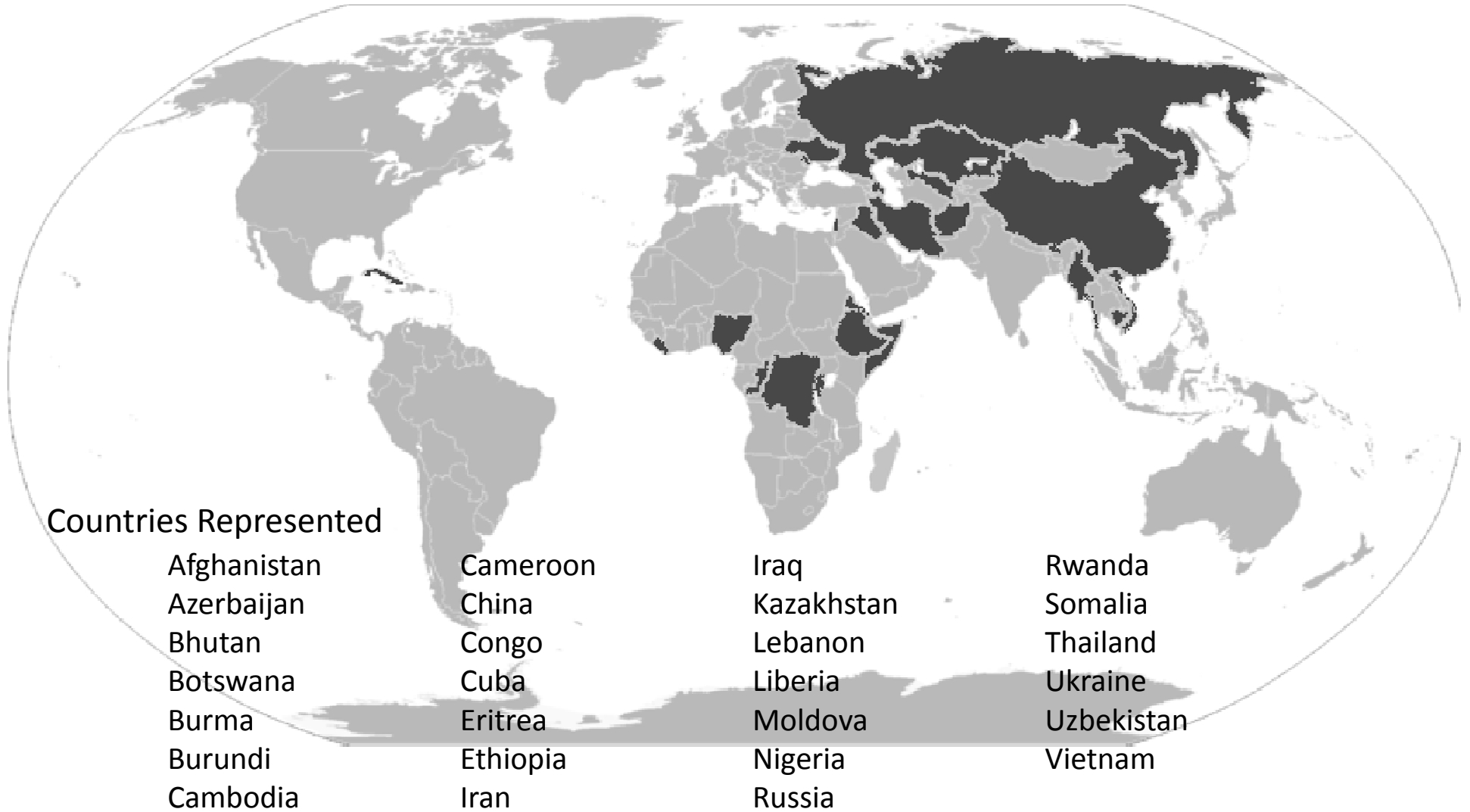


*A Global Approach to a Local  
Need: Tailoring Your Program  
to Meet the Needs of  
Immigrants and Refugees*

Presented by Lutheran Community Services  
Northwest and Immigrant and Refugee Community  
Organization

# *Oregon's Refugee Communities*





# *LCSNW*

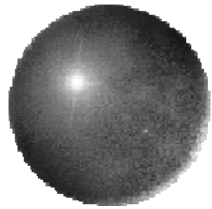
Our refugee communities face barriers, both internal and external:

- Trust of banks, government, other organizations
- Ideas & beliefs about asset-building in other cultures
- Fear and lack of understanding of credit in the US
- Bureaucracy of the programs
- Other challenges: transportation, language at the bank or vendor, hours of their employment



# LCSNW

## We mitigate barriers by:

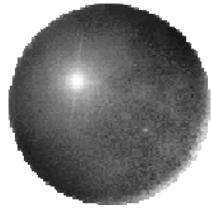


- building relationships with our clients (time-intensive)
- taking every chance to teach and explain the US system
- offering culturally sensitive Financial Literacy trainings
- walking through process of programs step-by-step
- helping connect resources (other programs, other clients, other agencies, etc.)
- being **available** and **listening**
- communicating and collaborating with others involved (banks, vendors, schools)



# *LCSNW*

Marketing to reach a diverse community...

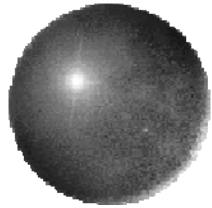


- How diverse is the community where I serve?
- How diverse is the clientele that I serve?
- What resources do I have to utilize?



# *LCSNW*

LCSNW's purposeful approach:

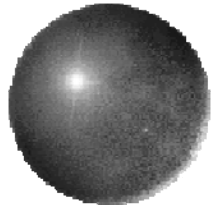


- Internal marketing...use diverse staff to reach a diverse community
- Each year set a diversity goal:
- 2009 Goal: focus on outreaching women participants.



# *LCSNW*

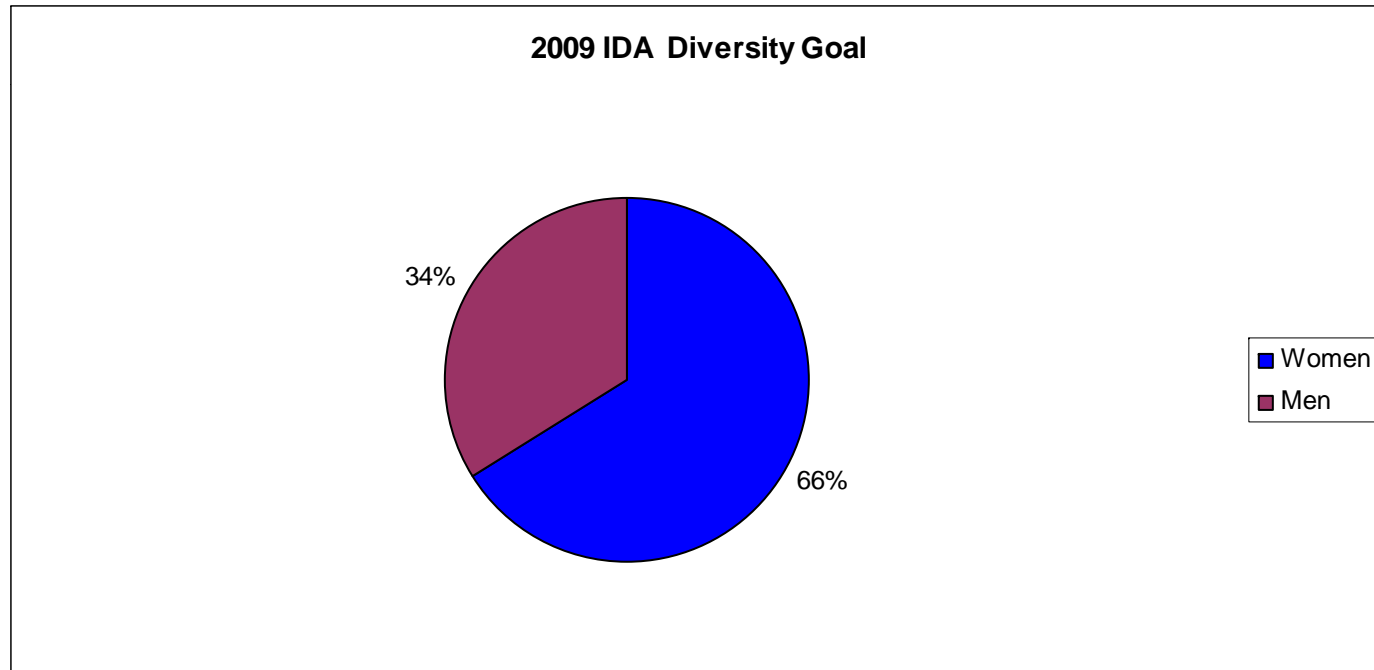
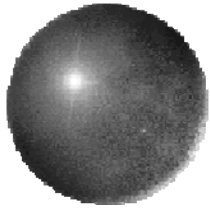
LCSNW's purposeful approach:



- 2010 Goal: focus on cultural diversity
- 2011 Goal: focus on increasing number of women Micro Enterprise participants

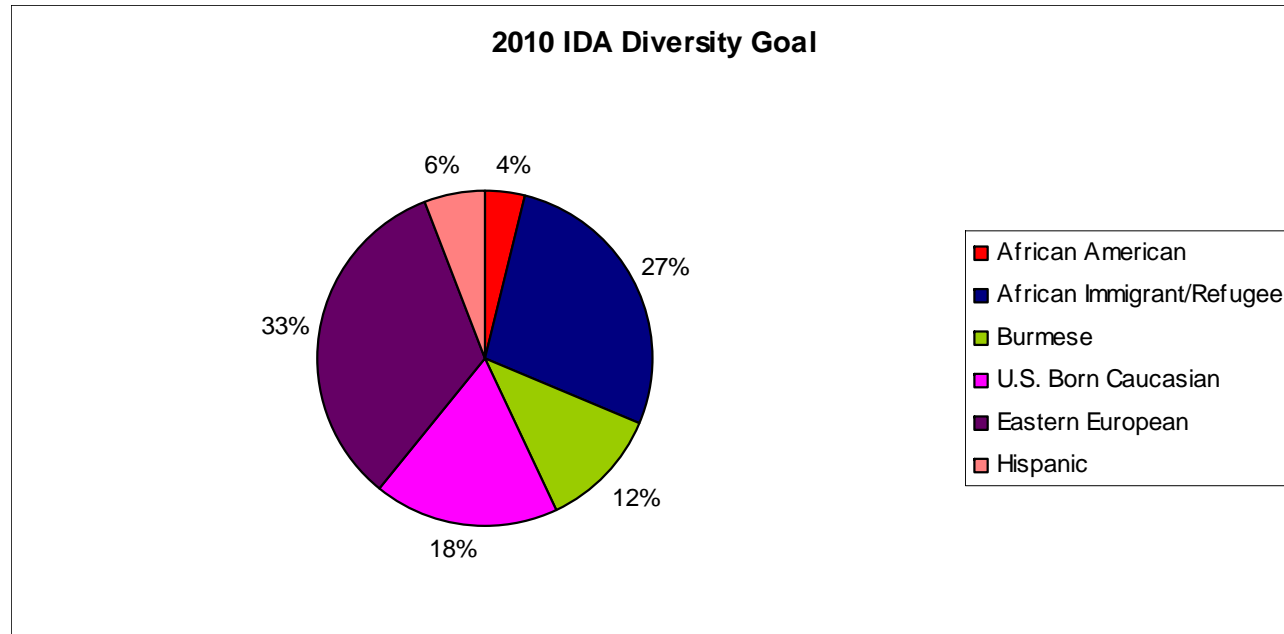
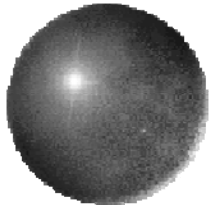
# LCSNW

## 2009 Goal Setting Outcome:



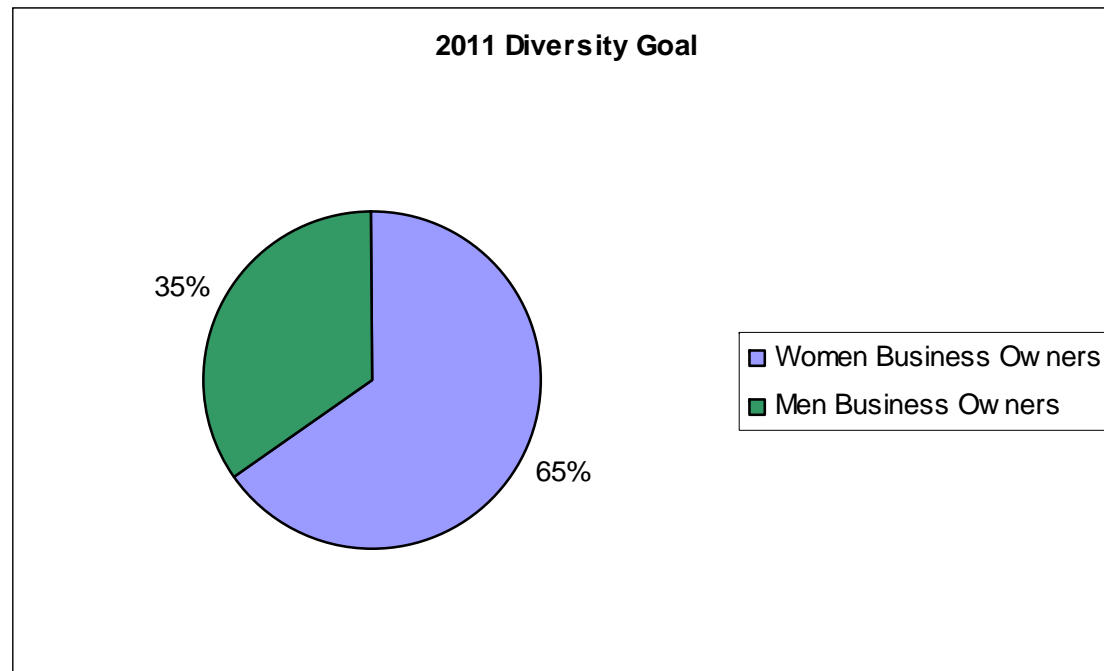
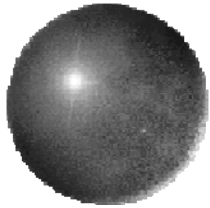
# LCSNW

## 2010 Goal Setting Outcome:



# LCSNW

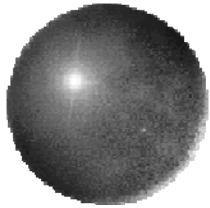
## 2011 Goal Setting Outcome:



# *Immigrant and Refugee Community Organization (IRCO)*

Support Beyond Services:

- Build relationships and trust
  - Individualized culturally- and linguistically-appropriate coaching
- Move beyond fears of financial institutions or government systems
  - Build their understanding of these systems
  - How these systems can increase their self-sufficiency



# *Immigrant and Refugee Community Organization (IRCO)*

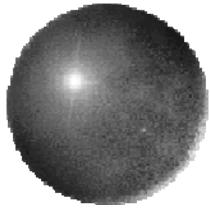
## Support Beyond Services (Continued):

- Teach-Teach-Teach

- Educate participants on concept of savings

- Understand the commitment of investments

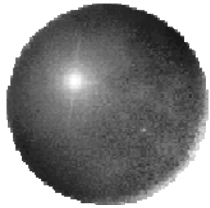
- Take time and be patient to reap rewards



# *Immigrant and Refugee Community Organization (IRCO)*

Approach to engaging participants in services:

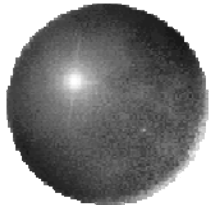
- Hire bilingual-bicultural staff from the communities
  - Recruit active and key community members
- Maintain strong agency base of multicultural projects tailored to the needs of multiple ethnic groups
  - Educate staff on IDA opportunities for their clients

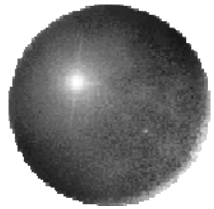
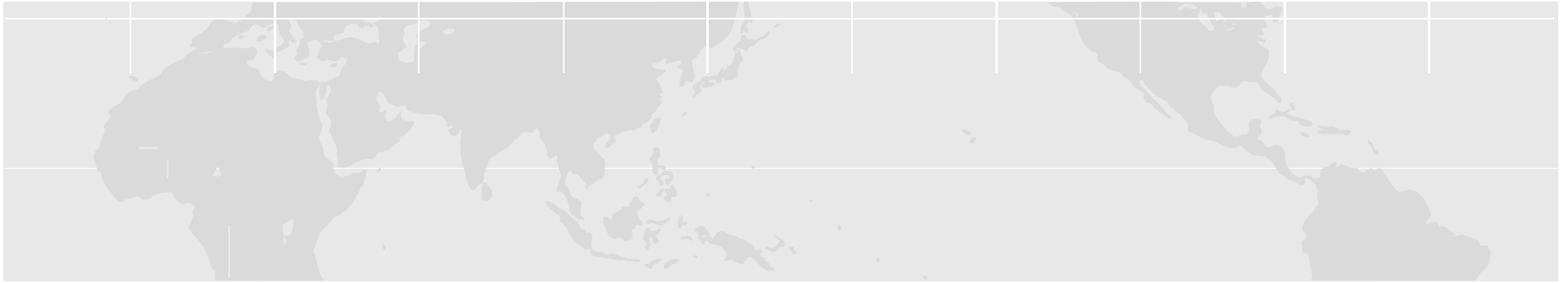


# *Immigrant and Refugee Community Organization (IRCO)*

Approach to engaging participants in services  
(Continued):

- Create one-stop, focal, community-driven and community-led centers
  - Families and/or individuals will come to these centers to seek help
- Organize regular community needs assessment organized and facilitated by community leaders
  - Gather input from the communities and share that information with policymakers and mainstream service providers



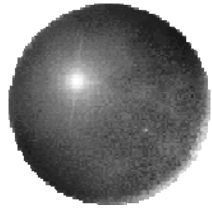


Questions?



*Thank you!*

For more information, please contact:



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