDEVA, domiciled at 874, Sector 22B, Gurugaon, Haryana, India 122017
MANJOT SINGH, domiciled at 5239 Wellington Street, Verdun, Québec, H4H 1N1
SUKHRAJPREET SINGH, domiciled at 3500 Bedford Street, Montréal, Québec, H3S 1G7
SUKHMANPREET SINGH, domiciled at 5239 Wellington Street, Verdun, Québec, H4H 1N1
JASPREET SINGH, domiciled at 5239 Wellington Street, Verdun, Québec, H4H 1N1
Applicants

-and-

RICHTER ADVISORY GROUP INC.
Monitor

**Application for the Issuance of a Student Representation Order
(*Companies' Creditors Arrangement Act*, ss 11 and 11.52)**

To the Honourable David R. Collier of the Superior Court of Québec, sitting in the Commercial Division in and for the District of Montréal, the Applicant respectfully submits:

I. Introduction

1. On January 6, 2022, the Superior Court of Québec (Commercial Division) rendered an initial order (as amended and restated from time to time, the “**Initial Order**”), commencing proceedings (the “**CCAA Proceedings**”) in respect of Rising Phoenix International Inc., 10864285 Canada Inc., 11753436 Canada Inc., CDSQ Immobilier Inc., Collège de l’Estrie Inc., École d’Administration et de Secrétariat de la Rive-Sud Inc., 9437-6845 Québec Inc. and 9437-6852 Québec Inc. (collectively, the “**Debtors**”) under the *Companies’ Creditors Arrangement Act* (the “**CCAA**”) and appointing Richter Advisory Group Inc. as monitor (the “**Monitor**”).
2. According to the Debtors’ Application for the Issuance of a First Day Initial Order and an Amended and Restated Initial Order (the “**Debtors’ Initial Application**”):
 - (a) the Debtors are part of a group which provides student recruitment services for partner colleges as well as educational services to students at *M College of Canada*, operated by 10864285 Canada Inc. (“**M College**”), *Collège de comptabilité et de secrétariat du Québec*, operated by École d’Administration et de Secrétariat de la Rive-Sud Inc. (“**CCSQ**”) and *Collège de l’Estrie*, operated by Collège de l’Estrie Inc. (“**CDE**” and, collectively with M College and CCSQ, the “**Colleges**”);
 - (b) the vast majority of the students enrolled at the Colleges are international students who are in Canada on a Canadian study permit (“**Student Visa**”) allowing them to study in one of the Colleges. Out of a total of 1,177 enrolled students, 1,118 are from India, 53 are from other countries and 6 are considered local;
 - (c) in addition to the aforementioned students, there are 318 students who are waiting “in the pipeline”, that is they are waiting on a decision from Immigration, Refugee and Citizenship Canada for a decision on their application for a Student Visa. In the context of their application for a Student Visa, these students were required to, and have, advanced payment for the first year of tuition to the Colleges;
 - (d) the Debtors are working on a plan, without certainty, to continue some education programs and graduate 501 students (being less than 50% of all Students) by February 2022, while the academic training of all remaining enrolled students is planned to remain suspended;
 - (e) the tuition fees due to schools and refund claims from 633 students against the Debtors are estimated at \$6,390,000 (approximately \$10,000 per student)¹, with \$3,450,000 against M College; and

¹ It is helpful to better understand the situation of the Students that the average annual salary in India according to <https://www.worlddata.info/average-income.php> is \$2,434, twenty-two (22) times less than the average annual salary in Canada which is \$55,183.

- (f) in addition to the above-mentioned refund claims, there are potential additional claims of approximately \$5,000,000 from Pipeline Students (as defined hereinafter) awaiting a decision on their Student Visa application.
3. However, the Debtors' Initial Application fails to highlight the following relevant information:
- (a) the Students (as defined hereinafter), who are collectively owed significantly more than \$11,390,000 (for example, the average tuition fees for the 633 students referred to in paragraph 2(e) above is approximately \$15,000 per student and not \$10,000 as stated in the Debtors' Initial Application) and represent significantly more than 50% in value of the Debtors' estate and are currently not represented in the CCAA Proceedings, as appears from the list of creditors dated January 6, 2022, communicated herewith as **Exhibit P-1**;
 - (b) CCSQ accelerated the payment of tuition fees by one month and the students were given days to pay their tuition or risk being suspended or expelled;
 - (c) the exceptional and highly prejudicial impact of the CCAA Proceedings on the Students (as defined hereinafter), over and above the potential loss of \$11,390,000; and
 - (d) the Debtors have ceased to provide support to the Students (as defined hereinafter) regarding their immigration, which support is needed by the Students (as defined hereinafter) now more than ever.
4. From a social perspective, the currently enrolled students at the Colleges (the "**Enrolled Students**") and the pipeline students of the Colleges (the "**Pipeline Students**" and, collectively with the Enrolled Students, the "**Students**") are the most important stakeholders of the Debtors and, from a purely economic perspective, as a group, they are one of the most important creditors of the Debtors. Yet, the Students have not had an opportunity, and do not have the means, to be adequately represented in the CCAA Proceedings, the result of which has and will have a major impact on their lives, from an economic, academic and immigration standpoint.
5. As more fully detailed hereinafter, given that all Enrolled Students, except six, are international students who hold Student Visas, the interruption of the Debtors' educational services as a result of the initiation of the CCAA Proceedings raises complex immigration questions for these Enrolled Students including the potential jeopardy of their immigration status and could potentially expose them to sanctions.

6. By the present application (the “**Application**”), Anish Sachdeva, Manjot Singh, Sukhrajpreet Singh, Sukhmanpreet Singh and Jaspreet Singh (collectively, the “**Applicants**”) are seeking an order from this Court (i) appointing McCarthy Tétrault LLP and its division MT>plus as representative counsel (the “**Proposed Representative Counsel**”) to represent the interests of all persons who are creditors of the Debtors as a result of their status as Student, (ii) ordering the Debtors to pay the professional fees and disbursements of the Proposed Representative Counsel and (iii) creating a priority charge on the Debtors’ property in the amount of \$ 100,000 to secure the payment of the professional fees and disbursements of the Proposed Representative Counsel (the “**Representative Counsel Charge**”), the whole substantially in the form of the proposed Student Representation Order (the “**Proposed Order**”), communicated herewith as **Exhibit P-2**.

II. The Applicants

7. The Applicants, Anish Sachdeva (“**Anish**”), Manjot Singh (“**Manjot**”), Sukhrajpreet Singh (“**Sukhrajpreet**”), Sukhmanpreet Singh (“**Sukhmanpreet**”) and Jaspreet Singh (“**Jaspreet**”) are Students which, prior to the CCAA Proceedings, were pursuing studies in various fields at one of the Colleges.

A. Manjot, Sukhrajpreet, Sukhmanpreet and Jaspreet

8. Manjot applied to CDE in 2020 to pursue higher education in Canada with the hope that it would lead to a Canadian education degree and an opportunity to find work in Canada with better salary and conditions than what he could find in his native India.
9. On January 20, 2020, Manjot was officially accepted to CDE – this meant that he would be investing a total amount of \$29,204 (including health insurance) in tuition fees over the next two (2) years to pursue his studies in Canada.
10. As required by the *Canadian Study, Work, Immigrate* program, Manjot paid the first year of tuition fees, totaling \$15,854, in advance in order to obtain the aforementioned letter of acceptance, which letter was required to obtain his Student Visa. In addition to paying the first year of tuition fees prior to immigrating to Canada, Manjot would be required to deposit an amount of approximately \$10,000 in a Canadian bank account, which amount would ultimately be used to pay for his living expenses during the course of his studies.
11. In order to finance the payment of the tuition fees for Manjot’s education in Canada, his parents took out a loan in their name. It was expected that Manjot would be able to repay the loan once he would have completed his studies and began working.
12. On September 12, 2020, Manjot would immigrate to Canada to pursue studies in Network Administration beginning in September 2020.
13. Manjot completed three (3) semesters at CDE and, in September 2021, paid \$6,676 in tuition fees – which fees were paid using money Manjot earned working part-time (20 hours per week) during his studies – for his fourth and final semester; however, Manjot was never able to begin his final semester at CDE as a result of the interruption of educational services following the initiation of the CCAA Proceedings by the Debtors.

14. Manjot is currently in Canada and his Student Visa is valid until April 30, 2022; unless courses resume or he transfers to another college to continue his studies, Manjot will become an illegal immigrant as of that date.
15. Under the terms of his Student Visa, Manjot is not legally allowed to continue working part-time given the fact that the Colleges are not providing educational services. The \$10,000 that he deposited in a Canadian bank account to pay for his living expenses during the course of his studies is almost depleted.
16. Furthermore, Manjot's parents are stuck repaying the loan until he completes his studies and finds work.
17. Many, if not all, of the Enrolled Students are in a situation similar to that of Manjot including Sukhrajpreet, Sukhmanpreet and Jaspreet:
 - (a) Sukhrajpreet immigrated in January 2021 to pursue studies at CCSQ. His parents borrowed from their friends and family to finance the tuition fees of their sole child. Like Manjot, it was expected that Sukhrajpreet would be able to reimburse the amounts borrowed by his parents once he would complete his studies and find work; however, as a result of the CCAA Proceedings, his parents had to sell their land to reimburse their friends and family the money they had borrowed.
 - (b) Sukhmanpreet was studying at CCSQ. Despite numerous emails sent to CCSQ administration, he is unable to obtain the information pertaining to his medical insurance – insurance included in his tuition fees – or a copy of his transcript, which is required if he wants to transfer to another college.
 - (c) Jaspreet was studying at CDE. His parents financed his first year of tuition and he had to borrow money from his friends in Canada to pay for the semester starting in January 2022.

B. Anish

18. Anish applied at M College in the beginning of 2020. On August 6, 2020, Anish received a pre-admission letter informing him that he had been accepted at M College for the semester beginning in March 2021.
19. As required by the *Canadian Study, Work, Immigrate* program, and as requested pursuant to the pre-admission letter, Anish paid the first year of tuition fees, totaling \$15,477, in advance in order to obtain a letter of acceptance, which letter was required to apply for his Student Visa.
20. The tuition fees were paid by Anish's father from his personal savings.
21. Anish obtained his *Certificat d'acceptation du Québec* (the "CAQ") and on November 9, 2020, Anish filed his Student Visa application. The CAQ stated that Immigration, Refugees and Citizenship Canada and the Québec government will carefully assess Anish's application and ensure that the admissibility criteria are being met while simultaneously allowing him to commence their classes online.

22. Although he was allowed to take online classes while awaiting a final decision regarding his Student Visa application, Anish elected to defer the beginning of his studies as he preferred taking the courses in person.
23. On October 16, 2021, Anish's Student Visa application was rejected on the basis that the studies for which he had applied are not reasonable in light of his qualification, previous studies, mark sheets, academic record, level of establishment, language ability and/or his future prospects and plans.
24. On October 18, 2021, Anish applied to M College to obtain a refund of the tuition fees paid and for which he never received any educational services.
25. As at the date of the initiation of the CCAA Proceedings, M College had yet to refund Anish.
26. Like Anish, many Pipeline Students were not refunded by the Colleges after their Student Visa application was rejected.

C. Student Committees

27. Following the initiation of the CCAA Proceedings, informal committees were formed, both in Canada and in India, to represent the Students. Manjot is on the committee representing the Students located in Canada and Anish is on the committee representing the students located in India. According to the Applicants, the committees represent approximately 1,137 Students in Canada and 633 Students in India who are affected by the CCAA Proceedings.
28. The committees have been in contact and received support from the Indian-Montréal Youth Student Organization ("I-MYSO"). The representatives of I-MYSO have helped the Students by speaking with the media to organize media coverage of the situation and connecting the committee leaders with politicians. Representatives of I-MYSO have also attempted to communicate with the Debtors on behalf of the Students. Unfortunately, the efforts of the committee leaders and the representatives of I-MYSO, have not yielded any concrete results as of the date hereof.

III. The Grounds for the Issuance of the Proposed Order

A. The Complexity of CCAA Proceedings and the Vulnerability of the Students Favour the Issuance of the Proposed Order

29. The CCAA Proceedings will deal with complex legal and financial issues which will undoubtedly be difficult to understand for foreign students unfamiliar with the Canadian justice system absent adequate representation.
30. Without adequate representation, the Students' interests can easily be overwhelmed by that of other deep-pocketed parties with competing interests. It is in the interest of justice to ensure that the Students, who have a real interest in the current CCAA Proceedings and their outcome, are able to actively participate in the CCAA Proceedings and voice their position on the restructuring alternatives proposed by the Debtors and the other parties.

31. The Students' claims collectively represent significantly more than 50% in value of the Debtors' estate; however, individually, each individual Student's claim represents up to approximately \$15,000 and they benefit from no security over the assets of the Debtors. On that basis, the vulnerability of the Students is "apparent", namely because:
- (a) when one compares the cost of participating in the CCAA Proceedings and the benefit that, individually, they might secure through being present. It goes without saying that each Student will not want to mandate its own counsel to actively participate in the CCAA Proceedings as the investment in legal fees would not be proportional to the expected benefit; and
 - (b) even if the Students wanted to mandate counsel to represent them in the CCAA Proceedings, they do not have the means to do so individually.
32. In any event, it would be impractical to ask nearly 1,500 Students to agree on an arrangement to collectively retain counsel.
33. Furthermore, it would be unfair to ask the Students, who are already facing important losses as a result of the Debtors' insolvency, to shell out more money than they already have. This is even more true in the context where certain students have affirmed to CBC/Radio-Canada and The Wire that the Colleges accelerated the payment of tuition fees by one month and that the students were given days to pay their tuition or risk being suspended or expelled, as appears from a copy of Leah Hendry's article "Quebec private colleges pushed for early tuition payment before applying for creditor protection" published on January 14, 2022, (the "**CBC Article**") and Kusum Arora's article "Thousands of Indian Students' Futures at Stake as 3 Canadian Colleges Shut Down Abruptly" published on February 4, 2022, communicated herewith respectively as **Exhibit P-3** and **Exhibit P-4**.
34. In fact, CCSQ's finance department sent Sukhrajpreet and other students an email on November 21, 2021, indicating that they had until the beginning of January to pay their tuition fees; however, via an email sent November 29, 2021, CCSQ's finance department informed Sukhrajpreet and other students that they had until December 3, 2021, to pay nearly \$7,000. "Failure to make a payment by the due date will result in the suspension of a student's privileges (such as access to student services), up to suspension or expulsion from a studies program" stated the email addressed to Sukhrajpreet and other CCSQ students, as appears from the CBC Article (Exhibit P-3) and the emails from CCSQ to Sukhrajpreet dated November 21, 2021, and November 29, 2021, communicated herewith, *en liasse*, as **Exhibit P-5**.
35. The foregoing allegations are extremely concerning, especially given that the Debtors were in the vicinity of insolvency at the time the payment of tuition fees was initially due and was accelerated, and demonstrate the vulnerability of the Students.
36. When it comes to the CCAA Proceedings, the Students constitute an unsophisticated and vulnerable group of creditors and, from the perspective of a cost-benefit analysis, their lack of financial resources means that unless they are represented as a group, many, if not all, Students would be deprived of their rights and risk being highly prejudiced by the CCAA Proceedings and their outcome.

37. In light of the foregoing, it is respectfully submitted that the issuance of the Proposed Order is appropriate in the circumstances to ensure that the Students' rights are preserved.

B. The Impact of the CCAA Proceedings on the Students' Immigration Status is an Additional Factor Favouring the Issuance of the Proposed Order

38. As previously mentioned, the current CCAA Proceedings and their outcome have the potential to irreversibly alter the future of the Students and it is of critical importance that they are well represented to ensure that their rights and interests are preserved in so far as possible.

39. As per the Debtors' Initial Application, the Debtors' business model is based on providing recruitment services and education to hundreds of international students who are willing to, or have, invested significant funds to pursue higher education in Canada with the hope that it will lead to (i) a Canadian education credential; (ii) an opportunity to gain Canadian work experience and (iii) an opportunity to apply for Permanent Residence and establish themselves in Canada.

40. The usual path of an international student is to complete at least one post-secondary education program in Canada. Once their formal education is complete, they are generally eligible for, and able to obtain, an unrestricted work permit valid for the duration of their qualifying studies in Canada which they will use to gain Canadian work experience and contribute to Canadian society.

41. After a certain period, their Canadian education and work experience will likely render them eligible to apply for Permanent Residence and eventually Canadian citizenship. Once a Permanent Resident or Citizen, they often continue their life in Canada, getting married, having children and either hosting or sponsoring their parents and family who contribute to the Canadian society and economy in a multitude of ways.

42. Therefore, the opportunity to study in Canada is often the initial step by which an international student gains an opportunity to further their life in Canada and contribute to Canadian society; however, if the terms of a study permit are violated, the consequences can be catastrophic.

43. If a Student violates the terms of their study permit, they may be subject to sanctions under the *Immigration and Refugee Protection Act* ("IRPA") or the *Immigration and Refugee Protection Regulations* ("IRPR"), including financial penalties, an exclusion order or a finding of inadmissibility. More specifically:

- (a) an individual who contravenes the provisions of the IRPA can be guilty of a penal offence and subject to either a financial penalty, imprisonment or both;
- (b) non-compliance with study permit conditions may result in enforcement action; that is, an exclusion order can be issued for non-compliance under the IRPR;

- (c) if an exclusion order is made, it renders an individual unable to return to Canada for one year, or if the exclusion order was issued due to misrepresentation, five years. If the individual seeks to return to Canada before the 12 months have passed, they must apply for Authorization to Return to Canada resulting in additional fees, processing times, etc.; and
 - (d) if a student fails to comply with the terms of their study permit, a subsequent study permit or work permit may not be issued until a period of six months has passed since the cessation of the unauthorized work or study or failure to comply with a condition under the IRPR.
44. The foregoing can have significant negative effects on a Student's ability to continue their education in Canada or subsequently obtain a work permit, apply for Permanent Residency, etc., which renders the Students vulnerable in the absence of adequate representation.
45. Historically, the Students benefitted from the support provided by the Debtors for immigration matters; however, it is clear from the document entitled "Frequently Asked Questions" published by the Monitor on its website (the "FAQ") that they can no longer count on this support. The FAQ states that "neither the Colleges nor the Monitor are licensed to provide legal advice in connection with [a Student's] immigration status", as appears from a copy of the FAQ, communicated herewith as **Exhibit P-6**.
46. In light of the foregoing, it is of the utmost importance that the Students are adequately represented to protect their time-sensitive interests. For example, without adequate representation, Students may be unfairly prejudiced by the CCAA Proceedings and for example, may be time barred from being able to restore their status if they are not enrolled at a designated learning institution and remain enrolled at a designated learning institution until they complete their studies and are not actively pursuing their course or program of study. For example, there are affirmative steps that can be taken to preserve a Student's status in Canada and protect them from the ongoing proceedings including changing conditions of their study permit, changing from a student to visitor status, etc.; however, it requires expertise to proceed with a case-by-case analysis and dedicated attention, which the Students cannot afford.
47. The CCAA Proceedings raise complex questions for the Students regarding their immigration status. Specifically, (1) their ability to maintain compliance with the terms of their study permits given the uncertainty surrounding their ability to continue their education with the Debtors and (2) their ability to attend an alternate designated learning institution given the major amounts they have advanced to the Debtors for such education. Given the importance of these questions to the life of the Students, it is of utmost importance that they benefit from adequate representation in the CCAA, and it is respectfully submitted that it is just and reasonable to appoint the Proposed Representative Counsel for that purpose.
48. In the context of its mandate, the Proposed Representative Counsel would seek to preserve the rights of the Students and represent them as part of the CCAA Proceedings.
49. Finally, there are no other representative counsel which have been appointed for stakeholders with similar interests to the Students.

50. It is respectfully submitted that the appointment of the Proposed Representative Counsel will ensure that Students are well advised so as not to be prejudiced and suffer irreparable harm as a result of the insolvency of the Debtors.
51. The Students, many of which made significant sacrifices and genuinely and earnestly undertook a journey to study in Canada with the goal that it would hopefully change the course of their life, should not be affected, or should be minimally affected, by the CCAA Proceedings and should have the opportunity to be supported by legal counsel in order to preserve their rights and the availability of opportunities in Canada.

IV. The Proposed Representative Counsel

52. The Proposed Representative Counsel is McCarthy Tétrault LLP through Mtre Alain N. Tardif and Mtre Jocelyn T. Perreault (Bankruptcy and Insolvency) as well as Mtre Stéphane Duval (Immigration) of MT>*ip*lus, a division of McCarthy Tétrault LLP specializing exclusively in Immigration Law.
53. Through its MT>*ip*lus division, the Proposed Representative Counsel is uniquely positioned to provide the Students with legal counsel on immigration matters. More specifically, the Proposed Representative Counsel understands the Students' current situation and the impact the CCAA Proceedings could have on each Student's current immigration status and any future applications. Consequently, it can provide the Students with the required legal advice to preserve their rights and status, thereby avoiding the potentially unreasonable and harsh consequences that could affect each Student's ability to apply for any future immigration benefit in Canada, or elsewhere.
54. Through its combined its expertise in Bankruptcy and Insolvency Law and Immigration Law, the Proposed Representative Counsel will be able to provide adequate and efficient representation to the Students in line with the above-stated mandate. Furthermore, the appointment of the Proposed Representative Counsel will namely:
- (a) ensure that a vulnerable group (i.e. the Students, most of them being Indian citizens) preserve their rights and status throughout the CCAA Proceedings; and
 - (b) promote efficiency as the Court and other parties, including the Debtors and the Monitor, will only have one main interlocutor for all the Students.

V. The Representative Counsel Charge

55. For the reasons outlined above, the Students do not have the means to retain counsel in the CCAA Proceedings. It would also be unfair to ask them to advance more funds than they already have, especially in the context where some of them were forced to pay their tuition fees one month in advance, failing which they would risk being suspended or expelled only to have the Debtors seek the issuance of the Initial Order one month later.
56. In light of the foregoing, the Applicant asks this Court to order the Debtors to pay the professional fees and disbursements of the Proposed Representative Counsel. In the circumstances, and given the vulnerability of the Students, it is respectfully submitted that there should be no levy on any dividend or any payment effected to the Students by, or on behalf of, the Debtors to reimburse the professional fees and disbursements of the Proposed Representative Counsel paid by the Debtors.

Furthermore, the Applicant asks this Court to create the Representative Counsel Charge in the amount of \$ 100,000 to secure the payment by the Debtors of the Proposed Representative Counsel's professional fees and disbursements. The Representative Counsel Charge would rank after the Senior Administration Charge, but before the FCC Security, the Interim Lender's Charge, the Junior Administration Charge and the Directors' Charge (as these terms are defined in the Initial Order).

57. It is respectfully submitted that the charge is necessary to ensure the effective participation of the Students in the CCAA Proceedings and that the amount is appropriate in the circumstances.

58. Given the vulnerability of the Students and the need to advance the restructuring as quickly as possible, it is respectfully submitted that this Court order the provisional execution of the order sought pursuant hereto, notwithstanding any appeal.

FOR THESE REASONS, MAY IT PLEASE THE COURT TO:

GRANT the present *Application for the Issuance of a Student Representation Order*,

RENDER an order substantially in the form of the Proposed Order (Exhibit P-1);

THE WHOLE without legal costs, save in case of contestation.

Montréal, February 9, 2022

McCarthy Tétrault LLP

McCarthy Tétrault LLP

Lawyers for the Applicants

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Applicants

-and-

RICHTER ADVISORY GROUP INC.
Monitor

Sworn Declaration

I, the undersigned, Anish Sachdeva, domiciled for the purpose hereof at 874, Sector 22B, Gurugaon, Haryana, India 122017, solemnly affirm that all the facts alleged in the present *Application for the Issuance of a Student Representation Order* are true.

AND I HAVE SIGNED,

Anish Sachdeva

SOLEMNLY AFFIRMED BEFORE ME BY
TECHNOLOGICAL MEANS, AT STE-MARTHE,
this 9th day of February 2022

COMMISSIONER OF OATHS
FOR THE PROVINCE OF QUÉBEC

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RICHTER ADVISORY GROUP INC.
Monitor

Sworn Declaration

I, the undersigned, Jaspreet Singh, domiciled for the purpose hereof at 5239 Wellington Street, in the city of Verdun, Province of Québec, H4H 1N1, solemnly affirm that all the facts alleged in the present *Application for the Issuance of a Student Representation Order* are true.

AND I HAVE SIGNED,

Jaspreet Singh
Jaspreet Singh

SOLEMNLY AFFIRMED BEFORE ME BY
TECHNOLOGICAL MEANS, AT STE-MARTHE,
this 9th day of February 2022

C. Berguon 86149

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I, the undersigned, Sukhmanpreet Singh, domiciled for the purpose hereof at 5239 Wellington Street, in the city of Verdun, Province of Québec, H4H 1N1, solemnly affirm that all the facts alleged in the present *Application for the Issuance of a Student Representation Order* are true.

AND I HAVE SIGNED,



Sukhmanpreet Singh

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Monitor

Sworn Declaration

I, the undersigned, Manjot Singh, domiciled for the purpose hereof at 5239 Wellington Street, in the city of Verdun, Province of Québec, H4H 1N1, solemnly affirm that all the facts alleged in the present *Application for the Issuance of a Student Representation Order* are true.

AND I HAVE SIGNED,

Manjot Singh
Manjot Singh

SOLEMNLY AFFIRMED BEFORE ME BY
TECHNOLOGICAL MEANS, AT STE-MARTHE,
this 9th day of February 2022

Cberguow 86149
COMMISSIONER OF OATHS
FOR THE PROVINCE OF QUÉBEC

Superior Court
(Commercial Division)

Canada
Province of Québec
District of Montréal
No: 500-11-060613-227

In the matter of the *Companies' Creditors Arrangement Act* of:

**RISING PHOENIX INTERNATIONAL INC.
10864285 CANADA INC.
11753436 CANADA INC.
CDSQ IMMOBILIER INC.
COLLÈGE DE L'ESTRIE INC.
ÉCOLE D'ADMINISTRATION ET DE SECRÉTARIAT DE LA RIVE-SUD INC.
9437-6845 QUÉBEC INC.
9437-6852 QUÉBEC INC.**
Debtors

-and-

**ANISH SACHDEVA
MANJOT SINGH
SUKHRAJPREET SINGH
SUKHMANPREET SINGH
JASPREET SINGH**
Applicants

-and-

RICHTER ADVISORY GROUP INC.
Monitor

Sworn Declaration

I, the undersigned, Sukhrajpreet Singh, domiciled for the purpose hereof at 3500 Bedford Street, in the city of Montréal, Province of Québec, H3S 1G7, solemnly affirm that all the facts alleged in the present *Application for the Issuance of a Student Representation Order* are true.

AND I HAVE SIGNED,

Sukhrajpreet Singh
Sukhrajpreet Singh

SOLEMNLY AFFIRMED BEFORE ME BY
TECHNOLOGICAL MEANS, AT STE-MARTHE,
this 9th day of February 2022

C. Bergeron 86149
COMMISSIONER OF OATHS
FOR THE PROVINCE OF QUÉBEC

Superior Court
(Commercial Division)

Canada
Province of Québec
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In the matter of the *Companies' Creditors Arrangement Act* of:

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9437-6845 QUÉBEC INC.
9437-6852 QUÉBEC INC.**
Debtors

-and-

**ANISH SACHDEVA
MANJOT SINGH
SUKHRAJPREET SINGH
SUKHMANPREET SINGH
JASPREET SINGH**
Applicants

-and-

RICHTER ADVISORY GROUP INC.
Monitor

**Notice of Presentation
Commercial**

TO: The Service List

1. PRESENTATION OF THE PROCEEDING

TAKE NOTICE that the present *Application for the Issuance of a Representation Order* will be presented for adjudication before the Superior Court of Québec, sitting in the commercial division for the district of Montréal, **at a date and a time to be communicated to the Service List subsequently.**

2. HOW TO JOIN THE VIRTUAL PRACTICE ROLL CALL

The coordinates for joining the room 16.04 virtual roll call are the following:

- a) **With Teams Tool:** by clicking on the link available on the website www.tribunaux.qc.ca;

You need at that time to inscribe your name and click on “Joining now”. In order to facilitate the progress and the identification of the participants, we are inviting you to inscribe your name by this manner:

The lawyers: Mtre First name, Last Name (name of the represented party)

The syndics: First name, Last Name (syndic’s name)

The superintendent: First name, Last name (superintendent’s name)

The parties non-represented by lawyers: First name, Last name (precise: Plaintiff, Defendant, Petitioner, Respondent, Creditor, Opponent or other)

For people who are assisting to a public hearing: the mention may be limited to entering: (public)

- b) **By telephone:**

Canada, Québec (paid number): + 1 581-319-2194

Canada (toll-free number): (833) 450-1741

Conference ID: 516 211 860#

- c) **By videoconference:** teams@teams.justice.gouv.qc.ca

Conference VTC ID: 1149478699

- d) **In person:** If and only if you do not have access to one of these technological means above-identified. You can then go to room 16.04 of the Courthouse of Montréal, located at:

1 Notre-Dame Street East.

3. DEFAULT OF PARTICIPATING TO THE VIRTUAL ROLL CALL

TAKE NOTICE that if you wish to contest the proceeding you need to advise by written the instigator of the proceeding at the indicated coordinates in this Notice of Presentation at least 48 hours before the presentation date and participate to the virtual roll call. Failing that, a judgment could be rendered during the presentation of the proceeding, without any further notice or delay.

4. OBLIGATIONS

4.1 The Collaboration

TAKE NOTICE that you have the obligation to cooperate with the other party, in particular by informing each other, at all relevant times, of all facts and elements susceptible of promote a loyal debate and making sure you preserve the relevant evidence (*Civil Code of Procedure*, Art. 20).

4.2 Preventing and Resolving Disputes Method

TAKE NOTICE that you must, before going to the Tribunal, considerate the recourse of all preventing and resolving disputes methods which are, among others, negotiation, mediation or arbitration, for which the parties appeal a third-party assistance (*Civil Code of Procedure*, Art. 2).

DO GOVERN YOURSELVES ACCORDINGLY.

Montréal, February 9, 2022

McCarthy Tétrault LLP

McCarthy Tétrault LLP
Lawyers for the Applicants

Superior Court
(Commercial Division)

Canada
Province of Québec
District of Montréal
No: 500-11-060613-227

In the matter of the *Companies' Creditors Arrangement Act* of:

**RISING PHOENIX INTERNATIONAL INC.
10864285 CANADA INC.
11753436 CANADA INC.
CDSQ IMMOBILIER INC.
COLLÈGE DE L'ESTRIE INC.
ÉCOLE D'ADMINISTRATION ET DE SECRÉTARIAT DE LA RIVE-SUD INC.
9437-6845 QUÉBEC INC.
9437-6852 QUÉBEC INC.**
Debtors

-and-

**ANISH SACHDEVA
MANJOT SINGH
SUKHRAJPREET SINGH
SUKHMANPREET SINGH
JASPREET SINGH**
Applicants

-and-

RICHTER ADVISORY GROUP INC.
Monitor

List of Exhibits

Exhibit P-1	List of Creditors dated January 6, 2022
Exhibit P-2	Proposed Order
Exhibit P-3	Leah Hendry's article "Quebec private colleges pushed for early tuition payment before applying for creditor protection" published on January 14, 2022

- Exhibit P-4** Kusum Arora's article "Thousands of Indian Students' Futures at Stake as 3 Canadian Colleges Shut Down Abruptly" published on February 4, 2022
- Exhibit P-5** Emails from CCSQ to Sukhrajpreet dated November 21, 2021, and November 29, 2021, *en liasse*
- Exhibit P-6** Monitor's FAQ

Montréal, February 9, 2022

McCarthy Tétrault LLP

McCarthy Tétrault LLP
Lawyers for the Applicants

SUPERIOR COURT
(COMMERCIAL DIVISION)

CANADA
PROVINCE OF QUÉBEC
DISTRICT OF MONTRÉAL
N° : 500-11-060613-227

In the matter of the *Companies' Creditors Arrangement Act*
of:

RISING PHOENIX INTERNATIONAL INC.
10864285 CANADA INC.
11753436 CANADA INC.
CDSQ IMMOBILIER INC.
COLLÈGE DE L'ESTRIE INC.
ÉCOLE D'ADMINISTRATION ET DE SECRÉTARIAT DE LA
RIVE-SUD INC.
9437-6845 QUÉBEC INC.
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MANJOT SINGH
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JASPREET SINGH
Applicants

-and-

RICHTER ADVISORY GROUP INC.
Monitor

*Application for the Issuance of a Student Representation
Order*

M^{re} Alain N. Tardif – 514-397-4274
atardif@mccarthy.ca
M^{re} François Alexandre Toupin – 514-397-4210
fatoupin@mccarthy.ca
Our reference: 225458-541725

BC0847
MCCARTHY TÉTRAULT LLP
Suite 2500
1000 De La Gauchetière Street West
Montréal (Québec) H3B 0A2
Tel. : 514 397-4100
Fax : 514 875-6246
notification@mccarthy.ca

Superior Court
(Commercial Division)

Canada
Province of Québec
District of Montréal
No: 500-11-060613-227

In the matter of the *Companies' Creditors Arrangement Act* of:

**RISING PHOENIX INTERNATIONAL INC.
10864285 CANADA INC.
11753436 CANADA INC.
CDSQ IMMOBILIER INC.
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ÉCOLE D'ADMINISTRATION ET DE SECRÉTARIAT DE LA RIVE-SUD INC.
9437-6845 QUÉBEC INC.
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RICHTER ADVISORY GROUP INC.
Monitor

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Montréal, February 9, 2022

McCarthy Tétrault LLP

McCarthy Tétrault LLP
Lawyers for the Applicants

- LIST OF CREDITORS - DATED JANUARY 6, 2022 -

IN THE MATTER OF THE PLAN OF ARRANGEMENT AND COMPROMISE OF:

RISING PHOENIX INTERNATIONAL INC., 10864285 CANADA INC. (M COLLEGE OF CANADA), 11753436 CANADA INC.,
 9437-6845 QUÉBEC INC., 9437-6852 QUÉBEC INC., CDSQ IMMOBILIER INC. , COLLÈGE DE L'ESTRIE INC.,
 ECOLE D'ADMINISTRATION ET DE SECRÉTARIAT DE LA RIVE SUD INC.

City and District of Montreal
 Province of Quebec

Creditor Type	Name	Address	\$
Secured	FIRM CAPITAL CORPORATION	163 CARTWRIGHT AVENUE TORONTO ON M6A 1V5	5,750,000.00
	LAVERY LAW	1, PLACE VILLE MARIE, BUREAU 4000 MONTREAL QC H3B 4M4	400,000.00
	RELATED PARTY HYPOTHECS	2140 RUE DE LA MONTAGNE MONTREAL QC H3G 1Z7	unknown
Sub-Total			<u>6,150,000.00</u>
Unsecured	11192655 CANADA INC.	2140 RUE DE LA MONTAGNE MONTREAL QC H3G 1Z7	1,118,000.00
	11958771 CANADA INC.	2140 RUE DE LA MONTAGNE MONTREAL QC H3G 1Z7	11,283.72
	9350-2300 QUEBEC INC	7505 CH. WESTOVER MONTREAL QC H4W 3K7	1,211.38
	9352-8198 QUEBEC INC. (PRIME PROPERTIES)	1201 SHERBROOKE W MONTREAL QC H3A 1H9	32,474.70
	9359-1295 QUEBEC INC.	4823 RUE SHERBROOKE O, #210 WESTMOUNT QC H3Z 1G7	9,985.58
	9392-9073 QUEBEC INC.	2140 RUE DE LA MONTAGNE MONTREAL QC H3G 1Z7	748,283.72
	9398-9952 QUEBEC INC	8780 BOUL. VIAU SAINT LEONARD QC H1R2V3	1,987.29
	ACADEMIE INTERNATIONALE	600-1118 ST CATHERINE WEST MONTREAL QC H3B 1H5	1,987.29
	ARSENAL PLOMBERIE	705 CROISSANT SABOURIN BROSSARD QC J4X 2B4	2,524.28
	BELUGA INTL CONSULTING	1155 BOULEVARD RENÉ-LÉVESQUE WEST, SUITE 2500 MONTREAL QC H3B 2K4	1,754.32
BENOIT SANSOUCY INC.	245 RTE SAINT-PATRICE SAINT-LIBOIRE QC J0H 1R0	unknown	

Creditor Type	Name	Address	\$
Unsecured	BESTWAY EDUCATION GROUP	7071 AIRPORT RD #201, 202, 207 MISSISSAUGA ON L4T 4J3	unknown
		2001 BOUL. ROBERT-BOURASSA, SUITE 1700 MONTREAL QC H3A 2A6	
	BONNE EDUCATION MONTREAL	620-1117 SAINT-CATHERINE STREET MONTREAL QC H3B 1H9	3,163.80
	BUZZFIT LASALLE	2101-12A DOLLARD LASALLE QC H8N 1S2	4,927.95
	CANADA REVENUE AGENCY	CENTRE D'ARRIVAGE REGIONAL EN INSOLVABILITE 275 CHEMIN POPE SUMMERSIDE PE C1N 6A2	unknown
	CEMEQ-CENTRE D'ÉLABORATION DES MOYENS D'ENSEIGNEMENT DU QUÉBEC	2955 BOUL DE L'UNIVERSITÉ, 5E ÉTAGE SHERBROOKE QC J1K 2W4	2,785.96
	CENTRE DE SERVICE SCOLAIRE DES PORTAGES-DE-	225, RUE SAINT-RÉDEMPTEUR GATINEAU QC J8X 2T3	5,241.92
	CENTRE DE SERVICE SCOLAIRE MARIE-VICTORIN	CASIER POSTAL 11058 MONTREAL QC H3C 4Z5	984.43
	COLLEGE UNIVERSEL	290 BD SAINT-JOSEPH GATINEAU QC J8Y 3Y3	unknown
	COMMISSION SCOLAIRE DE LA REGION-DE-SHERBROOKE	2955 BOUL. DE L'UNIVERSITÉ SHERBROOKE QC J1K 2Y3	430.50
	COMPUGEN	100 VIA RENZO DRIVE RICHMOND HILL ON L4S 0B8	123.99
	COVID RELIEF LOAN	FEDERATION DES CAISSES DESJARDINS DU QUEBEC 1 COMPLEXE DESJARDINS, TOUR SUD, 38E ETAGE MONTREAL QC H5B 1B2	40,000.00
	COVID RELIEF LOAN	SCOTIABANK 2200 YONGE ST. TORONTO ON M4S 2C7	40,000.00
	DE GRANDPRÉ CHAIT	800 BOUL. RENÉ-LÉVESQUE OUEST, 26E ÉTAGE MONTREAL QC H3B 1X9	166,859.86
	DELOITTE LLP	1190 AVENUE DES CANADIENS-DE- MONTREAL, BUREAU 500 MONTREAL QC H3B 0M7	154,806.00
	DÉNEIGEMENT RAFALE	8682 BLVD MARIE-VICTORIN BROSSARD QC J4X 1A1	1,207.24
	EBM INC.	5545 MAURICE CULLEN ST LAVAL QC H7C 2T8	59.70
	EMPLOYEE CLAIMS	2140 RUE DE LA MONTAGNE MONTREAL QC H3G 1Z7	unknown

Creditor Type	Name	Address	\$
Unsecured	ENTERTAINMENT STARS	7645 RUE CORDNER LASALLE QC H8N 2X2	1,224.63
	ENTRETIEN MENAGER ARROJ	2425 CROISSANT D'AUTEUIL MASCOCHE QC J7K 3K8	6,579.45
	ESPACE	1010 DE LA GAUCHETIERE O, SUITE 1900 MONTREAL QC H3B 2N2	37,821.37
	EXTERMINATION INSPEX INC.	1975, RUE NOTRE-DAME LACHINE QC H8S 2G1	373.67
	FEEP	1940 BOUL. HENRI-NOURASSA EST MONTREAL QC H2B 1S2	1,596.39
	FIBRENOIRE	550, AVE BEAUMONT, SUITE 320 MONTREAL QC H3N 1V1	6,202.91
	FUTURE MONTREAL INTERNATIONAL ACADEMY	429 HAMPTON COURT DDO QC H9G 1L1	2,812.50
	GLOBE FIRE EQUIPMENT	590 19E AVENUE LACHINE QC H8S 3S5	2,439.77
	HARDY NORMAND	7875, BOUL. LOUIS-H.-LAFONTAINE, BUREAU 200 ANJOU QC H1K 4E4	9,255.67
	HYDRO QUEBEC	C. P. 11022, SUCC. CENTRE-VILLE MONTREAL QC H3C 4V6	9,236.87
	IGOTCHA WIFI MEDIA INC.	4000 RUE SAINT-AMBROISE, SUITE #387 MONTREAL QC H4C 2C7	3,724.82
	JEANSONNE	1401 AVE MCGILL COLLEGE MONTREAL QC H3A 1Z4	45,451.65
	JF INSURANCE GROUP	1350 RENE-LEVESQUE W, SUITE 300 MONTREAL QC H3G 1T4	619,432.90
	KAUFMAN LLP	800 RENÉ-LÉVESQUE BLVD W., SUITE 2220 MONTREAL QC H3B 1X9	125,827.03
	KRUGER	5820 PLACE TURCOT MONTREAL QC H4C 1W3	33.06
	LAVACOM DISTRIBUTION	180 DES ROSSIGNOLS SHERBROOKE QC J1R 0M9	57.20
	LAVERY LAW	1, PLACE VILLE MARIE, BUREAU 4000 MONTREAL QC H3B 4M4	92,085.60
	LES SERVICES DE RÉPUTATION SYRUS INC.	300 RUE LEO PARISEAU, 18E ETAGE MONTREAL QC H2X 4B3	unknown
	LJT AVOCATS / LAWYERS INC.	380 RUE SAINT ANTOINE OUEST BUREAU 7100 MONTREAL QC H2Y 3X7	278,988.27
	MADAME CLAUDE BUISSON	1596 RUE DU CENTRE MONTREAL QC H3K 1H4	1,416.21

Creditor Type	Name	Address	\$
Unsecured	MAZARS CONSULTING INC.	215 RUE SAINT-JACQUES BUREAU 1200 MONTREAL QC H2Y 1M6	100,673.58
	MNP CONSULTING	1155 BOUL RENÉ-LÉVESQUE O. 23E ÉTAGE MONTREAL QC H3B 2K2	75,548.92
	MOBILIER AFFARI	9106 HENRI BOURASSA OUEST ST-LAURENT QC H4S 1L5	55,679.33
	NOVA REFRIGERATION	3434 ST-ANTOINE OUEST MONTREAL QC H4C 1A8	1,720.87
	PEARSON	26 PRINCE ANDREW PLACE NORTH YORK, ON M3C 2H4	15,813.00
	PLUS-SERVICES INC.	1450 RUE ADÉLARD-COLLETTE SHERBROOKE QC J1H 4V7	3,219.31
	PNEUS MOBILE	806 ROUTE HARWOOD LOCAL 3 VAUDREUIL- DORION QC J7V 7H4	465.00
	POTENTIAL STUDENT CLAIMS.	2140 RUE DE LA MONTAGNE MONTREAL QC H3G 1Z7	11,371,841.94
	RACINE & CHAMBERLAND	4001 BOUL CRÉMAZIE EST, BUR.100 MONTREAL QC H1Z 2L2	2,186.12
	RAYSEM CONSULTANTS CORPORATION	1002 RUE SHERBROOKE OUEST, BUREAU 2625 MONTREAL QC H3A 3L6	unknown
	REVE BLEU	1155 BOUL. RENÉ-LÉVESQUE OUEST, BUREAU 2500 MONTREAL QC H3H 2K4	827.82
	REVENU QUÉBEC	RECOUVREMENT DE MONTRÉAL 1600 RENÉ-LÉVESQUE O - 3 ^e ÉTAGE, SECTEUR R23-CPF MONTREAL QC H3H 2V2	30,326.53
	SERVICES SANITAIRES	606, RUE ST-JULIE SHERBROOKE QC J1R 0V9	114.98
	SKYTECH	10660 LAJEUNESSE, BUREAU 305 MONTREAL QC H3L 2E6	39,020.27
	SURVIVE IT	2140 RUE DE LA MONTAGNE MONTREAL QC H3G 1Z7	868,217.51
	TELUS MOBILITÉ	CP 11049 SUCC CENTRE VILLE MONTREAL QC H3C 4Y5	6,412.11
	TELUS SOLUTIONS EN SANTÉ	B. P. 80700 BURNABY BC V5H 4P7	1,149.75
	TNT INTERNATIONAL STUDENTS SERVICE	5715 MARIE VICTORIN BROSSARD QC J4W 1A3	864.23
	TRITON	2235 SHEPPARD AVENUE EAST, SUITE 1503 TORONTO ON M2J 5B5	532.51

Creditor Type	Name	Address	\$
Unsecured	VIDEOTRON	CP 11078 SUCC CENTRE VILLE MONTREAL QC H3C 5B7	802.11
	VILLE DE SHERBROOKE	191 RUE DU PALAIS SHERBROOKE QC J1H 6J8	180.00
	VISION 33	210 WATER STREET, SUITE 400 ST. JOHN'S NF A1C1A9	91.98
	WHITEROCK 8550 NEWMAN MONTREAL INC.	3488A COTE-DES-NEIGES ROAD MONTREAL, QC H3H 2M6	107,498.46
Sub-Total			<u>16,277,829.93</u>
TOTAL			<u>\$ 22,427,829.93</u>

**SUPERIOR COURT
(COMMERCIAL DIVISION)**

Canada
Province of Québec
District of Montréal
No: 500-11-060613-227
Date: February ●, 2022

Presiding: The Honourable David R. Collier, J.S.C.

In the matter of the *Companies' Creditors Arrangement Act*, RSC 1985, c C-36 of:

Rising Phoenix International Inc.

10864285 Canada Inc.

11753436 Canada Inc.

CDSQ Immobilier Inc.

Collège de l'Estrie Inc.

École d'Administration et de Secrétariat de la Rive-Sud Inc.

9437-6845 Québec Inc.

9437-6852 Québec Inc.

Debtors

and

Anish Sachdeva

Manjot Singh

Sukhrajpreet Singh

Sukhmanpreet Singh

Jaspreet Singh

Applicants

and

Richter Advisory Group Inc.

Monitor

Student Representation Order

HAVING READ the *Application for the Issuance of a Student Representation Order* (the "**Application**") of Anish Sachdeva, Manjot Singh, Sukhrajpreet Singh, Sukhmanpreet Singh and Jaspreet Singh (collectively, the "**Applicants**") pursuant to the *Companies'*

Creditors Arrangement Act, RSC 1985, c C-36 (the “**CCAA**”), the exhibits and the affidavit filed in support thereof;

GIVEN the notification of the Application;

GIVEN the Initial Order rendered on January 6, 2022 (as amended, restated and otherwise modified from time to time, including on January 17, 2022, the “**Initial Order**”) in respect of Rising Phoenix International Inc., 10864285 Canada Inc. (“**108 Canada Inc.**”), 11753436 Canada Inc., CDSQ Immobilier Inc., Collège de l’Estrie Inc. (“**CDE Inc.**”), École d’Administration et de Secrétariat de la Rive-Sud Inc. (“**CCSQ Inc.**”), 9437-6845 Québec Inc. and 9437-6852 Québec Inc. (collectively, the “**Debtors**”);

GIVEN the submissions of counsel;

GIVEN the provisions of the CCAA;

GIVEN that it is appropriate to issue a representation order;

THE COURT:

[1] **GRANTS** the Application.

[2] **DECLARES** that all capitalized terms used but not otherwise defined in the present Order (this “**Order**”) shall have the meanings ascribed to them in the Initial Order.

Notification

[3] **ORDERS** that any prior delay for the presentation of the Application is hereby abridged and validated so that the Application is properly returnable today and hereby dispenses with any further notification thereof.

[4] **PERMITS** notification of this Order at any time and place and by any means whatsoever, including by email.

Appointment of the Representative Counsel

[5] **ORDERS** that McCarthy Tétrault LLP and its division *MT>ip/us* are hereby appointed as representative counsel (the “**Representative Counsel**”) in the CCAA proceedings of the Debtors (the “**CCAA Proceedings**”) to represent the interest of all persons who are creditors of the Debtors as a result of their status as a currently enrolled student at *M College of Canada*, operated by 108 Canada Inc. (“**M College**”), *Collège de comptabilité et de secrétariat du Québec*, operated by CCSQ Inc. (“**CCSQ**”) or *Collège de l’Estrie*, operated by CDE Inc. (“**CDE**” and, collectively with M College and CCSQ, the “**Colleges**”) or pipeline student of the Colleges (collectively, the “**Students**”).

[6] **AUTHORIZES** the Representative Counsel to act in the name of the Students, namely in the context of the CCAA Proceedings, the exchanges with the Debtors, the Monitor or any other party.

Representative Counsel Charge

- [7] **ORDERS** that the Debtors shall pay, within seven (7) days of the reception of an invoice without any privileged information from the Representative Counsel, the reasonable fees and disbursements of the Representative Counsel, whether incurred before or after this Order, and shall be authorized to provide each with a reasonable retainer in advance on account of such fees and disbursements, if so requested.
- [8] **ORDERS** that the reasonable professional fees and disbursements of the Representative Counsel shall be established in accordance with the standards applicable in Montréal for the type of work and expertise required.
- [9] **DECLARES** that the Representative Counsel, as security for the professional fees and disbursements payable pursuant to this Order, be entitled to the benefit of, and are hereby granted, a charge, security and hypothec in the Property (as such term is defined in the Initial Order) to the extent of the aggregate amount of \$100,000 (the “**Representative Counsel Charge**”).
- [10] **ORDERS** that paragraph 49 of the Initial Order shall be amended as follows:

DECLARES that that the priorities of the existing security interests registered by Firm Capital Mortgage Fund Inc. on the Property of the Applicants (the “**FCC Security**”), as well as the Senior Administration Charge, the Junior Administration Charge, the Directors’ Charge, the Representative Counsel Charge and the Interim Lender Charge (collectively, the “**CCAA Charges**”), as between them with respect to any Property to which they apply, shall be as follows:

- first, the Senior Administration Charge;
- second, the Representative Counsel Charge (as this term is defined in the Student Representation Order dated February 10, 2022);
- third, the FCC Security;
- fourth, the Interim Lender’s Charge;
- fifth, the Junior Administration Charge; and
- sixth, the Directors’ Charge.

Confidential Information and Under Seal Exhibits

- [11] **ORDERS** that the Debtors shall provide the Representative Counsel in machine-readable format, the names, last known addresses and last known email addresses, if any, of all Students (the “**Student Information**”). The Student Information shall be kept confidential by the Representative Counsel and shall not be disclosed to any other person, unless order otherwise by the Court.
- [12] **ORDERS** that the Debtors shall provide the Representative Counsel a copy of the exhibits filed, and to be filed, under seal in the CCAA Proceedings, subject to the

Representative Counsel undertaking by email to preserve the confidentiality of such exhibits.

General Provisions

- [13] **DECLARES** that the Representative Counsel may, from time to time, apply to this Court for directions concerning the exercise of its powers, duties and rights hereunder or in respect of the proper execution of this Order.
- [14] **ORDERS** that neither the Representative Counsel, nor any officer, director, partner, employee, or agent of the Representative Counsel, shall incur any liability or obligation as a result of its appointment or the carrying out of the provisions of this Order, save and except for any liability or obligation incurred as a result of gross negligence or wilful misconduct on its or their part.
- [15] **ORDERS** that no Person shall commence, proceed with or enforce any Proceedings against the Representative Counsel in respect of the performance of their duties under this Order, without first obtaining leave of this Court, upon ten (10) days' written notice to the Representative Counsel, the Applicant and the Monitor.
- [16] **DECLARES** that this Order shall have full force and effect in all provinces and territories in Canada.
- [17] **DECLARES** that the Representative Counsel shall be authorized to apply as it may consider necessary or desirable, with or without notice, to any other court or administrative body, whether in Canada, the United States of America or elsewhere, for orders which aid and complement the Order. All courts and administrative bodies of all such jurisdictions are hereby respectfully requested to make such orders and to provide such assistance to the Representative Counsel as may be deemed necessary or appropriate for that purpose.
- [18] **REQUESTS** the aid and recognition of any court or administrative body in any Province of Canada and any Canadian federal court or administrative body and any federal or state court or administrative body in the United States of America and any court or administrative body elsewhere, to act in aid of and to be complementary to this Court in carrying out the terms of the Order.
- [19] **ORDERS** the provisional execution of this Order notwithstanding appeal, and without requirement to provide any security or provision for costs whatsoever.
- [20] **THE WHOLE** without legal costs.

The Honourable David R. Collier, J.S.C.

Montreal

Quebec private college pushed for early tuition payment before applying for creditor protection

Their studies disrupted, hundreds of international students are also barred from working

[Leah Hendry](#) · CBC News · Posted: Jan 14, 2022 4:00 AM ET | Last Updated: January 14



Students arrived to start classes after the winter break to find the CCSQ's doors locked. The private college in Longueuil is one of three colleges that applied for creditor protection last week. (Louis-Marie Philidor/CBC)

[comments](#)

Sehaj Sharma says he began to suspect his private college in Longueuil, Que., was in trouble when it suddenly pushed him to pay thousands of dollars in tuition fees a month earlier than planned.

In late November, Sharma and his classmates were given days to pay the money or risk being suspended or kicked out.

He scrambled to come up with nearly \$7,000.

"It's not that easy to pay all these fees in three to four days," said Sharma, a 19-year-old from India who was taking the college's medical office specialty program.

The college, known in French as the *Collège de comptabilité et de secrétariat du Québec* (CCSQ), offers vocational training in programs such as accounting and secretarial studies. Most of its students are from India.

Last Friday, the college, along with two other private colleges and a student recruiting firm, filed for creditor protection. In the court filing, the colleges blamed the COVID-19 pandemic for some of their financial troubles.

Payment and winter break moved up

Students who attended CCSQ are now questioning the real reason for the big rush to pay their fees early.

Initially, the CCSQ's finance department told students on Nov. 21 they had until the beginning of January to pay their fees.

- **CBC INVESTIGATES** [Students left in lurch after Quebec private colleges, recruiting firm file for creditor protection](#)

But an email sent Nov. 29, shared with CBC Montreal, told students they had until Dec. 3 to pay nearly \$7,000.

The college said it couldn't offer extensions or payment by instalment.

"Failure to make a payment by the due date will result in the suspension of a student's privileges (such as access to student services), up to suspension or expulsion from a studies program," said the email.



With the college now closed, students are unable to continue their programs. If they aren't studying, Immigration Canada told them they don't have the right to work. (Louis-Marie Philidor/CBC)

The demand for money coincided with an email extending the winter break.

The students were told the break would start the following day — Nov. 30 — due to concerns about the Omicron variant of COVID-19.

Originally, the CCSQ was supposed to be closed from Dec. 12 to Jan. 10. The administration assured the students that their programs wouldn't be prolonged.

But when students arrived at the college on Jan. 10, the doors were locked.

Sharma couldn't believe it and now says he's worried about his future.

An only child, Sharma has been on the phone with his parents in Patiala, a large city in India's northern state of Punjab.

"We paid everything on time and in order," said a weary-sounding Sharma in a phone interview.

- [Students in India say they're in limbo, waiting months for permits to learn in Quebec](#)
- **CBC INVESTIGATES** [Students from India paid thousands to Quebec colleges they couldn't attend. Now they can't get that money back](#)

International students pay \$28,000-\$30,000 to attend the colleges over a two-year period, which is three to four times what a Canadian student pays.

"Still we are treated like this," said Sharma.

Unpaid tuition fees, refunds in the millions

In addition to CCSQ, M College in Montreal, CDE College in Sherbrooke and the recruiting firm Rising Phoenix International filed for creditor protection [last week](#).

The colleges and recruiting firm, under the umbrella name RPI Group, are all owned by the Mastantuono family.

Joseph Mastantuono is the president of the three colleges.

The request for creditor protection comes a little more than a year after the province began to investigate several private colleges, including M College and CDE College, for "questionable" recruitment practices of students in India.

Students faced long delays in getting their study permit approved by the federal government. Unable to come to Canada, many students decided to withdraw from the colleges and apply for a refund of their tuition fees.





Joseph Mastantuono is the president of CCSQ, M College in Montreal and CDE College in Sherbrooke. His family owns RPI Group. (Joseph Mastantuono/LinkedIn)

In December, CBC News reported dozens of students in India were [still waiting](#) for their tuition to be refunded.

The court filing last week has created even more uncertainty and stress.

According to the application for creditor protection, unpaid tuition fees and refund claims from 633 students against the RPI Group are estimated at nearly \$6.4 million. The document says there could be an additional \$5 million in potential claims from hundreds of other students who have yet to get their student visa.

Now that the schools are closed, the students can't continue their programs. If they aren't studying, Immigration Canada told them, they don't have the right to work.

"What am I supposed to do now?" said Dev Sharma, a classmate of Sehaj's at the CCSQ. Students have 150 days to enrol at another school, but Sharma says he's already paid \$21,000 to the college.

"It's very difficult because those were the savings of a lifetime from my parents and they worked for so many years to give me a better education, and now all of a sudden, everything is gone," said Sharma.

The 19-year-old doubts he'll ever get his money back.

"I have literally, almost no hope."

He and his family thought the college was a safe place for him to study, not only because it was in Canada, but because it was recognized as a DLI, or designated learning institution, approved by the province.





A number of students from India who paid thousands to attend M College in LaSalle, Que., say they still haven't been reimbursed, even though they weren't able to attend due to issues with getting study permits. (Simon Martel/CBC)

Lack of recourse

Dev and Sehaj have both complained to the Ministry of Higher Education, but have yet to hear anything back.

In an email, ministry spokesperson Bryan St-Louis said representatives of the colleges, along with their lawyers, met ministry officials on Jan. 5 to tell them they intended to file for creditor protection.

He said the ministry is closely monitoring the situation, but any refunds will depend on the restructuring process, which is being supervised by the accounting firm Richter Advisory Group Inc.

Questions to CCSQ president Joseph Mastantuono were forwarded to the Richter group, which declined to comment, saying the matter is now before the courts.

"It's like a legal web that they have formed to protect themselves," said Dev Sharma.

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EDUCATION

Thousands of Indian Students' Futures at Stake as 3 Canadian Colleges Shut Down Abruptly

The students, most from Punjab, have spent lakhs on fees and travel. No longer 'students', their visa and permission documents are now invalid.



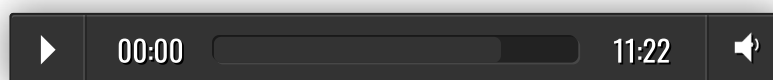
Students of CCSQ, CDE and M College at a protest at the Gurdwara Guru Nanak Darbar at LaSalle in Montreal after the closure of their colleges. Photo: By arrangement



Kusum Arora



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EDUCATION RIGHTS WORLD 04/FEB/2022

Jalandhar: Around 2,000 international students – most from Punjab, some learning online and some on study visas – are left in the lurch with three private colleges in Canada’s Montreal city suddenly closing.

Canada’s *CBC News* has **reported** that all three colleges have filed for creditor protection. In the court filing, the colleges blamed the COVID-19 pandemic for some of their financial troubles. A Canadian MP told *The Wire* that other legal criteria were also not met by these colleges.

The three colleges first announced long winter vacations from November 30, 2021 to January 10, 2022. Then, just before closing, the authorities asked the students to deposit pending fees within one week. This amount of money ranged from Canadian \$ 15,000 to 29,500, which come to between Rs 9 lakh and Rs 17.70 lakh.

While some students managed to pay the hefty fees, many could not.

The three colleges are Collège de comptabilité et de secrétariat du Québec (CCSQ), College de l’Estrée (CDE) and M College.



CCSQ has two campuses at Longueuil and Sherbrooke and offered courses in accounting, secretarial studies, medical, computing and legal studies.

CDE offered six courses in business and administration and information technology. M College' in LaSalle had four courses in business, health and technology.

Protests

Among the 2,000 affected students, 1,173 were studying in person, in the three private colleges in Montreal. As many as 637 students were pursuing studies through online classes from home in Punjab.

The students are aged between 18 and 22 years. Some are also from Haryana and Gujarat and had been eagerly waiting for on campus learning to begin.

On January 29, 2022, left with no option, students under the banner of 'Montreal Youth-Student Organization' (MYSO) held a rally at Gurudwara Guru Nanak Darbar at LaSalle in Montreal demanding justice in their case. They also handed a letter in this regard to the Minister of Education of Canada, the Indian Ambassador to Canada, the Montreal MP and various ministers of the opposition.





Students of CCSQ, CDE and M College at a protest at the Gurdwara Guru Nanak Darbar at LaSalle in Montreal after the closure of their colleges. Photo: By arrangement

At the rally, the students demanded visa refunds for those in India, refund of fees, opportunity to complete studies for students in the three closed colleges, graduation of students with the Certificat d'Acceptation du Québec, a mandatory document for students to study and work in Quebec province, study permits and travel without any hassle to students who have obtained study visas.

They threatened to intensify protests if their demands were not addressed.





Also read: For Many Indian Students, Their American Dream Is in Limbo

Talking to *The Wire* from Montreal, Varun Khanna, a former student and now a Permanent Resident of Canada, who led the rally said, “The hapless students and their parents, who have spent roughly around Rs 16 to 17 lakh on their child’s education in Canada are disturbed. The study visas of 95% students back home in Punjab, who were taking online classes, have been refused by the Canadian government. At the same time, 70% of students in Montreal, who were in their last semester, are now stuck. Lastly, the future of 30% freshers, who joined college last year is also at stake.”

Khanna added that students in India, who were waiting to reach Montreal now cannot travel as the colleges have closed.





Students of CCSQ, CDE and M College at a protest at the Gurdwara Guru Nanak Darbar at LaSalle in Montreal after the closure of their colleges. Photo: By arrangement

‘Students were stuck’

Randeep Sarai, MP from Surrey Centre in British Columbia said that he took up this issue with Anju Dhillon, the MP for Dorval-Lachine-LaSalle, Quebec.





“The Quebec government suspended the licence of these colleges, after it was found that they were English Language Schools and not French language institutions. During investigation it came to light that many colleges had misappropriated funds while others declared bankruptcy and fled. The provincial government took them to court. A judicial review was ordered by the Quebec government and the students were stuck,” the MP said.

Sarai said that in this situation either the students should file a lawsuit collectively and hire a lawyer or file independent claims with the provincial government. “The last option is that the students appear for IELTS exam again, pay the fees and join some new college, which is not a practical idea,” he said.

Surrey Greens Timber MLA Rachna Singh expressed solidarity with the students. “I think the Quebec government should hold an investigation and find out how these three colleges got their license. In Canada, federal government regulations are different while the Provincial government has their own rules. I also want to request the parents to be cautious while sending their children abroad,” she said.





Students of CCSQ, CDE and M College at a protest at the Gurdwara Guru Nanak Darbar at LaSalle in Montreal after the closure of their colleges. Photo: By arrangement

Legal quagmire

Ravneet Kaur was enrolled at CCSQ College. Ravneet was in the last semester of her medical office specialist course and arrived at Canada after passing her Class 12 exams in January 2020. “Usually, the fee is paid per semester but we were told to pay the pending fees before December 3, 2021. Left with no option, I paid a Canadian \$ 29,500 fee within a week. It was difficult to arrange such a huge amount,” she said.

Ravneet hails from Gurdaspur district said there were many students who are now at home without work and facing an acute financial crunch. Their Social Insurance Number – issued by the Canadian government to students on study visa permits – are also not applicable anymore. “Though my SIN card is valid till April 30 but seeing that we are not studying in colleges anymore, there is a legal pause on us. This is a crisis,” she said.

Another student, Manjot Singh, from Amritsar district was pursuing a network administration course from CDE College. Manjot arrived



at Montreal in September 2020, after his Class 12 exams.

Also read: For Indian Students Planning to Study Abroad, the Second Wave Has Been an Expensive Nightmare

One of his paternal cousins joined CCSQ college. Both CDE and CCSQ colleges are situated in the same building.

Manjot who had his last class on November 27, 2021 and is currently without a job or classes, said his CAQ – Certificat d'Acceptation du Québec – was also expiring.

“My parents took a loan to pay my Canadian \$ 29,800 fee. In fact, we came to know that the college authorities took approximately Canadian \$ 6.4 million from all students. It is our humble appeal to Prime Minister Justin Trudeau to help us and our classmates sitting in India. They too paid the entire fee and fulfilled all eligibility criteria. The government should arrange for a refund,” Manjot added.

Indian students in Punjab speak:

Similarly, back home in Punjab, Nisha Rani, a post-graduate student in humanities from Moga district, had been attending online classes from September 2020 at M College.

“As COVID-19 cases were rising and there was a ban on international travel, I could not go to Canada. We are 637 students, who were pursuing classes online, from 3 pm to 2.30 am IST. I have submitted all my projects, presentations and even practical exams. But after studying for one and half years and paying Canadian \$ 14,852 fee on loan, my study visa was rejected on August 14, 2021,” she said.

Nisha said that so far 633 students who were studying in these colleges from India have been refused study visas.

Her overall IELTS score, a mandatory requirement to study in English speaking countries, was 6.5. “I sent messages to the High





Commissioner of Canada through their official Twitter page ‘Canada in India’ that I want justice but to no avail,” she said.

Nisha along with many other students had applied for study visas through International Development Program consultants, CANAM consultants and some other firms active in various cities of Punjab. She said, “I applied for a study visa through IDP’s Ludhiana and Moga branch. They handled visas of all the students of CCSQ, CDE and M College.”



Students of CCSQ, CDE and M College at a protest at the Gurdwara Guru Nanak Darbar at LaSalle in Montreal after the closure of their colleges. Photo: By arrangement

The Wire spoke to International Development Program’s Moga branch manager Hari Krishan, who said that he was aware of everything and equally concerned.

“It is the students who choose the college. We never force them to join a particular institution. Our role is to act as an intermediary between a student and Canadian authorities. But our client relationship teams in Delhi are talking to the Canadian government to solve this crisis,” he said.





In Nawanshahr district, Jaskaran Singh's mother had mortgaged her agricultural land to pay her son's Canadian \$ 15,000 fees. Jaskaran's father passed away a long time ago.

His cousin, Garry Sohal said, "Jaskaran had applied for a study visa in July 2020. After studying online for around a year, his visa was also refused in August 2021."

Amritsar MP Gurjeet Singh Aujla, who is busy ahead of the Punjab assembly polls, called this a very serious matter. "I will write a letter to the Canadian High Commissioner in India and Indian High Commission in Canada and demand justice. I am not in the parliament because of elections but I will take up the matter in March," he said.

Students in India have also formed a nine-member group – Indian Montreal Youth Student Organisation – to seek justice.

Every year lakhs of students, skilled workers and businessmen from Punjab leave for Canada in search of better opportunities.

Even matrimonial columns of newspapers are also flooded with advertisements asking for men or women who have passed the IELTS, with the promise that "expenses of education would be borne by the spouse's family."

Also read: [How the English Language Skills of Young Women Allow Punjabi Youths to Bypass Emigration Rules](#)





Manjit Singh, former professor of sociology from Panjab University, Chandigarh said, “This shows how, over the years, respective state and Union governments have ruined Punjab. Governments are not bothered.”

Demanding intervention by the Ministry of External Affairs and the Canadian government, Manjit Singh said it is a harsh reality that India has neither quality and affordable education nor employment opportunities. “Students want value for their education, which they are not getting here,” he said.

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----- Forwarded message -----

From: **Finance Sherbrooke CCSQ** <financesb@ccsq.ca>

Date: Sun., Nov. 21, 2021, 2:54 p.m.

Subject: First payment reminder

To: [REDACTED]

Sukhrajpreet Singh Sukhrajpreet Singh

[REDACTED]

Computing Support

Dear Sukhrajpreet Singh,

This letter is to inform you that your tuition payment deadline is **January 1, 2022**. Payment of **\$6988.5 CAD** for your program at **CCSQ Sherbrooke Campus** must be made in full by that time. For any questions, please contact Ms Tamara Brothers tbrothers@ccsq.ca

Students who fail to make payments of tuition or other fees in full may be subject to a late fee for each additional week that any amount is overdue, until such time as payment is complete.

To be considered a “*student in good standing*” your student payments need to be on time. As such, failure to make a payment by the due date for such payment will result in the suspension of a student’s privileges (such as access to student services), up to suspension or expulsion from a program of studies.

January 1st is the last day to pay your student account; starting January 2, 2022, late fees will be added to your student account! Please submit your payment promptly!

Payments cannot be made in person at this time. **All payments must be sent electronically via e-transfer to adminSB@ccsq.ca**

Payments made via e-transfer *must* include your **name** and **birthday** in the notes. **If required**, please make the password “ccsq” (all lower-case letters).

Beneficiary:	CCSQ International
Bank:	Royal Bank of Canada
Address:	1 Place Ville Marie, Montreal, Quebec, H3C 3B5
Telephone:	001-514-874-7222
Bank Number:	003
Transit Number:	00001
Account Number:	1170661
Swift Code:	ROYCCAT2

Administration

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----- Forwarded message -----

[Redacted]

Date: Mon., Nov. 29, 2021, 11:29 a.m.

Subject: Re: Payment due

To: Finance Sherbrooke CCSQ <financesb@ccsq.ca>

[Redacted]

On Mon., Nov. 29, 2021, 10:36 a.m. Finance Sherbrooke CCSQ, <financesb@ccsq.ca> wrote:

| Sukhrajpreet Singh Sukhrajpreet Singh

Computing Support
[REDACTED]

Dear Sukhrajpreet Singh,

With the winter holiday fast approaching, this letter serves as a formal demand to pay your \$6989 tuition fees.

The total amount must be paid **by December 3rd**; we cannot offer any extension or payment installments.

Failure to make a payment by the due date will result in the suspension of a student's privileges (such as access to student services), up to suspension or expulsion from a studies program.

Payments made via e-transfer *must* be sent to adminSB@ccsq.ca and include your **name** and **birthday** in the notes. **If required**, please make the password "ccsq" (all lower-case letters).

Beneficiary: CCSQ
Bank: Royal Bank of Canada
Address: 1 Place Ville Marie,
Montreal, Quebec,
H3C 3B5
Telephone: 001-514-874-7222
Bank Number: 003
Transit Number: 00001
Account Number: 1170661
Swift Code: ROYCCAT2

Prompt attention to this matter would be appreciated.

External Email: Exercise caution before clicking links or opening attachments | **Courriel externe:** Soyez prudent avant de cliquer sur des liens ou d'ouvrir des pièces jointes

FREQUENTLY ASKED QUESTIONS

Below are frequently asked questions in relation to the insolvency proceedings of M College of Canada, College de l'Estrie and CCSQ (each being a “**College**” and collectively, the “**Colleges**”).

Additional information will be made available on the website of the court-appointed monitor, Richter Advisory Group Inc. (the “**Monitor**”) or by contacting the Monitor:

Website: <https://www.richter.ca/insolvencycase/rising-phoenix-international-inc>
Hotline 1-866-773-2196
Email: rpigroup@richter.ca

Are the Colleges in receivership or bankruptcy?

A: No, the Colleges are not in receivership or bankruptcy. On January 6, 2022, the Colleges and certain of their affiliates filed for protection from their creditors under the *Companies' Creditor Arrangement Act* (“**CCAA**”), in order to stabilize their operations.

This “*protection*” means that the Colleges’ creditors cannot take action against them, including for the payment of outstanding debts, pending completion of the restructuring proceedings.

While the Colleges recognize the inherently disruptive nature of this process, the protection of the CCAA had become necessary to allow the Colleges to, where possible, implement solutions to allow existing students to complete their academic programs. Others who are not within the range of graduation will be placed on an extended pause during discussions that will take place with various stakeholders, including potential purchasers of the Colleges and the Ministry of Higher Education, to find solutions for all students.

The CCAA proceedings will be carried out under the supervision of the Monitor, who shall oversee a sale process in respect of the Colleges and control their receipts and disbursements.

Q: What governs what the Colleges can do while they operate under the provisions of the CCAA?

A: The First Day Order issued by the Commercial Division of the Superior Court of Quebec, as amended and restated, as well as any subsequent Court Orders, set out the conditions under which the Colleges will continue to operate.

Q: As a student attending the Colleges, what are the implications for me of this restructuring process?

A: For students who are close to graduation, the Colleges will attempt to implement solutions to allow you to complete your academic program. If you are not within the range of graduating in the next two months, [**January 2022 or February 2022**], you will be placed on an extended pause during discussions that will take place with various stakeholders and the Ministry of Higher Education, to find solutions for all students.

Q: What if I want to withdraw from the Colleges and apply to another College in Quebec?

A: It is within your right to withdraw from your college, however due to the CCAA filing, if a student chooses to withdraw, unfortunately, no refunds of tuition can be processed at this time.

In doing so, the College will provide the needed transcripts and other materials in order to facilitate your withdrawal. For students who are within the range graduating, we recommend that you complete your studies at your respective College, to avoid any substantial delays in the completion of your program. Also be advised to consult with immigration authorities so that you clearly understand how a withdrawal impacts could your status as a student and your visa

Q: What if I want to seek a refund of the tuition or other fees that I paid?

A: Any claims or potential claims in respect of pending tuition or other refunds are stayed by the CCAA Order, along with the institution or pursuit of any legal recourses to recover on such claims. Refund claims will be handled solely through the Monitor, in accordance with the rules that govern the filing of claims and the distributions to creditors as part of the CCAA process..

Q: Will my immigration status as student studying in Canada be impacted?

A: Neither the Colleges nor the Monitor are licensed to provide legal advice in connection with your immigration status. We strongly recommend to students who are concerned with their immigration status to speak with a duly authorized immigration consultant. Please visit www.cic.gc.ca for more information.

Q: What if I must extend or renew my Canadian Study Permit or CAQ?

A: If your CAQ or Canadian Study Permit is set to expire before the end of your studies, it is essential for you to keep your documentation current to protect your status in Canada. For CAQ renewal, please refer to: www.immigration-quebec.gouv.qc.ca and for renewal of Canadian Study permits, please refer to: www.cic.gc.ca. Should you require documentation from your College to facilitate the renewal process, such as letters of enrolment, updated transcripts, completion letter etc., please email your respective college at: admin@collegem.ca or admin@ccsq.ca or admin@cdecollge.com

Q: Will my emergency health insurance be affected?

A: Initially your coverage will remain in place. Should there be any changes which affect your health coverage, you will receive a formal notification from the Monitor or from your College.

Q: Will my class schedule change or be modified?

A: Where possible, the College will attempt to minimize the impact of this process on the graduating students. However, it should be noted that schedules will be prepared and prioritized to maximize the ability for graduating students to complete their programs in an accelerated fashion, which may necessitate some changes to scheduling. If so, this will result in additional study hours per week. This could also include additional study days each week. Each graduating student involved will receive an email to confirm their schedule. It must be noted that schedules

are final, and the College will not be able to facilitate changes or modifications. You will receive your individual schedule by email in the coming days, please be sure to check your email regularly for notices. Please note that students who will be placed on pause will not receive a schedule.

Q: How will claims for refunds be treated?

A: In due course, you will receive a Proof of Claim from the Monitor, which you will need to complete and return to the Monitor by the due date. Creditors who fail to file a Proof of Claim by the due date will not be entitled to make any claim and will not be entitled to attend or vote at any of the meetings of creditors or to receive any distribution under the Companies' eventual proposed plan of arrangement and compromise (the "**Plan**").

If a Plan is approved by the creditors and the Court, creditors will be paid in accordance with the payment provisions of the Plan.

Q: How do I ensure I will receive a copy of the Plan and participate in the vote?

A: To ensure you will receive a Proof of Claim, you should ensure the College has your correct mailing address and contact person to whom the Proof of Claim should be directed to: (rpigroup@richter.ca)

Q: In the meantime, how will I be informed of the developments?

A: Materials and regular updates on the restructuring process will be posted on the Monitor's website. . <https://www.richter.ca/insolvencycase/rising-phoenix-international-inc>.
