



## EaSI Technical Assistance

# How does Adie supports migrants & refugees in France

*Migrant entrepreneurship*

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On-line



# INTRODUCTION

## CONTEXT

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Due to its mission and its strong anchorage in less-favoured areas of France, Adie has always financed and provided support to migrants' entrepreneurs\*, which represents about 20% of the customers Adie finances each year (around 6000 individuals). In 2017, Adie launched a specific program called AGIR to address the needs of refugees\*\*

## HOW DOES ADIE SUPPORT REFUGEES

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### OBJECTIVES

1. To foster refugees' social & economic integration.
1. To promote the positive impact of refugees on the French Society
1. To collaborate with grassroots organisations to capitalise & pool resources & know-how

### ACTIONS

- Business & personal loans up to 10,000 EUR
- Non-financial services
- A pool of 40 referents who interact & get trained
- Creation of tools
  
- Portraits of refugees' customers: communication campaign, role model...
  
- Partnerships with refugees' support local organisations: mutual referrals, 360° support

\* born outside EU.

\*\* Statutory refugees, stateless people, persons under protection



# ACHIEVEMENTS

## ACCESS TO FINANCE

2020		2021		<b>+21% refugees financed Vs. 2021</b>
152 business loans + 62 personal loans	= 214 refugees	204 Business loans + 56 personal loans	<b>260 refugees financed</b>	
140 new customers + 74 renewals		192 new customers + 68 renewals		

## NON-FINANCIAL SERVICES

- 283 refugees benefited from a non financial service (advice, training, coaching)
- 591 support actions registered

# CHALLENGES & OPPORTUNITIES FACED BY MIGRANT ENTREPRENEURS

## CHALLENGES

- Lack of migrant support organisations on access to labour & entrepreneurship
  - Language and cultural barriers
  - Poor digital knowledge
  - Complex French administrative procedures
  - Diplomas and work experience from abroad are often not recognized
- **Becoming an entrepreneur is difficult. Access to bank loans often impossible. Especially with only 1 year residency permit**

## OPPORTUNITIES

- Most migrant support organisations enhance language skills, computer skills and administrative rights
  - Previous experience in home countries where entrepreneurship is commonplace
  - Support from their community
  - Resourcefulness : access to informal network and solutions
- **Entrepreneurship can be a solution to a new career or temporary jobs (meanwhile improving language and other skills)**

# PRACTICAL ACTIONS ENGAGED IN VALENCE (South of France)

## 1 - SOURCING:

- Monthly group training sessions within the mandatory civic training by OFII
- Working hand in hand with grassroots organisation to advocate about entrepreneurship as a low risk solution, if well advised
- Encouraging our clients to promote entrepreneurship and microfinance in their community

## AGIR Group :

- Internal exchanges of best practices and challenges
- Open to new approaches by trial and error (migrants survey)

## 2 - HOW TO COPE WITH CULTURAL & ADMIN CHALLENGES:

- 1-on-1 session by Yves (volunteer) to provide administrative support and advice on business development (before and after creation).
- A practical and soft approach



## 3 - ACCESS TO FUNDING:

- Stepped approach
- Flexibility on guarantees requirements
- Taking into account undeclared revenues and activities
- Loans without interests as a complement to microcredits

# MEET MARIA

## **CATERING, DRESSMAKER & HAIRDRESSER**

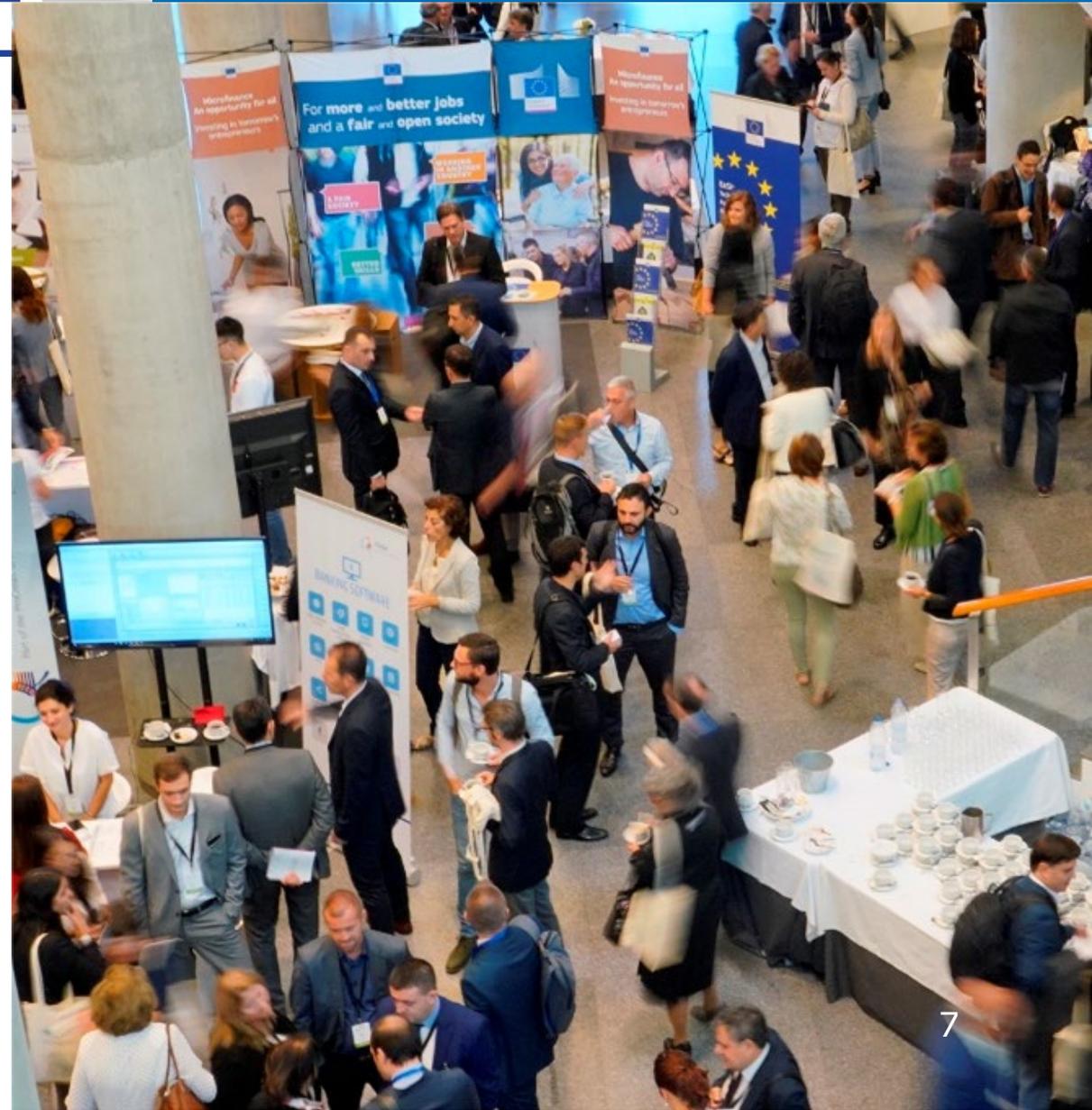
*Armenian, 44 years old woman. In France since 2010.*

- Small jobs at first
- Starts an unregistered income generating activity in 2019
  
- In 2020, Adie helps her to formalize part of her activity (lack of diplomas) and to acquire professional tools
- In 2021, Adie provides her with extra financial support to face COVID crisis
- In 2022, she obtains her hairdressing diploma. Her business is now fully declared and sustainable.

Administration remains an issue : her entrepreneurial status makes her 1 year visa renewal more difficult



**Thank you !**



# EaSI\* Technical Assistance

**For more information, about:**

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\*EU Programme for Employment and Social Innovation

*The author of this presentation takes full responsibility for its contents. The opinions expressed do not necessarily reflect the view of the European Commission.*



## EaSI Technical Assistance

# Microstart's methodology to support migrant entrepreneurship

*Migrant Entrepreneurship*

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9 March 2022, online

# MicroStart

*Founded in 2011, microStart is the biggest microfinance institution in Belgium.*

## FINANCE

People without access to loans from the mainstream banking system, who want to create, consolidate or develop their business.

## SUPPORT

Entrepreneurs, before, during and after their business creation to ensure the development and the sustainability of their activity.

## DEFEND

Through advocacy, the right to economic initiative for everyone.

# Belgian context

- According to the national bank, immigration has boosted the GDP by 3,5%
- Finding a job in Belgium can be a real challenge for migrants: employment rate of 61% vs. 73% for the Belgian natives.
- An **alternative** for them to ensure their social integration and economic independence is **entrepreneurship**. Indeed, becoming self-employed enables migrants to build a solid livelihood, to integrate and to create added value.
- However, the barriers to become self-employed in Belgium are high, and even higher for migrants due to **language challenges, cultural differences and a tougher access to finance**.
- It is therefore of crucial importance to **empower migrants** by helping them to develop their skills and get access to knowledge and support schemes

# Our methodology to support migrants



**Business creation  
support tools**  
in English, Arabic, Farsi,  
Turkish, ...



**Community officers  
make the bridge  
between migrant  
communities and our  
support solutions**



**Adapted and low-  
threshold individual  
coaching sessions about  
entrepreneurship in  
Belgium**



**Interest-free  
microcredits**  
for those that don't  
want to pay interests  
for religious purposes

*Partnerships are key*

# Results of this methodology

## *Key figures*

- **62% born outside the EU**
- **9% recognized refugees**

## *In 2021*

- **Financial support: 379 migrants (57 refugees)**
- **Business Development Services: 555 migrants (127 refugees)**

## Moustafa's story

*Moustafa had a flower shop in Syria for several years. When he arrived in Belgium, it was his dream to start his own flower shop.*

*microStart granted him a **microcredit** to start his company, and his advisor Zidane (himself a Syrian refugee), gave him **support** on the administrative and legal aspects, in his **own language**.*



# Pilot project: Community coaches (2022)

*A project to support refugees who want to start a business*

- **In partnership with UNHCR Belgium and Umbrella Refugee Committee**
  - Train representatives of several communities (refugee committees) about entrepreneurship in Belgium
  - The trained refugees become **entrepreneurship ambassadors**, volunteers of microStart
  - Their role is to organize group sessions to **sensitize and inform** about entrepreneurship within their communities, and to **reorient** to microStart when more in-depth support or financial support is needed

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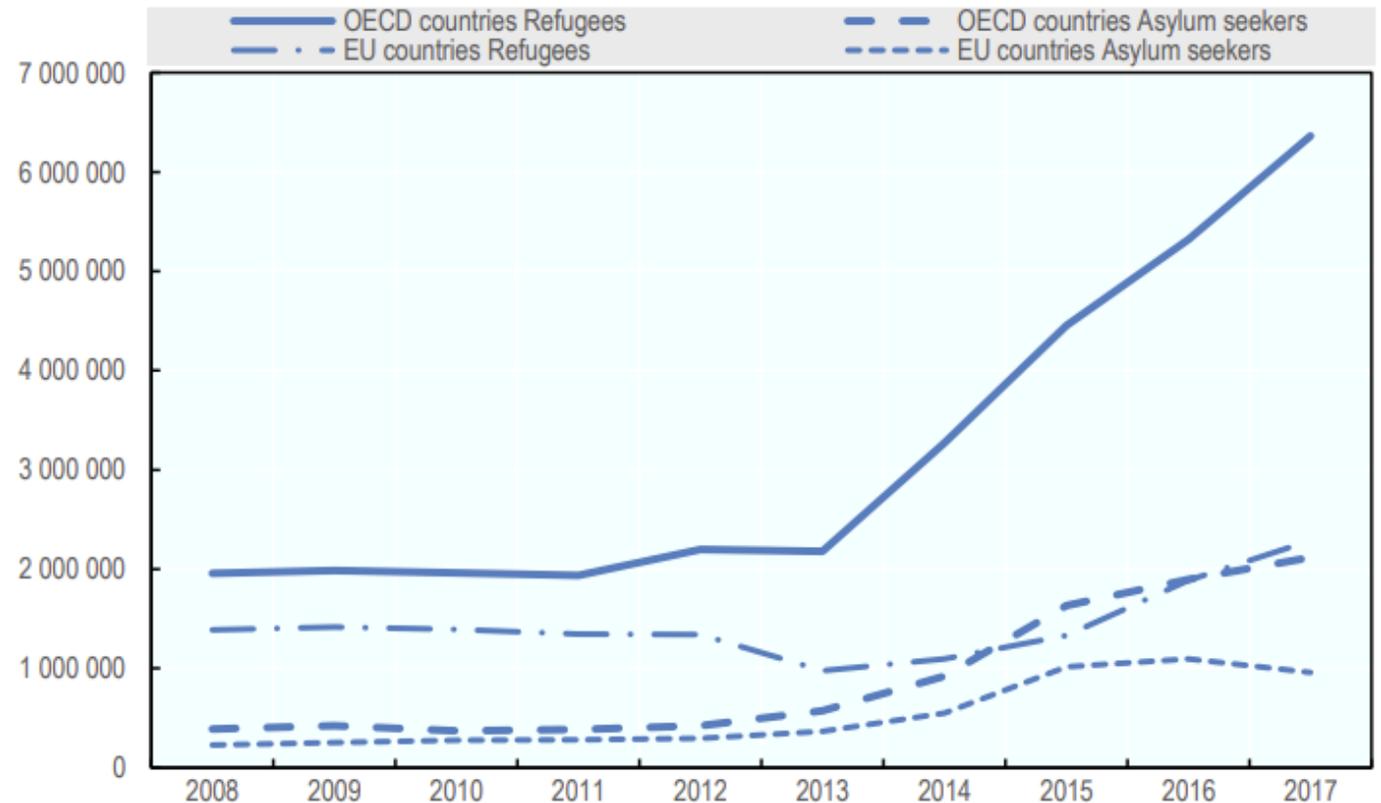
## Migrant Entrepreneurship

*Introduction to the Webinar*

10/03/2022

# Flow of refugees and migrants in European and their integration in the European labour market

**Figure 1.1. Refugees and asylum seekers in the OECD and the European Union**



Source : OECD 2019

# Refugees and migrant entrepreneurship: a path to a professional activity

- **New professional opportunities**
- **Non-financial benefits**
- **Improve employability**

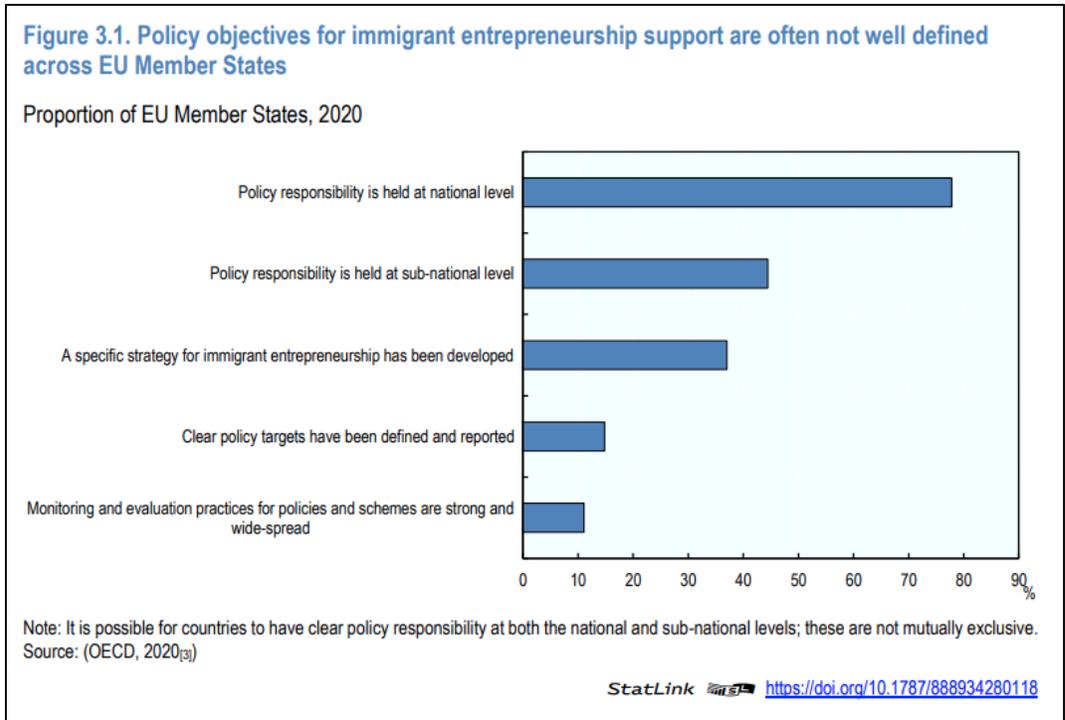
# Self-employed immigrants in the EU – data

- **Self employed in Europe: 12% of immigrants v. 14% of non-immigrants**
- **Between 2006 and 2020: share of immigrants who are self-employed has doubled: +213% of self employed immigrants born in the EU and 198% of self-employed immigrants born outside of the EU**

# Migrant entrepreneurship

## Regulatory context and support programmes

- **Migration and integration of immigrants: competences of the EU and Member States**
- **Only 1/3 of EU Member States provide for an entrepreneurship strategy designed for immigrants**
- **EU supporting programmes and support to microfinance institutions (EaSI, ESF, FEAD, AMIF and future programmes)**



# **Immigrant entrepreneurship schemes are less developed than general schemes**

- **Financial and non financial support to migrant entrepreneurs**
  - Entrepreneurship skilling programmes**
  - Support for administrative and regulatory questions**
  - Access to finance**