

*Beaded Treasures Project*

A Novel Approach to  
Microcredit



# Mission

To Provide Refugee and Underserved Women in the Community with Tools and Resources to Overcome Barriers To Success and Become Self-Sufficient.

# How Does it Work?

## Step 1

### Purchase of Material

- Each participant is loaned solely the funds needed for the cost of her material or is provided the material itself to be repaid when her jewelry is sold or at a later fixed date.
- The cost of materials is wholesale thus optimizing profit margins.

## Step 2

### Inventory Creation

- Participants meet regularly to purchase supplies and for jewelry making instruction. They create a personal inventory of marketable, high quality jewelry.
- They also receive instruction in basic business skills, product presentation and marketing.

# How Does it Work?

## Step 3

### Sales and Marketing

- BTP actively seeks low and no cost sales venues
- Home Parties
- Art and Craft Shows
- Community and Civic Events
- Micro-credit allows participants to purchase supplies from BTP inventory at a low cost and be rewarded with direct profit from jewelry sales.

## Step 4

### Self-Sufficiency

- Women phase out of the program when they gain a sufficient degree of skill and feel ready to start on their own.
- BTP continues to provide a support system to the graduated participants of the program. In return they are expected to recruit and mentor new participants.



# Beaded Treasures Project

From Refugee to Entrepreneur...

## Meet our First Graduates!

Before Joining the Program they were: Dependent, Diffident, Powerless

Today They Are: Independent, Confident, Empowered



**MARYAM ABU ANZI**

Iraq.  
Home based jewelry  
and catering business.



**SALLY SALIM**

Iraq.  
Enrolled in Undergraduate  
Program at JCTC.  
Home based jewelry business.



**CORRINE BOOTS (COCO)**

Ivory Coast.  
Works at Norton hospital  
and plans to be a nurse.  
Home based jewelry business



**PADMA DULAL**

Bhutan.  
Works at nursing home.  
Home based  
jewelry business.



**KHINA DULAL**

Bhutan.  
Home based  
jewelry business.



**PABITRA POKHREL**

Bhutan.  
Works at a restaurant  
as support staff. Home based  
jewelry business.



**YANGJEN LAME**

Nepal.  
Works at hotel as cleaning  
staff. Home based  
jewelry business.



**JEANETTE ANAGONDA**

Congo.  
Works at Catholic  
Charities. Runs  
Catering business.



**ODETTE NYIRAHUKU**

Congo.  
Enrolled in Nursing Program  
at JCTC. Home based  
jewelry business.



**THERESE MBAYA**

Congo.  
Eucharist minister.  
Home based jewelry and  
catering business.

Join the Movement! Make a Difference in the Life of a Woman in Your Community!



# Milestones

2012 – 2014: Tested the model with 10 refugee women.

2014 – 2017: Partnered with organizations that had a mission overlap and conducted training workshops to benefit over 270 disadvantaged female clients of:

- Kentucky Refugee Ministries: 140 women
- Catholic Charities: 40 women
- Survivors of Torture Recovery Center: 20 women
- Volunteers of America: 30 women
- Doors to Hope: 20 women
- Guiding Light Center: 10 women
- West Louisville Women's Collaborative: 10 women



2017 - Moved to our first brick and mortar location at 659 S. 8<sup>th</sup> St.



6 5 9   S O U T H   8 T H   S T R E E T

# Current Programs

## **Beaded Treasures: Jewelry Making Program**

- Started in 2011 as a pilot initiative, this micro-lending program provides training in jewelry making skills, basic business skills and financial literacy to promote economic self-sufficiency.

## **Gourmet Treasures: Food Initiative**

- A new program started in 2014, based on the success of the jewelry making model. The women capitalize on existing culinary skills and prepare and sell snacks and sweets from their native countries to the general public.

## **Threaded Treasures: Sewing Initiative**

- Another BTP program started in 2014, based on the success of the jewelry making model. Participants create fabric-based craft for sale.

## **Global Treasures: Global Initiative**

- Also started in 2014, this program expands the BTP model globally by providing entrepreneurial opportunities to women artisans all over the world.



# SKILLS TRAINING



# FINANCIAL LITERACY

ACTIVISM



COMMUNITY SUPPORT



SELF CONFIDENCE



ECONOMIC SUCCESS



# Beaded Treasures Project







INTERNATIONAL  
INSTITUTE

SAINT LOUIS

*Immersion • Investment • Inclusion*

# **Immigrant Women Entrepreneurs in St. Louis, MO**

By: Nadya Kanim



## **International Institute of Saint Louis**

*St. Louis' Welcoming Center for New Americans Since 1919*

### **Our Vision**

A thriving community with an ethnically diverse and engaged citizenry which thinks and acts globally

### **Our Mission**

Help immigrants and their families be productive Americans, and champion ethnic diversity as a cultural and economic strength

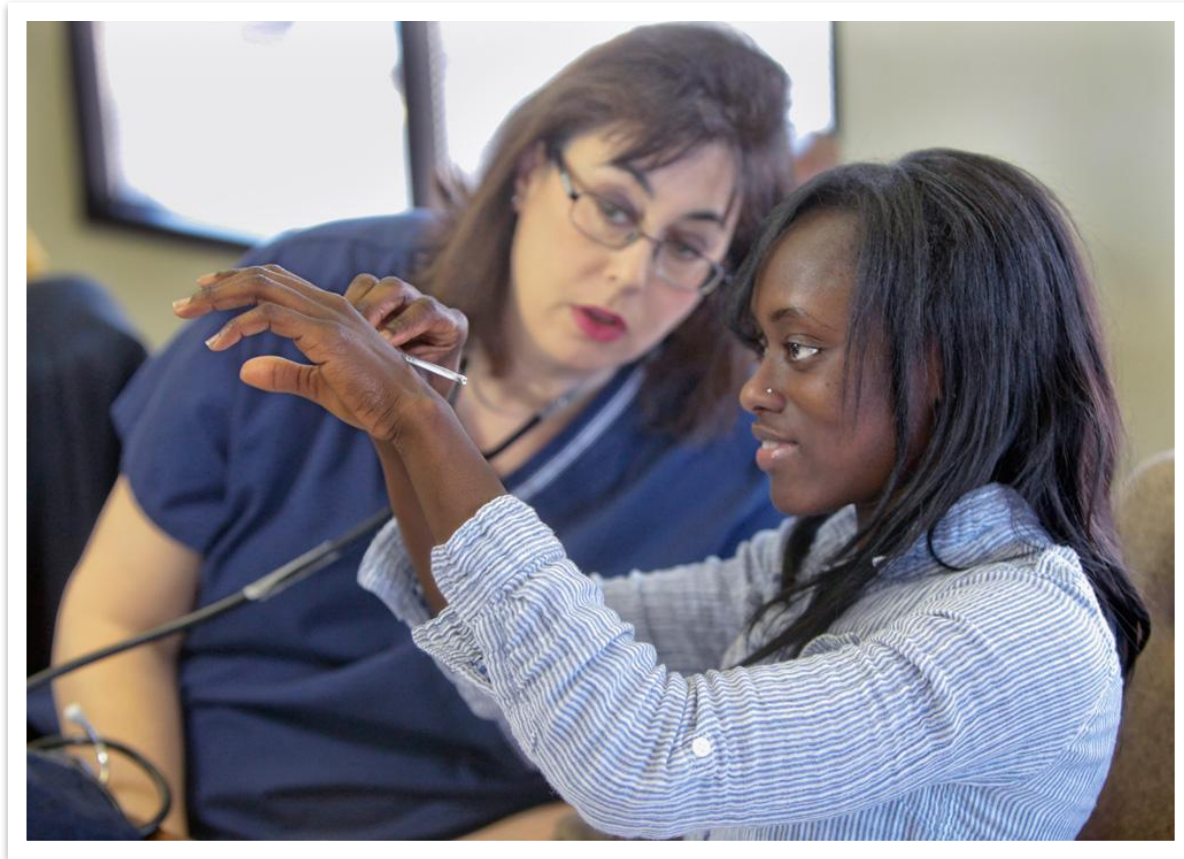


*Immersion • Investment • Inclusion*

# We Offer Essential Community Integration Services

## Three Pillars of Service

- Immersion
- Inclusion
- Investment





# **Immersion: Basic Needs & Transitional Services**

- English Classes
- Orientation
- Computer Training
- Job Training & Placement
- Career Path Services
- Counseling & Social Work
- US Citizenship
- Refugee Resettlement
- Case Management



# **Inclusion: Connecting Newcomers with All St. Louisans**

- Festival of Nations
- Education & Advocacy
- Business Solutions
  - Interpretation & Translation
  - Speakers & Consulting
  - Workforce Training





# Investment: Family & Community Economic Growth II Community Development Corporation (IICDC)

## Services & Products:

- Business & Personal Asset Development Services
- Business Microloans for Refugees and Immigrants
- Personal Credit Builder Loan
- Individual Development Accounts (IDA)
- Women's Entrepreneur Fund (WEF)



# Women's Entrepreneur Fund (WEF)

Mission Empower women through micro lending, business development, and financial literacy

When Started in 2010

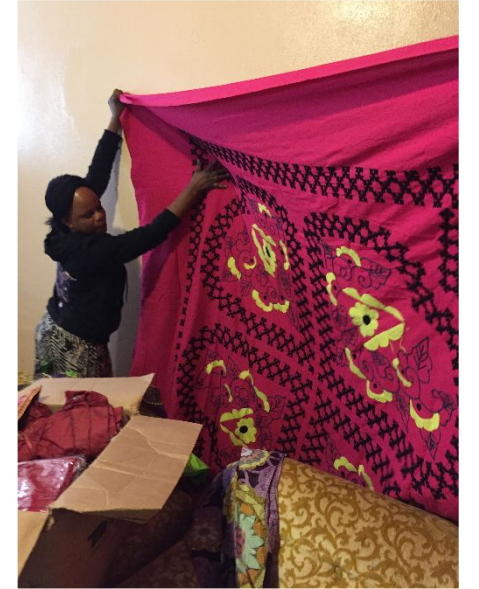
How IDA saving for Business

Who funds it United Way



Immigrant women can receive micro-business loans of \$500- \$1,000 each to help them finance the start or strengthening of a micro-business. These loans termed at 6-12 months, with interest rate of 4.75% (or RIBA free).

- IICDC staff assist clients to create business plans, financial projections and marketing materials, such as business cards and fliers, to help ensure the success of these small ventures.
- Women meet regularly as a small group to discuss their goals, challenges and successes.
- We also maintain payment records and document each participant's progress, and submit payment records to credit bureaus.
- If a woman makes at least six loan payments on due date with no delay, she can join any festival and IICDC pay for the Booth.





## Master card Fund

- Financial literacy classes
  - Budgeting
  - Banking
  - Building a credit – building an asset



# **Thank You!**

Nadya Kanim  
Business Specialist  
kanimn@iistl.org  
314-773-9090 ext.111

# US Together Cleveland Microenterprise and Development for Refugee Women

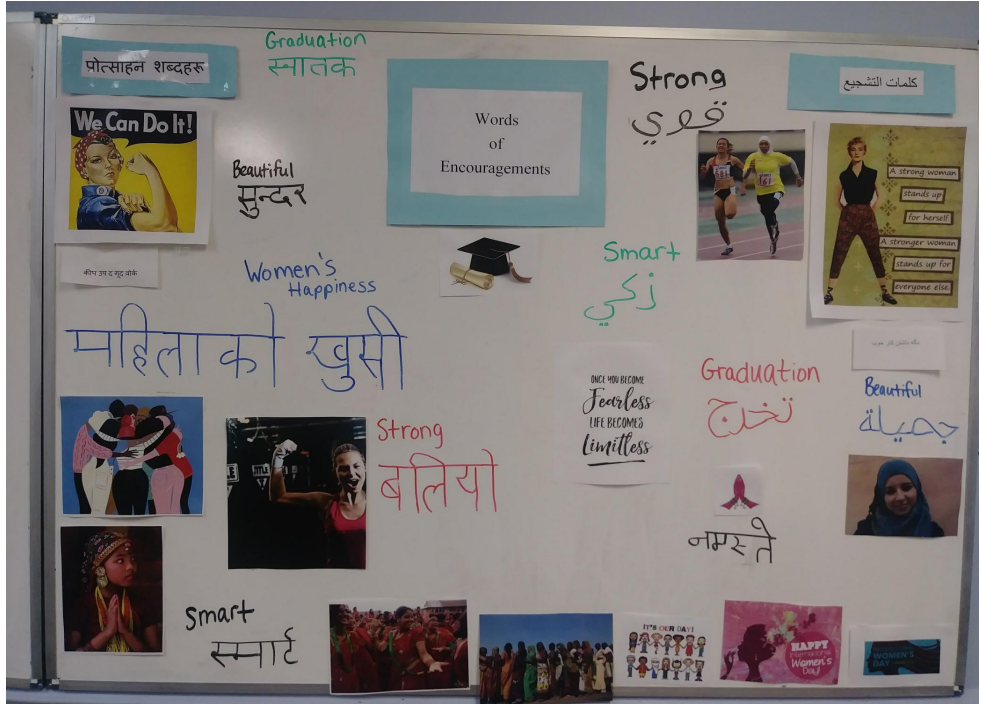
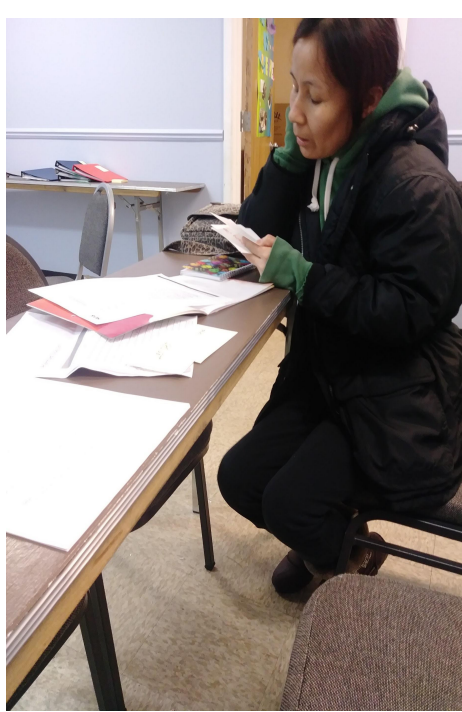


Program Coordinator  
Oriana Brenzo  
obrenzo@ustogether.us









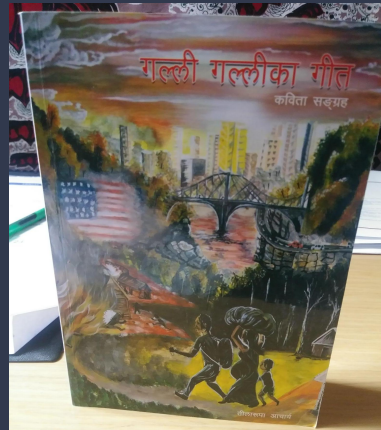






# Business Products

- Book Author
- Cooking
- Jewelry making
- Hair braiding/styling
- Weaving and Knitting
- Sewing





# Mary Kay Facials

Free facials after completion of Business Plan

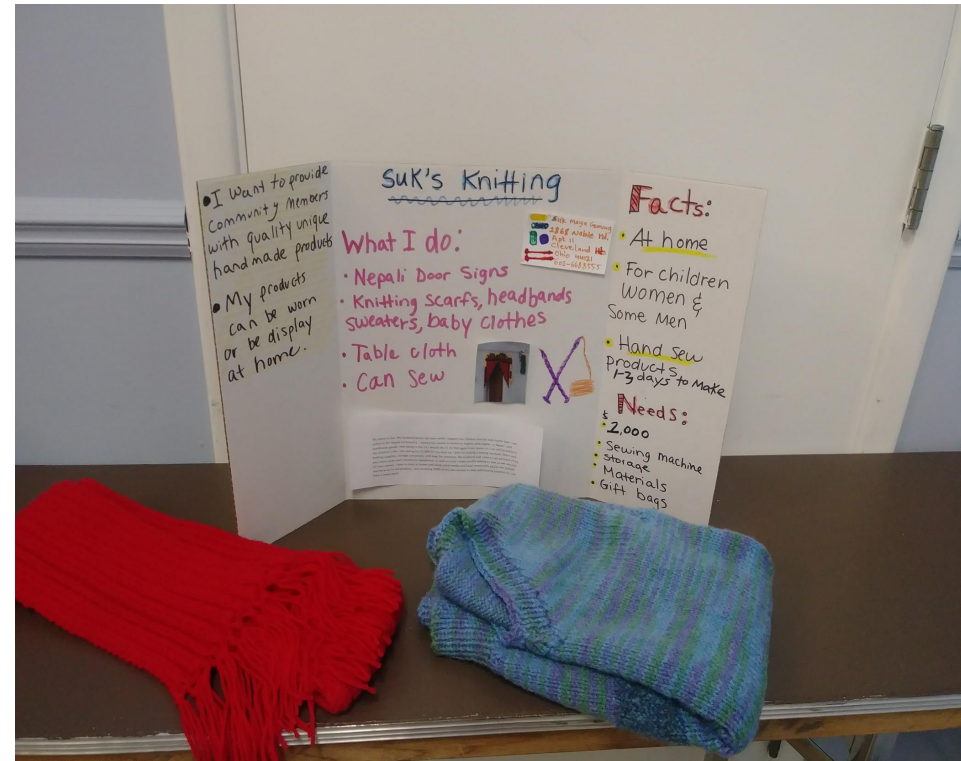
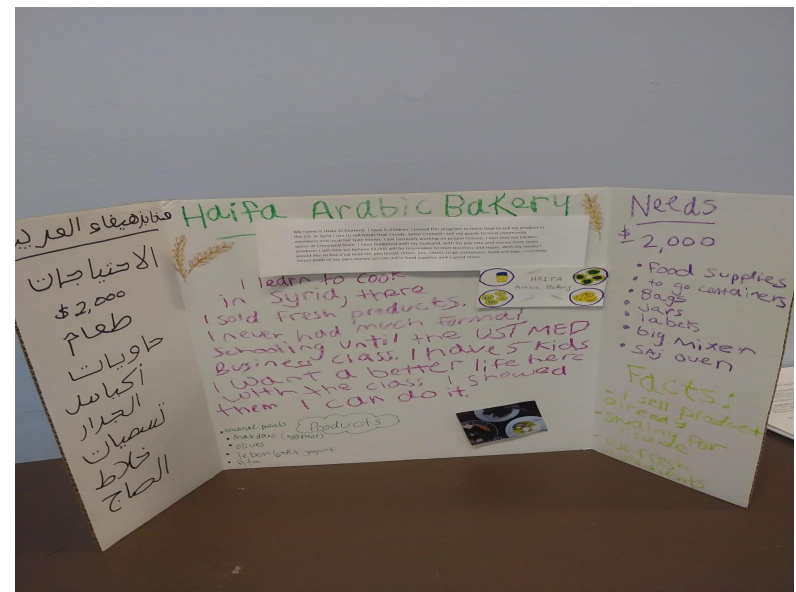




# Presentation to the Loan Review Committee (LRC)

- Comprised of 5 community members
  - \* Local Lenders
  - \* Business owners
  - \* Volunteers
  - \* UST staff

Review loan application and business plan prior to sending to HIAS for final decision





# Women's Empowerment and Employment

# Mission

To coordinate, organize and initiate services to immigrants and refugees through education, advocacy, support services, information, referrals, and networking opportunities.

# History

- ▶ Founded in 2003 in Columbus
- ▶ Refugee Resettlement Services
  - ▶ Columbus - May 2005
  - ▶ Cleveland - October 2007
  - ▶ Toledo - October 2013

# Our Uniqueness: Gender Norms, Bias

Help women articulate the gender norms in their home country and disrupt gender bias through conversation

- ▶ Understand gender norms in America; and modify
- ▶ Discuss gender bias
- ▶ Two-generational approach



# ATTENTION

ALL REFUGEES, ASYLEES, SIVs, and VICTIMS OF TRAFFICKING



## US TOGETHER WANTS TO HELP YOU!

The goal of the TAG Women's Employment Program is to help you find exciting work opportunities in your home and community. We understand the barriers you may face that prevent you from securing financial independence so we are offering training and assistance to break the walls and get you ready for the workforce. Any refugee woman aged 18 years and older who have been in the country within the past 5 years and who want to work should contact us ASAP. Space is limited and we want to get you started on a journey to financial success immediately. Please call anytime Mon- Fri between 8:30am to 5pm.

Are you a skilled seamstress, cook, educator, or child care provider?

Do you want to increase the income in your home and provide a better life for your family?

Is having a flexible schedule important to you?

**INTERESTED?  
PLEASE CONTACT**  
SORAILLA  
DUQUERETTE  
614-505-3890

**US TOGETHER**  
1415 E DUBLIN  
GRANVILLE RD  
COLUMBUS, OH  
43229  
P) 614-437-9941

## VICTIMS OF TRAFFICKING



## US TOGETHER WANTS TO HELP YOU!

The goal of the TAG Women's Employment Program is to help you find exciting work opportunities in your home and community. We understand the barriers you may face that prevent you from securing financial independence so we are offering training and assistance to break the walls and get you ready for the workforce. Any refugee woman aged 18 years and older who have been in the country within the past 5 years and who want to work should contact us ASAP. Space is limited and we want to get you started on a journey to financial success immediately. Please call anytime Mon- Fri between 8:30am to 5pm.

Do you want to increase the income in your home and provide a better life for your family?

Is having a flexible schedule important to you?

**INTERESTED?  
PLEASE CONTACT**  
SORAILLA  
DUQUERETTE  
614-505-3890

**US TOGETHER**  
1415 E DUBLIN  
GRANVILLE RD  
COLUMBUS, OH  
43229  
P) 614-437-9941  
F) 614-737-3487

**INTERPRETER LINE**  
614-581-4357



# Service Goals

- ▶ Housing
- ▶ Food
- ▶ Clothing
- ▶ Transportation
- ▶ Financial Literacy
- ▶ Childcare
- ▶ Safety
- ▶ Life Skills
- ▶ Community Support
- ▶ Family Support Other



# Employment Assessment

- ▶ **Soft skills and employment enrichment**
- ▶ **Workshops to create resumes, teach interview skills,**
- ▶ **Assessments to track towards Higher Education or Employment**
- ▶ **Conduct job searches and secure job placement.**

# Reporting & Tracking

- ▶ Customer Roster, Enrollment,
- ▶ Placement: title, wage, benefits
- ▶ Customer Retention and length,
- ▶ Exit and reason,
- ▶ Status Update: updates, challenges and successes



# Client Successes

