



Thrive Refugee Enterprise

Impact report | 2017–2022

Executive Summary

“Thrive provides help and direction for people who really want to work. When you’re new in Australia, you can’t wait for work to come to you – you need to seek it out and be prepared to work hard. Thrive supports us to find and use what we already have inside us.”

Sarmad, Thrive business owner

Thrive Refugee Enterprises is a not-for-profit organisation established in 2017 to assist refugees and asylum seekers in Australia to become financially independent by starting or growing their own small business.

Refugees face a range of significant individual and systemic barriers to employment and after two years in Australia, only 20% who are eligible to work are gainfully employed (ACMID, 2016). These barriers to employment have flow on impacts to challenges with settlement and integration. Additionally, many refugees come from a small business or sole trader background in their home country but starting a business in Australia is out of reach due to unfamiliarity with the business environment and lack of access to both social and financial capital.

Thrive helps refugees to overcome barriers to business ownership – offering clients access to flexible small business loans alongside targeted support, mentoring and resources to plan, start up and manage their small business or self-employment journey. Thrive businesses are in diverse industries driven by the skills, experiences, and passions of the business owner. They typically generate annual revenues of \$90,000 and pre-tax earnings of over \$60,000.

In its first five years of operation:

Over 1,500 refugees accessed support from Thrive	417 businesses have been launched through \$7.1 million of loan financing 93% of loans have been fully repaid	An estimated \$94 million of revenue has been generated, with \$13 million paid in taxes Approximately 80% of clients who were relying on government welfare support prior to starting their business no longer receive payments
--------------------------------------------------	------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

The opportunity for business ownership has transformed the personal lives of Thrive clients whilst in aggregate, enabling greater social, economic and cultural contributions to society. Clients and their families highlight personal outcomes – a sense of pride, empowerment and self-efficacy, feelings of connection to the community and increased hope for the future. Thrive gives them the opportunity to work hard for themselves, and leverage their diverse skills and experiences for the benefit of Australia.

Thrive’s service model is person-centred and tailored to the unique needs of refugees. It focuses on building strong client relationships and facilitates linkages across the refugee settlement and corporate sectors. It costs Thrive approximately \$8,000 to finance and support a new refugee business, which is comparable to the cost of outcome payments to a Workforce Australia Employment Services Provider to place a jobseeker into employment.

A Social Return on Investment study found that for every \$1 invested into the organisation, \$4.9 was generated in social and economic outcomes, including savings in social welfare.

The future opportunity is large. Thrive estimates that at least 7,500 refugees are interested in starting a small business or becoming self-employed (25% of those in the job market). The Centre for Policy Development projects that launching 1000 new refugee businesses each year could yield \$98 million in annual economic and fiscal gains. In the coming years, Thrive’s mission is to kickstart thousands more refugee-owned small businesses generating several hundreds of millions in economic income. In doing so, it seeks to establish self-employment and small business ownership as a genuine pathway for refugees to build their own financial success whilst contributing to Australia’s economy and society.

About Social Ventures Australia

Social Ventures Australia (SVA) is a social purpose organisation that works with partners to improve the lives of people in need. SVA's services are designed to scale social impact, helping businesses, government and philanthropists to be more effective funders and social purpose organisations to be more effective at delivering services. For more information about SVA, please see www.socialventures.com.au.

SVA acknowledges the Traditional Owners of country throughout Australia and recognises their continuing connection to their lands, waters, and community. We pay our respects to them and their cultures; and to Elders past, present, and emerging.

Professional disclosure

SVA has prepared this report in good faith based on our research and information available to us at the date of publication. Research and information have been obtained from and are based on sources believed by us to be reliable and up to date. No responsibility will be accepted for any error of fact or opinion based on such reliance. This report was prepared by SVA for the use and benefit of our client for the purpose for which it was provided. SVA does not accept any liability if this report is used for an alternate purpose from which it was intended, nor to any third party in respect of this report.

This report

Social Ventures Australia (SVA) Consulting was engaged to develop this Impact Report with the purpose of understanding and articulating Thrive's work supporting refugees and asylum seekers in Australia, and the impact that they have on the people and communities that they work with.

The project methodology included desktop research for policy and societal context, review and analysis of program data and operations, and consultations with a range of Thrive clients, staff members and partners to gain an understanding of the key features of the Thrive model, the business journeys and experiences of Thrive clients, and the impact that Thrive has had on their lives.

SVA wishes to thank the Thrive clients who were interviewed for this report and to acknowledge the role of Thrive staff in supporting the development of this report as well as their dedication to supporting positive outcomes for refugees and asylum seekers in Australia.

Contents

Executive Summary	2
1. Background	5
Barriers to economic participation for refugees	5
The small business pathway	6
Challenges and support needs for refugees in small business	7
2. The role of Thrive Refugee Enterprise	8
Thrive’s purpose	8
The Thrive model of support	9
Thrive’s role in the ecosystem	11
3. Thrive’s clients and their businesses	12
Client and business snapshot	12
Client business types	13
Business industries	14
Loans provided	14
4. Thrive’s impact on clients and communities	15
Client impact	15
Thrive’s impact within a business ecosystem – spotlight on Newcastle NSW	19
5. Reflections and looking ahead	24

1. Background

For new migrants, particularly those who arrive as refugees and asylum seekers, social and economic participation is critical to successful settlement. Yet, this cohort faces a range of barriers to employment, and many find it difficult to engage with long-term employment opportunities. Only 20% of eligible working refugees are gainfully employed at the two year anniversary of their arrival, and of those who are employed over 80% are earning less than \$500 per week.¹

Small business and self-employment can be a powerful pathway to achieve economic participation when settling into their new home in Australia. However, there are significant barriers that make this challenging for people from refugee and asylum seeker backgrounds, who arrive in Australia unfamiliar with the business environment and without access to both social and financial capital.

These social and economic factors are both critical elements and must be addressed to enable small business success. Meaningful support for refugees and asylum seekers requires empathy, alongside practical tools and a comprehensive understanding of the new challenges they face.

Barriers to economic participation for refugees

Refugees and asylum seekers are among the most vulnerable people in Australia. While all migrants face challenges when settling, this cohort faces additional barriers, including that of previous and ongoing experiences of trauma. Conditions of a successful settlement include safety and security, a restored sense of self-worth and dignity, regaining control over their own lives and processing grief. While many other factors may support settlement, economic security, a sense of purpose and employment are key drivers for success.²

People from refugee and asylum seeker backgrounds may not have had the opportunity to prepare for arrival in Australia in the way that other immigrants have. Instead, they have often fled from a desperate situation with nothing but their loved ones and the clothes on their back. As such, this cohort frequently arrives in Australia without access to social – friends and family, networks and relationships – or financial capital – credit history, bank accounts, assets or savings.³

According to the UNHCR, proactively including refugees and asylum seekers in the economy of their settlement country is recognised as an effective way of increasing their independence, boosting the economic health of local communities, and restoring dignity to displaced people who have lost most and sometimes all their possessions and livelihoods.⁴

Refugees and asylum seekers face multiple barriers to finding work. Building relationships in their local and cultural communities is challenging, as new arrivals work to become comfortable in unfamiliar housing, schools and churches, with customs and expectations that vary from what they're used to. They must then begin the journey to employment, which for many can be further isolating and alienating, struggling with English and facing blatant racism, as well as systemic issues and limitations.

Research by the Refugee Council of Australia⁵ found that typical barriers to reliable employment include:

¹ ABS (2019), "[Perspectives on Migrants - Analysis and presentation of data to inform on issues relating to migrants, cultural diversity and migration](#)"; Australian Institute of Family Studies 2017, "[Building a New Life in Australia: The Longitudinal Study of Humanitarian Migrants](#)"

² Centre for Policy Development and Open Political Economy Network (2019), "Seven steps to SUCCESS: enabling refugee entrepreneurs to flourish"

³ Torlinska, J et al (2020), "Financial hardship and health in a refugee population in Australia: A longitudinal study", Newcastle University Population Health Sciences Institute UK; *Journal of Migration and Health* 1–2, 2020

⁴ UNHCR The UN Refugee Agency, Global Strategy Concept Note, 2019 - 2023 "Refugee Livelihoods and Economic Inclusion"

⁵ The Refugee Council of Australia (2010), "What works: Employment strategies for refugee and humanitarian entrants"

- limited English proficiency
- lack of work experience and knowledge of workplace culture and systems in Australia
- challenges in accessing transport, housing and other supports
- lack of qualifications, or existing qualifications and experience that are not recognised or valued
- lack of appropriate support services
- visa and residency restrictions
- eligibility for adequate financial support from the Commonwealth Government.

Upon arriving in Australia, refugees and asylum seekers typically experience long delays in accessing employment, with 20% of eligible working refugees gainfully employed at the two year anniversary of their arrival, and of those who are employed over 80% are earning less than \$500 per week.⁶ When they do find employment, this cohort frequently struggles to find work commensurate with their qualifications and skills, and they can end up working in short-term, low-skill and low-paid occupations.⁷

There are many opportunities in Australia's settlement advocacy, services and support sectors to deliver an improved and targeted transition to long-term, satisfying employment and self-employment. For people arriving in Australia with diverse capabilities and experiences but lacking financial and social capital inherent to those who have grown up in Australia, there are limited supports that take a practical and holistic approach.

The small business pathway

Small businesses are a key component of the Australian economy, accounting for over a third of industry value in 2018-19. Small businesses also provide almost half of total industry employment, equating to approximately 7 million Australians.

Around 19 per cent of all refugee and asylum seeker entrants in Australia are business owners, This is higher than the average for Australian-born individuals, at around 16 per cent. Government data shows that almost 30% of all refugees will start a business by the 10th year of being in Australia⁸ and the ABS found a sharp increase in the proportion of refugee and asylum seekers reporting income from their own businesses after five years of residence in Australia, with the percentage of this group reporting their own business income jumping from just under 10% after five years in Australia to around 27% after eight years in the country.⁹

The small business pathway is important for both refugee and asylum seeker men and women. Refugee and asylum seeker women also have higher rates of business ownership than Australian-born women, with rates of 14 per cent and 11 per cent respectively.¹⁰

While economic security and self-sufficiency are the purposes of small business ownership, these are not the only benefits. The incremental change that occurs through business transactions; building trust, reciprocity and familiarity, allows for a natural process of social and economic integration, increasing the likelihood of successful settlement for people from refugee and asylum seeker backgrounds. For this cohort, small businesses provide connection when they are most at risk of isolation, and familiarity through culture, language and goodwill.

⁶ ABS (2019), "[Perspectives on Migrants - Analysis and presentation of data to inform on issues relating to migrants, cultural diversity and migration](#)"; Australian Institute of Family Studies (2017), "[Building a New Life in Australia: The Longitudinal Study of Humanitarian Migrants](#)"

⁷ Collins, J (2016), "From Refugee to Entrepreneur in Sydney in Less Than Three Years", UTS Business School

⁸ Centre for Policy Development and Open Political Economy Network (2019), "Seven steps to SUCCESS: enabling refugee entrepreneurs to flourish"

⁹ ABS (2016), "Understanding Migrant Outcomes - Insights from the Australian Census and Migrants Integrated Dataset, Australia"

¹⁰ Hugo, G et al (2011) "Economic, social and civic contributions of first and second generation humanitarian entrants", University of Adelaide; and The Parliament of the Commonwealth of Australia, Joint Standing Committee on Migration (2013), "Incentives to support new business enterprises"

Furthermore, small businesses are essential for communities – not just for economic and practical reasons – but also to connect across disparate sections of the population and to build new connections that eventually become neighbourhoods or diversify existing communities.¹¹ Small businesses form the basis of local communities, embedding their owners into a place by establishing relationships and breaking down social and cultural barriers through day-to-day interaction, over time.

It has been shown that communities with high rates of self-employment can become a ‘virtuous cycle’, as business owners motivate and support future entrepreneurs through role modelling, cultural and industry networking, information sharing and mentoring. They ‘demonstrate by doing’ what may be achieved, and the key factors required for success.¹²

Challenges and support needs for refugees in small business

Business ownership is inherently challenging, and those who come from marginalised groups, including refugee and asylum seeker backgrounds, must overcome a range of obstacles. Beyond explicit discrimination, marginalised prospective owners face less overt barriers such as social capital deficits, which can critically impact business start-up feasibility and outcomes.

Unfamiliar with the Australian business environment, and without credit card, other lending and asset histories, this cohort also frequently lacks access to financial capital. Many turn to payday lenders (with accompanying high interest rates and unfavorable terms) and family and friends (which does not assist to build credit history), to source funding.¹³

To meet the need for financial capital, supporting refugees and asylum seekers with start-up business loans has the capacity to build credit history, self-agency and accountability. However, this must be provided responsibly and alongside appropriate business planning and ongoing support to mitigate risk.

Additionally, researchers have found that “social networks are critically important to the entrepreneurial process and are central to business venture success”.¹⁴ Social capital produces public good towards the common purpose and while most Australians can interact and function without considering what it means, people from refugee and asylum seeker backgrounds typically find themselves with limited or no social capital.

Supplying social capital is particularly important to support refugees and asylum seekers starting a small business. Throughout the entrepreneurial journey, social capital remains influential, maintaining a critical role in determining an individual’s access to resources including mentorship, feedback, and advice; insider knowledge of industry systems and process norms; information and support related to business processes, legal requirements, and finance; and potential investment pathways or other sources of financial capital.

With appropriate, flexible and targeted support for suitably qualified candidates, starting a small business can be a powerful pathway to initiate and achieve successful settlement.

¹¹ Collins J (2021), “Fostering Inclusive Growth, How Digital Tools Benefit Entrepreneurs from Marginalized Groups”

¹² Refugee Council (2019), “Refugees are the most entrepreneurial migrants in Australia”

¹³ Torlinska, J et al (2020), “Financial hardship and health in a refugee population in Australia: A longitudinal study”, Newcastle University Population Health Sciences Institute UK, Journal of Migration and Health 1–2, 2020; and Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry (2018), Response to the Interim Report Submissions by Consumer Credit Legal Service (WA) Inc. Financial Counselling Network, Financial Counsellors’ Association of Western Australia, Community Legal Centres Association (WA)

¹⁴ Collins, J (2016), “From Refugee to Entrepreneur in Sydney in Less Than Three Years”, UTS Business School

2. The role of Thrive Refugee Enterprise

Thrive recognises the importance of supporting viable, fledgling refugee and asylum seeker owned business enterprises, in part due to the organisation's deep – and personal – knowledge of the inherent difficulties faced.

Thrive has made it its mission as an organisation to tackle the prevalent issues faced by this cohort head-on through pragmatic solutions to counter social and financial deficits such as a lack of comprehension of Australian business regulations and difficulties in acquiring start-up capital.

Thrive sits across social support and financial ecosystems to provide a model that is specifically targeted to the needs of refugees and asylum seekers. Since being founded 5 years ago, Thrive has grown and adapted that model to provide a flexible and client-driven approach, while adhering to necessary regulatory lending frameworks. Thrive purposefully works alongside partner organisations and agencies to offer people from a refugee and asylum seeker background the opportunity of a hopeful future through small business ownership and self-employment.

Thrive's purpose

Thrive Refugee Enterprise is a not-for-profit organisation that was established in 2017 with the financial backing of major Australian corporate partners and private donors.

The overarching purpose of Thrive is to offer a proven pathway for refugees and asylum seekers to make meaningful contributions to the Australian economy and society, and for their lives to be positively transformed through successful business ownership. To do this, Thrive activities are designed to target key, evidence-based areas of challenge and opportunity. Thrive is uniquely positioned to tackle these areas holistically through a model that focuses not just on financial and logistical challenges, but also on the crucial and interdependent elements of social wellbeing and integration.

The core of Thrive's work is to provide prospective refugee or asylum seeker self-employers and small business owners with access to finance, alongside comprehensive support to plan and grow a viable business. It is broadly recognised that many people from refugee and asylum seeker backgrounds are keen and driven to become self-employed due to a range of factors, but they frequently lack access to key elements required to plan and start a successful business, including finance, local industry and process know-how. Thrive was founded with the express purpose to bridge these gaps – to provide these missing elements and to work to the strengths of this often marginalised population – by building capacity, capability and offering proven resources and pathways to small business ownership.

Thrive is committed to 'bridging the gaps' present for those who arrive in Australia with limited financial and social capital, such that they have the same opportunities to flourish as the general population. Additionally, while adhering to necessary limitations associated with access to capital, the Thrive model purposefully adapts to the needs of people from a range of cultural, ethnic, and economic backgrounds.

Starting in Sydney and Melbourne, Thrive has now established an operational footprint nationally, with a physical presence in Brisbane, Sydney, Newcastle, Melbourne and Adelaide, while Western Australia and Tasmania, alongside regional centres, are currently being serviced remotely.

The Thrive model of support

Thrive provides wrap-around support to clients from initial client assessment, through business planning, idea generation and assessment of viability, to business establishment and development, and finance where required and appropriate. Thrive staff members and expert volunteers offer business mentoring, both pre and post-loan or business initiation, customising the level of support and frequency of contact to the diverse needs of each client and to address their small business and self-employment goals.

The Thrive model supports clients through the provision of:

- ✓ **Access to capital** – small business financing through microloans and support to plan for and fulfil financial commitments. Loan amounts range from less than \$10,000 up to \$50,000 per client and offer flexible terms, including low or no interest. (Loan terms can vary based on where the client is located and corresponding funding arrangements on Thrive's side).
- ✓ **Access to learning, planning and resources** – education, training and targeted support opportunities are provided either directly through Thrive or through program partners.
- ✓ **Access to mentoring** – provided either internally by Thrive staff, skilled volunteers and mentors, or through program partners. Mentoring may continue well beyond the start-up period, and through business establishment and maintenance as needed.

Thrive clients are people from refugee or asylum seeker backgrounds who have arrived in Australia within the past 12 years. Client eligibility for financing varies from 0 – 12 years depending on corresponding funding arrangements and can vary due to residency and refugee status. To determine eligibility, clients complete an expression of interest, and due diligence checks including Visa entitlement verification, DFAT and an Equifax credit check.

Clients who seek financing must have work and residency entitlements for at least the desired length of their loan. Alternatively, they must have a permanent resident guarantor or a 30% down payment. Clients must be seeking to borrow money for business purposes only – to buy, start or grow a business in Australia. Once a new client has been through the due diligence process, the business development team makes a collaborative decision as to whether to proceed with supporting them to make a business loan application.



Figure 1 illustrates the journey for a client from hearing about Thrive through word of mouth and partner services, to accessing Thrive support to start their own business.

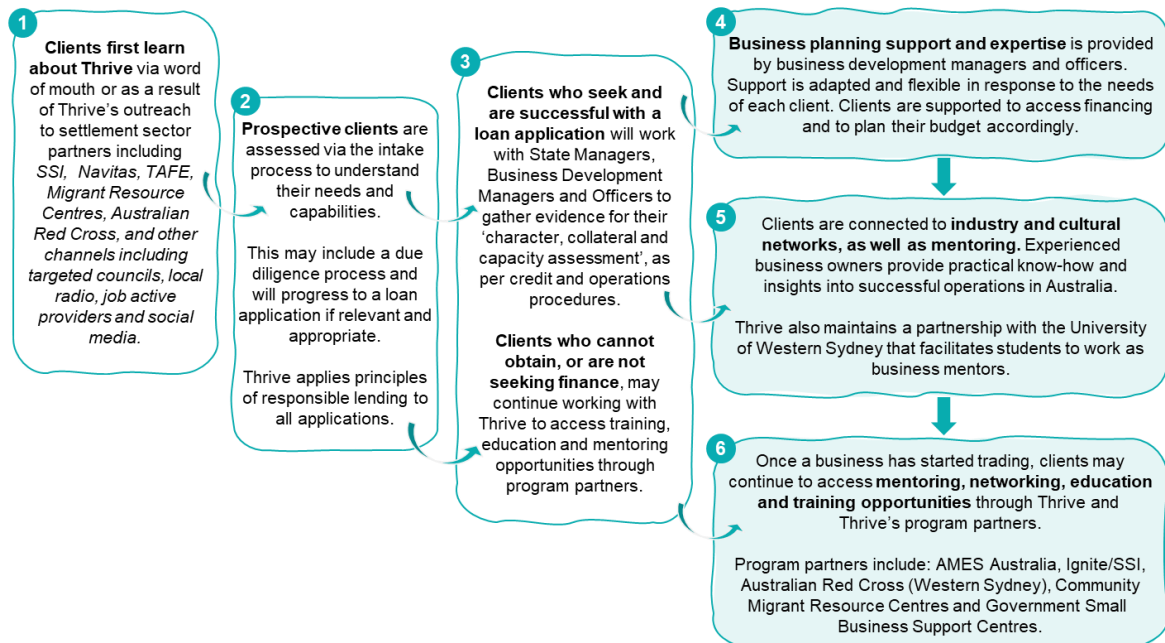


Figure 1: The Thrive client journey – process and access to supports

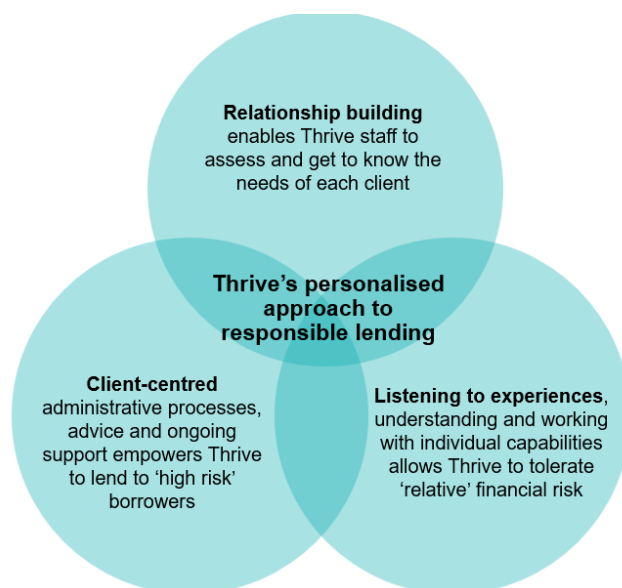
Thrive also works with corporates, sub-contractors and franchisors that require self-employed individuals to provide services at a commercial rate. This type of business is referred to as 'Business in a Box' (BiB) and it allows clients to use a business template and to begin making money from initiation.

While operating within the broad ecosystem of refugee settlement, Thrive's support model is enhanced by a team of experienced small business and credit experts who work closely with clients, as well as refugee and asylum seeker communities, support services, and broader ethnic and religious communities in every major market in Australia.

A key feature of Thrive's model is its personalised approach to credit assessment while adhering to responsible lending principles. Noting that prospective clients don't have credit history and limited assets, Thrive's credit policy is relationship-driven - staff members spend time to get to know the client, understand their character, and their previous business experience and ownership, which may be without formal documentation.

This flexible approach enables Thrive to lend to traditionally "high risk" borrowers with few other avenues for business finance.

The focus on relationship building and personalised support continues as clients receive finance and capabilities support from Thrive.



Thrive’s loan delinquency rates are approximately 7%, which is on par with mainstream small business lenders¹⁵ despite its clients having a high risk profile. This demonstrates the positive impact of the Thrive credit and business development teams’ risk management capabilities, as well as their provision of effective wraparound support, planning and mentoring.

Recently, Thrive has begun to develop and target learning opportunities to women. Focusing on planning, budgeting, governance, and marketing, learning content and accompanying resources are designed to support female clients to bring their small business concepts to life. With content created for women, by women, it encompasses information relating to the specific barriers and opportunities, including their diverse cultural backgrounds, skills and experiences, faced by this cohort.

Thrive’s role in the ecosystem

Thrive works within, and partners with the broad ecosystem of refugee settlement agencies, services and organisations that have an interest in the well-being of refugees and asylum seekers. Thrive has a unique position in the ecosystem as the only provider of unsecured business financing alongside comprehensive business planning support that recognises the unique and varied challenges of this cohort.

Figure 2 provides an overview of selected organisations that target business support to refugee and asylum seeker groups and, in contrast, 2 ‘easy access’ lenders (that still require credit history), and the example of a large bank, where people could potentially source a loan (assuming qualification) but that don’t provide additional support.

These examples have been compared against key factors that have been shown to support successful small business start-up for people from a refugee and asylum seeker background.¹⁶ Information in this table has been sourced through desktop research.

Organisation	Key small business support needs for refugee and asylum seeker clients							
	Financing	Low/ interest-free loan	Business planning support	Mentoring	Training and skills building	Networking and events access	Flexible and client-centred	Partners with local services
Thrive	✓	✓	✓	✓	✓	✓	✓	✓
SSI – Ignite	--	n/a	✓	✓	✓	✓	✓	--
Small Business Network Govt	--	n/a	✓	✓	✓	✓	--	--
Business Connect Multicultural - NSW	--	n/a	✓	--	✓	✓	✓	✓
AMES – Victoria	--	n/a	✓	✓	✓	✓	--	✓
Prospa	✓	--	--	--	--	--	--	--
Ondeck	✓	--	--	--	--	--	--	--
Big 4 bank	✓	--	--	--	--	--	--	--

Figure 2: Overview of selected of organisations and lenders providing finance to refugee businesses, SVA research. Ticks represent a core service offering.

¹⁵ For example, Prospa - a ‘low touch’, digital-based small business lender, with a comparative risk profile (offering quick turnaround small business loans with no asset security), maintains a static loan loss rate of 4-6%.

¹⁶ Centre for Policy Development and Open Political Economy Network (2019), “Seven steps to SUCCESS: enabling refugee entrepreneurs to flourish”, and Deloitte Access Economics (2019) “Economic and social impact of increasing Australia’s humanitarian intake”,

3. Thrive’s clients and their businesses

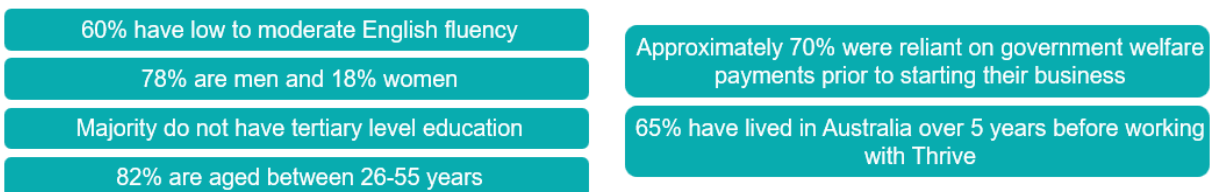
In its first five years of operation, Thrive has supported more than 1500 people from refugee and asylum seeker backgrounds and their families. These clients have come to Australia from diverse countries, mostly in the Middle East and Africa.

Thrive has provided 417 clients with a business loan, lending a total of \$7.1 million. Businesses borrowed up to \$50,000, with most loans between \$10,000-\$20,000. 93% of these loans have been fully repaid, reflecting the effective support provided to this cohort who are unable to access traditional business finance.

Of these businesses, around 50% are in diverse industries that are driven by the personal skills, experience and passions of the business owner. The other 50% are suggested by Thrive as part of its support model, offering a “Business in a Box”, assisting the client to become self-employed through an established pathway, generally in cleaning services or transport work for one of its business partners. Thrive client businesses generate an average revenue of over \$90,000 and pre-tax earnings of over \$60,000¹⁷.

Client and business snapshot

More than **1,500 clients and their families** have been supported by Thrive, of which:



Clients have come from almost 30 diverse countries, outlined in the table below. The countries most represented are Iran, Afghanistan, Iraq, Syria and Pakistan.

Iran – 29%	Myanmar – 3%	Venezuela – 1%	Kenya – 1%
Pakistan – 17%	Sudan – 2%	Turkey – 1%	Ethiopia – 1%
Syria – 13%	Sri Lanka – 2%	Egypt – 1%	Dem. Rep. Congo – 1%
Iraq – 9%	Congo – 2%	Zimbabwe – 1%	Burundi – 1%
Afghanistan – 7%	Eritrea – 1%	Rwanda – 1%	Other (11+) - 5%

Of these clients, **417 went on to access a business loan**. Across these businesses:



Together, Thrive-supported businesses have generated an estimated \$94 million of revenue, and \$13 million paid in GST and income taxes over the five years¹⁸. Across Thrive business owners who were

¹⁷ Estimated business revenue and pre-tax earnings based on client business plans for loans settled in FY22. Average projected revenue based on a national sample of 61 businesses and EBIT based on a national sample of 26 businesses

¹⁸ Estimated total revenue assuming each Thrive business generates \$90k of revenue and has been operating an average of 2.5 years. Estimated taxes paid based on GST and income tax from pre-tax earnings.

reliant on government welfare payments, 80% are no longer receiving payments after their business is operational¹⁹.

Client business types

Thrive businesses and self-employment opportunities fall into 2 main categories, depending on the background, capabilities and interests of each client. Around 50% of businesses are driven by clients who come to Thrive with a business idea based on their skills, experience and passions, proposing to leverage their cultural differences into a business opportunity. Other clients who are motivated to work independently, but are less committed to a business type, are candidates for 'Business in a Box' opportunities, where they are supported to access finance, budget and plan using operations templates.

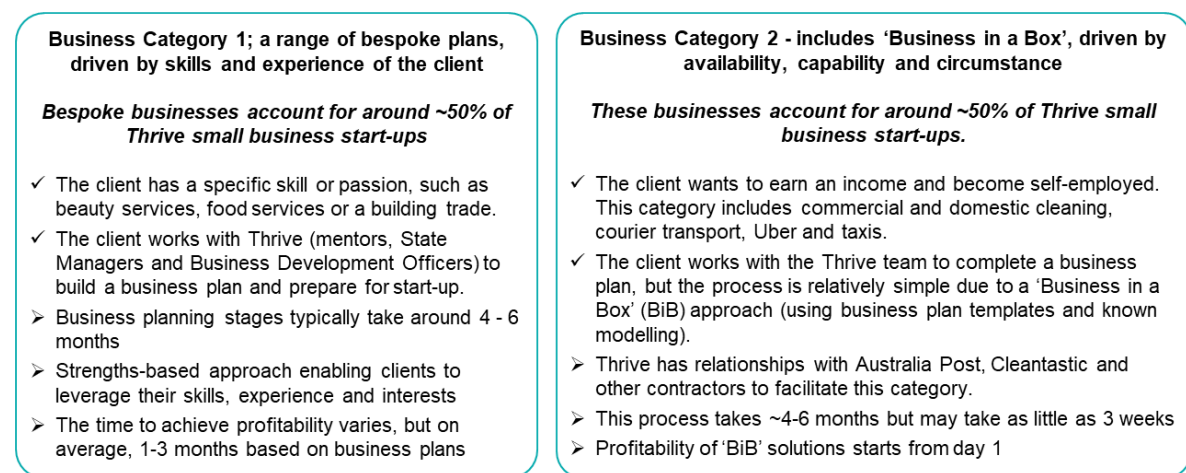


Figure 3: Client business types



¹⁹ Estimated based on a national sample of approximately 35 clients who were receiving Centrelink welfare payments prior to starting their business.

Business industries

Thrive data shows that small business and self-employment industries entrances vary significantly across clients. Personal and commercial transportation, both self-employment and ‘Business in a Box’ options fall into the top five industries. Building and construction, beauty services and food and beverage, all sectors where clients have most likely been driven by personal history, culture and experience – are also common.

Clients who enter these industries through Thrive’s support may be leveraging their skills, training and expertise into their new enterprise. Cleaning businesses are made up of a combination of ‘Business in a Box’ and bespoke businesses.

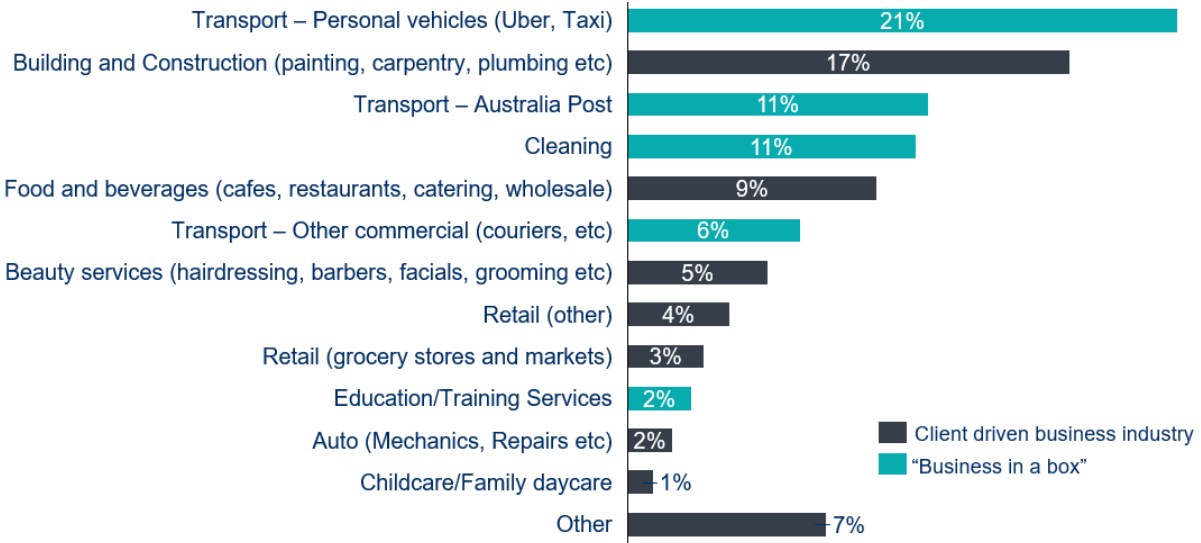


Figure 4: Thrive business industries

Loans provided

Thrive has issued 417 business loans over the past 5 years, up to a maximum amount of \$50,000 per borrower. Most (187 or 63% of loans) are between \$10,000 - \$20,000, and just 5% of loans are between \$30,000 - \$50,000.

Clients have used financing to purchase critical items for business or self-employment start up, including commercial kitchen or hairdresser equipment and furniture; cars, vans and associated registrations; fit out materials and expertise for retail shopfronts; and tools and equipment for trades.

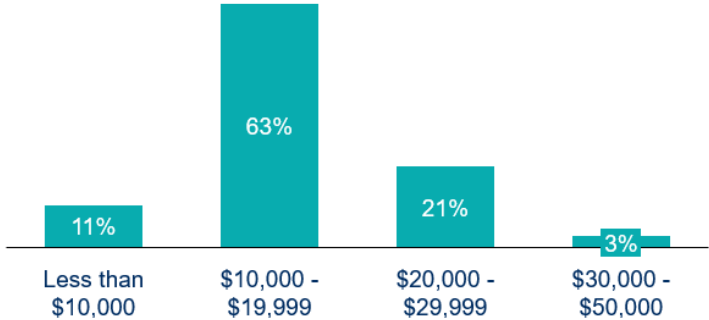


Figure 5: Number of business loans by value

4. Thrive's impact on clients and communities

Thrive has supported hundreds of refugees and asylum seekers, facing a range of challenges in a new country, to overcome these barriers and take advantage of the diverse skills and experiences that they bring to Australia to build their new lives through self-employment and business ownership.

Interviews with selected Thrive clients highlighted the opportunity to start a business has played an immense role in supporting themselves and their families become more socially and economically integrated into the community. Starting a business offers Thrive clients the prospect of long-term employment - an income, as well as the potential for growth and even the opportunity to accumulate wealth over time. Being a business owner also provides social status, alongside a sense of achievement, pride, self-empowerment and self-efficacy.

The strength of Thrive's partnership model can be seen amongst the high number of refugee and asylum seeker- owned businesses in Newcastle, NSW which has had a long-standing focus on welcoming refugees. There, Thrive has strong relationships with a range of small business and new migrant support services that work together in providing wraparound support to refugees and asylum seekers in response to their varied needs.

A 2019 Social Return on Investment report commissioned by Thrive found that for every \$1 invested into Thrive, \$4.9 was generated in social and economic outcomes. 52% of the economic value created for clients came through increased client income; concurrently delivering around a \$2 million decrease in Government social security benefit payments within 3 years of Thrive operations.²⁰

Client impact

Supported by Thrive, SVA interviewed 9 current and previous clients from a range of sectors, cultural and ethnic backgrounds. Interview topic areas were designed to understand the changes that may have occurred in the lives of clients since they began working with Thrive. Interviews sought to investigate material, as well as emotional and social changes.

Many common experiences were heard in the interviews. Interviewees expressed a desire to become independent and to feel a level of control over their prospects. Several noted that self-employment and small business were familiar, having been previous owners themselves or growing up in small business owner families. Some interviewees highlighted the language, cultural differences and challenges related to age, experience, and education that make finding a good job in Australia difficult. They felt that this put them at a disadvantage and meant that they previously weren't able to take advantage of the skills and experiences that they do have.

Interviewees noted that they were prepared to make sacrifices, to learn from the range of resources they were offered and ultimately to work as hard as it took to be successful. These clients, who had generously given their time to talk about their experiences (some of which were harrowing) could not speak highly enough of the care and time taken by Thrive staff to support them on their journey. All were determined to set their families up to flourish in their new home.

Lastly, interviewees felt a strong urge to 'give back' and prove themselves in Australia. They were confident that they had already lived rich, diverse lives that could be valuable to their new community; they had great ideas and just need support to get them off the ground. They felt that their past experiences would serve to build their resilience and determination for success in the future.

²⁰ The Incus Group (2019), Thrive Refugee Enterprises Economic and Social Impact Measurement Summary

Figure 6 illustrates how Thrive access and support lead to positive experiences and outcomes, including social, economic and community participation, for clients.

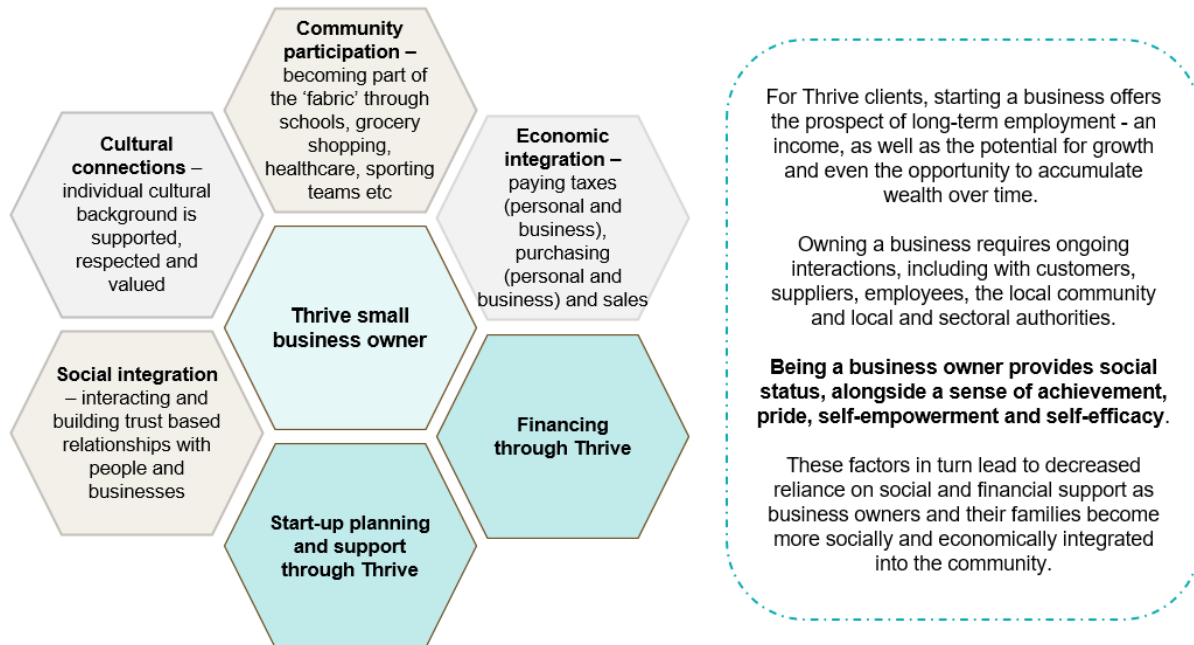


Figure 6: Thrive supports and client outcomes

Key insights were also gathered through client and partner organisation interviews to better understand the key areas where the Thrive model – including access to funding and comprehensive business planning advice and support – is most effective and valued. Most often noted was the expertise that is available through Thrive staff in navigating Australian business sectors. This included helping clients to understand and adhere to sector or locality specific regulations, responsibilities and expectations. It also included support with negotiating contracts, leasing arrangements, the purchase of assets (such as cars for Uber drivers and vans for couriers) and understanding what may or may not work in a local operating market. The concept of 'Business in a Box', which includes access to frameworks, networks and systems to support self-employment or taking on a franchise, was also highly regarded, particularly as a valuable option for people who have struggled to gain meaningful employment due to language, education and age-related challenges.

Lastly, it was noted that, through its client centered approach, Thrive enables clients to rebuild confidence that they may have lost during their experiences prior to arriving in Australia and through the experience of being in a new country, with a different language and unfamiliar systems. Thrive supports people to find their voice and use their experiences to begin building a positive life in Australia.

Figure 8 summarises outcomes for Thrive clients that were reflected in the interviews. Key outcomes have been highlighted. These client outcomes are also represented in Thrive's Theory of Change (Appendix 1) which articulates the purpose, activities, target outcomes and impact of the organisation.

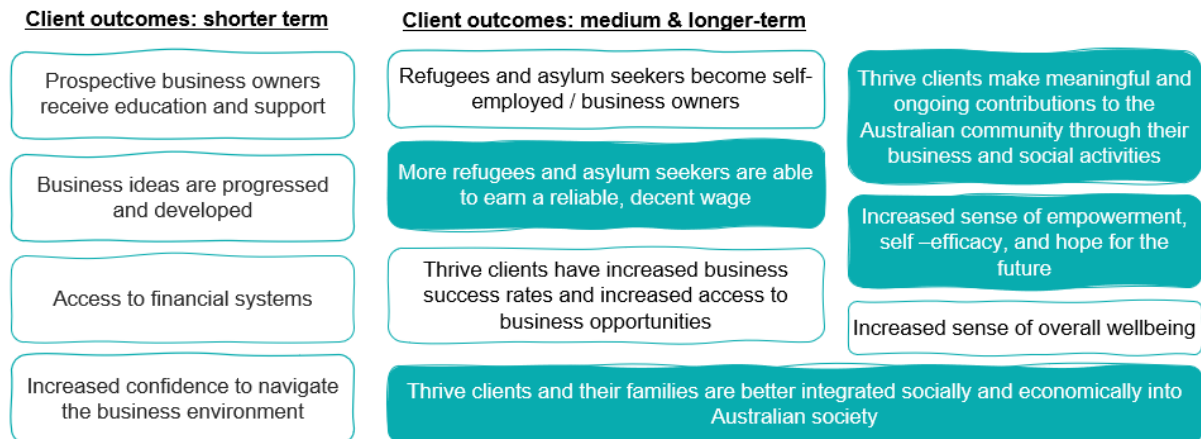



Figure 7: Key client outcomes

Client story: Leila – Salon owner

“After what we went through, every day feels like a gift – I go to work in the morning, opening up my own shop. I talk to local people – other business owners and people who are my friends - and it feels like a miracle.”

<p>Migrated from: Iran in 2004</p> <p>Occupation in Iran: Hairdresser</p> <p>Location: NSW</p> <p>Business stage: Operating for 1 year</p>	<p>When Leila first came to Australia, she was scared. She and her husband had to rebuild everything to create a new life for their children.</p> <p>After attaining work as a mobile hairdresser and a teacher’s assistant, she decided she wanted to start her own salon. Her friend told her about Thrive and as soon as she met and started working with Gus (Thrive NSW Manager), she felt supported. Thrive helped her to persist through all the challenges, ups and downs as they arose – from finding a shop space to negotiating a lease, purchasing equipment and furniture, making sure she had the correct licences and insurances, marketing and applying for the loan, to understanding zoning laws and planning a budget. Leila felt she could trust the team at Thrive as they clearly had and still have her best interests at heart.</p> <p>A year in, Leila’s business is covering costs, which is better than average for the first year and she sees plenty of opportunity for the future. She has about 550 clients, many are repeat clients she thinks of as friends. Her shop has lots of great reviews on Google. She feels pride.</p> <p>Leila still speaks with Gus once per month about any support she needs. The relationships that the Thrive team has taken time to build with her is a strong connection and it helps Leila to feel confident when making business decisions, knowing that Thrive cares about whether she succeeds.</p> <p>Her daughter is now studying pharmacology at university, and she also works in the salon – Leila hopes that maybe one day they will grow the business together.</p> <p><i>“I had a vision when I started to think about opening my own salon and Thrive helped me to create that vision – it’s my dream come true. Honestly, I would not have been able to do it without them.”</i></p>
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------



Client story: Khalil – Establishing a stall at Queen Victoria Market

“I couldn’t believe it at first – that someone would help me for nothing, and I could access a loan to start my business without interest. I was very happy to meet and work with Ari (Thrive Manager).”

Migrated from:

Afghanistan to Ukraine, before coming to Australia in July 2022

Originally from Afghanistan, Khalil moved to Ukraine with his family when he was 6 years old. With a Diploma in Business Administration, he and his two brothers grew up to run a successful business together out of Kiev and Odesa, importing and selling umbrellas.

When war broke out in Ukraine in January 2022, Khalil and his family fled, arriving in Australia as refugees in July. An experienced business owner, Khalil was determined to build something of his own in his new city and was quick to begin plans after arriving in Melbourne. Through a local Ukrainian WhatsApp group, he heard about Thrive and was put in touch with Arie (Thrive Victoria Manager).

Occupation in Ukraine:

Importing umbrellas for wholesale

Khalil was quick to learn that while there may be a market for umbrellas in Australia, the business would look quite different to his business in Ukraine and he would need to take advice and recommendations from local sources. When Arie suggested he get started at the Queen Victoria Markets, allowing him to better understand the market and iron out supply, costing and other issues, he saw this as a good way to progress his plan.

Location:

Melbourne

He will have access to an interest free loan, allowing him to purchase equipment to kick-start the business.

Business in establishment phase

Khalil is keen and open to any support he requires to get his business off the ground. He is keenly aware that as a newcomer, despite having experience and technical education, the local systems and processes are daunting. As a new arrival to Australian business norms and expectations, Arie will support Khalil throughout the processes of planning, budgeting and necessary negotiations and certifications.



Client story: Sarmad – Uber driver

“Thrive provides help and direction for people who really want to work. When you’re new in Australia, you can’t wait for work to come to you – you need to seek it out and be prepared to work hard. Thrive supports us to find and use what we already have inside us”

Migrated from:

Iran to Turkey, before coming to Australia in 2016

Sarmad and his family left Tehran for Turkey after Isis took over in 2013. They lived there for 3 years before being granted humanitarian visas to enter Australia.

In the beginning, it was very difficult to adjust to life in Australia, due to the huge differences in culture and having to learn a new learn language as an older adult. He worked in different jobs, including long hours as a removalist. However, being in his late 50s, his body struggled with the daily strain. Sarmad thinks that at his age, it is perhaps more challenging to arrive in a new country – there are fewer jobs suited to older people who don’t have a handle on English.

Occupation in Iran:

Bus and truck driver, then government administrator

Sarmad started working as an Uber driver in 2019. He heard about Thrive and met Gus (Thrive NSW Manager) through a Western Sydney organisation working with migrant communities. Gus supported him to apply for a loan to purchase a new car, which he would not have been able to do otherwise due to a lack of credit, savings and other financial histories in Australia.

The loan from Thrive gave him 80% of the value of a car, which allowed him to do more work and generate more income for himself and his family. Gus helped Sarmad to create a budget so

<p>Location: Western Sydney</p> <p>Business stage: Uber driver since 2019</p>	<p>that he was better able to repay his loan and plan his time. They figured out together how much he would need to work and earn on a weekly basis, and he continues to use these tools.</p> <p>Sarmad finds that being an Uber driver is a good job for him and his family – he doesn't need to have great English and he can learn as he works. It gets him outside the house, mixing with and talking to people in the community, rather than being stuck at home – it's a reliable, honest job, that's not too hard on his body.</p> <p>Sarmad is very appreciative of the support he received from Thrive. It has strengthened his belief that Australia is a place where people support each other. He feels that Thrive offers a very good program for those who want to work and are serious about finding a viable and practical business for themselves. He now works hard in a way that is sustainable, earning money for his family and is positive about the future of his two sons.</p>
-----------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------



Thrive's impact within a business ecosystem – spotlight on Newcastle NSW

Newcastle, a regional city located 2 ½ hours north of Sydney, was designated a 'Refugee Welcome Zone' in 2015 and has been at the forefront of local government in providing support for refugee and asylum seeker settlement since the 1970s. Newcastle is Australia's 7th largest city, with an estimated population of 475,000 people, including around 11% who come from culturally and linguistically diverse backgrounds²¹

Since commencing activities in the region in 2021, Thrive has worked purposefully to establish connections with local organisations, including those that operate in refugee and asylum seeker settlement, and business support and advisory.

- **In 2022, Thrive disbursed more than 25 loans** to clients to initiate diverse businesses in the Newcastle region.
- **Thrive worked with a further 26 people** to progress their business ideas, refer on to local partner services and offer advice or connections.
- Subsequent businesses established via Thrive loans in the region this year have ranged from Uber driving and Australia Post subcontracting, to a café, a juice bar, a caterer and two food vans, an auto wrecker, a laundromat, a barber and a garlic farm.

Spearheaded by Thrive, the Newcastle Multicultural Small Business Network was formed in 2021 with the purpose of enabling member organisations to support new arrivals (migrants, as well as refugees and asylum seekers) more effectively and efficiently, essentially forming an 'interagency'. The network operates as a partnership where members - business, employment, social support and multicultural focused agencies - proactively work together, taking a collaborative approach to each person or family to provide the services and support that they need.

To boost cross cultural networking across the region and share information about the network, Thrive recently appointed community leader, Ashraf Abdelbaky as an 'ambassador' to liaise across local groups. Ashraf is a founder of CALD Connect Language & Community Services, which offers skills building workshops, business mentoring and advice, a multi-lingual book and literacy club, cultural celebrations and an Arab youth network to the new migrant community in Newcastle.

²¹ Australian Department of Immigration and Citizenship (2013) "Humanitarian Settlement Services Regional profile #11 The Hunter region, New South Wales"; and ABS [Census 2016](#).

Newcastle Multicultural Small Business Network members collaborate by on-referring clients and communicating across organisations about individual and community needs, challenges and opportunities in relation to the local business ecosystem and their successful settlement. Thrive has provided an integral piece of the services puzzle in the Newcastle region through its unique blend of access to financing for clients who would otherwise not have access, alongside practical support. Reciprocal use of supports and services is explicitly encouraged, for example, Thrive’s deep cultural awareness allows The Business Centre to refer to them for support and vice versa and Ashraf’s organisation, CALD Connect, can confidently refer clients onward in the knowledge that Thrive has the expertise and capacity to turn ideas into reality. Thrive both takes referrals from member organisations and passes them on, sharing information, pathways and opportunities that might assist clients or their families.

While the network is broad and includes representatives from up to 15 local groups from across Newcastle, for the purposes of this report, SVA interviewed representatives from The Business Centre, Mosaic Multicultural Connections (formerly Northern Settlement Services) and CALD Connect Language and Community Services. Other network members include Newcastle City Council, Zara’s House, a space for refugee women to access connections, learn opportunities and support, Many Rivers and the Newcastle Mosque.

Figure 9 shows how Thrive and their Newcastle Multicultural Small Business Network partners provide support across the systems that clients navigate when settling in Australia. The layers graduate from individual and localised to national and the boxes discuss how Thrive and network partners support clients to achieve positive outcomes.

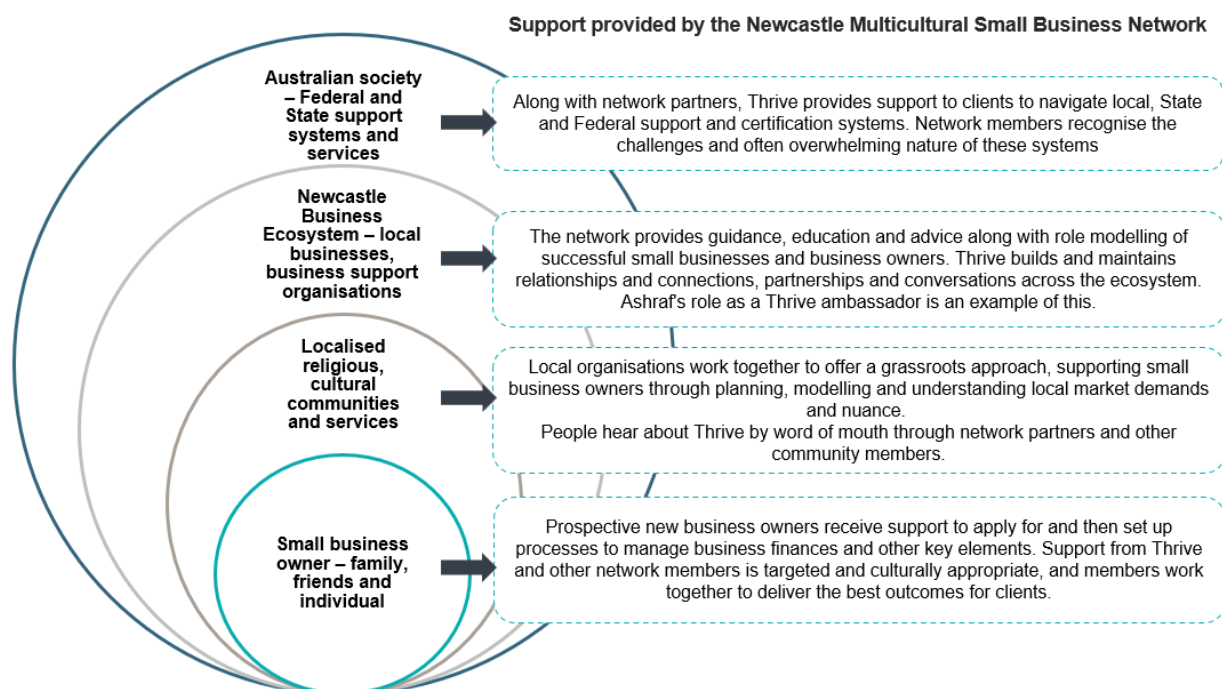


Figure 9: Newcastle Multicultural Small Business Network supports

Network partners

Mosaic Multicultural Connections provides a range of services to multicultural people and communities including training and education, family support groups, playgroups, and Aged Care programming. They also staff case workers who provide comprehensive support for settlement, including in employment. Mosaic has referred clients who have struggled to find employment, but who are motivated to work, to Thrive. Conversely, Thrive has referred clients in need of social support to Mosaic.

Mosaic Multicultural Connections noted that the key to Thrive's importance in the organisational collaboration, and in the region in general, is as a connector – *'Thrive has an ear to the ground and they're part of important conversations.'* It was remarked that Thrive happens to also have access to funding and the expertise to make things happen with and for people – *'Thrive is a massive value add to the community.'*

"The purpose of our collaboration is to support and empower people to be self-sustaining for their future – enabling them to take care of themselves and their families."

Mosaic Multicultural Connections

"There is the responsibility of anyone working with refugee and asylum seeker populations to really work alongside them to understand their needs, capabilities and capacity – and this takes time. Thrive has a deep and practical understanding of small business and they take the time to support clients to build that confidence and trust."

The Business Centre

As with Thrive, **The Business Centre**, which has operated in the region for more than 30 years, states that clients often seek support due to confusion around government requirements, expectations and responsibilities in starting a business. It was noted that there are also issues particular to the refugee experience including trauma, fear of disclosure and sharing personal details with the government or other official agencies. For this reason, conversations require nuance and understanding to navigate with sensitivity. Additionally, it was noted that the ability to support clients to access funding is unique in the region and the purposeful, embedded nature of Thrive's presence within the local community allows people to form a relationship and share information with them in their own time.

As noted previously, **CALD Connect** and Thrive work closely together within the local multicultural community, sharing clients, referring across and accessing services. CALD Connect is a social enterprise that provides interpretation support and connection opportunities to refugees, immigrants and international students and they use their membership in the Newcastle Multicultural Small Business to access clients and refer for follow-up services.

"Thrive's defining and key feature is the practical support they offer clients through tools, guidance and funding. They take an idea and make it real."

CALD Connect

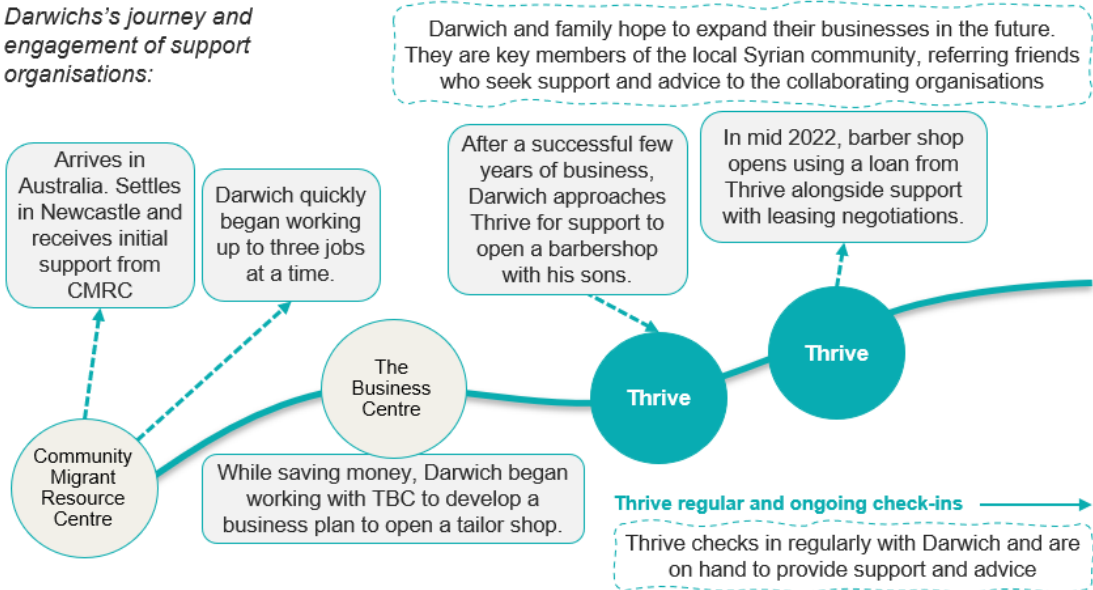


Client story: Darwich – Tailor shop and barbershop owner

“I love running the barbershop – it’s a dream come true and because of that I work hard every day. I feel settled, and I love talking to my customers – I think of them as my friends. I also get to practice my English. Hard work is for the family - for the future.”

Migrated from: Syria, in 2016	Darwich and his family arrived in Australia 6 years ago speaking no English and with nothing but the desire to start their new life. The family settled in Newcastle due to the relatively high migrant and refugee populations, including a growing Syrian cohort.
Occupation in Syria: Tailor	He worked hard to save money and to support his family to adapt to their new home. After working several jobs for other people including tailoring, driving and cleaning (all at once), Darwich had saved enough money to begin working with The Business Centre on the development business model for his own tailor shop.
Location: Newcastle	When his tailor shop front opened, he did well quickly, and the store fast became a social hub. Due to its success, the family became well-known in the local community. His children, in high school at the time, felt proud of their dad and their family – to have arrived with nothing and to have worked to become established, responsible, hardworking members of the community.
Business stage: Tailor shop since 2019, opened barbershop in mid-2022	After his success, Darwich was keen to work with his sons to establish a barbershop. Now with some financial history in Australia, this process was simpler than it might have otherwise been and Thrive supported him to take on a \$50,000 loan for a store fit-out, furniture and equipment, and to negotiate a lease for the space at the entrance of a Stockland development. Khalil absolutely loves his work and he’s at the store 7 days a week. These days community members approach the family for advice. Darwich is a local role model – representing what success can look like for people from a refugee and asylum seeker background, and his tailor shop is a community hub. Darwich is also a connector, referring friends to the interagency organisations and in turn, people spread the word about the services and supports available amongst their immediate communities. The family are settled and an important part of the local community. The plan is to keep growing their businesses, but in the meantime, Darwich hopes the barber shop will keep his sons on the straight and narrow

Darwich’s journey and engagement of support organisations:



Client story: Bigaya – Self-employed delivery driver for Australia Post / Uber driver

Migrated from: Democratic Republic of The Congo

Previous occupation: Limited experience (aged 22)

Location: Newcastle

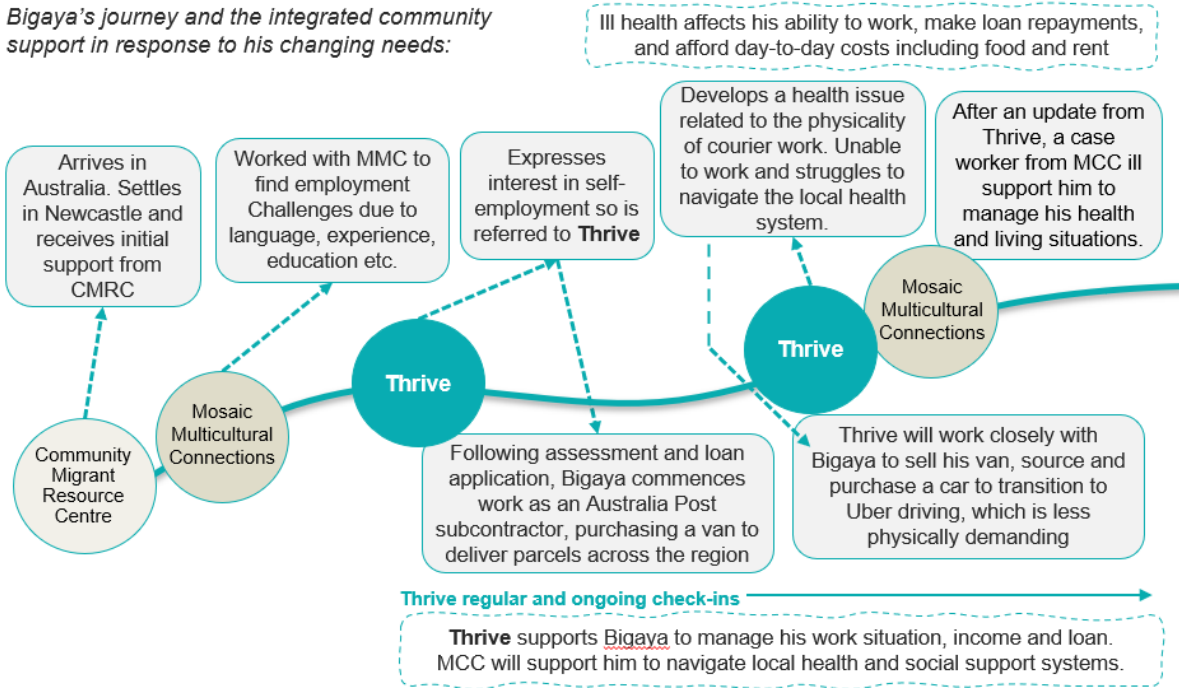
Bigaya is a young Thrive client who was referred from Mosaic Multicultural Connections after he had been struggling to retain meaningful employment, in part due to limited language skills and education. In a vulnerable situation, he lived in housing provided by a regional support agency.

Keen and enthusiastic, Bigaya was supported by Thrive to begin sub-contracting with Australia Post as a delivery driver. Thrive helped him to take on a loan for a van, as well as learn how to plan his daily deliveries which Bigaya quickly excelled at. Sub-contractors are paid based on the volume of deliveries, so the more efficient they are, the more they earn.

However, a recent injury meant that he has been unable to continue this often physically demanding role. He is therefore struggling to make loan repayments and is under significant pressure to understand his health condition, while also making important choices for his income and wellbeing. Thrive is now supporting him to adapt by selling his van and replacing it with a car that will allow him to become an Uber driver. While he may not be able to make as much money as before, it is far less physically demanding and can make use of the geographic knowledge he has built up.

Thrive has notified interagency partners, Mosaic Multicultural Connections, where his caseworker is supporting Bigaya to navigate the health system and access further support.

Bigaya's journey and the integrated community support in response to his changing needs:



5. Reflections and looking ahead

Refugees and asylum seekers come to Australia with a wealth of skills, determination and aspiration. They are committed to pursuing a means to economic security and contributing to their new home. Often having been forced out of their homes due to war and unrest, many have experienced persecution, unemployment and interrupted schooling. In Australia, they face multiple barriers in applying their skills and experience to participate meaningfully in the economy. Despite this, refugees and asylum seekers are almost twice as likely to be business owners as the wider Australian population²².

Thrive was established with a deep understanding of these challenges and demonstrates a successful model for supporting refugees and asylum seekers into business ownership. Each feature of the model considers and addresses their specific needs, including a lack of financial and social capital.

In its first 5 years of operation, Thrive has supported over 1500 clients and their families and kick-started 417 businesses, driving an estimated \$94 million of revenue as well as \$13 million paid in taxes. As a result, business owners have been able to integrate socially and financially into society. Thrive clients feel an immense sense of pride and achievement. In addition, they make a significant contribution to their local communities socially, culturally, and economically.

Looking ahead, there are significant opportunities to expand on the work and impact of Thrive, to meet the estimated demand from at least 7,500 refugees in the job market likely to establish a small business.²³ Modelling by the Centre for Policy Development's 'Seven Steps to Success' report has shown that a national target of launching 1,000 new refugee businesses each year could yield \$98 million in annual economic and fiscal gains. Within ten years, the boost to the economy could be nearly \$1 billion a year.²⁴

Thrive is working towards meeting this demand by supporting more refugees and asylum seekers, providing more business loans, and building a greater local presence to provide important personalised support. In the next 5 years, its mission is to kickstart thousands more refugee-owned small businesses generating several hundreds of millions in economic income. More importantly, it seeks to establish self-employment and small business ownership as a genuine pathway for refugees soon after arrival and an opportunity for them to build their own financial success whilst contributing to the economy and society.

As it looks to scale, specific opportunities noted by the SVA team for consideration by Thrive include:

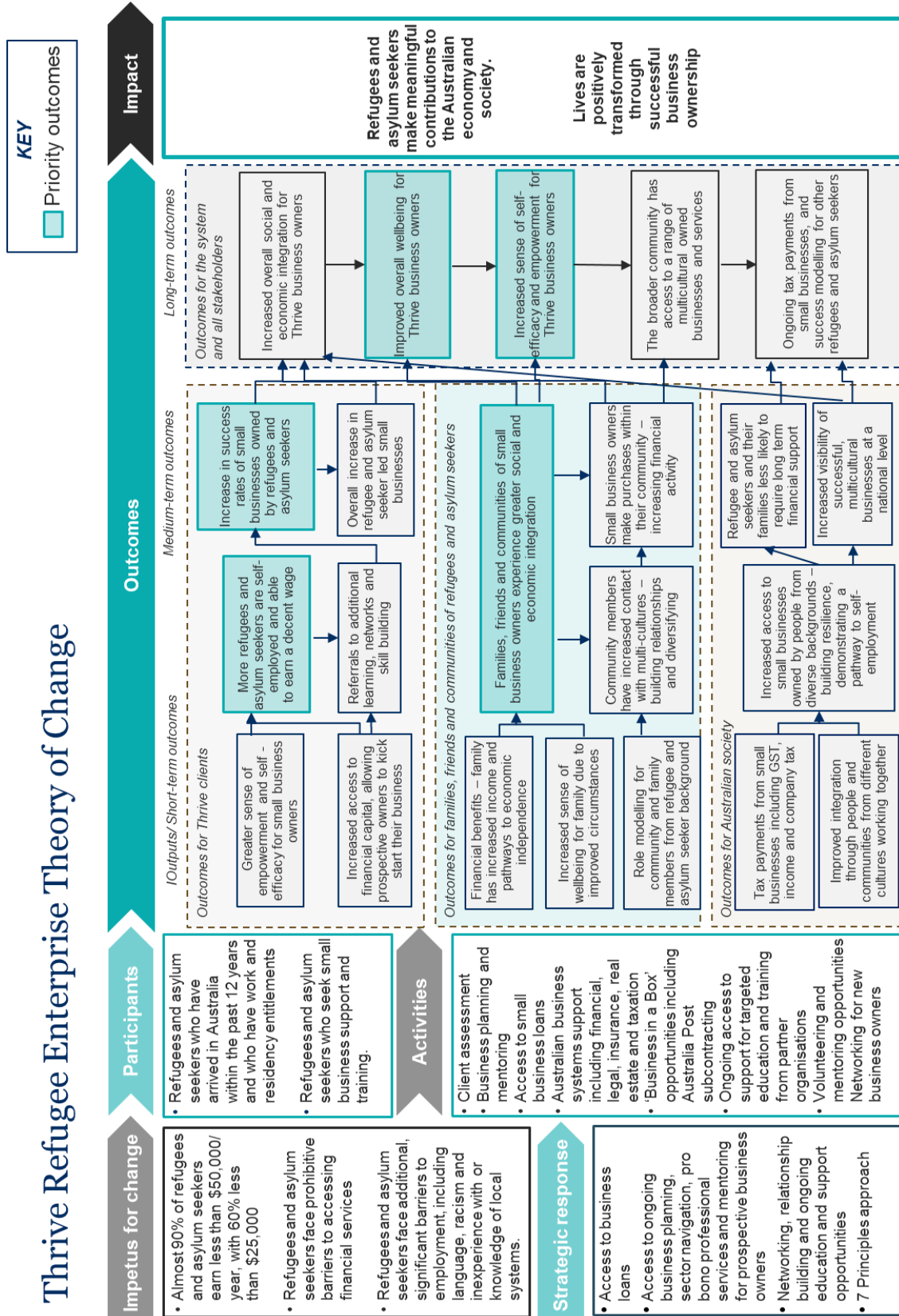
- Targeting other key regional areas to replicate the Newcastle Multicultural Small Business Network model, leveraging local relationships and connections to provide Thrive support to more prospective small business owners
- Positioning Thrive support for earlier intervention upon a refugee's arrival in Australia, such as offering the option of small business planning support at the same time that refugee and asylum seekers are offered access to general education, training and employment pathways
- Further development of programming and focusing on outreach to target services to female refugee and asylum seeker clients
- Improving Thrive's impact measurement processes, including capturing further data on clients' business journeys, and better understanding its impact on clients who do not access a loan but receive other support from Thrive.

²² Refugee Council (2019), "Refugees are the most entrepreneurial migrants in Australia"

²³ Thrive estimate based on JobActive data, and an assumption that 25% of refugees who are in the job market will ultimately start a small business

²⁴ Centre for Policy Development and Open Political Economy Network (2019) "Seven steps to SUCCESS: enabling refugee entrepreneurs to flourish"

Appendix 1: Thrive Theory of Change



Appendix 2: Alignment of Thrive’s model to the evidence base

The Thrive model purposefully provides proven factors that are designed to allow humanitarian migrants to build the social and economic capital that is critical to their successful settlement and wellbeing in Australia.

The table below summarises the ways that Thrive’s model addresses the recommendations from the Centre for Policy Development’s “Seven Steps to Success Report”²⁵

7 Steps to Success	What this means	How Thrive does this
Strategic approach	Practical recognition of the particular needs and challenges for people from refugee and asylum backgrounds to become economically active.	Understanding and responding to the specific and varied needs of people from refugee and asylum seeker backgrounds through targeted, evidence-based programming
	Provision of or access to appropriate training and education opportunities.	Collaborating with partner services, organisations and agencies across the sector to provide free and easy access to training and education opportunities
	Provision of or access to networking and mentoring to bridge social capital gaps	Collaborating with partner services, organisations and agencies across the sector to offer and deliver networking and mentoring opportunities with the aim of building client social and economic capital
	Access to capital for eligible clients to bridge the economic capital gaps.	Working with funding and corporate partners to offer access to start-up business financing, to bridge and build on client economic capital
Enabling environment	Provision of supportive, flexible and tailored support administered by appropriately experienced staff.	Understanding and responding to the needs of people from refugee and asylum seeker backgrounds through the provision of flexible services, delivered by staff and volunteers who listen, build relationships with clients and empathise
	Targeted support to fill gaps that may be particular to specific cultures, genders, religions, languages and other backgrounds.	Collaborating with partner services, organisations and agencies across the sector to offer and deliver needs-based supports and services with the aim of building client social and economic capital
	Advocacy and role modelling; increasing the visibility of successful entrepreneurship for other people from a refugee background as well as for the general public.	Celebrating success through newsletters, updates, and reports. Maintaining relationships with clients to build community, networks and share stories within cultural or industry groups. Role modelling success and normalising seeking help.
Specific support		
Spotlighting success stories		

²⁵ “Centre for Policy Development and Open Political Economy Network (2019) “Seven steps to SUCCESS: enabling refugee entrepreneurs to flourish”

SVA Consulting

Social Ventures Australia

Brisbane | Darwin | Melbourne | Perth | Sydney | ABN 94 100 487 572 | AFSL 428 865

info@socialventures.com.au | socialventures.com.au | [@Social_Ventures](https://www.instagram.com/Social_Ventures)