



NATIONAL
IMMIGRANT
INTEGRATION
CONFERENCE



Cities of Migration

A Maytree idea

Marketplace of Good Ideas

Marketplace Workbook



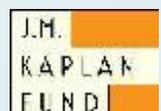
MAYTREE

For Leaders. For Change.



Cities of Migration

A Maytree idea





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| BertelsmannStiftung



| Fundación Bertelsmann



Conference Partners:



ACKNOWLEDGEMENTS

The Cities of Migration Marketplace of Good Ideas is presented by the Maytree Foundation (Toronto, Canada) and its international partners. It is generously co-hosted by the J. M. Kaplan Fund (New York) on behalf of the Migration Policy Institute (MPI) and the E Pluribus Unum Awards program.

Maytree is delighted to be able to bring the Cities of Migration Marketplace to Seattle and share these ten outstanding examples of American and international immigrant integration success. We are indebted to our partners for their international perspective and contribution, and to champions like Suzette Brooks Masters at the J.M Kaplan Fund and Demetrios Papademetriou at MPI for the leadership they provide through the E Pluribus Unum Awards, which shine a spotlight on exemplary immigrant integration work in the United States.

The Maytree Foundation and the J.M. Kaplan Fund would also like to express their appreciation to the National Immigrant Integration Conference planning committee for its openness to new ideas from outside the United States, and to Sarah Curry and her colleagues at One America for their logistical support and professionalism. A special thanks also goes out to Maytree's Evelyn Siu for her unfailing attention to detail.

Finally, we would like to acknowledge the organizations that join us in the Marketplace to share the important work they lead and model for others. We thank them for their insights and expertise, and for challenging us all to transform good ideas into effective levers of change to build healthy, resilient, inclusive communities everywhere.

Kim Turner
Project Leader
Cities of Migration

ABOUT CITIES OF MIGRATION

Cities of Migration is led by the Maytree Foundation in partnership with international foundations active in the migration and integration field: the Barrow Cadbury Trust (United Kingdom), Bertelsmann Stiftung (Germany), the Tindall Foundation (New Zealand) and the Fundación Bertelsmann (Spain). In the United States, the project is generously supported by the Carnegie Corporation of New York.

WELCOME

The Maytree Foundation and the J. M. Kaplan Fund are proud to host the Cities of Migration Marketplace of Good Ideas at the National Immigrant Integration Conference this year. Both foundations, one located in Canada and the other in the United States, recognize the importance of effective immigrant integration work in creating cohesive, vibrant and dynamic communities across the globe.

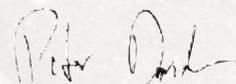
As its name suggests, Cities of Migration shares stories from cities – from old capitals and rustbelt cities to new gateways and emerging urban regions – that are reinventing themselves for the 21st century, animated by the energy and opportunity that immigration provides. Accordingly, the Marketplace of Good Ideas brings you ten immigrant integration success stories from ten great cities: five are winners of the E Pluribus Unum Award in the United States and five more are outstanding international practices. Each of these innovative practices has harnessed the power of good ideas to develop winning strategies and practical solutions to the challenges facing our immigrant-receiving cities. All of them are ready to be adapted and transferred to new cities and new audiences across our urban neighbourhoods, workplaces and public spaces.

The successes we choose to share are important for a simple and compelling reason. When integration is done well, it fuels economic growth, spurs innovation and talent renewal, creates new knowledge, and promotes an open, richer and more inclusive social fabric. New forms of social, economic, cultural and political capital are creating benefits for thriving urban communities globally.

This year our conference hosts invite us all to widen the field, to bring in new allies and partners and take the conversation about immigrant integration on the road. It is in this spirit that we join you here in Seattle for a dynamic tour of outstanding immigrant integration practices. We urge you to start a conversation, ask questions, discover new colleagues, and take home some fresh ideas and approaches.



Ratna Omidvar
President, Maytree Foundation



Peter Davidson
Chairman, J. M. Kaplan Fund





WHAT IS THE CITIES OF MIGRATION MARKETPLACE?

Explore an international showcase of award-winning integration practices at the Cities of Migration Marketplace of Good Ideas. Take a whirlwind tour of ten cities for new ideas, practical lessons and smart solutions that contribute to immigrant and city success.

Five outstanding US practices, all E Pluribus Unum Award winners, and five international practices from Toronto, London, Barcelona, Kerpen, and Auckland have been selected to demonstrate the power of local initiatives to make immigration a success.

Join project leaders and local practitioners for a dynamic, hands-on program of short presentations and Q&A sessions.

HOW TO USE THIS WORKBOOK

- Each Good Idea in our Marketplace is summarised here in two pages. Each is followed by a contact for the project.
- These ideas are here because of their ease of portability. A few “Steps for Success” follow every Good Idea to make it applicable to your city, community or organisation.
- Connect with the presenter
- Ask questions during the Q&A
- Take some notes at the back.

MARKETPLACE SCHEDULE

The Marketplace is scheduled in four consecutive sessions. For each session, choose one of five paired practices. Choose from Booth A, B, C, D, or E (see table for list of paired presenters at each booth).

Introduction	2:40 p.m.
Session 1	2:50 – 3:30 p.m.
Session 2	3:30 – 4:10 p.m.
Session 3	4:20 – 5:00 p.m.
Session 4	5:00 – 5:40 p.m.



Marketplace Booth	Presenters	Good Idea Project
A	Claudia Walther Integration and Communities Senior Program Manager, Bertelsmann Stiftung	Roadmap for Inclusive Cities (Kerpen)
Kerpen & Nashville SOCIAL INCLUSION	Stephen Fotopulos Executive Director, Tennessee Immigrant and Refugee Rights Coalition	Shelbyville's Ambassadors of Welcome (Nashville)
B	Claire Sylvan Executive Director, Internationals Network for Public Schools	Language-Wise in the Global Classroom (New York)
New York City & Barcelona EDUCATION AND YOUTH	Michaela Hertel Director, Fundacion Bertelsmann	VIPS Go to School (Barcelona)
C	Luis Pastor Chief Executive Officer, The Latino Community Credit Union	Financing Immigrant Futures (Durham)
Durham & London FINANCIAL INCLUSION	Stephanie Mestrallet Head of Business, Fair Finance	Banking on Affordable Credit (London)
D	Cathy Winter Manager, Diversity OnBoard, Maytree Foundation	DiverseCity on Board (Toronto)
Toronto & San Francisco CONNECTING DIVERSE COMMUNITIES	José Ramón Fernández-Peña Director, The Welcome Back Initiative	Welcome to a Healthy Community (San Francisco)
E	Nikki Cicerani Executive Director, Upwardly Global	Interviewing the Up and Coming (Chicago)
Chicago & Auckland LABOUR MARKET INTEGRATION	Pauline Winter Chairperson, Opportunities for Migrant Employment In Greater Auckland (OMEGA)	Alpha to Omega: Mentoring Skilled Immigrants (Auckland)



BOOTH A

KERPEN, GERMANY

Roadmap for Inclusive Cities

Bertelsmann Stiftung



Developing integration strategies with immigrants, not for immigrants

How can local governments strengthen their capacity to build communities that are cohesive and responsive to the reality of increased immigration? In the city of Kerpen, a group of city managers and community representatives came together to brainstorm that question over a two-day workshop hosted by the Bertelsmann Foundation. Three months later, the city had a comprehensive integration strategy based on Kerpen’s particular population, history and the will of its people.

With more than 15 million non-Germans making Germany their home and one in every three school children

having non-German roots, turning this challenge into an opportunity was essential to Bertelsmann Stiftung, a German foundation committed to serving the common good.

With a business mindset and results-based approach, the Bertelsmann Stiftung developed an innovative workshop program designed to help local governments and community stakeholders work together to develop strategies that accelerate the integration of immigrants into their new communities.



Developing a culturally responsive structure

Bertelsmann Stiftung began its investigation with a national competition to identify best integration practices in local communities. The study produced a guide to integration policy with “ten recommendations for success,” including the importance of establishing political commitment, securing and activating citizen participation, and recognizing cities as employers requiring well-administered HR policies on diversity.

The winning entries from Stuttgart, Solingen and Hersfeld-Rotenburg had all implemented integration policies using an inclusive, participatory process that recognized all stakeholders and aimed for long-term sustainable outcomes.

For Claudia Walther, Bertelsmann Stiftung’s Program Manager for Integration and Communities, the secret to effective integration policy means taking care that strategies and activities are developed “with migrants, not for migrants.”

PRESENTER:

Claudia Walther
 Integration and Communities Senior Program Manager
 Bertelsmann Stiftung
 Gütersloh, Germany
 claudia.walther@bertelsmann-stiftung.de

www.bertelsmann-stiftung.de

Visit Good Idea Profile at www.citiesofmigration.ca



Integration workshops in action

To help cities develop their capacity to work out sustainable integration strategies, Bertelsmann established a “Integration Workshop” program that brings together an inclusive cross-section of city stakeholders for an intense two-day session with experienced trainers.

A key component of workshop success is the required participation of a senior level of local government – the equivalent of a mayor or deputy mayor. This integration working group becomes the brains and engine driving the integration strategy forward long after the workshop is over. In Kerpen, three months of post-workshop collaboration resulted in the November 2008 delivery of an action plan.

A rigorous formal evaluation of the whole workshop continuum – from preparatory meetings, workshop, post-workshop working group to integration strategy delivery and implementation – is helping assess the potential impact and outcomes after one year, three years, and so on.

MAKING IT WORK FOR YOU:

- Leadership at high levels is essential for successful social policy. Find out who your friends are in your local city administration.
- Participatory decision-making results in better, sustainable long-term solutions. It is worth the extra time and effort.
- Take the time to map out all community stakeholders. This will ensure you have an accurate and representative mix of community groups.
- It may sound like a good idea, but testing new programs and evaluating outcomes is necessary to create effective service delivery and meaningful results.

The workshops have received high-level support from public officials. For example, the federal minister of integration in the district of North Rhine-Westphalia, Mr. Armin Laschet, played a key role in ensuring that cities within his jurisdiction could obtain 80 percent financial support by his ministry, which also deals with intergenerational affairs, family and women. Other federal states are also evaluating how effectively the integration workshops deliver against their objectives – and looking forward to integration success.

For more information on the Bertelsmann Integration Workshop program, visit the Bertelsmann Stiftung website.

More Good Ideas: Social Inclusion

- **New Haven, United States:** Urban Citizens – Municipal Identification Cards (ID) for Inclusive and Safe Communities
- **Boston, United States:** From Boston’s Back Streets to Mainstream Success
- **Oslo, Norway:** Oslo Extra Large
- **Dublin, Ireland:** Did You Know You Can Vote? Cities and Democracy at Work

For more Good Ideas in Integration, see www.citiesofmigration.ca.



BOOTH A

NASHVILLE, UNITED STATES

Shelbyville’s Ambassadors of Welcome
Tennessee Immigrant and Refugee Rights Coalition



Community ambassadors use traditional American values of hospitality to improve perceptions of immigration

The award-winning documentary, *Welcome to Shelbyville*, examines the challenges immigrants to small town Tennessee have faced, and tells the story of this town’s efforts to build a more inclusive community that welcomes these new immigrants and helps them adjust to life in the United States. Made in collaboration with The Welcoming Tennessee Initiative (WTI), the film was part of a strategy to bridge the gaps between old and new Tennessee residents.

By the end of the film, many longtime Shelbyville residents have clearly come to recognize the valuable contributions

new immigrants make to their community, and have made the transition from fear to curiosity about and appreciation of those immigrants’ cultural backgrounds. So how did the Welcoming Tennessee Initiative (WTI) bring these changes about?

The power of language

The Welcoming Tennessee Initiative (WTI) was created in 2005 to counter the overwhelming growth in anti-immigrant sentiment and rhetoric circulating the state: “The current reactionary and at times hateful rhetoric about immigrants fails to recognize the economic and cultural contributions that they make to our state along with the rich immigrant traditions of the past which have made Tennessee what it is today.”

One of WTI great insights is that language is a powerful tool for shaping perception. The organization has developed a Welcoming Tennessee Pledge which actively works to overcome the sense of the “other” – the “us vs. them” dynamic which can negatively affect public discourse about immigration. The pledge identifies traditional Tennessee values and connects them directly to immigrant integration.

For instance, the second item on the pledge reads “Welcoming Tennessee members believe Tennessee residents are hospitable, welcoming and inclusive of diversity and that we have a shared responsibility to treat all our neighbors with respect and decency.” Since hospitality is the hallmark value of the American south, WTI shows how welcoming immigrants can be an expression of a distinctly Tennessean value – one that local residents already embrace.



PRESENTER:
Stephen Fotopulos
Executive Director
Tennessee Immigrant & Refugee Rights Coalition (TIRRC)
Nashville, United States
stephen@tnimmigrant.org

www.tnimmigrant.org

Visit Good Idea Profile at www.citiesofmigration.ca



Welcoming Ambassadors

To help accomplish a shift to a more positive view of immigration, WTI has trained dozens of “Welcoming Ambassadors.” These are volunteer leaders within their local communities who facilitate discussions about immigration amongst both existing residents and newcomers, and act as advocates for immigrants who are still finding their way in their new homes. Ambassadors use public forums to provide information and answer questions about immigration, immigrant communities, and to build bridges between older and more recent residents. WTI puts its ambassadors on the road through Welcoming Committees, groups of ambassadors who work collaboratively to share their work with other Tennessee communities.

MAKING IT WORK FOR YOU:

- Introducing new ideas requires innovative strategies (video stories, creative partnerships), but also a thoughtful appreciation of audience culture and interests.
- A positive approach that builds on community or organizational strengths is more likely to meet with approval and result in better outcomes.
- Use the power of language and community voice and participation to increase the effectiveness of your advocacy.

Success

The Welcoming Tennessee Initiative was recognized with an E Pluribus Unum Prize in 2009. *Welcome to Shelbyville* was first aired on PBS in May 2011. Today, WTI’s Welcoming model has been replicated across the United States by Welcoming America, a nationwide organization dedicated to immigrant integration.

More Good Ideas: Municipal Leadership

- **New Haven, United States:** Urban Citizens: Municipal Identification Cards (ID) for Inclusive and Safe Communities
- **Boston, United States:** From Boston’s Back Streets to Mainstream Success
- **Oslo, Norway:** Oslo Extra Large
- **Dublin, Ireland:** Did You Know You Can Vote? Cities and Democracy at Work

For more Good Ideas in Integration, see www.citiesofmigration.ca.

Notes



BOOTH B

NEW YORK, UNITED STATES

Language-Wise in the Global Classroom

Internationals Network for Public Schools

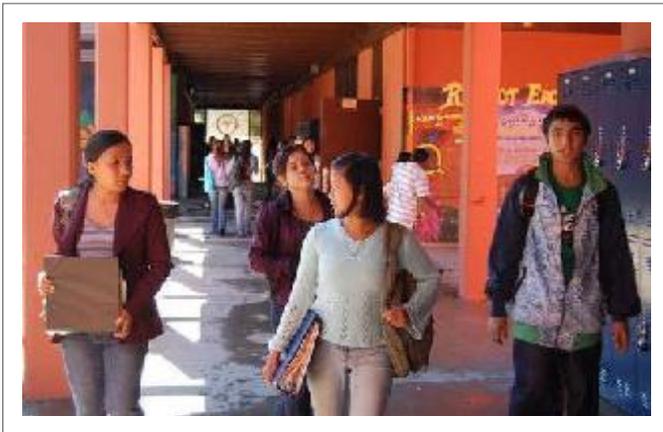


An innovative urban high school invites immigrant youth back to the classroom to learn from one another

For many young immigrants to the United States, attaining near native fluency in English as well as mastery of the high school curriculum is critical to being successful at school and making the most of new opportunities.

From English to World Culture to America

The Internationals Network for Public Schools aims to help such students find their way to school and future success by offering a high school experience that is tailored to integrating young immigrants' needs.



If the biggest challenge to immigrant student success is achieving enough proficiency in academic English to graduate from high school, the key obstacle is time. According to New York University professor Marcelo Suárez-Orozco, it takes five to seven years under optimal conditions for a non-English-speaking student to achieve the academic language skills of his or her native-born peers. For immigrant students to have a reasonable chance of overcoming this hurdle, special programs are required. This is where the Internationals Network has stepped in.

Internationals at School

Founded in 1985, Internationals is a network of small public high schools that are part of the publicly-funded education system in the United States. The Internationals Network differs from ordinary high schools in that they serve the English language learner population exclusively. Today there are twelve high school campuses in two states with particularly high immigration rates: New York and California.

Students of Internationals schools come from over 90 countries, and speak more than 50 different languages. The schools are as diverse as the students they serve. One location in the Bronx, for instance, is 100% Latino, while another in Brooklyn is eclectic – the student body is 36% Hispanic, 31% Asian, 10% European, and 23% Black (African and Haitian). All these students face similar challenges – mastering English, acquiring the soft skills they need to navigate social interactions fluidly, and learning a curriculum for which they might not have been prepared in their countries of origin.

PRESENTER:

Claire Sylan
Executive Director
Internationals Network for Public Schools
New York, United States
claire.sylan@internationalsnetwork.org

www.internationalsnps.org

Visit Good Idea Profile at www.citiesofmigration.ca



Peer Support

Internationals takes a collaborative, integrated approach to education. Language development takes place in all subject-based classes as well as in a dedicated classroom. Within classes, students work in small groups with others who speak their native language; this allows those who are more proficient in English to help those who are newer to the language in the comfort of their mother tongue.

By developing the capacities – and confidence – of its students, Internationals schools are not only helping the individuals who pass through their halls, but the broader communities in which they live. The vast majority of these students come from low-income homes. Every student who graduates and goes on to college has much better odds of rising out of poverty, and becoming a

contributing, participating, and successful resident of their new country.

Success

Graduation rates from the Internationals schools, most of which are located in New York, are more than double the rate for English language learners in their region as a whole. And a stunning 90% of Internationals students go on to college. In 2007, New York's municipal government gave five out of six area Internationals schools an "A" rating; in that same year three of the city's top 20 schools were Internationals schools. Attendance at the schools is similarly impressive, ranging from 88–95%.

The Internationals Network for Public Schools was recognized with an E Pluribus Unum Prize in 2009.

MAKING IT WORK FOR YOU:

- Integrate English language learning throughout all subjects in addition to offering dedicated teaching time.
- Give teachers the flexibility to shape the curriculum to meet the needs of a variety of students.
- Use a team work approach for students with a similar native language so they can give each other support and benefit from the peer learning experience.

More Good Ideas: Education

- **Toronto, Canada:** Integration Through Education: Toronto's Second Generation Makes the Grade
- **Zurich, Switzerland:** Putting Quality into Multi-Ethnic Schools (QUIMS)
- **Malmö, Sweden:** Taking the Swedish National Diversity Plan to School
- **Frankfurt, Germany:** A Scholarship for the Entire Family

For more Good Ideas in Integration, see www.citiesofmigration.ca.

Notes



BOOTH B

BARCELONA, SPAIN

Reaching for the Stars: VIPs go to School

Fundación Bertelsmann



Local heroes reward students for good ideas about immigrant integration in schools

Writing an essay or doing additional research is not the only way to encourage teenagers to think about improving integration in their own schools. Try a competition that invites the kids to name the prize, for example, meeting a celebrity that speaks their language, whether it's football or music, Arabic or Turkish.

In Barcelona, *Eres joven, ¡triunfarás!* (You Are Young! You Will Succeed!) is a playful, youth-oriented project that positions integration and greater cultural awareness as a route to more positive, inclusive experience for all young people at school, and in the wider world.



PRESENTER:

Michaela Hertel

Director
Fundacion Bertelsmann
Barcelona, Spain
michaela.hertel@fundacionbertelsmann.org

www.fundacionbertelsmann.org

Visit Good Idea Profile at www.citiesofmigration.ca

All Kids Are VIPs

You Are Young! You Will Succeed! is an annual competition that invites students to submit school-based projects on the theme, "Integration requires equal opportunities in education." Projects must include activities that increase awareness of the cultural diversity around them. A youth advisory group helps choose the winning projects from a creative range of possibilities, including videos, websites, music or dance performances. Winners are rewarded with a visit from a VIP 'ambassador' chosen from a slate of local celebrities who have agreed to play a mentoring role and participate free of charge. This includes a chance to interact and ask questions about any topic they want, and see their hero in action – on the basketball court, break dancing or behind the microphone.

"I am proud of my foreign roots"

Choosing the right ambassadors is a critical part of the project. As role models, these celebrities help boost the self-esteem of students with similar backgrounds as well as offering a positive image of cultural diversity.

The ambassadors share important lessons and personal experiences. So, the soccer star Boran Krkic tells students, "I am proud of my foreign roots," while rapper El Chojin points out that "being different is not to be inferior."

Success

The *Eres joven, ¡triunfarás!* project was implemented in Spain by the Fundación Bertelsmann in partnership with the federal Ministry of Education which was quick to recognize the value of the program:



- to raise awareness about the role of youth in the integration of migrants;
- identify successful school-based activities and promote their transferability;
- demonstrate to parents the importance of cultural diversity;
- inform policy-makers of the contest results; and
- present a positive image of migrants through celebrity ambassadors and organized events.

The project is now well on its way to replicating the success of the well-tested model originally created in Germany (Bertelsmann Stiftung). In its first year, 49

submissions yielded ten finalists and three award winners later – two from Madrid, the other from the region of Murcia. The competition’s website also received more than 4,000 visits, while the YouTube videos were viewed over 7,000 times. The celebrity ambassadors were popular outside school, too, garnering over 100 articles from local and regional media as well as coverage on radio and television.

In his message to his winning class, ambassador and rap artist, El Chojin (known for his Rap against Racism project) sums up what keeps this project going both in Germany and Spain: “I’m here to try to support what you are doing, because I think it’s important.”

MAKING IT WORK FOR YOU:

- Save time and resources by exploring ways to transfer or replicate the success of others in your own work.
- When planning activities for better outcomes, such as academic achievement, ask yourself what success (at school) means to your specific audience (students).
- Match the activity to the audience, such as contemporary heroes for contemporary minds, and a video camera for telling their stories.
- Think outside the box. Choose celebrities who appeal to young people...and local media.

More Good Ideas: Education

- **Toronto, Canada:** Integration Through Education – Toronto’s Second Generation Makes the Grade
- **Zurich, Switzerland:** Putting Quality into Multi-Ethnic Schools (QUIMS)
- **Malmö, Sweden:** Taking the Swedish National Diversity Plan to School
- **Frankfurt, Germany:** A Scholarship for the Entire Family

For more Good Ideas in Integration, see www.citiesofmigration.ca.

Notes



BOOTH C

DURHAM (NC), UNITED STATES

Financing Immigrant Futures

The Latino Community Credit Union



Help new immigrants access formal banking infrastructure

Banking and financial literacy are essential to successful integration – both for the newcomer and for society at large.

North Carolina has more than 500,000 immigrants of Latino origin and has the fastest growing Latino immigrant population in the United States. More than half of this community speaks English poorly and over three-quarters do not have bank accounts. Whether this is due to a lack of information, a distrust of banks or to language barriers, the result is the same. Hard-working immigrants are regularly overcharged for services most of us take for granted, such as

loans, cashing a check or obtaining a money order. A lack of banking infrastructure also makes long-term financial planning essentially impossible.

Putting Customers First

When the Latino Community Credit Union (LCCU) was founded in 2000 to address the financial needs of this growing immigrant community, it became the first fully bilingual financial institution in the state of North Carolina.



To encourage immigrants who have never held bank accounts or been otherwise excluded from the US financial system, the LCCU does not inquire about member immigration status. When processing new account holders, it also accepts all official government issued photo IDs, including temporary U.S. visas and the Matricula Consular identification cards issued by governments of home countries like Mexico.

All of the LCCU’s employees are bilingual in English and Spanish, and are trained to help first-time banking customers navigate the system and its requirements. All forms and policies are available in English and Spanish, and all credit union employees are trained to educate members on banking basics such as ATM use, filling out withdrawal and deposit slips, and balancing checkbooks. Loan officers similarly instruct members on how to build credit, read a credit report, and correct any errors they identify in the report.

To improve the financial literacy of its members, the LCCU has developed a financial education program that offers free classes in Spanish and covers essential topics such as how to manage accounts, taxes, save money, develop a budget,

PRESENTER:

Luis Pastor

Chief Executive Officer
Latino Community Development Center
Durham, United States
luis@latinoccu.org

www.ci.durham.nc.us

Visit Good Idea Profile at www.citiesofmigration.ca



and build credit. As part of their educational materials, they also developed a financial film, *A Guide to Buying a Home - Angélica's Dreams: An Immigrant Family's Path to Homeownership.*"

LCCU also works in partnership with trusted community organizations such as churches and community centres to market their services and improve the financial situation of Larinos in their community. Approximately 2000 people per year now attend these classes that are offered twice a month at each of the five branches as well as at target work sites, churches and local community organizations.

Success

MAKING IT WORK FOR YOU:

- Helping new immigrants access banking services and the formal financial structures of a country is essential for successful long-term integration.
- Service organizations need to recognize the linguistic and cultural preferences of their stakeholders to provide quality service.
- Investing newcomers with confidence and trust in fundamental institutions like banks fosters a sense of belonging and promotes successful integration.

Since its 2000 launch, the LCCU has expanded to 45,000 members with assets of over \$35 million. New branch offices have opened in Charlotte, Raleigh, Greensboro and Fayetteville with strong demand for services. Over 95 percent of its members are low income earners and over 75 percent are still first-time banking users.

The LCCU is recognized as a national model and consults extensively with other credit unions and activists. The program has won numerous community and best practice awards. LCCU was one of four 2010 winners of the prestigious E Pluribus Unum Award, coordinated by the Migration Policy Institute, and, in 2008 and 2009, was recognized by Business North Carolina as having the Best Return on Assets in its class.

More Good Ideas: Financial Inclusion

- **London, United Kingdom:** The London Living Wage Campaign
- **Chicago, United States:** Muslims and Mortgages – American Home Ownership Through Flexible Financing
- **Barcelona, Spain:** Karakia – Cooking up Inclusion
- **Paris, France:** The Key to France – Not All Roads Lead to Paris
- **Sheffield, United Kingdom:** Accommodate Sheffield - Better Together

For more Good Ideas in Integration, see www.citiesofmigration.ca.

Notes



BOOTH C

LONDON, UNITED KINGDOM

Banking on Affordable Credit

Fair Finance



Fair finance means affordable credit for everyone, whatever your gender, race or postcode

Being “unbanked” refers to an inability to open a bank account. It also describes a world where you have no status and little history.

Being unbanked means being financially excluded and is among the most common ways that anyone, but especially immigrants and newcomers, can become marginalized and cut off from the economic and social commerce of society. The lack of a bank account impacts one’s ability to secure regular and stable employment as well as to access basic services such as heat and water or signing up for cable. The “unbanked” are also unable to build a credit history or open proper savings accounts. The inability to cash a cheque or

cover your rent “until next week” suddenly puts you at a higher risk of financial exploitation.

Isn’t it time you got a fair deal?

Located in the multicultural streets of London, Fair Finance is a social enterprise that offers a range of loan products to the unbanked in the city’s East End. Fair Finance serves all those who are financially excluded; although their outreach is not limited to immigrants, over 60 percent of the personal loans and 83 percent of the business loans that Fair Finance provides are to people of minority backgrounds.

Fair Finance provides affordable loans and money advice to low-income families and minority communities preyed upon by predatory lenders, including legal money-lending services with interest rates soaring up to 1069 percent.

By providing emergency credit at a fair rate and offering it to individuals in “high risk” (and migrant heavy) industries such as catering and taxis, Fair Finance is helping prevent the financially vulnerable from being further exploited.

In its first three years, Fair Finance has helped over 3,000 unbanked Londoners access bank accounts and saved clients nearly £1m in interest. They have also provided debt advice representing £12m in managed debt to over 1,500 people. Noteworthy is a modest bad debt rate of only 6 percent on £1.1m in personal loans – substantially lower than credit card companies.

Putting humanity back in the lending process

Managing Director Faisal Rahman first came up with the idea for Fair Finance while he was working in Bangladesh



PRESENTER:

Stephanie Mestrallet

Head of Business
Fair Finance
London, United Kingdom
stephanie@fairfinance.org.uk

www.fairfinance.org.uk

Visit Good Idea Profile at www.citiesofmigration.ca



on a World Bank £120m microfinance program.

Ironically, Fair Finance replicates in London's East End the landmark social experiment that transformed millions of lives in Bangladesh and earned Muhammad Yunus, architect of microfinance and founder of the Grameen Bank, a Nobel Prize.

Rahman explains the similarities he found in East London: "It was one of the main drivers that brought me back to the United Kingdom. How was it that we were finding new ways of providing services in a village, and the same people seemed forgotten about in the United Kingdom? We are returning to old-style banking – relationship lending – and putting humanity back in the lending process."

MAKING IT WORK FOR YOU:

- Band-aid solutions don't solve problems. Long-term, effective solutions mean looking for the underlying cause of social problems.
- Due diligence means doing your homework. When designing programming make sure you understand both your client's needs and what services they want or will use.
- Avoid service silos and duplication of resources by making programming flexible and inclusive that can respond to the needs of newcomers and well as other social groups.
- Keep your messages simple for greater impact, as in the concept of "fair finance."

Success

Bringing socially responsible financial services has not gone unnoticed. Fair Finance has been cited by the Bank of England's 9th Annual Report on Small Businesses (2001) as a model of community-led innovation through partnership working; recognized for excellence in community enterprises by the Development Trusts Association in 2001; cited as an example of good practice by the Microfinance Gateway of the Consultative Group to Assist the Poor in 2001; and as an example of best practice by the National Strategy for Neighbourhood Renewal in 1999.

More Good Ideas: Financial Inclusion

- **London, United Kingdom:** The London Living Wage Campaign
- **Chicago, United States:** Muslims and Mortgages – American Home Ownership Through Flexible Financing
- **London, United Kingdom:** Better Banking Campaign
- **Durham, NC, United States:** Financing Immigrant Futures – The Latino Community Credit Union

For more Good Ideas in Integration, see www.citiesofmigration.ca.

Notes



BOOTH D

TORONTO, CANADA

Changing the Face of Leadership: DiverseCity onBoard

The Maytree Foundation



Promoting urban prosperity by diversifying leadership

When leadership fails to reflect the population of a city, it excludes entire groups from the chance to contribute to an inclusive vision of the future. Organizations, agencies and boards that fail to reflect the diversity of the communities they serve also miss out on important opportunities to benefit from the creativity, energy and connectedness that distinguish successful institutions.

In the Greater Toronto Area, where the visible minority population is currently at 49 percent, diversity in governance is no longer an option, it's a necessity.

DiverseCity onBoard is an award-winning initiative that seeks to change the face of city leadership by working to ensure that the governance bodies of public agencies, boards and commissions, as well as voluntary organizations, accurately reflect the diversity of the people who live and work in the Greater Toronto Area. By using the valuable contribution of professional or specialist skills and experience these individuals possess, DiverseCity onBoard connects public and non-profit institutions to the talent they need for competitive growth and urban prosperity.



Launched in 2005 by the Maytree Foundation, DiverseCity onBoard uses practical initiatives to identify qualified pre-screened candidates from visible minorities and immigrant communities for appointments on boards and committees. Professionalizing the appointment process helps prevent board “tokenism” by helping organizations committed to diversity find the best candidates with the right skills – rather than simply people with the right skin colour.

DiverseCity onBoard also promotes board recruitment and appointment processes that are responsive to the needs of Toronto’s diverse population and provides governance training and workshops for participating institutions. The website allows boards and candidates to search for the right match of skills and interests. A series of publications and tool kits also help organizations develop recruiting and retention practices that can increase diverse leadership. In just over five years, DiverseCity onBoard has facilitated the appointment of almost 600 individuals to a variety of public, nonprofit and other organizational boards across the Greater Toronto Area

PRESENTER:
Cathy Winter
Manager
DiverseCity OnBoard, Maytree Foundation
Toronto, Canada
cwinter@maytree.com

www.diversecitytoronto.ca

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The look of leadership

Diversity brings huge opportunities. The problems that we face today in such areas as environment, poverty and health are complex. The leadership needed to address these problems requires creativity and the ability to reach across boundaries – geographic, religious, ethnic and philosophical – to bring together broad and increasingly diverse constituencies. The Maytree Foundation established the annual Diversity in Governance Awards to celebrate public institutions and voluntary organizations that are making diversity in governance a strategic priority of their organization.

MAKING IT WORK FOR YOU:

- Remember who your stakeholders are and ask yourself whether you are doing all you can to engage and sustain their support.
- Is your management or governing board representative of the diversity in your community? If the board of your organization does not reflect the community you serve, ask yourself whether barriers to inclusion exist in your organization and how they may be adversely affecting your development and productivity.
- Does your organization have a diversity policy? Find out whether your organization would be willing to establish an internal process and accompanying targets to help tackle this issue.

More Good Ideas: Connecting Diverse Communities

- **Berlin, Germany:** Testing Diversity in City Councils
- **Toronto, Canada:** DiverseCity's School for Civics
- **Werdohl, Germany:** Marketing Multiculturalism – Advertising Campaign for Integration
- **Glasgow, United Kingdom:** Connecting Nurses to Healthy Employment
- **Lisbon, Portugal:** No more Doctors as Stone Masons! Recognition of the Qualifications of Immigrant Doctors and Nurses

For more Good Ideas in Integration, see www.citiesofmigration.ca.

Notes



BOOTH D

SAN FRANCISCO, UNITED STATES

Welcome to a Healthy Community

The Welcome Back Initiative



Training and support to link culturally diverse health care professionals to employment and healthier communities

In 2004, Dr. Louis Sullivan, former US Secretary of Health and Human Services, tabled a report which ominously concluded: “The lack of minority health professionals in America is compounding the nation’s persistent racial and ethnic health disparities.”

The services and treatment that health care professionals provide are based on their skill and ability to interpret and diagnose the needs of their patients. In newcomer and diverse communities, this often means navigating linguistic and cultural barriers that can reduce effective communication and limit health literacy.

A startling example comes from the state of California, where the Latino population comprises 31 percent of the total population but represents only 4 percent of nurses and 4 percent of physicians throughout the state.

Enter the Welcome Back Initiative, a project started in San Francisco to help internationally-trained health professionals use their skills while addressing these essential health gaps in community health care.

Welcome back

Welcome Back Centers offer assistance to internationally trained health professionals. Orientation services, in-depth educational case management and vocational support are among the services provided and are all designed to help these professionals navigate complicated licensure and certification systems so that their professional skills can be put to use in the job market in an appropriate and productive way.

“We see our work as building a bridge between untapped resources and unmet needs,” says the program’s founder, Dr. José Ramón Fernández-Peña. Welcome Back Center services are all free, offered in multiple languages (e.g., English, Spanish, Cantonese, Mandarin, and Russian) and available to all foreign trained health professionals living in the Center’s service area. Staff at the Welcome Back Centers offer individually tailored support to their participants, including an in-depth appointment with an educational case manager to review professional and educational experience and guidance about licensing requirements and credential validation, as well as referrals to English language courses, as required.



PRESENTER:

José Ramón Fernández-Peña
 Director
 Welcome Back Initiative
 San Francisco, United States
 jrpf@sfsu.edu

www.welcomebackinitiative.org

Visit Good Idea Profile at www.citiesofmigration.ca



Success

Success travels well. The Welcome Back Center model has been replicated in nine US cities in eight states, including California, Massachusetts, Rhode Island, Maryland, Washington, Texas, New York, and Colorado. Over 10,500 health care professionals have been served, and thousands are in the process of obtaining the licenses and certificates necessary to share their skills and experience with their local communities. The Welcome Back Initiative made this replication easy by developing

materials that allow other jurisdictions to duplicate its success. And to advance systematic change, the Welcome Back Initiative is now also working with policymakers and other partners to reduce the structural barriers that prevent internationally trained health professionals from practicing in the United States.

MAKING IT WORK FOR YOU:

- Do the due diligence! Understand the licensing processes for each profession and document the need for a multicultural/multilingual workforce.
- Identify educational partners as well as employer partners.
- Create a supportive environment for training and workshops so participants can also benefit from the networking opportunity.
- Use successful outcomes and lessons learned to create a supportive policy environment.

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Notes



BOOTH E

CHICAGO, UNITED STATES

Interviewing the Up and Coming

Upwardly Global



Diversity training is a two-way street

Sometimes, even a professional education and previous work experience are just not enough to get a job.

Today there are more than 1.5 million immigrants in the U.S. who are college-educated, have the legal right to work, but are unemployed or significantly underemployed. In their home countries they were engineers, doctors, scientists, accountants, and nonprofit professionals. In the U.S. they become cashiers, nannies, and cab drivers, if employed at all.

And the longer a new immigrant is employed at work



PRESENTER:

Nikki Cicerani

Executive Director
Upwardly Global
New York, United States
nikki@upwardlyglobal.org

www.upwardlyglobal.org

Visit Good Idea Profile at www.citiesofmigration.ca

unrelated to their professional background, the more difficult it becomes to transition back into a professional track or the position level their skills deserve. This deprives not only the immigrant and immigrant family but also their new communities of the full contribution they could be making.

Breaking the cycle

This waste of talent is what Upwardly Global is working to prevent. Using a two-pronged approach to the problem, it works directly with highly skilled immigrants seeking employment as well as with employers seeking to take advantage of the diversity of this new talent pool. It provides both employers and employees with the tools needed to create a more inclusive – and effective – employment market.

Upwardly Global has designed a practical program (free of cost) that helps immigrant professionals in financial services, consulting, engineering, healthcare and business learn how to adapt and ultimately succeed at securing a professional job in the United States.

For Vitaliy Vysotskiy, it was these personal relationships that helped him leave behind his time at the laundromat and return to his work in applied mathematics. He recalls, “I received tremendous help from Upwardly Global.... My mentor reviewed my resume, introduced me to other professionals in my area and offered me advice for interviews.” Today, Vitaliy is a software engineer with Hyperion Solutions Corporation.

Changing the system

In addition to helping skilled immigrants like Vitaliy,



Upwardly Global works towards systemic change by helping business appreciate the bottom line benefits of a diversified workforce. It provides companies such as JP Morgan Chase, Google and Deloitte with the strategic tools and advice so they can not only recruit but also retain highly qualified foreign-born talent.

Upwardly Global's Employer Network provides employers with pre-screened candidates and a database of qualified jobseekers. Interactive workshops and online training tools help employers learn how to recognize and use the talent and the unique business potential of the foreign-trained professional. The internationally recognized Interactive Cross Cultural Interviewing Tool, for example, helps users recognize cultural differences and avoid missed opportunities or costly misunderstandings.

MAKING IT WORK FOR YOU:

- Communications skills are essential for immigrants entering the job market; they are also essential to HR professionals tapping into the international talent pool.
- Don't let cultural differences or misunderstanding prevent you from identifying skills you need to get the job done.
- Upwardly Global's success is the result of an approach that combines advocacy with the practical tools to support change.
- View all past program participants as valuable ambassadors for your message – find formal and informal ways to keep them involved and support the work of your organization.

Success

Launched in 1999, Upwardly Global now has offices in New York, Chicago and San Francisco; has coached jobseekers from more than 94 countries; and developed ongoing relationships with more than 70 employers.

Upwardly Global's work has been recognized with numerous awards, including 2010 winner of the E Pluribus Unum Awards; Ashoka: Innovators for the Public, Spelman College, Legacy of Leadership Bridge-Builder Award in 2007; The John F. Kennedy New Frontier Award in 2006; the Manhattan Institute Social Entrepreneur Award in 2004; as well as the HR Symposium, Partners in Innovation Award in 2004. Its success has also been featured in numerous media stories, including CNN News, *Business Week* and *The Wall Street Journal*.

More Good Ideas: Labour Market Integration

- **Bologna, Italy:** Social Justice Is Better Business – Integrating the Chinese Business Community into the Mainstream
- **Montreal, Canada:** The World on Our Doorstep – Short-term Mentoring Opens Doors to Employment
- **Toronto, Canada:** Building Professional and Occupational Networks – The Mentoring Partnership
- **Copenhagen, Denmark:** Women at Work – The KVINFO Mentor Network
- Barcelona, Spain: Innovation, Entrepreneurship and Immigrants

For more Good Ideas in Integration, see www.citiesofmigration.ca.



BOOTH E

AUCKLAND, NEW ZEALAND

From Alpha to Omega: Mentoring Skilled Immigrants

OMEGA (Opportunities for Migrant Employment In Greater Auckland)



Cities of Migration

a good idea in integration

Importing a successful labour force integration model saves time and money

Too often new immigrants are unable to gain employment that is reflective of their education and professional backgrounds because they lack work experience in their host country.

In June 2007, the Committee for Auckland, an alliance of local city leaders, attended a learning exchange in Toronto (Canada) hosted by TRIEC, the Toronto Region Immigrant Employment Council. Founded in 2003, TRIEC is internationally recognized for its efforts to help skilled immigrants gain the cultural skills and networks they need to excel in the work force of their new country. TRIEC's occupation specific immigrant mentoring

program, The Mentoring Partnership, has had particularly impressive outcomes, with more than 85 percent of participants acquiring full time positions in their fields after their mentorship and making impressive gains in their earning potential (67 percent higher post-program).

The Toronto city exchange led the Committee for Auckland's Future Auckland Leaders group to adapt the TRIEC experience for a pilot mentoring program known as "Skills for Auckland." Modelled after what they had seen in Toronto, the program was targeted at skilled immigrants and included formal workshops as well as one-to-one guidance in the form of mentoring.

The success of "Skills for Auckland" resulted in the development of a scaled up version of the pilot project now known as OMEGA (Opportunities for Migrant Employment in Greater Auckland).

OMEGA was officially launched on March 2008 with endorsements from over 30 of the region's top employers and civil leaders, all of whom are now involved with providing both business leadership and a voice to the issues of underemployment amongst new immigrants to New Zealand.

OMEGA's work was modeled on best practices from TRIEC but adapted to meet the local conditions and needs of Auckland's labour market. Like TRIEC, OMEGA helps skilled immigrants find paid internships and matches them with mentors in their professional fields. OMEGA helps interview and screen candidates. The host employers pay the intern's stipend.



PRESENTER:

Pauline Winter, Chairperson
Opportunities for Migrant Employment In Greater
Auckland (OMEGA)
Auckland, New Zealand
pauline.winter@aut.ac.nz

www.omega.org.nz

Visit Good Idea Profile at www.citiesofmigration.ca



MAKING IT WORK FOR YOU:

- When considering new approaches to labour force integration or other local economic development needs, look for established programs that you can adapt locally, and then systematically overcome barriers to implementation.
- Go to the source for information about successful labour force integration models. Contact organizations and municipalities directly to learn more about their implementation strategies.
- Share your success with others – and in the process gain recognition, potential partnerships and opportunities for future collaboration.

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Notes



Cities of Migration

A Maytree idea



| Bertelsmann Stiftung



| Fundación Bertelsmann



Conference Partners:



MAYTREE

Established in 1982, Maytree is a private foundation that promotes equity and prosperity. Its focus is on the reduction of poverty in Canada, with a particular focus on immigration, integration and diversity. The foundation is known for its commitment to developing, testing, and implementing programs and policy solutions related to immigration, integration and diversity in the workplace, the boardroom and public office.

Maytree does this work for sound business reasons. Immigration brings economic and social benefits to Canada's cities, and, in turn, this brings prosperity to the country. The foundation therefore sees its engagement in migration and its attendant issues as a wise investment of private money for public good.

www.maytree.com

J.M. KAPLAN FUND

The J. M. Kaplan Fund is a New York-based family philanthropy with programs that focus on the environment, historic preservation, and human migrations. The Fund staunchly believes in the value of immigration to American history and to the American future and is proud of the Fund's commitment to honoring the achievements of recent immigrants and the communities that welcome them.

www.jmkfund.org

E PLURIBUS UNUM PRIZES

The J.M. Kaplan Fund proudly supports the E Pluribus Unum immigrant integration awards, a joint effort with the National Center for Immigrant Integration Policy at the Migration Policy Institute (www.integrationawards.org). Each year, the awards program culls through hundreds of worthy applications to recognize a handful of outstanding immigrant integration initiatives from across the United States and the talented innovators who lead them. The goals of the program are twofold: to identify replicable model programs with demonstrable impact and promote shared knowledge of excellent practices within the immigrant integration field.

www.migrationinformation.org/integrationawards/



Cities of Migration

A Maytree idea

CONTACT INFORMATION

Maytree

170 Bloor Street West, Suite 804

Toronto, Ontario M5S 1T9

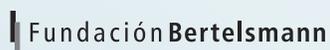
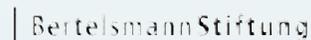
CANADA

Tel: +1-416.944.2627

Fax: +1-416.944.8915

Email: citiesofmigration@maytree.com

Website: www.citiesofmigration.ca



Marketplace Partners:

