

FINANCIAL RESOURCES PAVE THE WAY FOR NEW BEGINNINGS

How the International Institute's Economic Development Department Sets New St. Louisans on a Path of Financial Opportunity

Imagine you have recently arrived in a new country that uses a different currency than you are accustomed to. A country with unfamiliar banking practices. This is the reality of newly arrived refugees. Throughout their journey to the United States, they may have experienced financial corruption or lack of infrastructure, so their trust in financial institutions may be limited. They may have never had a checking account, an ATM card, or been to a bank.

"In the United States, there are so many tasks and needs that center around financial literacy. Where and how do you pay your utility bills? How do you finance a car? Many times, we have people coming to us not knowing where to start," said Director of Economic Development at the International Institute of St. Louis, Nadya Kanim. "Our Workforce Solutions team works tirelessly to establish individuals with jobs within their first 90 days upon arrival so that they can work towards financial

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Little Angels Foundation President Riz Khan (far left) with Kelly Clarkson (second from left) and guests on an episode for the Kelly Clarkson Show.

Reducing Food Insecurity in St. Louis

Community Spotlight on Little Angels Foundation

In 2021, the International Institute of St. Louis received a flood of Afghan refugees arriving to the St. Louis area. Due to the number and rate of arrivals, there was a delay in permanent housing placements. More often than not families were temporarily housed in area hotels and extended stay locations. The International Institute realized that this unprecedented number of arrivals would need assistance from other community organizations. Little Angels Foundation (LAF) stepped in and stepped up.

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Reducing Food Insecurity in St. Louis

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The LAF team delivered hot meals weekly to hotels to help feed families. They also provided additional non-perishable food supplies to new arrivals. From late 2021 until May 2022, nearly 19,000 pounds lbs of food was given to Afghan families looking to establish their new lives.

"Our goal as an agency is to reduce food insecurity for those most vulnerable in our community. That includes refugees & immigrants, children and the homeless population. It was an instant connection with the International Institute and the work they do. They needed help, and we were able to step in," said Little Angels Foundation President Riz Khan.

Because of their ongoing support of the whole community, soon they gained national attention. On April 6, Riz & Farah were invited to appear on the [Kelly Clarkson Show](#) and share the mission and work of Little Angels Foundation. Beyond assisting with new arrivals, Riz, Farah and their team have continued to support the International Institute and the needs of the agency as a Community Partner organization. They have provided food support for events like our annual Thanksgiving celebration. In 2022, they also provided halal chicken to families observing Ramadan and donated 400 festive outfits for families celebrating their first Eid in the U.S. We are so thankful and grateful for community partners like Little Angels Foundation who continue making St. Louis a welcoming city for all.



Little Angels Foundation President Riz Khan running a Food Drive at the International Institute of St. Louis.



Little Angels Foundation President Riz Khan (left) with his family on the set of the Kelly Clarkson Show.

As Ramadan Nears an End, St. Louis Muslims Want People of All Faiths to Enjoy Iftars

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Ramadan is an annual observance for Muslim community across the world. Iftars are hosted by Islamic organizations, community organizations and various religious groups spanning the St. Louis region. The Muslim community has the opportunity to break fast together and share these moments of connection with people of various faiths in the community.

View the full article on St. Louis Public Radio's website, where the article was originally published: [As Ramadan Nears an End, St. Louis Muslims Want People of All Faiths to Enjoy Iftars](#)

Excerpt from [As Ramadan Nears an End, St. Louis Muslims Want People of All Faiths to Enjoy Iftars](#)

"To come in here together and sitting with everybody is a big thing for us," said Rashidi, 31. "If you look around here you don't just see all the Afghans. You see people from everywhere; everyone gets together."

Muslims across the St. Louis region are encouraging people of all faiths to celebrate with them during evening iftar meals before the end of Ramadan next weekend. Observers gather at sunset for daily prayers, reflections and dinners at mosques, family homes or community centers. Most meals contain traditional foods with vegetables, potatoes, halal meats, fruits, chutneys, breads and sweets.

As Ramadan nears an end, St. Louis Muslims want people of all faiths to enjoy iftars

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Andrea Henderson / St. Louis Public Radio

Muslims and other community members gather Tuesday at the Afghan Chamber of Commerce to pray and to eat an evening meal during the holy month of Ramadan.

Financial Resources Pave the Way for New Beginnings

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independence. My team and staff work to figure out the next step in the bigger picture for people, which is financial independence."

Upon arrival, refugees are allocated a small allowance from the Federal government to help cover basic necessities like rent, utilities, groceries, and living expenses. Early in the resettlement process, there is a strong focus on securing a job. Beyond that, there are still many soft skills needed to be financially literate in their new country.

"There are things in the United States that are completely foreign to new arrivals. The process of establishing credit is not something that is internationally seen or recognized. It does not matter whether you owned your home or a car before coming to the U.S. People are starting at the very bottom in the eyes of financial institutions in the U.S. In conjunction with our International Institute Community Development Corporation (IICDC), our Economic Development department offers loans to individuals who traditionally may not be able to receive personal loans through other banks," said Kanim. The [IICDC's vision](#) is to grow the region's economy through diversity and innovation. Loan programs are designed with individuals and entrepreneurs in mind. The bulk of loans serviced go to restaurant owners, taxi and Uber drivers, small retail business owners, beauty salon operators, daycare providers, and those operating similar enterprises.

"The IICDC offers a large pool of funding resources from individual credit building loans to small business loans. That can be setting someone up with a \$750 personal loan to be able to put a down payment on a car. Or it could be up to \$65,000 for entrepreneurs to start or expand their business. Economic growth for immigrants benefits the entire St. Louis community." One example of the power of investment can be seen at [Majeed Mediterranean Restaurant](#).

Majeed Mediterranean is just one of the numerous immigrant entrepreneurs in the St. Louis area. More information about the direct impact of small immigrant-owned businesses can be found at the [American Immigration Council's website](#).

The International Institute's Community Development Corporation (IICDC) provides business and asset development services.

Products include:

- Business Microloans
- Business Riba Free Loans
- Consumer Credit Builder Loans
- Immigration Loans
- ASSET Program
- Financial Literacy Classes
- Tax Clinic
- Free tax preparation during tax season only (February – April)

Success Story: Majeed Mediterranean Restaurant

Abdulhak Majeed, or Abdo as he prefers to be called, arrived in the United States as a refugee from Syria in 2016 with his family. After suffering the disasters of war in Syria, Abdo and his family spent two years in Turkey waiting for their case to be proceed and admitted as refugees in the U.S. As soon as they could, Abdo and his brothers started working to financially support their family's needs. For the first two years, Abdo worked in a variety of local restaurants around the St. Louis area. Soon, Abdo thought that it would be more rewarding if he could start his own business.

With the limited cash they had in hand at that time saved from their server jobs, and technical assistance and guidance from the IICDC, Abdo and his brothers opened [Majeed Mediterranean Restaurant](#) in 2018 to serve Mediterranean food. They worked tirelessly to update the restaurant's dining room to be appealing for patrons.

By June 2021 Abdo expanded the restaurant to a larger space in the south St. Louis City area. Today, the business is still a heartbeat for the community and supports numerous employees.



Abdo Majeed at the new location of Majeed Mediterranean Restaurant in south St. Louis City



International Institute staff at Majeed Mediterranean Restaurant for a celebratory lunch.

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Afghan Support Program

