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

HOW
By leveraging the expertise and goodwill 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.
Pathways

Needs assessment and 3 different starting points

At first contact, TERN assesses applicants’ needs and entrepreneurial progress. TERN then channels them to start either at stage 1, 2 or 3, or to appropriate referral partners in the employability space.

Participants in our network can progress, step by step, through our support model.

1. Pre-Incubator: Business idea & experimentation
   For refugees who are unsure about the details of their business, TERN offers ideation workshops and assists with initial market research.

2. Startup Incubator
   For refugees who are in the process of starting their business. At this stage, many require a startup loan.

3. Growth Accelerator
   For refugees who want to grow their existing business. Most of them require investment rather than loans.
We have just started the 1st version of our pre-incubator pathway:
In partnership with ice cream Superstars Ben & Jerry’s

We work with Ben & Jerry’s for a combination of income generating activity + entrepreneurship training to help refugees set out on a path towards financial and professional independence.

The programme combines:
- Sales training +
- Summer job +
- Entrepreneurship training

View detailed programme: bit.ly/iceademy
ICE lab 2: Market Research
TERN coaches refugees in market research. They carry out their customer and competitor research and gain feedback.

ICE lab 3: Refine business idea
Refugees take their completed research into a TERN workshop and refine their business idea with the new insights.

ICE lab 4: Create testable Product
Refugees develop their minimum viable product and make it ready to test.

ICE lab 5: Test with real customers
TERN organises a workshop with visitors who will be their test customers. They collect feedback.

ICE lab 6: Improve with feedback
The collected feedback is used in a TERN workshop to refine their business idea further.

ICE lab 7: Make career decisions
In a final workshop, refugees are informed about their options for continued support after the programme ends.

Option 1: Meet potential employers.

Option 2: TERN incubator
With their own, well researched business idea, refugees can choose to enter the full TERN business mentoring programme.
STEP 2, INCUBATOR & STEP 3, ACCELERATOR

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’s first full programme kicked off on February 5th 2017 featuring 15 refugee entrepreneurs and 15 mentors.
TERN works with experienced supporters 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 add 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 hope to 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 the advisor 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.
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<tr>
<th>TIMEFRAME</th>
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**Legend**
- ![1-1 Mentoring session](image.png)
- ![Expert advisor session](image.png)
- ![Special events with TERN](image.png)
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.

**February 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.

**June 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.

**October 2017**
TERN onboards 2nd full cohort - 20 participants & 20 mentors
This time around, TERN will involve graduates from the 1st Flight programme to address new participants with advice.
CASE STUDIES

A look at some examples of current and past TERN participants.
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, our partners, RESTART can provide.

Most immediate needs:
1. Structured mentorship
2. Access to improved sowing machines & storage space
3. Loan capital for sowing 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.
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 and awareness of 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

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.

Ahmad
London-based Syrian from Aleppo, catering entrepreneur, looking to start a restaurant following the success of Aleppo Supper Club
THE GUARDIAN
Refugees turned entrepreneurs: ‘I needed to think about the future’

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

- [DELIKE LABS](#)
- [SINGA Deutschland](#)
- [Migrant Entrepreneurs International](#)
- [SINGA France](#)
- [Beyond Refuge](#)
- [RefuAid](#)

## Social Finance Providers

- [STARTUP LOANS](#)

  **is TERN’s dedicated loan partner**

## CSR

- [OLIVER WYMAN](#)
- [BEN & JERRY’S](#)

TERN is also an Affiliate of [STARTUP LOANS](#).
Mentoring coverage

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