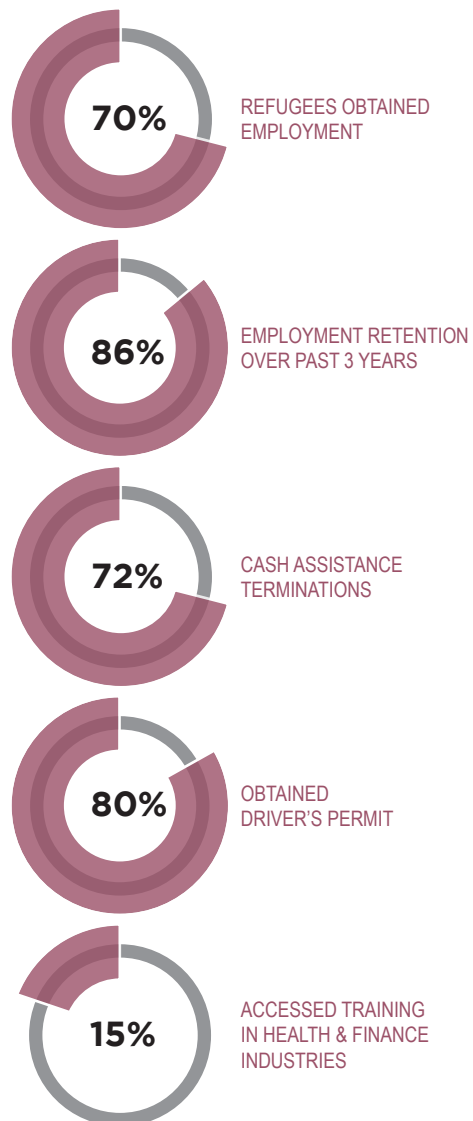


# EMPLOYMENT SERVICES

Through both federal and state funding, employment services provide integrated assistance, including targeted services leading to both early and long-term economic self-sufficiency, employment-related case management, English language instruction, employment readiness, vocational skills development and training, job placement, and employment retention supports.

## FISCAL YEAR 2016 ACCOMPLISHMENTS

- 70% of active caseload obtained employment.
- The hourly wage is over \$11.00 an hour.
- Employment retention has averaged at **86%** over the past three years.
- Cash Assistance Terminations remains at 72% due to employment income.
- Over 100 refugee clients received financial assistance to access Skills Trainings and Driver's Education Training. 80% obtained their Driver's Permit.
- 15% accessed trainings in the Health and the Financial Industry.



# MICRO-ENTERPRISE

## MassREAP

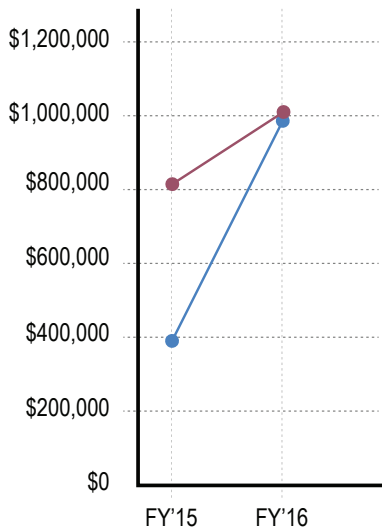
The Massachusetts Refugee Enterprise Achievement Program (MassREAP) offers an alternative income-producing strategy for refugees by helping them to develop small-scale businesses. MassREAP provides access to low-interest loans, credit-building activities and business-related technical assistance. In addition to assisting with new business start-ups, MassREAP contributes to the stabilization, strengthening and expansion of existing refugee enterprises. MassREAP is supported by federal grants from the Office of Refugee Resettlement Program (ORR).

## PROGRAM STAKEHOLDERS & SUSTAINABILITY

MassREAP collaborates with direct service providers like the Jewish Vocational Service (JVS) and the Ascentria Care Alliance (ACA) in Massachusetts to help refugees and immigrants start and advance their micro-enterprise through low interest loans. Refugees are the direct program beneficiaries, who seek loans to execute their entrepreneurial ideas.

MassREAP partners are exploring ways to take the program to the next level of success for example, applying to the Small Business Administration (SBA) Microloan Program for loan and operational funds to promote long-term program sustainability. MassREAP program beneficiaries are empowered to a level where many of them have become job creators which is an indication of sustainability.

TABLE 1  
LOANS DISBURSEMENT



LEGEND

- LOANS DISBURSED
- NUMBER OF LOANS

## FFY 2016 ACCOMPLISHMENTS

The positive program impacts are exceptionally clear due to the increase in both the number and the size of the loans (see table 1). MassREAP saw a 32% increase in loan disbursements and a 15% increase in the number of loans made, from \$805,035 for 41 loans in FY15 to \$1,061,982 for 47 loans in FFY16.

52 new jobs were created through MassREAP's assistance in FFY16. 75 existing jobs are retained through MassREAP in refugee owned businesses (most jobs held by refugees). MassREAP staff based in Boston, Worcester and Westfield provided pre-loan technical assistance, post-loan follow-up; one-on-one and small group technical assistance through workshops and presentations to as many as 524 refugees interested in starting or growing a business.

**32%**  
LOANS  
DISBURSEMENT  
INCREASE

**15%**  
TOTAL  
LOANS MADE

**52**  
NEW JOBS  
CREATED