

THE ENTREPRENEURIAL REFUGEE NETWORK

www.wearetern.org

WHY

Because entrepreneurial refugees face barriers to entry but have not only got dreams but also a ton of unrealised potential. We see refugee entrepreneurship and business partnerships between refugees and other citizens as a win-win and as a means for increasing harmony and economic integration.

HOW

By leveraging the expertise and goodwill and of experienced entrepreneurs and industry experts in Britain to provide a healthy, growth-oriented Entrepreneurial ecosystem for refugee entrepreneurs.

WHAT

A 12 week incubation programme for refugee entrepreneurs, including weekly mentorship, training events, tailored expert advice and access to finance.



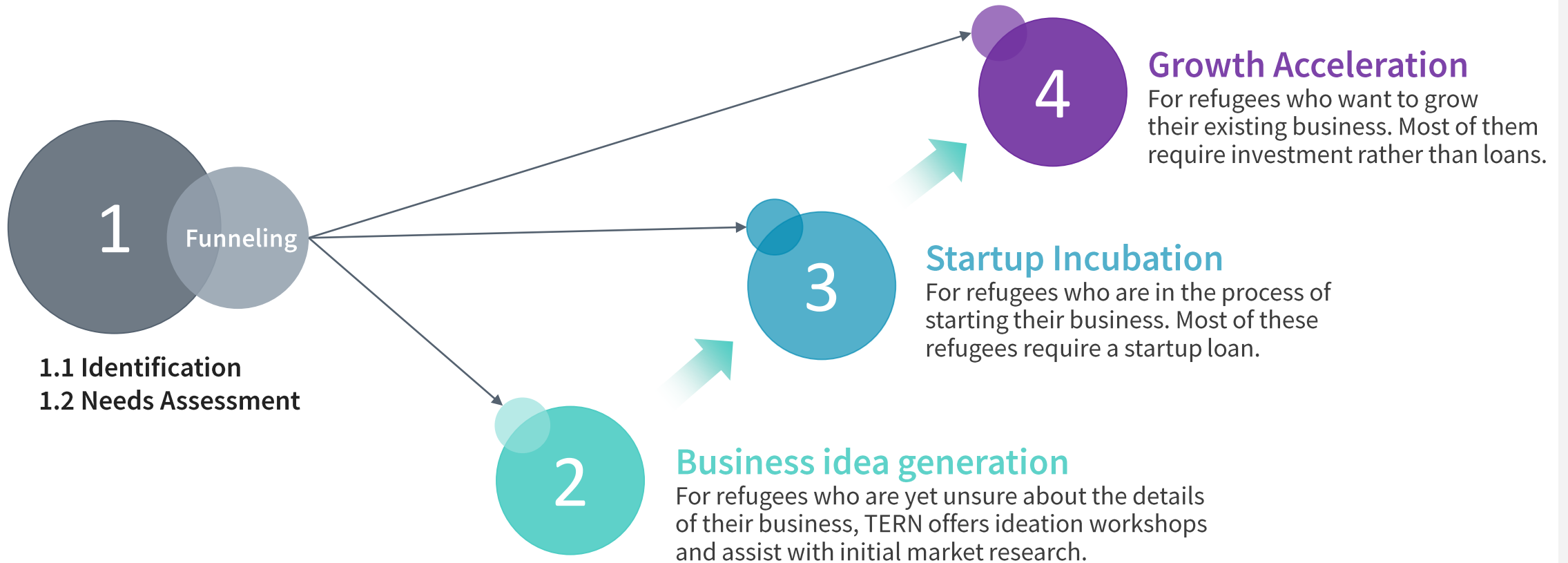
**GOLDEN
CIRCLE**

Pathways

**Needs assessment and
3 different starting points**

At stage 1, TERN assesses applicants' business maturity. Depending on their progress to date, TERN then channels them to start either at stage 2, 3 or 4.

Participants gradually progress, step by step, through our support model.



Participant journey

Step by step

During the **boot camp**, refugee entrepreneurs are matched with their mentor.

The **mentor support** period lasts 12 weeks, after which they access **loan finance** (if required).

After the **business is started**, refugee entrepreneurs gain access to a 12 week **growth coaching** programme. At the end of this programme, TERN matches the refugee entrepreneur with **mainstream finance**.





TERN works with experienced supports to help refugee entrepreneurs succeed

TERN's Incubator model works with three different specialist volunteer roles to support participants. See the next slide for a description of all three roles, mentor, expert advisor and business buddy. Crucially, our model relies on the interplay of all three roles, giving each supporter a clear role and maximising their value ad to the refugee business.



One-on-One MENTORS

TERN assigns every refugee entrepreneur a personal mentor. Together, they hold weekly 60-90 minute meetings.

In the meeting, the mentor provides feedback, addresses challenges and helps the mentee build, refine and validate their proposition and business plan.



EXPERT ADVISORS

As our 1-1 mentors can't always cover all areas of expertise, TERN maintains a pool of expert advisors who give participants tailored advice sessions (online or face to face) at the point of need.

TERN experts cover legal matters, accounting, marketing, social media, pitch readiness, cash flow, ops, etc.



LOCAL BUSINESS BUDDIES

We match refugee entrepreneurs with entrepreneurs in their local area and chosen business domain. These 'business buddies' facilitate access to networks and routes to market – and provide refugee entrepreneurs a low risk environment to test and validate their Minimum Viable Product. Some buddies become more closely involved as business partners of the refugee business.

HOW DO THE EXPERT ADVISOR SESSIONS WORK?

1 EXPERT REQUEST

The mentor and refugee entrepreneur identify a skills / knowledge gap that they need expert advice on. They inform the TERN team, specifying the area of need and what specific issues they face.

2 MATCH EXPERT & FACILITATE WORKSHOP PREP

TERN matches the mentee with a relevant expert from our advisor pool. We facilitate the scheduling of the advice session and provide you with a summary of issues to address and a participant profile

3 WORKSHOP SESSION

Either the mentee or the mentee and mentor attend the tailored advice session, which can be held online or face to face, depending what is convenient for the expert and participant.

4 ONLINE FOLLOW UP

At the end of the session, the mentor and mentee are put in touch so that the mentee can present their progress after the session and get a review of progress made by the expert advisor.

PROGRAMME TIMELINE – TERN pilot

Legend























1-1 Mentoring
session



Expert advisor
session



Special events
with TERN

FEBRUARY			MARCH				APRIL				May		
 Bootcamp 5 th of February			 Mid-way check-in				 Closing event						
 Week 1	 Week 2	 Week 3	 Week 4	 Week 5	 Week 6	 Week 7	 Week 8	 Week 9	 Week 10	 Week 11	 Week 12		
			 1st Expert Advisor Session (timing flexible)					 2nd Expert Advisor Session (timing flexible)			 Trial pitch		
											 Finance application		
											 Final Evaluation		



TERN's 1st Flight

TERN's first full programme kicked off on February 5th 2017 featuring 15 refugee entrepreneurs and 15 mentors.

TERN TIMELINE

October 2016



TERN micro pilot, programme development

2 participants onboarded in October, TERN immersed in their mentoring process to understand needs of the refugee entrepreneur community better, allowing us to come up with the complete TERN methodology.

Feb 2017



TERN onboards 1st full cohort - 15 participants & 15 mentors

Together, they follow the 12 week programme, drawing also on the advice of external expert advisors and preparing loan finance applications and investment pitches.

June 2017



Refugee Week Campaign

During refugee week, TERN will publish a multimedia campaign telling the story of refugee entrepreneurs.

July 2017



TERN SUMMER SCHOOL

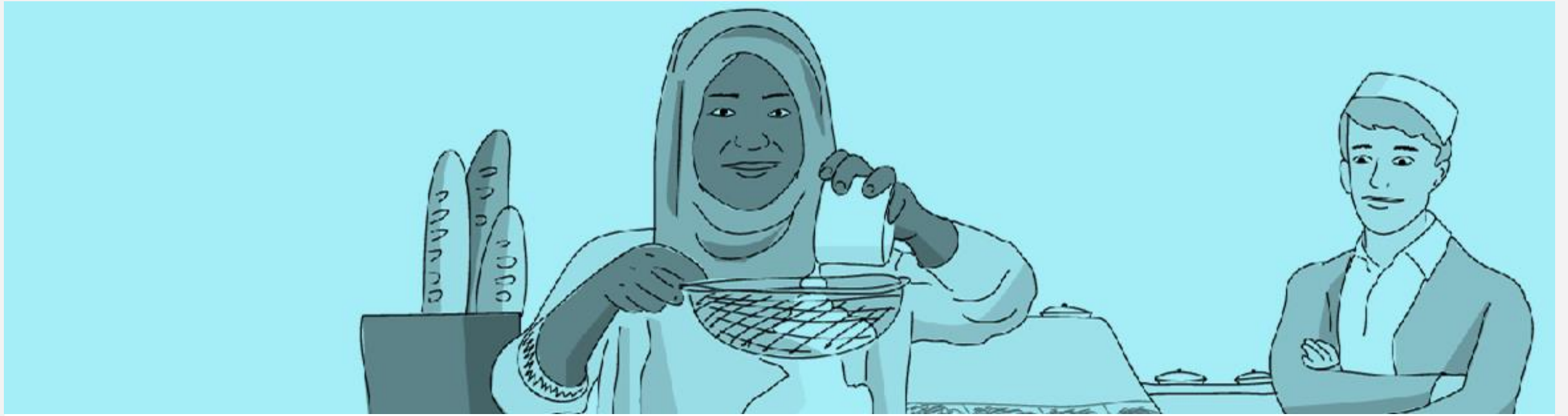
For refugees who are entrepreneurial in mindset but unsure about their business idea, TERN plans to hold an 8 week entrepreneurship summer school, enabling to immerse in practical entrepreneurship whilst developing their business idea.

Sept 2017



TERN onboards 2nd full cohort - 20 participants & 20 mentors

This time around, TERN will involve graduates from the 1st Flight programme to address



CASE STUDIES

Let's look at some examples of current and past TERN participants.



Faith Gakanye

Nottingham based Zimbabwean social entrepreneur, focused on ethical clothing and decor.

Aim: *‘To brighten up the skies of the UK with African colours.’*

Business: Fagee Fashion, registered

Loan amount: being reviewed during mentoring, initial estimate is £28k, hence TERN would look to secure an additional loan source on top of what RESTART can provide.

Most immediate needs:

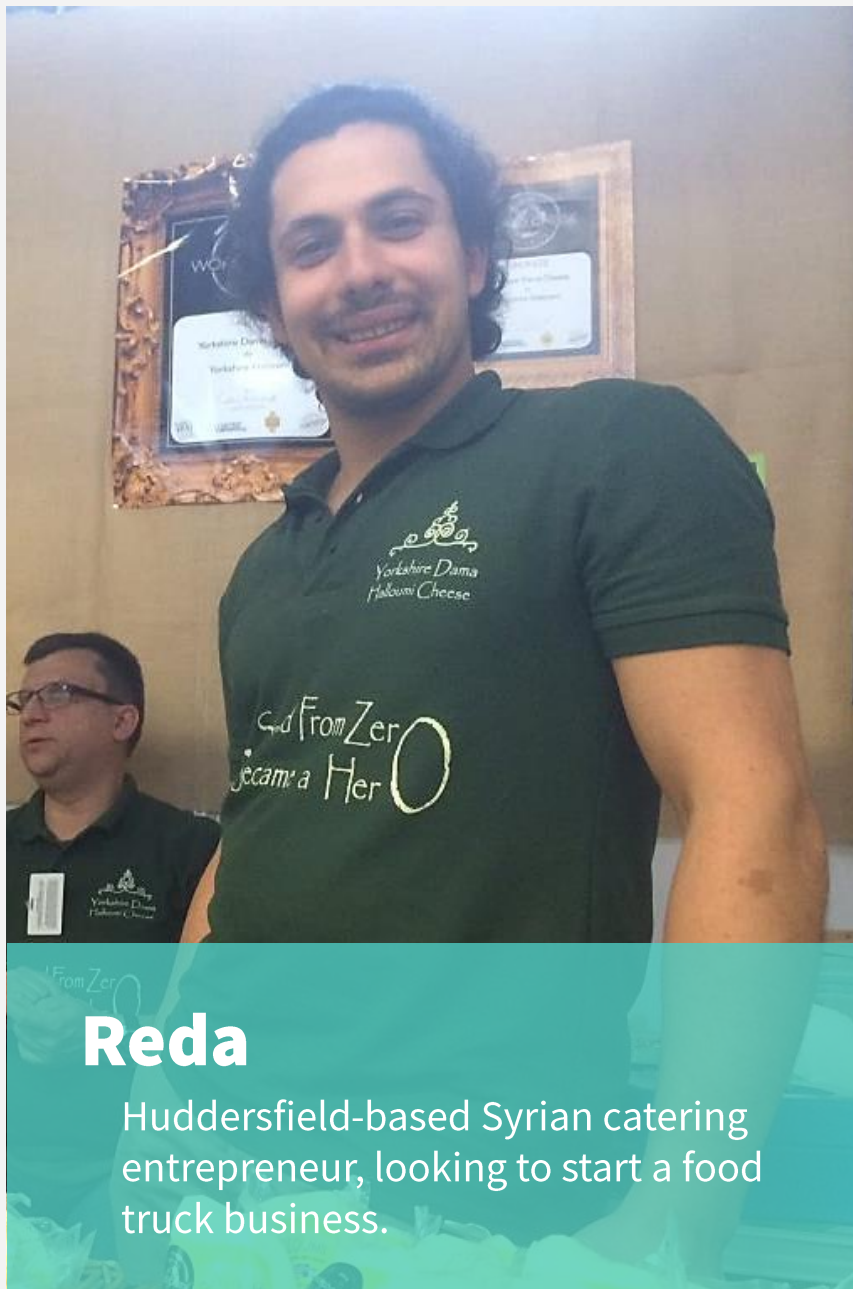
1. Structured mentorship
2. Access to improved sewing machines & storage space
3. Loan capital for sewing machines
4. Advice on social enterprise proposition & fair trade standards

Bio: In 2002, Faith moved to the UK from Zimbabwe, forced out by the political and social unrest in the country.

Faith’s business *Fagee Fashion* incorporates traditional African fashion designs into modern urban.

Now, Faith wants to turn *Fagee* into a social enterprise. Already, she provides décor and outfits for nursing home staff – to bring more joy through colours to patients. Also, she want to use *Fagee* to empower and upskill other refugees.

Fagee reported a £15,000 profit last year, but due to a lack of credit history, Faith struggles to access mainstream finance to scale her business.



Reda

Huddersfield-based Syrian catering entrepreneur, looking to start a food truck business.

Aim: *'To fill the 'Mediterranean food gap' at regional exhibitions & conferences.'*

Business: Food truck business, yet to be registered

Loan amount: being reviewed during mentoring, initial estimate: ~ £13k

Target for loan application: Feb / Mar 2017

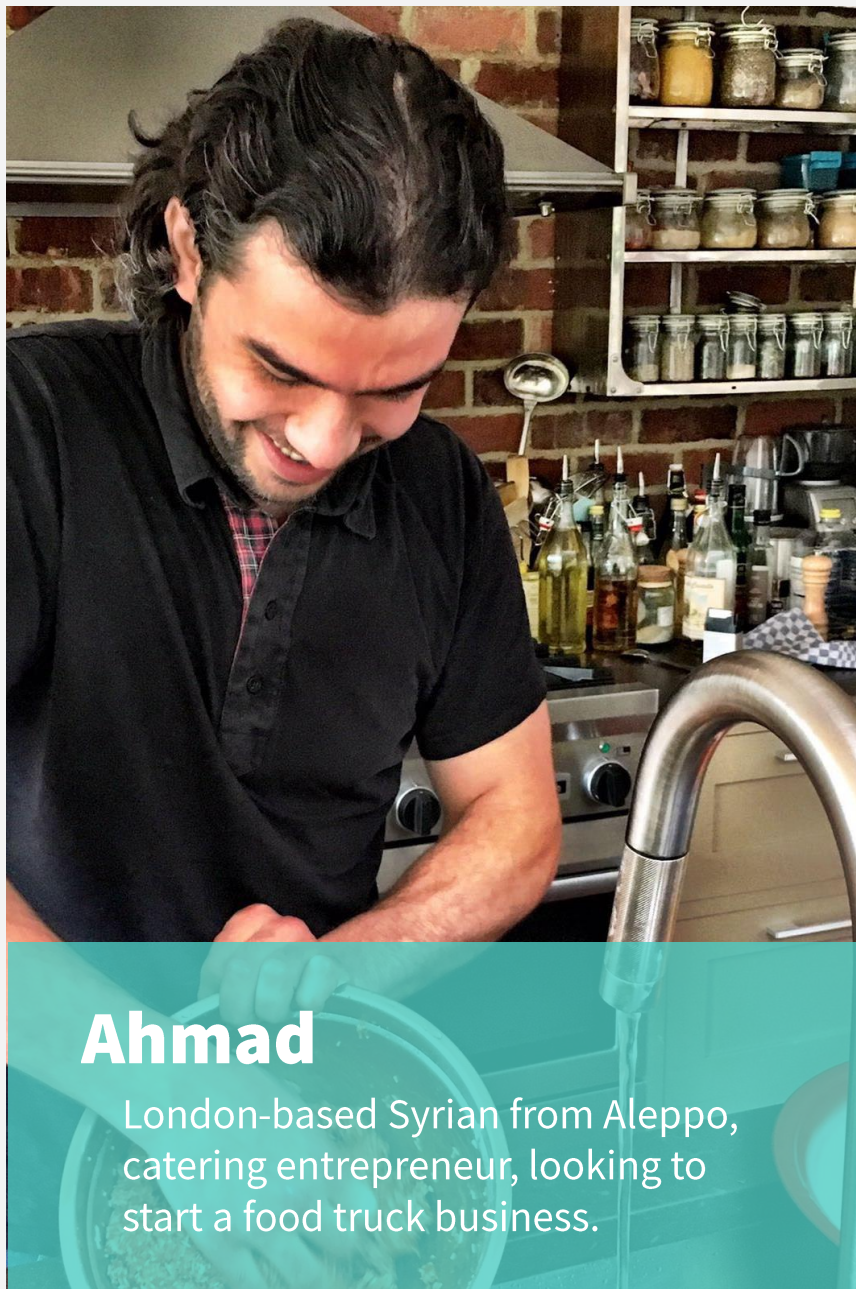
Most immediate needs:

1. Finish UK driving license (in progress)
2. Continue in-depth competitor, partner and market research
3. Access loan capital to lease & vamp up a food truck
4. Define a brand and start a marketing presence

Bio: Mohamed helped his sister establish a successful haloumi cheese business ([link](#)) in the UK, and accompanied her at different exhibitions and even in a TV competition. During his time at different exhibitions, Mohamed observed a lack of Mediterranean food options.

Having worked in a Mediterranean deli in Huddersfield, and having been a part of his sister's entrepreneurial success, he now wants to start his own food truck business. His vision is to pop up at different seasonal exhibitions and events, as well as at conferences all year.

Mohamed is ambitious – eventually he would like to scale up with staff and multiple trucks to cover more ground in the UK.



Ahmad

London-based Syrian from Aleppo, catering entrepreneur, looking to start a food truck business.

Aim: *‘Soon, to open a big restaurant, show people our art & culture & help other refugees to do similar projects.’*

Business: Syrian food soiree business, then eventually, a Syrian social club & restaurant

Loan amount: tbd during mentoring

Target for loan application: tbd

Most immediate needs:

1. Business strategy / mindset building around the lean start-up model
2. Business networking in the social café and dining experience domains
3. Business registration
4. Marketing & Social media strategy
5. Further refine the brand
6. Others to be determined

Bio: Ahmad is an entrepreneurial Syrian who has only been in the UK for 18 months. He speaks good English due to his many business travels before the war in Syria. He has had experience adapting to other cultures, having spent a lot of time in Brazil to nurture business contacts.

In the UK, so far, Ahmad has volunteered with various charities and worked as a translator/tour guide at museums for Arabic speaking customers.

Ahmad wants to eventually start a restaurant and social space where British people, other migrants and refugees can come together, to share food, culture, dance and music. He wants to develop a café with activities for the whole family – but for now, he will start with the Aleppo Supper Club and incrementally increased brand awareness.





IN THE
PRESS



THE GUARDIAN

**Refugees turned entrepreneurs:
'I needed to think about the future'**

<https://www.theguardian.com/small-business-network/2017/feb/28/refugees-turned-entrepreneurs-future-business-perserverance>



HUFFINGTON POST UK

**From Asylum Seeker To Job Creator:
Refugees Could 'Make Our
Societies Great Again'**

http://www.huffingtonpost.co.uk/maximilian-yoshioka/refugee-jobs_b_14660688.html



Coming soon: Telegraph and CNN stories

TERN is going to be featured in the Telegraph and on CNN in the near future, with two stories in the making right now! Stay tuned – [follow our Facebook Page](#) and you'll be the first to know when the articles/stories are released.

OUR CORE PARTNERS

Nonprofits, Entrepreneurship support, Social Finance and Private Sector partners

Refugee-focused Nonprofits



Social Finance Providers



is TERN's dedicated loan partner

TERN is also an Affiliate of



CSR



Mentoring coverage

Our partners are operational in many countries, delivering refugee entrepreneurship support programmes across Europe.

