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A Home Away from Home: A Business Plan for the Relocation of Refugees in Abilene

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A Home Away from Home: A Business Plan for the Relocation of Refugees in Abilene

An Honors College Project Thesis

Presented to

The College of Business Administration

Abilene Christian University

In Partial Fulfillment

of the Requirements for

Honors Scholar

By

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This Project Thesis, directed and approved by the candidate's committee,
has been accepted by the Honors College of Abilene Christian University
in partial fulfillment of the requirements for the distinction

HONORS SCHOLAR

[or: HONORS ASSOCIATE]

Dr. Jason Morris, Dean of the Honors College

Date

Advisory Committee

Dr. Monty Lynn, Committee Chair

Dr. Jim Orr, Committee Member

Dr. Phil Vardiman, Committee Member

Dr. Mark Phillips, Department Head

Abstract

This study is focused on existing refugee programs in both Arizona and Texas by evaluating their overall structure and how they have been innovative in approaching methods and creating programs to assist the onslaught of refugees that enter their communities. Using data from interviews and desk research, I constructed a business model that can be applied to the community of Abilene that will assist in the relocation of refugees. Findings suggest that this may either be a stand-alone project or a program of another organization (such as the International Rescue Committee). I will give the rights of this project to Abilene Christian University's student-led social entrepreneurship group, Enactus, for the purpose of implementing the project in Abilene.

A Home Away from Home:

A Business Plan for the Relocation of Refugees in Abilene

Though there is no official count of the current number, estimates suggest that between 400 and 600 Burmese refugees currently live in the Abilene and Midland MSAs in Texas. Economic opportunity is primarily what brought the first refugees to West Texas more than fifty years ago, and the population continues to grow as incoming refugees reconnect with family and friends in the area. As Christopher Coen (2012) writes in one of his interviews in the Abilene Refugee Archive: “The growing needs of the Chin in the Permian Basin is what led IRC's regional office in Abilene to launch a satellite program in Midland.” The increasing refugee population has led to a growing need for support in resettling refugees in the Abilene area. Based on this, I will study existing refugee programs in both Arizona and Texas, evaluating their overall structure and how they have created programs to assist refugees who enter their communities. Based on desk research and interviews, I will create a business model that can be applied to the community of Abilene which will assist in the relocation of refugees. Based upon my research, this business plan can fill gaps that the Abilene office of the International Rescue Committee in Abilene has identified.

Literature Review

What is a Refugee?

According to the UN Refugee Agency, a refugee is defined as “a person forced to flee their home country to escape persecution, war, or violence” (UNHCR, 2015). In order to be considered for resettlement, one must be classified as a vulnerable refugee unable to return to their home country or safely reside in neighboring countries. These people have faced persecution resulting in the endangerment of their well-being and/or the well-being of their family members. Without asylum, they remain unsafe and incapable of establishing a home for themselves.

Why Refugees?

According to the Global Leader on Statistics on Refugees, forced displacement of people has increased globally since 2015, with 65.3 million individuals displaced worldwide at the end of the year (UNCHR, 2015). This is a striking 5.8 million more people forcibly displaced than the prior year due to conflict, persecution, violence, and violations of human rights. As The UN Refugee Agency (UNCHR, 2015) states:

“We are now witnessing the highest levels of displacement on record. An unprecedented 65.3 million people around the world have been forced from home. Among them there are nearly 21.3 million refugees, over half of whom are under the age of 18. There are also 10 million stateless people who have been denied a nationality and access to basic rights such as education, healthcare, employment, and freedom of movement. In a world where nearly 34,000 people are forcibly displaced every day as a result of conflict or persecution, our work at UNHCR is more important than ever before.”

UNHCR submitted 134,000 refugees for resettlement to the United States in 2015 and 66,500 were accepted (see Appendix A for a map of refugee resettlement locations and number of refugees taken in during 2015). There are eleven main national resettlement agencies in the United States available to refugees, meaning that each

organization is responsible for assigning the individuals or families to their resettlement site across the U.S. as well as provide them with cultural orientation within their new environment (see Appendix B for the list of resettlement agencies). With literally thousands of refugees pouring in each year, it is necessary that every organization working with them is meeting the needs of both the refugees and the organization itself. Because of this, I believe it is highly important to contribute to this cause by creating a business plan which focuses on monetarily increasing refugees' quality of life in order to assist with the massive task that is resettling refugees.

Identifying the Method of Refugee Processing

The International Rescue Committee describes in fourteen steps the process required for a refugee to be admitted into the United States for resettlement. The steps are as follows:

1. Determining Refugee Status
2. Referral to the United States
3. Resettlement Support Center (RSC)
4. Security Clearance Process: Part 1
5. Security Clearance Process: Part 2
6. In-Person Interview
7. Security Clearance Process: Part 3
8. DHS Approval
9. Medical Screening
10. Match with a Sponsor Agency
11. Cultural Orientation
12. Exit Permits/Recurrent IAC Vetting
13. Admission to the United States
14. Reporting (2016).

After having defined whether or not an individual is a refugee, the person is then referred to the U.S. government. A Resettlement Support Center (RSC) then interviews the refugee in order to collect personal data for the U.S. Department of Homeland Security to utilize in a security clearance process. Once this process has been completed,

the clearance can last for fifteen months before requiring another clearance. Following this step, “All refugee applicants have an in-person interview by an officer from DHS’s U.S. Citizenship and Immigration Services (USCIS)” (International Rescue Committee, 2017). The refugee will also have his or her fingerprints and photograph taken usually on the same day as the interview, which will then be checked by several U.S. government databases. If the refugee meets all of the criteria thus far, the officer will submit a conditional approval for an application for resettlement (meaning that it will not be fully approved until the remaining security screenings have been complete). Following his or her conditional approval, the refugee must undergo a medical screening through the International Organization for Migration. The refugee will simultaneously be assigned to a Resettlement Agency in the U.S., whom then assigns the individual to a resettlement site, and will receive cultural orientation “to prepare them for their journey and initial resettlement in the United States” (2017). There will be a final security check before the refugee departs for his or her resettlement location. Once the person has arrived at the airport in the United States, a Customs and Border Protection (CBP) officer will review documentation and conduct further screening in order to ensure that the person arriving is indeed the same person who applied for admission. Finally, the Resettlement Agency in charge of said refugee will assist in beginning his or her life in the new location.

Resettlement Programs: International Rescue Committee

According to UNHCR, the United States has accepted over three million refugees for resettlement from across the world since 1975 and has placed them into all fifty states (2015). When these refugees have been cleared to be brought to the United States, there are eleven official Resettlement Agencies that can be assigned to them for the

resettlement process. This study focuses specifically on the Resettlement Agency that is the International Rescue Committee due to the fact that one of their several locations is in Abilene.

The International Rescue Committee (IRC) works to “[help] families uprooted by crisis survive and rebuild their lives” (2016). They focus on health, safety, education, economic wellbeing, and power to the individual. Through heavy reliance on volunteers, they host multitudes of programs, including but not limited to: mentoring families through acquainting them with their new communities and practicing conversational English; assisting them with locating housing and home set up, walking them through a self-sufficiency curriculum so that they may be literate in areas such as finances and grocery shopping, assisting them in understanding social and medical service systems, helping them in identifying and securing job opportunities, and assisting them in applying for Permanent Residency.

Specific to the needs of the IRC Abilene Resettlement Office are kitchen supplies, cleaning supplies, linens, personal hygiene items, infant/toddler items, electronics, and miscellaneous items such as backpacks, school supplies, and children’s clothing (International Rescue Committee, 2016). They provide cash assistance through debit cards so that refugees are able to purchase items themselves, thus providing them a sense of autonomy while simultaneously helping the local economies. Aside from the cash assistance, the IRC is dependent upon volunteers to provide donation drives and manage the resources collected.

Issues Regarding Resettlement

Dr. Peggy Halpern's study on refugee self-sufficiency found that key challenges faced by refugees who are resettling include lack of resources: "Resources are not always adequate to provide intensive services to the increasing numbers of refugees arriving with limited education and work skills" (2017). Economic self-sufficiency was found to be directly impacted by geographic and regional issues, cost-effectiveness of the resettlement program, and integration into communities. A study conducted by the University of Oxford on the economic self-sufficiencies of refugees through the U.S. resettlement programs unveiled possible dilemmas in the economic wellbeing of refugees when resettling. Researcher Eleanor Ott conducted a cross-sectional survey of 145 randomly selected Bhutanese refugees in Pittsburgh to find that "the population was overwhelmingly low-income with high usage of certain assistance such as food assistance" (2015). All relationships in regards to income, employment, assistance, and wages were examined. Results portrayed that the location of neighborhoods, size of households, gender, levels of education, and religion correlated with the Bhutanese refugees' employment, earnings, and self-sufficiency.

Organizational and Business Interviews

Introduction to Interviews

In order to properly assess the needs of refugees and organizations that work with refugees in the Abilene area, I conducted three separate interviews with three different organizations/businesses¹. I interviewed the following:

1. Susanna Lubanga – Resettlement Director of the International Rescue Committee in Abilene, Texas
2. Jerita Howard – Founder and CEO of One Smart Cookie in Abilene, Texas
3. Collin Cunningham – Executive Director of the Welcome to America Project in Phoenix, Arizona

Each interview serves to inform my business plan in terms of what I can contribute to the community that may be lacking otherwise. Each interviewee signed an Authorization for Release of Information form so that I may use their knowledge as a way to inform my business plan. Susanna Lubanga's interview primarily serves to inform me of the needs that my business plan could possibly meet for organizations that serve refugees in the Abilene area (see Appendix C for Lubanga's Authorization for Release of Information). Jerita Howard's discussion allows me to assess a sector of the workplace for refugees, which directly affects their way of life while settling into their new region, i.e. community, financial stability, etc. (see Appendix D for Howard's Authorization for Release of Information). Collin Cunningham's interview is an assessment of a current program in a dissimilar environment from the prior two organizations that works towards a similar goal (see Appendix E for Cunningham's Authorization for Release of

¹ I complied with the ACU IRB process for human subjects research. Due to the fact that any interaction with a person was for the purpose of interviewing sources and not subjects, my requirements were met.

Information). By gathering information on how they run their programs as well as the problems they face, I am given the tools to compare it to the local organizations in Abilene and utilize the data given to create a possible solution.

Description of the International Rescue Committee (IRC)

As mentioned before, the International Rescue Committee is a nonprofit organization dedicated to aiding and improving the lives of refugees who are resettling in different countries. The IRC works within Africa, the Middle East, Europe, Asia, and the United States. Susanna Lubanga is the Resettlement Director for the IRC in Abilene and works to ensure that every step in the resettlement process of refugees are fulfilled and that each refugee is met with the tools to rebuild their lives in terms of health, safety, education, economic wellbeing, and power (2016).

Description of One Smart Cookie

One Smart Cookie, LLC is a social entrepreneurial startup that ships baked goods to customers across the United States. Founder and owner of One Smart Cookie, Jerita Howard, employs up to fifteen people. Her employees are made up of Bhutanese refugees within the Abilene area. Howard's company provides both jobs and job training for the Bhutanese refugees as they begin their new lives in Abilene, Texas. As a result of this training, "One Smart Cookie's employees are often able to find employment at different businesses around Abilene, thus allowing One Smart Cookie to continue preparing new employees for jobs that would have otherwise been inaccessible" (Howard, 2017).

Description of the Welcome to America Project (WTAP)

Located in Phoenix, Arizona, the Welcome to America Project is "a nonprofit organization that creates community connections and builds bridges of neighborly

understanding by providing furniture, basic necessities, education, and additional resources to newly arriving refugees” (2014). One of their main methods of creating community connections is through their weekly volunteer service opportunity. Every Saturday, volunteers come together to move donated furniture and other household items into the apartment complexes of the families who have been resettled there. After each family has settled in, the group will stay and listen to their stories (often through a translator) and will occasionally participate in a cultural activity pertaining to the refugee family. In this way, the people who are welcoming these new families into their neighborhoods have an opportunity to get to know them on a more personal level, and vice versa.

Executive Director Collin Cunningham holds responsibilities very similar to those of Susanna Lubanga. Cunningham is responsible for ensuring that all programs are running smoothly and that all refugees are being settled into their communities with proper support and supplies.

Interview Content

Below are the answers provided by each interviewee first by the International Rescue Committee, followed by One Smart Cookie, and ending with the Welcome to America Project. The recordings are verbatim and all content provided is the extent to which the interviewees responded to the questions.

Susanna Lubanga – Resettlement Director of the IRC in Abilene, Texas

- *How did you become involved with this organization/business? How has it grown overtime?*

I am an alumni at ACU and I had a professor in my senior year tell me about a position as a case worker [at IRC] so I applied and worked my way up. I am now the director for the Abilene center. We started with a staff of three only in Abilene and we have since grown to 15 in Abilene and 10 in Midland with 14 student interns. We

had three programs initially and are now running nine funded programs along with several unfunded ones.

- *Can you tell me about the work your organization does and the program or programs you run? What differentiates you from other organizations?*

We have three case management programs. There is an all-encompassing one for newly arrived refugees where we prepare apartments, pick them up from airports, provide cultural education, enroll kids into schools, provide ESL classes for adults, and help with social security cards. Then there is an employment department with three different grants in that apartment, two different cash assistance programs and two employment programs. They have 120 days to become self-sufficient so they must find a job between the 60-90th day here. We help find employers and do paperwork. We also have a citizenship program where we help with green cards and documentation. Volunteer departments offer a part in mentorship and other volunteer opportunities. Our other unfunded programs include several youth programs like tennis and reading.

- *What do you think your constituents/beneficiaries would say is the best part about your organization?*

We are really their lifeline when they come to the US. It's about us being there when they have no one else. That is the most important, having that person who will help navigate them to be their best.

- *What are your company values?*

We have the IRC way – integrity, service, and accountability. Integrity means we are open and honest with beneficiaries, service is where we are responsible to the people we serve, and accountability means that we remain accountable to our results.

- *What is the number one way that you accrue revenue? What does your cash flow look like? Do you have any infrastructural goals for 2018 and, if so, what are they?*

We are on a five-year strategic action plan that ends in 2020, and changes in administration are up in the air. It will affect our funding quite a bit. We are looking to add an individual development account program where people can save money to go back to school or start businesses, and the money will be matched. We are also looking at microloans or small business development programs. We are desperately working to finding any type of funding to help empower women.

- *What are your goals in the next three to five years? What will help you achieve them? What barriers are in your way?*

Finances are definitely always a barrier. There is also lack of funding or funding being cut. We are a nonprofit organization, and nonprofits are constantly under pressure of the multiple things we try to manage and our grant requirements. Often it seems that no one has enough time to focus on the expansion the way we want to.

- *Where is your leadership team strong, and where does it need development?*

We can grow our management team in the areas of fundraising and grant development. We have great program management skills and the understanding of our programs, clients, and where we need to go as an office.

- *In the ideal world, how would you want housing to go for a refugee coming in?*

We want everything safe and sanitary, in a decent neighborhood, and affordable. We are always looking to expand our partnerships with landlords to get this done.

- *How does it go realistically in your location?*

People donate items, and we purchase what is not donated. We set up apartments and have volunteers work with case management to do the shopping for everything else. We can definitely find affordable housing in Abilene – it’s easier here than other areas. The problem is decent conditions – a lot of low-income housing in not clean or in a decent shape, which is a challenge. Of course, we are limited to landlords who accept refugees prior to lease signings and background checks, since we need to secure this before they arrive. Both outreach and showing benefits of renting to refugees helps solve needs to find tenants. They all have background checks and they will find jobs so rent is not an issue, and we have a communication team who help with any barriers in that sense.

- *What are some gaps? Do you have a personal involvement in settling refugees into housing?*

So we have a grant of \$1,125 per person when they first come in. With that we must purchase rent, housing deposits, utilities deposits, food, medication, school supplies, pocket money, and furnishings, all out of this money. With Abilene we have lower costs, so we can make it work. The challenge is that we have single adult cases come in, and that’s hard because with one job they need to pay for rent. The biggest gap is finding more landlords to fill out the season. If we have secondary migrants, those we don’t have a grant funding for, which makes it more challenging because they won’t have money when they get here. We will try to find a job for them, and they will try to stay with family, but this causes overcrowding and some legality issues.

- *How can the process be better? (More volunteers, money, time?) What do you need to make this go as close to ideal as possible? (Manpower, furniture, etc.?)*

Grant money we cannot expand. It’s a priority, so when we’re looking at grants in areas were more concerned about, it’s more about benefits of renting to refugees and finding places that work. Typically when we are trying to resettle 200 folks, there is not a lot of outreach available to them. I think it works pretty well. Furniture donations we are limited on what we can take due to storage. It’s a bigger challenge and we don’t have a truck in our office so they would have to deliver straight to the apartments. We work with a second hand store called Freedom Furniture who gives us old furniture for a good price. They provide new mattresses to avoid bed bugs.

- *What is the most difficult part for refugees in terms of housing? (Ex: paperwork)*

They don't have their social when they first arrive, but typically we work with the landlord on that until they get their social. They are here legally so it's not an issue.

- *What areas do you usually locate them in specifically? Demographically? (Low-income, subdivision, etc.)*

They are all over town. We have a few apartment complexes on the south side that are definitely more low-income. We have to be realistic what their income will be. We also put them in typical, lower to middle class neighborhoods across Abilene. We do make sure everyone is placed in a one-mile walking distance from a grocery store so that they have access to food. It has to be on the best route in the AISD district. We have one office in our network working on some transitional housing models for refugees to live in at a very low-cost or rent free for the first three months before being permanently housed. This has been difficult because they have to move quickly after arrival, but there is a benefit because it would give refugees a place to stay and a chance to look into a home they want to be in.

Jerita Howard – Founder and CEO of One Smart Cookie in Abilene, Texas

- *How did you become involved with this organization/business? How has it grown overtime?*

I began teaching a Bible class of refugee children when they first arrived in Abilene six years ago.

- *Can you tell me about the work your organization does and the program or programs you run? What differentiates you from other organizations?*

Through our church, Southern Hills Church of Christ, we offer the following classes: Bible class, English as a Second Language and Citizenship.

We have become emissaries in their lives by helping them adjust to their new surroundings by providing tangible items such as furniture and clothing. We have also been a resource for health issues, education, and government funding and mostly learning about Jesus Christ!

- *What do you think your constituents/beneficiaries would say is the best part about your organization?*

They know we love them! We have all become like family as we have blended our cultures.

- *What results does your organization achieve? How has your program improved overtime?*

We have helped the Bhutanese learn English, become United States citizens, and have watched many become Christians.

- *What are your company values?*

Through my business, One Smart Cookie, I have employed many of the Bhutanese. My business has evolved into a social entrepreneurship. This has

become a mission to help them with job skills to become employable in other areas.

- *How are the refugees that you hire as employees?*
They have a very strong work ethic and have been a wonderful resource. They help train new-hires.
- *How have they affected your business? Your revenue?*
They have been a huge asset. In addition to their work ethic, my business has been streamlined through more efficient systems in an effort to address the language barriers. For example, all measurements for ingredients are done by the metric system on a scale. As a result, this has helped lower ingredient costs due to exact measurements.
- *How has this affected the refugees themselves?*
Absolutely it has affected them! They take pride in their work and have gained confidence. Many have been able to obtain full-time employment with benefits.
- *How has this helped refugees assimilate into their new environment?*
Through community.
- *Has your business/you (the owner) personally assisted in some way?*
Yes.
- *What are some gaps? Do you have a personal involvement in settling refugees into housing?*
The legal issues have been challenging both in the apartments and in purchasing homes. We have several attorneys in our church who have offered assistance.
- *How can the process be better? (More volunteers, money, time?) What do you need to make this go as close to ideal as possible? (Manpower, furniture, etc.?)*
A reference of resources would be helpful to them...for example-contacts for utilities, physicians, etc.
- *What is the most difficult part for refugees in terms of housing? (Ex: paperwork)*
Paper work and the overall language barrier.
- *What areas do you usually locate them in specifically? Demographically? (Low-income, subdivision, etc.)*
They have purchased homes in subdivisions where they can be near other family members. They are in very safe neighborhoods on the south side of town that are also close to the schools that they have attended since moving to Abilene.

Collin Cunningham – Executive Director of the WTAP in Phoenix, Arizona

- *How did you become involved with this organization/business? How has it grown overtime?*
I became involved with the organization as an AmeriCorps vista member in 2010 – I sought out a position at the center to work with the refugee community and I loved

that the Welcome to America Project had focused on getting community members in general to help refugees. The organization has been around over 15 years, and we grew based upon the efforts of the community and the people that knew our founder for the first ten years. We were able to get up to serving three families each week for about five years. We stayed there for some time and recently we have had a lot in terms of people who want to be involved, so we've become more widespread. We set a goal to double the number of families we serve, so we are now serving 15 families a month instead of 12.

- *Can you tell me about the work your organization does and the program or programs you run? What differentiates you from other organizations?*

The Welcome to America Project works to fill the gap in refugee resettlement in terms of the stuff they have. They have very limited items and receive the bare minimum to start, and they don't have much support. We create neighborly understanding between local community members and refugees. We have a program where we come in after they arrive and turn a relatively bare apartment into a warm home. We have a clothing program where we go to where refugees are at and we set up a clothing shop for them to shop for clothing, books, toys, hygiene items, and other items. Through the holidays, we have a holiday gift program where families adopt refugees and get them gifts. We have a culinary program where we focus on what refugees can offer our community. It's a cooking class program where refugees come in and teach local people how to make their dishes.

- *What do you think your constituents/beneficiaries would say is the best part about your organization?*

They would say that they like this stuff and it's important, and that the most important thing is to have people come and welcome them to the community. They have people come who are willing to love on them and help them out.

- *What results does your organization achieve? How has your program improved overtime?*

We've served over 2000 families and have generated over 2.5 million dollars in community donations. We have one full time staff member and a few part time.

- *What are your company values?*

Our company values are around accepting diversity, which is really important with all of the backgrounds we work with. Also customer service is huge so that all refugee families and customers are happy. Another thing is to create community connections – everything we do is to create community connection. Instead of just hiring some movers to drop stuff off at families' homes, we think it's important for volunteers to go and help set it up and have that interaction.

- *What is the number one way that you accrue revenue? What does your cash flow look like? Do you have any infrastructural goals for 2018 and, if so, what are they?*

Our revenue comes from 75% individuals, 20% grants, and 5% earned revenue. We are looking to diversify that a bit more. We are particularly looking within the next year or two to increase our earned income revenue stream. We are looking at different social enterprise options potentially related to the sales of donated items.

- *What are your goals in the next three to five years? What will help you achieve them? What barriers are in your way?*

I think that one of the challenges is the possible lack of expertise and capacity to enter into the business environment and the due diligence to make sure that it would be successful. Also it will be hard to do this without taking away from the primary programs.

- *Where is your leadership team strong, and where does it need development?*

The board is really strong around passion and diligence, which is fantastic to have an organization where everyone really cares about its purpose and is passionate about the goal for every refugee to receive a warm welcome. However, we need to fill gaps around technical problems to fulfill goals that we have, such as income and reviewing business models.

- *In the ideal world, how would you want housing to go for a refugee coming in?*

I would want refugees to be resettled in good areas where the community is willing to embrace them, and I would like them to have a fully set up home where they have a longer period of time to have subsidy to give them time to get a job and get on their feet. I want housing to be affordable and wish that they could pay for it on their own.

- *How does it go realistically in your location?*

The resettlement agencies have to find housing – we have a lot of constraints around what they are looking for. Often times they are resettled in areas where they have issues with impoverished, run down apartments, high crime areas, and poor school districts. It's a rough place to live no matter what. They have 90-120 days for support for their rent and then they need to pay for it on their own. That's just not a lot of time. When they are set up in their home they get the bare minimum and then they are on their way.

- *What are some gaps? Do you have a personal involvement in settling refugees into housing?*

We provide the physical stuff and the emotional support. We have to report everything we provide back to resettlement agencies which goes to the federal government which helps them support what we are doing. If we go into their home and help set up, some of the money can go towards their rent. But we do not directly provide it.

- *How can the process be better? (More volunteers, money, time?) What do you need to make this go as close to ideal as possible? (Manpower, furniture, etc.?)*

I think that the process could be streamlined more. I think we always need to continue to reassess and talk to the refugees because they know what they need. Resources are

always key, and a lot of that is out of our control. In our programs, we can get more space, diversify our revenue, and listen to what the refugees want and need.

- *What is the most difficult part for refugees in terms of housing? (Ex: paperwork)*

I know a big issues recently has been bedbugs, which is terrible. Also just being able to afford their housing is a struggle. They feel they don't have enough support, which is rough. We have had a fair number of families who had to get rid of everything they had because they got a chair from the dumpster and now have bed bugs. It is about education and getting to people quickly and getting them the resources they need. If it does happen, we need to make sure we can advocate for them and talk with their landlord to make sure they are fully taken care of and to help provide for them.

Methodology

Design

This research will be done qualitatively through a conduction of interviews with people who are leaders in organizations involving refugees throughout the Abilene and Phoenix areas.

Data

The data will show what organizations have been doing in their assistance towards refugees as well as what gaps may exist in terms of the refugee resettlement process specific to housing.

Data was collected through articles discussing refugees, the different programs in place for them, and the statistics of those programs, as well as through an interview questionnaire conducted by myself. Two interviews were conducted over the phone while the third interview was completed via email.

Participants

The participants in my study are: 1) Resettlement Director of the International Rescue Committee in Abilene, Susanna Lubanga; 2) The CEO of One Smart Cookie in Abilene, Jerita Howard; and 3) the Executive Director of the Welcome to America Project in Phoenix, Collin Cunningham. Each interviewee was contacted via email in order to gain permission for an interview and set up a time for said interview.

Instruments

Instruments used were ACU email servers, ACU faculty members in the assistance of constructing my questionnaire, and a business plan template courtesy of the Deluxe Corporation Foundation to be used as a reference for my own (SCORE, 2017).

Due to the fact that the three organizations interviewed are unique from one another, I designed an overall questionnaire to use while conducting said interviews (see Appendix F for the interview template). In this way, all questions were available for each interviewee to answer; however, if there happened to be a question that did not pertain to the organization being interviewed, or the interviewee was not at liberty to respond to a question, they were granted the ability to respectfully decline a response.

Data Analysis

After data is collected from the articles and interviews, an analysis and comparison of these different references will inform my business plan concept. The data will allow for a better identification of the missing pieces in regards to the refugee resettlement process, thus establishing a basis for a solution to be created.

In reference to the interviews, it appears that the largest constraints in terms of refugee programs include: increasing fundraising and grant development, finding housing that is clean or in decent shape, and obtaining jobs that provide enough financially for refugee families to break out of the poverty cycle. In light of these findings, it is evident that the business plan will need to entail a process in which the organization and refugees being assisted can acquire better funding. In this way, refugees will be provided a more financially stable environment.

H.U.M.B.L.E: Good People, Better Living**The Business Plan for a Matching Fund Program to Improve the Resettlement****Process for Refugees****Executive Summary**

This report was commissioned to examine the resettlement process of refugees specific to the Abilene area, review the nature of economic well-being of refugees in regards to physical and financial resources, and construct a business plan that highlights how to best contribute to the current situation in the local community.

The research draws attention to the fact that key challenges faced by refugees who are resettling include lack of resources: “Resources are not always adequate to provide intensive services to the increasing numbers of refugees arriving with limited education and work skills” (Halpern, 2017). Economic self-sufficiency was found to be directly impacted by geographic and regional issues, cost-effectiveness of the resettlement program, and integration into communities.

When refugees have been cleared to be brought to the United States, there are eleven official Resettlement Agencies that can be assigned to them for the resettlement process, the International Rescue Committee being one of them (UNHCR, 2015). A reoccurring issue in regards to the resettlement process is a limited amount of funds provided to the families as they begin their new lives. The IRC in Abilene provides a grant of \$1,125 per person which they must use to pay for rent, housing deposits, utilities deposits, food, medication, school supplies, furnishings, and possible pocket money. They are allowed 120 days to become self-sufficient, meaning that they are pressured to obtain a job within the first 60-90 days in their new area (as mentioned in the interview

with Susanna Lubanga). This lack of funds makes it difficult for these refugees to become adequately self-sufficient. Because of this, they are housed in low-income, rundown housing that tend to be in areas where education is less adequate.

In order to help solve this financial dilemma, I recommend creating Humans United Making a Better Living Environment (HUMBLE), a non-profit program which will serve as a direct branch of the International Rescue Committee (IRC) that helps to fill the gaps in terms of self-sufficiency for refugees. This program will reduce financial limitations for refugees throughout their resettlement process which will increase their quality of living. It will also allow for the IRC to begin spreading out their funding resources so that they are not as heavily reliant upon grants and other government funds.

Organization Description

Humans United Making a Better Living Environment (HUMBLE) will act as a non-profit program serving as a branch of the International Rescue Committee (IRC) that helps to fill the gaps in terms of self-sufficiency for refugees through a matching fund program through individual or joint savings accounts (depending on if they are single refugees or refugee families). Due to the limitations of refugees in regards to their ability to obtain jobs that will allow for better housing, neighborhoods, and school systems, the IRC is in need of a program that allows for an expansion of funding without relying as heavily upon grants and other forms of government funding.

This program will allow the IRC to provide different savings accounts for refugees to put a part of their earnings into and will then receive matching funds semiannually from donations raised by different churches and businesses throughout Abilene. The donations will be tax deductible since they will be processed through a non-

profit organization. The IRC will continuously collect donations and then apply said donations to the savings accounts as a matching fund for the refugees who invest their money. The goal is to reduce financial limitations for refugees throughout their resettlement process which will increase their quality of living.

Organizational Partnerships

Due to a combination of Abilene's status as a large religious hub and a college town, the community of Abilene is close knit via connections throughout churches and universities. Churches and businesses already exist that are connected to the International Rescue Committee as donors to the organization or employers of the refugees who are being resettled. Highland Church of Christ is one local church that maintains an Education Initiative where they "help refugee children to learn about American culture and aid them in their acclimation process" (Curtis, 2012). As was noted in the interview with Jerita Howard (owner of One Smart Cookie), the Southern Hills Church of Christ offers Bible classes, English as a Secondary Language courses, and citizenship training through different programs at the church (2017). In regards to businesses, One Smart Cookie is a social entrepreneurial startup that employs Bhutanese refugees within the Abilene area, providing both jobs and job training for these refugees so that they may be prepared to take on new jobs in the future (Howard, 2017).

The IRC will be able to leverage relationships such as these in order to begin their outreach in order to startup the matching funds program. As the organization continues to grow, the HUMBLE initiative will begin to reach out to other businesses and churches in the Abilene community to join the fundraising cause. Examples of potential organizations are:

1. Hillcrest Church of Christ
2. Beltway Park Church
3. University Church of Christ
4. Chic-fil-A in Abilene
5. Hobby Lobby in Abilene
6. Trinity Baptist Church
7. New Hope Church
8. Aramark on ACU Campus
9. Redeemer Church of Abilene
10. The Episcopal Church of Heavenly Rest

SWOT Analysis

| Strengths | Weaknesses |
|---|---|
| <p>Preexisting Ties: the IRC has connected with several churches and businesses who are loyal to the refugee base</p> <p>History: The IRC has been an integral part of the Abilene community for years</p> | <p>Lack of Funds: to begin, this program will need to be creative in how to begin the startup of the program financially</p> <p>Lack of Awareness: the community might not understand the entire scope of the resettlement process, which may skew their decision for whether or not to donate</p> |
| Opportunities | Threats |
| <p>Business Partnerships: by using economic factors, they are more likely to mitigate economic risks by diversifying their fund sources</p> <p>New Funding Sources: by building stronger relationships with churches and other organizations throughout the Abilene area, the IRC may be able to shift some of their financial dependency onto local donors</p> | <p>Untested Reliance: since Enactus is a fairly new organization, there is no data regarding whether or not they will be successful in beginning this program with the IRC, which may cause for failure</p> <p>Economic Threats: depending on the fluctuation of the economy, donors may decrease and the IRC will remain heavily dependent upon government funding</p> |

Marketing Plan

In order to launch awareness and gain funding for this program, it is recommended to begin by connecting with the churches and businesses – such as Highland Church of Christ and One Smart Cookie – that already partner with refugee organizations or work to fund that realm of social outreach. This initiative will approach the leaders of these organizations with the concept of HUMBLE and gain their permission to integrate the program into their organizations.

With churches, HUMBLE will create an informational video that details the matching fund program and how this will give back to both the Abilene community and to the refugee families. These videos will prompt the congregations of the churches being utilized to donate to the fund, which will increase the total funding for the IRC and their financial initiative.

With local businesses, this program will create an informational flyer that allows customers of these businesses to donate small funds through the business in support of the program (see Appendix G for an example flyer to be used in different businesses). The concept of the flyers will encompass both the necessity of assisting refugees coming into Abilene as well as the economic well-being of the Abilene community. The flyers will be stationed in the stores of different businesses we have partnered with (i.e. Chic-fil-A or Aramark Dining) for customers to see. Those who work at these businesses will be able to explain what the program is and ask if their customers would like to donate an amount of \$2, \$5, or \$10 to this cause through the business.

Finally, after having established a positive rapport with these churches and businesses, HUMBLE will approach the organizational leaders with a proposal for expansion by gaining connections through them. They will inquire for specific names and programs to reach out to as well as gain approval for mentioning their recommendation to the prospects. Along with the program having already expanded through both increasing donations of loyal congregational members and customers, HUMBLE will exponentially grow the funding program through a snowball effect by reaching out to these separate organizations.

Management and Startup Expenses

While HUMBLE will be a program connected to the International Refugee Committee, the organization will partner with the social entrepreneurship club on Abilene Christian University campus, Enactus. Enactus – a student-led organization – is comprised solely of students on ACU’s campus that wish to approach business in a social and ethical way by conducting legitimate business ventures in the Abilene area. They will serve as a free outsourcing opportunity for the IRC to utilize as they begin this project. Enactus will be responsible for garnering connections with several churches and businesses throughout Abilene who will be HUMBLE’s main revenue stream in terms of donations to the matching funds.

Advertising will also be completed through an outsourced freelancer via Abilene Christian University’s Wildcat Ventures Program. Cleo Sansing is a senior graphic design major at ACU and is currently CEO of Stratagem Design, a student-run design firm under Wildcat Ventures. She is also Head Designer at Morris+Mitchell, a student-run Ad/PR Agency at ACU. Sansing has created numerous graphics in the past; for this

particular project, she served as the creative director for the flyer and graphics of HUMBLE (see Appendix H for Sansing's Authorization for Release of Information).

Financial Plan

According to the International Rescue Committee Annual Report in 2015, the IRC accrued total operating revenues of \$691,217,000. Of that 691 million dollars, only 77 million, or 11% was from contributions (2015). The other 89% came from investments, grants, and contracts. The IRC office in Abilene has similar operating revenue sources. With an overwhelming percent of revenue coming from grants and foundations, this source of revenue appears to be capped for the IRC. Many individuals working in not-for-profit organizations (NGOs) fear that with the current federal government administration, these grants will either decrease or, at best, stay the same. Because of this, NGOs are hoping to move to a financial scheme that is based more upon individual contributions and joint ventures with businesses. In fact, many people working in the non-profit sector expect to see an increase in charitable giving while we might see a decrease in government funds (Thorpe, 2016).

This plan takes into consideration this transfer in revenue and attempts to capitalize on individuals' charitable giving while simultaneously reducing the IRC's reliance on government funds. This will both allow the IRC greater flexibility in how it chooses to use its funds and increase stability for the IRC during uncertain times for many NGOs.

Each refugee is given \$1,125 from the IRC when they move into their new home. This money is used for groceries, toiletries, and other necessities, and it must cover all of their bills while they search for a job (which they must obtain 60-90 days after arrival).

This money provides a cushion for many families as they start their lives in Abilene, but for many, this money is used within their 60-90 period of resettling. They are typically unable to put much money in savings once these initial funds dry up. With the HUMBLE initiative which will establish this matching funds program, they will have a sustainable way to save. By having money in savings, families will be able to pay for housing expenses that are amassed when living in low-income housing complexes. For example, in the interviews with Susanna Lubanga and Collin Cunningham, they both expressed concern regarding repair expenses that refugees face. Savings accounts mitigate much of the fear in dealing with big expenses in housing.

Breakdown of Projected Numbers for the Matching Funds Plan:

A household of two working adults working 40 hours/week at minimum wage (\$7.25) equals approximately \$580/week of income combined and approximately \$2,320/month. With low-income housing in Abilene ranging from \$350-\$600 a month, groceries for a family equating to approximately \$800/month for a family of four, and other miscellaneous expenses factored in, each family may be capable of setting aside \$50/month for their savings fund (to begin with). \$50/month for 6 months equals \$300 saved over a 6-month period. If twenty-five families participate, that is \$7,500 saved.

If HUMBLE gains ten churches to implement this initiative into their congregational donations, and there is an average of twenty members willing to donate approximately \$25/month to this cause, that equates to \$500/month raised per church. This means that, with ten churches hosting twenty participants, \$5,000/month total will be raised collectively and \$30,000 in total will be raised semiannually through churches.

If HUMBLE gains five businesses to implement this initiative and, on-average, fifty people donate roughly \$2/month in each location, than that is \$100/month per store and \$500/month raised collectively. Over a time period of six months, \$3,000 will be raised through participating businesses.

Because this project is outsourced to student-run programs that will be working for free, there are not specific employment costs that pertain to this. However, there is the cost of printing the flyers (5 businesses with 25 flyers per business a month at a printing cost of \$.15 per flyer = \$18.75/month and \$112.50 semiannually). Furthermore, there is the cost of gas in regards to recruiting different churches and businesses, giving the flyers and video content to these churches and businesses, and collecting the money from these sites monthly. With an average of \$25/month donated to gas, that is a total of \$150 in gas bills semiannually.

Financial Statement (Semiannually)

| Pro Forma Income Statement | Dollars |
|-----------------------------------|---------------------|
| Projected Revenues | \$ 33,000.00 |
| Cost of Matching Funds | \$ 7,500.00 |
| Gross Profit | \$ 25,500.00 |
| Gross Profit Percent | 77.27% |
| Operating Expenses | \$ 262.50 |
| Net Income | \$ 25,237.50 |

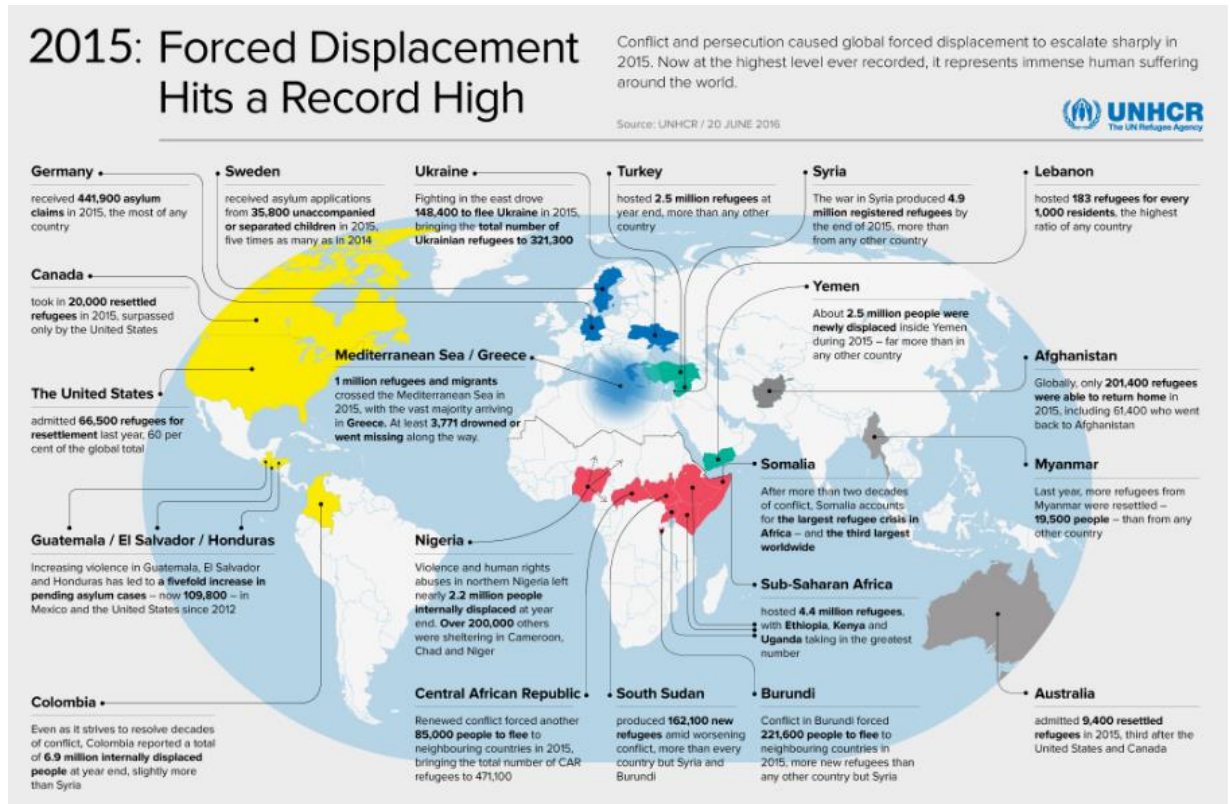
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Refugees. UN Refugee Agency.

Appendices

Appendix A: 2015 Map of Refugee Resettlement Locations



(UNCHR, 2015)

Appendix B: List of Top Resettlement Agencies in the United States**National Voluntary Resettlement Agencies (VOLAGS):**

**Click [here](#) for a full listing of refugee resettlement agencies throughout the U.S., organized by state.*

- Church World Service (CWS)
- Episcopal Migration Ministries (EMM)
- Ethiopian Community Development Council (ECDC)
- Hebrew Immigration Aid Society (HIAS)
- International Rescue Committee (IRC)
- Kurdish Human Rights Watch, Inc. (KHRW)
- Lutheran Immigration and Refugee Service (LIRS)
- State of Iowa, Bureau of Refugee Services
- U.S. Conference of Catholic Bishops/Migration and Refugee Services (USCCB/MRS)
- U.S. Committee for Refugees and Immigrants (USCRI)
- World Relief (WR)

(BRYCS, 2017)

Appendix C: Susanna Lubanga's Authorization for Release of Information

Authorization for Release of Information

I: Susanne Lubanga

Authorize: Rachael Kroeger

To release the following information:

My responses to an interview conducted by Ms. Kroeger, and any quotes or citations of my responses _____

To (name and title of person of organization to which disclosure is to be made): _____

Rachael Kroeger, student at Abilene Christian University

For the following purposes: To be used as an informant for Ms. Kroeger's construction of a business plan in fulfillment of her Honors Thesis through Abilene Christian University's Honors College _____

I may revoke this authorization in writing at any time, except for information, which has already been released in accordance with this authorization prior to my revocation.

By printing your signature, you are consenting to the application of your interview:

Signature:  Date: 4/13/2017

Appendix D: Jerita Howard's Authorization for Release of Information

Authorization for Release of Information

I: Jerita Howard

Authorize: Rachael Kroeger

To release the following information:

My responses to an interview conducted by Ms. Kroeger, and any quotes or citations of my responses

To (name and title of person of organization to which disclosure is to be made): _____

Rachael Kroeger, student at Abilene Christian University

For the following purposes: To be used as an informant for Ms. Kroeger's construction of a business plan in fulfillment of her Honors Thesis through Abilene Christian University's Honors College

I may revoke this authorization in writing at any time, except for information, which has already been released in accordance with this authorization prior to my revocation.

By printing your signature, you are consenting to the application of your interview:

Signature: Jerita Howard Date: 4/10/17

Appendix E: Collin Cunningham’s Authorization for Release of Information

Authorization for Release of Information

I: Collin Cunningham

Authorize: Rachael Kroeger

To release the following information:

My responses to an interview conducted by Ms. Kroeger, and any quotes or citations of my responses

To (name and title of person of organization to which disclosure is to be made):

Rachael Kroeger, student at Abilene Christian University

For the following purposes: To be used as an informant for Ms. Kroeger’s construction of a business plan in fulfillment of her Honors Thesis through Abilene Christian University’s Honors College

I may revoke this authorization in writing at any time, except for information, which has already been released in accordance with this authorization prior to my revocation.

By printing your signature, you are consenting to the application of your interview:

Signature:  Date: 4/10/17

Appendix F: Official Interview Template

Name:

Company/Organization:

Position:

The intent of this interview is to gather as much information as possible about the housing and working conditions of refugees in the interviewee's location. If there is a question that you cannot answer/do not feel comfortable answering, feel free to write "N/A" and skip it. Otherwise, detailed responses are greatly appreciated, as is your participation in this research.

- How did you become involved with this organization/business? How has it grown overtime?
- Can you tell me about the work your organization does and the program or programs you run? What differentiates you from other organizations?
- What do you think your constituents/beneficiaries would say is the best part about your organization?
- What results does your organization achieve? How has your program improved overtime?
- What are your company values?
- What is the number one way that you accrue revenue? What does your cash flow look like? Do you have any infrastructural goals for 2018 and, if so, what are they?
- What are your goals in the next three to five years? What will help you achieve them? What barriers are in your way?

- Where is your leadership team strong, and where does it need development?
- How are the refugees that you hire as employees?
- How have they affected your business? Your revenue?
- How has this affected the refugees themselves?
- How has this helped refugees assimilate into their new environment?
- Has your business/you (the owner) personally assisted in some way?
- In the ideal world, how would you want housing to go for a refugee coming in?
- How does it go realistically in your location?
- What are some gaps? Do you have a personal involvement in settling refugees into housing?
- How can the process be better? (More volunteers, money, time?) What do you need to make this go as close to ideal as possible? (Manpower, furniture, etc.?)
- What is the most difficult part for refugees in terms of housing? (Ex: paperwork)
- What areas do you usually locate them in specifically? Demographically? (Low-income, subdivision, etc.)

Appendix G: Example Flyer to be used in Businesses



Appendix H: Rachel Sansing's Authorization for Release of Information

Authorization for Release of Information

I: Rachel Sansing

Authorize: Rachael Kroeger

To release the following information:

My flyer created as a potential advertisement for Ms. Kroeger's business plan

To (name and title of person or organization to which disclosure is to be made):

Rachael Kroeger, student at Abilene Christian University

For the following purposes: To be used as an advertisement for Ms. Kroeger's business plan in fulfillment of her Honors Thesis through Abilene Christian University's Honors College

I may revoke this authorization in writing at any time, except for information, which has already been released in accordance with this authorization prior to my revocation.

By printing your signature, you are consenting to the application of your interview:

Signature:  Date: 4/9/2017