SOCIAL ENTREPRENEURSHIP AT THE MARGINS

Helping Refugees, Migrants, and Human Trafficking Survivors Reclaim Their Futures

by Marie Haller and Thane Kreiner, Ph.D.
Today, a catastrophic convergence of political, economic, and environmental conditions are compounding and amplifying poverty, violence, and climate change—and driving the displacement of people from their homes and communities. Humanitarian aid is insufficient to support the unprecedented numbers of fellow human beings who are struggling as refugees, migrants, or modern-day slaves.

In this Social Entrepreneurship at the Margins report, Miller Center illustrates the clear and urgent need for bottom-up, enterprise level approaches, and highlights organizations that are already addressing these challenges in innovative ways. Social enterprises are encountering gaps in this emergent sector that inhibit their ability to scale; foremost among these is access to appropriate sources of funding. This report highlights the efforts of Refugee Investment Network (RIN) and other innovators to bridge these gaps and invites other stakeholders to collaboratively build sustainable solutions for the growing global challenges facing refugees, migrants, and human trafficking survivors.

By launching the pioneering Social Entrepreneurship at the Margins (SEM) accelerator program, Miller Center’s team learned that intermediary support for social enterprises working with refugees, migrants, and human trafficking survivors had not been offered before. This report details how we applied our depth of expertise at accompanying social enterprises to help organizations operating in this nascent sector. In addition, we share what we learned about the specific needs of enterprises working with the most marginalized of our common human family.

We provide brief profiles of the 18 enterprises that completed the SEM accelerator program so that readers can see what types of impact models, business models, and technology solutions are already serving refugees, migrants, and trafficking survivors. A strong pattern emerges: models that train and/or employ displaced people with dignified work. Based on our experience accompanying over 900 social enterprises, we believe models that provide dignified work are highly replicable. Models that utilize technology platforms to provide urgently needed services, such as using blockchain to secure financial assets for refugees and...
migrants crossing borders, are also evident, and have the potential for significant scale. Notably, we observed social enterprise models that can support refugees throughout their journeys: before leaving their homes and communities; resettled in countries proximal to their own; and in more distal communities.

Despite discovering a highly promising pipeline of social enterprises operating in the nascent sector, Miller Center found a dearth of organizations willing to invest in work that has previously been supported by humanitarian aid money. We reference important work underway to shift these funding biases, including a focus on building what RIN refers to as “connective tissue” to identify the needs of entrepreneurs and investors and bring them together in a mutually beneficial way. We offer a sampling of financing vehicles that organizations like KOIS Invest, Kiva, and others are building to create a more robust ecosystem of financing support for organizations tackling the challenging and complex crises of refugees, migrants, and human trafficking survivors globally.

Miller Center’s Social Entrepreneurship at the Margins report encourages other actors to join us and build on the promising momentum of these foundational experiments. The opportunity to complement humanitarian aid solutions using the principles of social entrepreneurship and better the outcomes for millions of our fellow human beings who have been unfairly displaced and marginalized is clear and compelling.
INTRODUCTION

The statistics are stark and disturbing. According to the United Nations High Commissioner for Refugees (UNHCR) and the International Labour Organization (ILO), our world has:

25.4 MILLION refugees

68.5 MILLION people who have been forcibly displaced from their homes

40 MILLION internally displaced people

244 MILLION international migrants—a record number

21 TO 46 MILLION modern-day slaves

Although definitions vary, the United Nations describes a refugee as someone who is outside his or her country of origin due to fears of persecution, conflict, violence, or other “circumstances that have seriously disturbed public order and requires international protection.” Disruption from climate change is emerging as a significant cause of refugee situations.

An international migrant is someone who changes his or her country of usual residence, regardless of the reason for migration. People can also be forced to become internal migrants within their own countries if their homes become uninhabitable due to conflict or environmentally induced crises. The displacement propelled by climate change, for both international and internal migrants, is expected to become increasingly dire.
The extent of human trafficking, modern slavery, and forced labor is difficult to estimate, given the hidden nature of the activities. ILO claimed that in 2016, 40.3 million people were in modern slavery, including 24.9 million in forced labor—which includes sexual exploitation; forced domestic, construction, agriculture, and other work; and forced labor imposed by state authorities—and 15.4 million in forced marriage.²

The forces behind these large—and growing—pools of refugees, migrants, and human slaves include wars and other violence, economic pressures, and environmental stresses such as drought, flooding, lack of potable water, and famine.

The negative effects of climate change significantly exacerbate the problem. Issues including lack of water, food insecurity, an increase in weather-related disasters, and violence related to scarcity all contribute to the forces driving people from their communities and, particularly with women and children, into human bondage.

A report from the World Bank³ has found that “climate change will push tens of millions of people to migrate within their countries by 2050…. (W)ithout concrete climate and development action, just over 143 million people—or around 2.8 percent of the population of [Sub-Saharan Africa, South Asia, and Latin America]—could be forced to move within their own countries to escape the slow-onset impacts of climate change.” Research published in Science in December 2017⁴ predicts that asylum applications to the European Union will increase on average by 28% to 188%—with Europe receiving around 660,000 extra asylum applicants annually by 2100—due to climate change.

Current policies and systems that focus on a top-down approach are not well suited to handle the existing numbers of refugees, migrants, and human trafficking survivors, much less deal with the expected increases. In their book Refuge⁵, authors Alexander Betts and Paul Collier argue that the system in place to deal with global refugees does not solve the fundamental problem of how to reintegrate displaced people into society. With the average stay in a refugee camp stretching to 17 years worldwide, Refuge calls for a new approach: integrating humanitarian concerns with an economic agenda focusing on jobs, autonomy, and rebuilding people’s ability to help themselves and their societies.

Miller Center for Social Entrepreneurship, one of three Centers of Distinction at California’s Santa Clara University, decided to use its position as the largest and most successful university-based social enterprise accelerator in the world to help address the challenges of global refugees, migrants, and human trafficking survivors.

The result is Miller Center’s Social Entrepreneurship at the Margins (SEM) program, which graduated its first cohort of entrepreneurs in December 2018.
Beyond the numbers and statistics of refugees, migrants, and human slaves are the emotional, ethical, and societal costs. The drive toward personal security, to seek better lives for ourselves and our families, to exist harmoniously with others and with our environment—these are basic human needs that transcend borders and laws. Restoring dignity to the world’s most vulnerable and marginalized through entrepreneurship embodies the Jesuit mission of Santa Clara University and our location in the heart of Silicon Valley.

Miller Center is a pioneer in accelerating social enterprises, leveraging its twin strands of DNA: its location in the heart of Silicon Valley, the world’s most entrepreneurial ecosystem, and its Jesuit commitment to serve the poor and protect the planet.

Miller Center’s leaders became aware of enterprises providing dignified livelihoods to young women so they weren’t sold into modern-day slavery; using AI to identify human trafficking incidents; and using blockchain technologies so that refugees could secure their assets and access them from anywhere in the world. With this knowledge, Miller Center leadership discerned that applying the Center’s entrepreneurial approaches to the world’s most vulnerable and marginalized populations might have the potential to scale. Curious about what other enterprises might have similarly creative approaches, Miller Center decided to create a social enterprise accelerator program aimed specifically at addressing the issues of refugees, migrants, and human trafficking.

Miller Center’s team explored the question: How can we apply the principles of social entrepreneurship to help the most marginalized among our human family? This question led Miller Center to launch the Social Entrepreneurship at the Margins (SEM) accelerator with two primary goals:

1. Leverage Miller Center’s Global Social Benefit Institute (GSBI®) accelerator programs, which alumni praise for helping them achieve operational excellence and secure investments essential to scaling their impact, to similarly help ventures serving and/or led by migrants, refugees, and human trafficking survivors.

2. Accompany the leaders of these social enterprises to better discern what impact models, business models, and technology solutions are of the greatest benefit to those refugees, migrants, and human slaves suffering at the margins of society.

Miller Center also was inspired by the idea that its team could learn from running a GSBI-based accelerator program aimed at these issues, then share what it learned with the broader social enterprise and impact investing ecosystem.
Miller Center put out a call for social enterprises led by, or serving the needs of, migrants, refugees, and human trafficking survivors. The invitation was to participate in a special Social Entrepreneurship at the Margins accelerator program.

The resulting 18 organizations, selected from a pool of 100+ applicants, were chosen based on 1) a clear impact on refugees, migrants, or human trafficking survivors; 2) their ability to benefit from a focus on how their business and impact models can scale; and, 3) leaders who were open to accompaniment by trusted Silicon Valley executive mentors. The enterprises selected have impact in 24 countries globally, with the largest number working on the ground regionally in Southeast Asia, East Africa, the Middle East, and Europe.

As with other Miller Center GSBI accelerator programs, the goal is to train, mentor, and bring together global social enterprise leaders with Silicon Valley business executives, student fellows, and funders. GSBI accelerator participants receive assistance in developing sustainable, scalable, market-based solutions designed to end global poverty, with a focus on women’s economic empowerment and climate resilience.

Miller Center created a curated version of the GSBI Online accelerator program that best fit the needs of the SEM cohort. Executive-level Silicon Valley mentors accompanied the 18 organizations through six months of online learning, including topics such as business models, unit economics, impact models, and growth strategies.

In addition to sharing their knowledge and expertise with the social enterprises in the cohort, the mentors also had the opportunity to learn more about issues facing migrants, refugees, and human slaves, and to amplify the voices of these marginalized people within the vibrant Silicon Valley entrepreneurial ecosystem.

The culmination of the SEM accelerator was a five-day in-residence workshop highlighted by a showcase event in San Francisco at which each of the enterprises shared a 6-minute overview of their work. Participants also had an opportunity to meet potential partners and investors at the influential SOCAP (Social Capital Markets) conference, the leading annual gathering for impact investors and social entrepreneurs.
The 18 social enterprises selected for the inaugural Miller Center Social Entrepreneurship at the Margins cohort are addressing different dimensions of the issues facing refugees, migrants, and human trafficking survivors, in various geographic locations and using a range of business models.

Meet the First SEM Cohort
1951 COFFEE COMPANY

1951 Coffee trains refugees in the coffee industry and provides them with jobs in their California-based coffee shops. 1951 Coffee also operates profitable coffee shops that serve as info-centered spaces for the general public to make authentic, dignified connections with people who have entered the U.S. through formal immigration channels.

734 COFFEE

734 Coffee employs refugees in small-scale farming of ethically sourced, fair-trade coffee. It allocates 80% of its profits from coffee sales toward higher education scholarships for refugee children of South Sudan. 734 Coffee imports green Ethiopian coffee beans grown in the same region where more than 250,000 South Sudanese refugees have called home for decades since the Sudanese civil war began; roasts and packages the beans in the United states; and sells the coffee direct to consumers and wholesale customers.
AFRICAN ENTREPRENEUR COLLECTIVE

African Entrepreneur Collective offers consulting services to build skills, expand networks, and grow businesses for African entrepreneurs, including refugee entrepreneurs in Rwanda. AEC serves micro, small, and medium enterprises in Rwanda, Uganda, and Kenya and has to date worked with more than 3,400 entrepreneurs who have created nearly 6,000 jobs.

COURAGEOUS KITCHEN

Courageous Kitchen provides food and education to at-risk students and their families, including migrant families, in Bangkok, Thailand. Using the power of food and education, Courageous Kitchen works to rehabilitate the community it serves by combining feeding the hungry, funding basic needs of the most vulnerable, and providing free education. Its outreach is funded by hosting tourists for Thai cooking classes and street food tours.
DESTINY

Destiny employs human trafficking survivors to make fashion accessories to sell to ethical businesses. Destiny provides safe accommodation, education, employment, and social care to young, vulnerable survivors of sex trafficking to prevent further exploitation, including retrafficking.

FIVE ONE LABS

Five One Labs is a start-up incubator in the Kurdistan Region of Iraq that provides intensive training, mentorship, community, and seed funding to help internally displaced refugees to launch and grow their businesses. Participating entrepreneurs are generally college-educated or have professional experience in the area in which they want to launch their startup.
LEAF GLOBAL FINTECH

Leaf Global Fintech offers financial services to stateless and excluded people, facilitating asset storage and transport through blockchain technology and digital currency. Because cash puts refugees at risk of danger in addition to being inconvenient and expensive to exchange, Leaf makes its platform accessible through a mobile device, with no smartphone required. Blockchain makes Leaf’s transactions extremely secure and transparent without exposure to cryptocurrency.

MAKERS UNITE

Makers Unite provides talent development and matchmaking programs to connect refugees to community and jobs in The Netherlands, based on the collaborative production of sustainable products. The socially inclusive enterprise produces beautiful everyday products made from sustainable and up-cycled materials. Revenue from the products is reinvested into Makers Unite’s social inclusion programs supporting refugees in their access to the labor market.
NEEDS-LIST

NeedsList is an online marketplace that allows donors to view and meet real-time needs for displaced people. The NeedsList marketplace connects individual and corporate donors with the financial, volunteer, and supply needs of high-impact NGOs. Its ‘give global, buy local’ model represents a tremendous shift in the status quo of humanitarian aid.

MORE THAN ONE PERSPECTIVE (MTOP)

MTOP offers an advanced three- to six-month training program that prepares highly qualified refugees who have backgrounds in IT, engineering, and business for entry in to the Austrian labor market. MTOP also helps employers to find talent and increase the diversity of their staff.
REFUGEE COMPANY

Refugee Company provides job skills training and placement for refugees who have been resettled in The Netherlands. Its 6-month to 3-year employment and personal enrichment program leads to jobs in fields such as hospitality, textile manufacturing, marketing, and solar panel technology. Graduates of the RE:START programs are better prepared to become productive, employed members of Dutch society.

refugees{code}

coding school for integration

refugees{code} trains refugees to code and learn software development skills to prepare them for integration into the job market in Austria. Refugees are trained for 9 months in a full-time program covering programming skills, soft skills (e.g., interview training), and community, after which they are placed in jobs.
REGENESYS BPO
Regenesys BPO employs survivors of slavery and helps them walk the last mile of restoration through employment in technology jobs such as high-volume photo and video editing. The business process outsourcing company provides sales support, operations, and back-office services to clients in the U.S., Australia, and the U.K. with a focus on fast-growing photography and digital media companies.

RELEVÉE
Relevée trains survivors of human trafficking and gender violence to be fine jewelry makers in Southeast Asia. Relevée provides high-end socially conscious jewelry that attracts customers not only with its classic and elegant styles, but also to its mission of women’s empowerment.
Scheherazade Initiatives offers participatory theatre workshops that develop knowledge and awareness around issues affecting migrants and refugees, such as language skills, job applications, entrepreneurship, and gender equality. It also helps refugees and migrants build the life skills needed to create new homes in their host communities.

TALENT BEYOND BOUNDARIES

Talent Beyond Boundaries (TBB) connects refugees to international job opportunities. TBB is pioneering labor mobility as a complementary solution to traditional refugee resettlement programs by enabling the private sector to recruit international refugees out of over-burdened host countries. TBB partners with governments to help them meet their humanitarian obligations by providing their national employees with access to a pool of skilled, internationally mobile refugees who meet hiring needs in critical fields.
WORKAROUND

WorkAround is an impact sourcing provider that hires refugees to deliver translation, data entry, data scrubbing, image tagging, research, and transcription services. WorkAround restores dignity to refugees through economic empowerment by connecting them to fair-wage online work through its online microwork platform.

ZERO TRAFFICKING

Zero Trafficking sells enterprise SaaS solutions that utilize artificial intelligence (AI) to eradicate human trafficking. Its TRAK software technology uses AI to look for threats related to human trafficking and provides actionable information to save lives when minutes matter.
Social Enterprises Grouped by Focus Area

**DISPLACED PEOPLE**

**HUMAN SLAVERY**
Destiny, Regenesys BPO, Relevée, Zero Trafficking

Social Enterprises Grouped by Region of Impact
(some enterprises operate in multiple regions)

**AFRICA**
734 Coffee, African Entrepreneur Collective, Leaf Global Fintech

**ASIA**
Courageous Kitchen, Destiny, Regenesys BPO, Relevée, Scheherazade Initiatives, Talent Beyond Boundaries, WorkAround

**MIDDLE EAST**
Five One Labs, Scheherazade Initiatives, Talent Beyond Boundaries, WorkAround

**EUROPE**
Makers Unite, MTOP, NeedsList, Refugee Company, refugees{code}, Scheherazade Initiatives

**NORTH AMERICA**
1951 Coffee Company, NeedsList, Regenesys BPO, Scheherazade Initiatives, Talent Beyond Boundaries, Zero Trafficking

**AUSTRALIA**
Regenesys BPO, Talent Beyond Boundaries
Social Enterprises Grouped by Business Type

**NON-PROFIT**
- 1951 Coffee Company,
- Courageous Kitchen,
- Destiny, Five One Labs,
- Refugees(code), Talent Beyond Boundaries, WorkAround

**FOR-PROFIT**
- Leaf Global Fintech, NeedsList, Regenesys BPO

**HYBRID**
- 734 Coffee, African Entrepreneur Collective, Refugees(code), Relevée, Scheherazade
- Relevée Initiatives, Zero Trafficking

Social Enterprises Grouped by the UN SDGs They Support

1. **No Poverty**
   - Courageous Kitchen, Leaf Global Fintech, NeedsList, WorkAround
2. **Zero Hunger**
   - Courageous Kitchen
3. **Good Health and Well-being**
   - Courageous Kitchen, Refugee Company, Refugees(code), Regenesys
4. **Quality Education**
   - 734 Coffee, Refugees(code), Five One Labs, Relevée, Scheherazade
5. **Gender Equality**
   - 1951 Coffee Company, 734 Coffee, Five One Labs, Relevée, Scheherazade
6. **Decent Work and Economic Growth**
   - 1951 Coffee Company, Five One Labs, Refugees(code), Relevée, Talent Beyond Boundaries, WorkAround
7. **Sustainable Cities and Communities**
   - 1951 Coffee Company, Five One Labs, Regenesys
8. **Responsible Consumption and Production**
   - Relevée
9. **Climate Action**
   - NeedsList
10. **Peace, Justice and Strong Institutions**
    - Zero Trafficking
11. **Partnerships for the Goals**
    - NeedsList, Talent Beyond Boundaries
As with all the GSBI accelerator programs, the SEM accelerator program focuses on investment readiness and operational excellence, which Miller Center measures by determining how much funding enterprises raise and how many lives organizations are impacting, respectively. Measuring whether the social enterprises participating in the cohort are able to secure investments—grants, debt, equity, or other forms—that help them scale their impact is a shorter-term indicator of program impact. Over time, Miller Center also measures how many more lives the social enterprises are able to positively impact as they scale their solutions.

From the beginning of the SEM program, Miller Center encountered a lack of well-formed communities of impact investors focused on refugees, migrants, and human trafficking survivors. We encountered a structural gap that separates what impact investors are set up to deploy and willing to invest and what social enterprises in this nascent sector are equipped to accept.

For example, most large funds are reticent to do investment deals of less than about $2 million. Below that level, most see the risks as too high—even for impact investors who do not expect market-rate returns. In addition, some potential funders are precluded for political reasons from working in particular geographic regions.

But the vast majority of social enterprises engaged in businesses serving or operated by refugees, migrants, and human trafficking survivors are looking for much smaller investments, typically in the $250,000 to $500,000 range. As these enterprises are pioneers in a new sector, most are not large enough or far enough along in their development to justify asking for investment at higher levels.

This mismatch leaves participants on both sides of the divide—the SEM enterprises and those with money to invest who believe in the mission of SEM enterprises—unable to reach one another.
The Refugee Investment Network (RIN) was founded by John M. Kluge as “the first impact investing and blended finance collaborative dedicated to creating long-term solutions to global forced migration.” In its recent white paper, Paradigm Shift: How investment can unlock the potential of refugees, RIN describes both the barriers to refugee investing and ideas for how to overcome those barriers.

A primary barrier, according to Kluge, is one of belief: that refugees are too risky for investment. The RIN report points to the growing body of evidence that says otherwise—arguing that refugees are in fact employable, credit-worthy, and investable.

Another barrier is that humanitarian and philanthropic aid, often the most obvious approach to crises, acts primarily as a short-term, emergency-level response. But the challenges that refugees, migrants, and human trafficking survivors face generally stretch into years, even decades. Often, refugees can never return to their homes.

In addition, addressing the needs of refugees, migrants, and human trafficking survivors sometimes ignores the equally pressing needs faced by their new home countries and cities, which can quickly become overwhelmed by the influx of new and needy members of their communities.

These barriers all exist within the underlying funding gap previously discussed.

One of the central themes of the RIN paper is the need for “connective tissue” in the form of specialized intermediaries that can bridge the gap between the funding needs of social entrepreneurs and the risk, return, and other deal requirements of investors. Another theme concerns the advantages of blended finance for investments in this sector. Blended finance most often takes the form of:
Concessional capital, in which public or philanthropic investors are concessional within the capital structure.

Technical assistance funds, where the transaction is associated with a grant-funded technical assistance facility.

Less-common blended finance structures include:

- Guarantee/risk insurance, through which public or philanthropic investors provide guarantees or insurance priced below market rates.

- Design-stage grants, which use grants to fund transaction design or preparation.

Another form of blended investment with potential for refugees, migrants, and human trafficking survivors is impact bonds—particularly Development Impact Bonds (DIBs) and Humanitarian Impact Bonds (HIBs). Béatrice Delperdange, head of Business Development for KOIS, a firm specialized in impact investing, explains how DIBs, aimed at programs in developing countries, provide a way to engage private funders for a long enough period—generally three to eight years—that allows enterprises to achieve some financial success and for investors to reap high-enough returns.

The more recently introduced HIBs, focused specifically on the humanitarian context, are designed for situations that typically receive emergency humanitarian aid. But the difference is that HIBs are longer-term bonds, in recognition of the reality that many of today’s refugee humanitarian crises can last for decades.

Other innovative approaches to addressing the financing challenges of refugees include:

- The European Venture Philanthropy Association (EVPA) is dedicated to creating positive societal impact through venture philanthropy. According to EVPA, “Venture philanthropy and social investment are about matching the soul of philanthropy with the spirit of investment, resulting in a high-engagement and long-term approach to creating social impact.”

- The Kiva World Refugee Fund is a crowdfunding approach to addressing long-term needs of refugees, displaced peoples, and their host communities.

- New investment vehicles, such as the Variable Payment Obligation (VPO) pioneered by Miller Center’s John Kohler, offer repayment options beyond what traditionally structured investments require—and better suited to issues faced by some SEM enterprises such as seasonality or other fluctuations of income.

- The Brookings Institution website offers reports of various kinds of development financing programs being discussed or considered worldwide.
NEXT STEPS: MOBILIZING CAPITAL AND BUILDING THE ECOSYSTEM

Miller Center has first-hand experience of the need to extend the “connective tissue” concept as expressed by RIN for impact investment to encompass the entire entrepreneurial journey for SEM enterprises. That means we need to build out the ecosystem in this area so that capital can flow to promising SEM enterprises to help them thrive in their efforts.

We are encouraged by our experience working with the first Miller Center SEM cohort. For whatever reason—coordinated focus on a particular sector? shared experiences among participants? the nature of the sector itself?—we found incredibly strong cohesion among the SEM cohort relative to other Miller Center programs. All 16 of the social enterprises attending the in-residence program met with investors, and at least one organization walked away with a term sheet.

While it’s too early to make grand conclusions based on one sample, we are encouraged by this first experiment. It’s time for other actors to come forward and build on what we’ve learned. The issues of refugees, migrants, and human trafficking survivors are sure to intensify and become ever more urgent. Already, the number of forcibly displaced people globally exceeds the entire population of France, and the number of modern-day slaves is greater than the population of California.

Let’s get creative! One idea is for accelerators like Miller Center to serve an intermediary role between large funds with millions of dollars to invest and a number of social enterprises. The accelerator could accept an investment of, say, $3 million and distribute it across an entire portfolio of social enterprises. This approach could reduce the risk for the investor—both by spreading the risk and by enabling the accelerator to work directly to help the social enterprises perform to their full potential—while allowing appropriate funding levels to reach each social enterprise.

Now, it’s your turn. What ideas do you have to help address the challenges of global refugees, migrants, and human trafficking survivors? Please get in touch. We’d love to talk with you.
MEDIA MENTIONS

→ October 29, 2018 | **Forbes**: An Accelerator For Enterprises Focused On Migrants, Refugees And Human Trafficking Survivors
→ October 23, 2018 | **KTVU FOX**: Live interview with cohort
→ October 22, 2018 | **KPIX CBS5**: Refugees, Migrant Workers Are Focus Of ‘Impact Investors’ Gathering
→ September 5, 2018 | **Conscious Company Media**: Refugees and Migrants are the Future Global Workforce
→ September 1, 2018 | **National Catholic Reporter**: New nonprofit coffee shops aim to train and employ refugees
→ August 20, 2018 | **The Valley Catholic**: Santa Clara University Helping Those Who Help Migrants
→ July 3, 2018 | **National Catholic Reporter**: Accelerator program picks 21 social enterprises helping refugees, trafficked persons
→ May 23, 2018 | **ImpactAlpha**: Entrepreneurs and investors mobilize to tackle challenges of refugees, migrants and modern-day slaves
→ May 18, 2018 | **Thomson Reuters Foundation**: California executives mentor businesses helping migrants and slaves

ENDNOTES

6. https://www.refugeeinvestments.org/about
8. https://www.koisinvest.com
10. https://go.kiva.org/refugees/
11. https://www.brookings.edu/topic/development-financing/
The idea for Miller Center’s Social Entrepreneurship at the Margins (SEM) accelerator program emerged during a January, 2018 visit to the U.S. – Mexico border as part of Dr. Kreiner’s participation in the Ignatian Colleagues Program. Thank you to Kino Border Initiative for hosting authentic immersion experiences and providing humanitarian aid to refugees and migrants. Conversations with two social enterprises, Leaf Global Fintech and Zero Trafficking, catalyzed formation of the SEM accelerator.


In some fashion, almost every team member at Miller Center made the SEM accelerator program possible and successful. We appreciate support from our Global Social Benefit Fellows and other SCU students during the SEM In-Residence.

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Miller Center is the largest and most successful university-based social enterprise accelerator in the world. Founded in 1997, Miller Center is one of three Centers of Distinction at Santa Clara University, located in the heart of Silicon Valley—where Miller Center leverages this entrepreneurial spirit with the University’s Jesuit heritage of service to the poor and protection of the planet.

Since 2003, Miller Center has accelerated more than 900 social enterprises that have collectively improved, transformed, or saved the lives of more than 320 million poor people living in over 100 countries around the world. To learn more, visit www.scu.edu/MillerCenter.