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# Evaluation and Analysis of Good Practices in Promoting and Supporting Migrant Entrepreneurship

Guide book  
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Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs  
Directorate F — Innovation and Advanced Manufacturing  
Unit F.2 — Clusters, Social Economy and Entrepreneurship  
E-mail: [GROW-F2@ec.europa.eu](mailto:GROW-F2@ec.europa.eu)

*European Commission*  
*B-1049 Brussels*

# Evaluation and Analysis of Good Practices in Promoting and Supporting Migrant Entrepreneurship

Guide book

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## Glossary

Glossary for the guide book	
<b>Benchmarking</b>	Process of comparing the performance of different support schemes, based on explicit criteria.
<b>Entrepreneurship</b>	Capacity and willingness to develop, organise, and manage a business venture.
<b>Indicator</b>	Criteria used in the benchmarking.
<b>Legal expertise</b>	In-depth knowledge of the law either through education, training, and/or professional experience.
<b>Mainstream support scheme</b>	Activity or service to support entrepreneurship without focusing on a specific target group.
<b>Migrant</b>	Third country national legally staying in the host country. Second or third generation migrants are also included.
<b>Migrant entrepreneur</b>	Migrant (including refugee) legally residing in the EU with ambitions to become an entrepreneur, or with experience in entrepreneurship.
<b>Multidimensionality</b>	Feature of those measures that provide a variety of different services in parallel.
<b>Support scheme</b>	Activity or service helping beneficiaries become entrepreneurs.
<b>Targeted support scheme</b>	Activity or service targeted specifically at migrants, which aims to help them become entrepreneurs.

## List of abbreviations

<b>ACM</b>	<b>Alto Comissariado para as Migrações (High Commission for Migrations)</b>
<b>BA</b>	Barcelona Activa
<b>BAME</b>	Black, Asian and Minority Ethnic
<b>BBA</b>	British Banking Association
<b>B2B</b>	Business-to-Business
<b>CAP</b>	Community Access Point
<b>CNA</b>	Confederazione Nazionale dell'Artigianato e della Piccola e Media Impresa (National Confederation of Craftsmanship and Small and Medium Enterprises)
<b>CNAI</b>	Centro Nacional de Apoio ao Imigrante (National Support Centre for Immigrants)
<b>CREME</b>	Centre for Research in Ethnic Minority Entrepreneurship
<b>CRM</b>	Customer Relationship Management
<b>EDA</b>	Enterprise and Diversity Alliance
<b>ELIE</b>	Employability: Learning through International Entrepreneurship
<b>ERDF</b>	European Regional and Development Fund
<b>ESF</b>	European Social Fund
<b>EU</b>	European Union
<b>FAIE</b>	Favoriser, Accompagner les Initiatives Économiques (Facilitate and Accompany the Economic Initiatives)
<b>FAQ</b>	Frequently Asked Questions
<b>GAEM</b>	Gabinete de Apoio ao Empreendedor Migrante (Office to Active Migrants in Portugal)
<b>IDP</b>	Internally Displaced Person
<b>IFS</b>	International Entrepreneur Association
<b>IOO</b>	Integration Outreach Officer
<b>IP</b>	Intellectual Property
<b>LEP</b>	Local Enterprise Partnership
<b>MIOI</b>	Inkubator Międzykulturowy (Intercultural Incubator for Migrants Organizations)
<b>NGO</b>	Non-governmental Organisation
<b>NSFV</b>	Norsk senter for flerkulturell verdiskaping (Norwegian Center of Multicultural Value Creation)
<b>OAE</b>	Oficina de Atención a las Empresas (Business Support Office)
<b>OECD</b>	Organisation for Economic Co-operation and Development
<b>PEI</b>	Projeto Promoção de Empreendedorismo Imigrante (Project Promoting the Immigrant Entrepreneurship)
<b>RAISE</b>	Ruralna i poljoprivredna integracija u podržavajućoj okolini (Rural and Agricultural Integration within a Supportive Environment)
<b>RDÉE IPE</b>	National Network of Economic Development and Employability – Prince Edward Island
<b>SFEDI</b>	Small Firms Enterprise Development Initiative

<b>SPI</b>	Swedish for Foreigners
<b>SME</b>	Small and Medium Enterprise
<b>SSI</b>	Settlement Services International
<b>UNHCR</b>	United Nations High Commissioner for Refugees
<b>UoG</b>	Unternehmer ohne Grenzen (Entrepreneurs Without Borders)

## Executive summary

### Introduction

The focus of this study is to:

- Gather data and identify good practices among initiatives supporting migrant entrepreneurship.
- Disseminate lessons learned from these successful initiatives in Europe and beyond and to encourage replication of good practices.
- Provide a self-assessment tool to be used by service providers to assess their services and identify concrete ways to improve them.
- Enable policy makers to assess the current performance of migrant entrepreneurship support schemes and feed any lessons learned into the next round of decision-making.

### Methodology and Benchmarking tool

The study is based on three main methodologies: theory-based evaluation with standard evaluation criteria, benchmarking, and case studies.

The scope of the study covered the EU, its Member States (EU28), Norway, and signatories of the COSME programme. Information on these countries is gathered at the national, regional, and local level, and includes actors from the public, private, and the third sectors. In addition, good practices beyond Europe were included to provide inspiration and perspectives from different contexts. The result of the first phase was **a database of 193 support schemes** across Europe and beyond. Among these 193 schemes, 38 were selected, taking into account the effectiveness of each initiative, the range of services offered, as well as the geographical representation of Member States across the sample. These 38 initiatives were benchmarked and 22 were selected as case studies for this guidebook based on their scoring, geographical location, and activities coverage.

### Conclusions and Recommendations

This study confirms the importance of offering comprehensive support to migrants who are willing to start up or scale up a business in their host countries. Migrants face a set of specific challenges to establish and manage entrepreneurial activities in their receiving countries. These challenges are often interlinked and typically stem from limited host-country specific human capital, lack of familiarity with the functioning of local labour markets and with local business regulatory frameworks, difficulties in accessing local business networks, and, crucially, start-up capital and business facilities. The study has demonstrated that the measures which address these difficulties holistically, by providing migrants with a combined offer of training and regulatory advice, social capital, and facilitated access to business funding and working spaces, are best suited to support migrant entrepreneurs in a cost-effective fashion and help their businesses to thrive. This is consistent with the findings of the existing literature on the subject.

The study also shows, however, that the provision of such a holistic, multidimensional support cannot be used consistently across all types of organisations, as this tends to be too resource-intensive for small to medium-sized organisations operating at the local level, which are the most common providers of migrant entrepreneurship support measures. Each of these organisations can rarely rely on both business trainers and regulatory advisers specialised to serve the immigrant population, while at the same time leveraging networks to provide mentoring opportunities and facilitate access to funding and facilities.

Against this background of fragmented offers of migrant entrepreneurship support services, the study suggests that comprehensive and multidimensional support to migrant entrepreneurs may still become available, provided that synergies and co-operation among different service providers are

stimulated. In the case of organisations operating in the same locality or region, co-operation could take the form of a concrete pooling of resources – be these specialised trainers and advisers, networks, or working facilities, for instance – so as to allow the partner organisations collectively to offer holistic support to their clients. When structural co-operation and resource sharing would not be an option – as in the case of organisations operating across borders – looser forms of co-operation, such as mutual learning mechanisms, might still help service providers to offer a broader and improved range of support measures, by facilitating a cost-efficient allocation of resources. The study has also pointed to the limited sustainability over time of many migrant entrepreneurship support schemes – due largely to financial constraints. The fact that many such schemes have traditionally relied largely – when not exclusively – on project funding, has meant that a number of initiatives have not continued after the inception phase, triggering a “pilot and crash” phenomenon. Alongside helping to expand the range of support measures that each service provider is able to offer to migrant entrepreneurs, greater co-operation may contribute to fostering the sustainability of migrant support schemes over time. Resource pooling comes with the key asset of generating economies of scale, though even “lighter” models of co-operation may favour a more efficient allocation of resources.

More generally, the study recommends that in designing migrant entrepreneurship support measures service providers and funders alike take into account the existing instruments of support available in a given region or country that might help to tackle some of the specific obstacles faced by migrant entrepreneurs. Bridging to mainstream support schemes may foster migrant integration, provide entrepreneurs with access to a wide range of services, and benefit from non-targeted support measures. The offer of networking measures tasked with helping migrants to access local networks of entrepreneurs, service providers (including, crucially, credit institutions) and clients can provide opportunities for the migrant entrepreneurs and contribute to the success of their businesses. This study has demonstrated that the extent to which migrant entrepreneurship support initiatives can facilitate access to mainstream networks primarily depends on the links that the organisation providing support is able to establish with the broader business community. Mutual learning, co-operation, resource sharing and referral to complementary support offers are not the only instruments to improve the long-term sustainability of (small) migrant entrepreneurship support schemes over time. In this respect, the study makes some additional original suggestions for service providers, and designers. These include:

- leverage volunteering and corporate sponsorship – including by successful migrant programme *alumni* – to expand the resources (both financial and human) available for each migrant entrepreneurship support scheme;
- diversify the sources of funding for each support scheme as well as, when possible, the activities carried out by the service provider (for instance by blending not-for-profit and profitable activities), so as to foster resilience of the scheme over time and if/when one source of funding is discontinued;
- make use of the most recent information technology tools when these may appropriately help to reduce the costs of service provision, while reaching out to a broader pool of clients. More specifically, the study suggests that an extensive use of social media may be a cost-effective strategy to raise awareness about the availability of migrant entrepreneurship support measures. Some training modules as well as general regulatory and legal advice (for example, on business registration, tax, and social security compliance etc.) might also be offered through web-based tools, provided that the materials are adapted to the specific needs of the immigrant audience, for instance by using simple plain language and/or translation tools.

The study has demonstrated that the provision of multilingual information (including multilingual websites) and the recourse to role models from the targeted migrant community can facilitate take-up of the existing support initiatives, particularly among newcomers, and encourage them to participate in the activities. Similarly, a strategy to raise awareness about migrant entrepreneurship support initiatives among the immigrant communities may need to involve the recourse, alongside mainstream media, to ethnic media and networks, as well as specific grass-root initiatives.

Migrants and migrant entrepreneurs are by no means a homogeneous group. This requires a careful assessment of the professional and personal needs of each client at the beginning of the support process, and, when necessary, the use of highly specialised trainers to serve specific subgroups. In addition, it is advised that advisers working with newly-arrived refugees receive training in psychological support and/or have experience in dealing with vulnerable people.

The success of mentoring initiatives depends largely on the quality of the matching between each migrant entrepreneur and the mentor (along shared interests, prospected sector of activity, background or location), as well as the mentor's and mentee's regular availability. The study recommends that the design and implementation of mentoring measures strikes an optimal balance between the need of structuring the mentoring relationship along clear commitments, schedules and duration - so as to set an appropriate framework that can drive concrete results - and the necessary flexibility and tailor-made approach to leave room for the engagement of both the mentee and the mentor.

The study also confirms the finding from existing literature that, while difficulties in accessing funding from host countries' credit institutions and lenders are among the most stubborn obstacles that migrants face to start up or expand a business in their host country, only very few migrant entrepreneurship support schemes directly provide funding to their clients – in the form of microloans and grants. While this is a result of these schemes being carried out largely by NGOs with tight resources rather than financial institutions themselves, the study suggests that the provision of guidance and training on how to develop and present a bankable business plan, and, when possible, loan guarantees, can increase the opportunities for migrant entrepreneurs to receive funding for their business ventures. Raising awareness among credit institutions about the specific characteristics of migrant lenders is also a promising approach.

Overall, the study points to the pivotal importance of the “quality” of trainers, advisers, mentors, and their constant commitment to the provision of a quality service, for building tailored and reliable migrant entrepreneurship support schemes. Thus, for instance, it is recommended that the staff in charge of providing regulatory and legal counselling hold relevant qualifications or experience in the field of business legal advice and/or legal migration advice.

Overall, the study concludes that, to be effective, migrant entrepreneurship support schemes need to be outcome rather than process-focused, and should therefore measure and monitor their impact. The provision of training, mentoring, funding and other services is not a goal in itself, but should translate into concrete results in terms of business creation and growth, the economic and social integration of migrant entrepreneurs in the host community, and the benefits for the community. Hence, it is important to monitor the entrepreneurial activities run by migrants who graduated out of the supporting programmes and collect both qualitative and quantitative data to assess the success of these activities, their added-value for the receiving community as well as, when possible, the linkages between these outcomes and the service provided.

Monitoring and data collection are pivotal both for service providers and funding institutions to make informed decisions, respectively, on service design and delivery, and on funding. Yet, as the extensive review of migrant entrepreneurship support schemes carried out through this study has demonstrated, systematic monitoring of the outcomes of such schemes upon the completion of service delivery is not frequent, particularly when these are implemented on a project basis. In light of this, the study recommends that grants and other funding mechanisms for migrant entrepreneurship support schemes provide for the earmarking of a share of the total budget for follow-up, monitoring, and data collection upon the delivery of the services, so that feedback can be collected and improvements made to the scheme.

# 1 Introduction

## 1.1 Purpose and objectives of the guide book

The promotion of entrepreneurship is incorporated in the **Europe 2020 Strategy** which aims to create the conditions for “smart, sustainable, and inclusive growth”. Within that framework, the **Entrepreneurship 2020 Action Plan** sets out a number of actions, under three different action pillars:

1. Entrepreneurial education and training;
2. An environment where entrepreneurs can flourish and grow;
3. Role models and outreach to specific groups.

One particular commitment in the Action Plan is to **facilitate entrepreneurship among migrants** already present and residing in the EU based on best practices from Member States. This guide book aims to disseminate the lessons learned from successful initiatives in Europe and beyond.

Through their participation in the labour market, including as entrepreneurs, migrants can add value to society in their adoptive country. However, migrants often lack knowledge of, and information about, the cultural business and regulatory environment of their host country. Furthermore, administrative and socio-cultural difficulties may hamper the potential of migrant entrepreneurs and impact on the sustainability and growth potential of the businesses they set up. As a consequence, effective and targeted business support schemes have an important role to play in supporting migrant entrepreneurs.

This guide book provides advice, good practices, and a self-assessment tool to be used by service providers to improve their services.

First, to assist the evaluation of migrant entrepreneurship support schemes, ten key assessment dimensions were identified:

Table 1: Dimensions for assessment of support measures promoting migrant entrepreneurship

1. Visibility
2. Networking
3. Legal and regulatory advice
4. Individual business support
5. Group business training
6. Mentoring
7. Access to finance
8. Facilities provision
9. Language/cultural sensitivity
10. Impact

In a second step, out of 193 identified effective support schemes across the EU and beyond, 38 were selected. A benchmarking tool was developed to refine the selection of good practices to provide concrete outstanding examples and guidance for organisations and service providers running support schemes, as well as for policy makers. The selection of good practice cases took into account the effectiveness of each initiative, the range of services offered, as well as the geographical representation of Member States across the sample. A small number of relevant good practices from outside the EU were also included in the sample for inspiration.

The first part of this guide book describes the benchmarking tool and provides practical instructions to use it (Chapters 2 and 3). Following this, the ten dimensions are described in detail and examples from the 20 European good practice cases are provided to demonstrate how the success indicators in the benchmarking tool can be applied in practice (Chapter 4). Chapter 5 provides practical tips for each of



the ten dimensions to be considered by current and future service providers. Finally, Chapter 6 then presents the 20 European good practice case studies in full, followed by the two international ones coming from countries, Canada and Australia, with a longstanding tradition of promoting and supporting migrant entrepreneurship.

## 2 Benchmarking tool

The table on the following pages presents the benchmarking tool.

Click [here](#) to access the full benchmarking tool provided in [Annex 1](#).

Dimension					
Dimension	Indicator number	Sub-indicators	Yes/No	Ideal example	Score
1- Visibility	1.1	Online presence and visibility			0
		Is there a webpage dedicated to this specific scheme?		The scheme promotes its activities through a website. It contains a main home page where the scheme is presented and the business environment in the host country is described. The main home page is completed by additional pages that describe each service of the scheme in further detail. Information about how to apply for the scheme and about the organisation itself and what kinds of other services they offer is also provided. A calendar of all the networking events is provided, as well as modules of business training and downloadable course materials in a number of languages. There is an intranet that only the participants have access to where additional materials and information can be found. Through this intranet, participants may also exchange experiences, ideas and thoughts. Answers to most common questions about the scheme are provided. In addition, the website provides information and additional website links regarding other areas that might be of interest to migrant entrepreneurs, such as information on visa requirements, work and residence permits, health insurance or education systems (for example compulsory attendance of children in the last year of pre-school or language assistance in schools).	
		Is the above-mentioned webpage mobile-friendly, or alternatively is a mobile application available?		The scheme has a mobile application and its website is also compatible with internet browsers on smartphones and tablets. The mobile application offers the same information available on the website in a more concise form, it also includes a translation folder where the users of the application can find business terminology in the language of the host country with translations into the languages most spoken by migrants in the host country. The application also has a real-time chat service through which the users can communicate with the scheme’s service providers, for instance to ask for contacts, or quick legal or business questions.	
		Are there links or mentions of the webpage in other media?		The scheme is mentioned on other websites, including local authorities or government websites, leaflets of employment agencies and other organisations which support migrants or entrepreneurs and NGOs targeting minorities, refugees or asylum seekers.	
		Is the information available on the service provider's webpage accurate and up-to-date?		The website of the scheme provides most of its information in languages most likely to be spoken by the migrant population in the host country. All this information is checked regularly to make sure it is up-to-date and accurate.	
		Are the contact details of relevant insitutions listed on the website?		The website includes contact information for all the relevant institutions, authorities and organisations that the migrant entrepreneurs might need. These include the local employment office, local and national chambers of commerce, Ministry of Trade, Ministry of Justice, Interior Ministry and its dedicated local departments where migrants have to register/apply for residence permits, and others, such as contacts for NGOs that provide free-of-charge services to migrants. For each of these entities, correct and complete contact information is provided (with regards to national authorities it includes the specific departments) together with a short informative paragraph that describes what these entities do in the area of migration and migrant entrepreneurship by giving specific examples on the problems they can help with.	
	1.2	Local events and use of migrant networks			0
		Are grassroot events organised to raise awareness of this scheme?		The organisation participates in local, regional and minority festivals/festivities where it has a stand through which it promotes the scheme and provides general information about entrepreneurship. During festive periods connected with traditions and beliefs of migrant and minority communities, the scheme also has a promotional stand in the vicinity of frequently-visited gathering places. The scheme organises events to commemorate World Refugee Day, such as special visits to refugee and asylum seeker centres where past participants talk about their life stories and how the scheme has helped them establish their own business and integration into the host country's society. These events also include entrepreneurial competitions, such as quizzes designed to test the entrepreneurial knowledge and skills of those participating, and at the same time educate them about entrepreneurship and the business environment in the host country.	
		Does the service provider physically go to areas where migrants live to reach out to them?		The scheme uses local Community Access Points (CAPs) to reach its target audience and to spread awareness about its services, these localities include local barbershops, community centres and other socialising spaces, such as centres providing after-school activities for children or launderettes and bakeries. The scheme also organises introductory talks in refugee and asylum seeker centres, and local cultural centres for minorities providing information on the scheme and its services, entrepreneurship, business environment in the host country and topics pertinent to the particularity of migrant entrepreneurship.	
		Are migrant networks engaged in the outreach campaign of this scheme?		The scheme closely cooperates with a number of migrant and minority communities (such as local schools, cultural/sporting centres, but also migrant business associations and other types of migrant networks) to reach its target group by giving talks in the community centres and by networking within the different communities.	

	1.3	Integrated communication campaign			0
		Is this scheme promoted at public events?		The scheme participates in local and regional festivals and a number of national, business and other fairs, such as Christmas fairs, book or food fairs. It attends large events that attract media attention and a lot of participants to give talks that can either provide information about the scheme or concrete tips about entrepreneurship or migration, as well as network with the audience.	
		Is this scheme marketed through newspapers and newsletters (including community publications and publications available online)?		The scheme has an integrated communications campaign. It advertises its services in local newspapers and cooperates with local communities on information dissemination through community (online) newsletters and ethnic publications.	
		Is the service provider active on social media to raise awareness of this scheme?		The support scheme is very active on all forms of social media, it uses Facebook, Instagram, Twitter and Snapchat for information dissemination about the scheme and its events. In addition, information about entrepreneurship that is useful for the target audience is distributed through these channels, namely advertisement of available office spaces, workshops organised by other entities on business and entrepreneurship, new laws/decrees about entrepreneurship, national support schemes for entrepreneurs etc. Awareness is also raised through the use of a YouTube channel with short instructional videos about a number of topics, such as an introduction to business, what is entrepreneurship, how to become an entrepreneur, or a step-by-step guide to filling in necessary licence permits or migration forms. Participants, interested migrants and natives may contact the organisation through these channels as well.	
		Has the service provider appeared on TV or on the radio to raise awareness of this scheme?		The scheme's staff, including trainers, have been interviewed for national and international media and short TV news reports about the services offered have been broadcast. A documentary about the support measure was broadcast on a national television channel. The scheme is exploring the possibility of cooperating with a local radio channel to host weekly interactive Q&A sessions.	
	1.4	Reaching out to role models			0
		Are testimonials of entrepreneurs with a migrant background used for outreach and to raise awareness of the scheme?		Testimonials of past participants and their stories are published on the website and on promotional materials, such as information leaflets. Previous participants that have become entrepreneurs are often invited to give talks at different types of events to inspire and encourage potential participants to join.	
		Are leaders of migrant communities involved in outreach activities for this scheme?		The practice cooperates closely with migrant communities and their leaders, who are actively involved in disseminating information through talks, written materials and by word of mouth. This information is both integrated within the scheme's own communication methods, but is also conducted through the leaders' own channels.	
Total					
2- Networking	2.1	Network provision			0
		Has the service provider built a network?		Since its establishment, the scheme has been building its network of contacts and partners through an active collaboration with different relevant actors in the private and public sector, such as national authorities or NGOs. These actors are generally incentivised to collaborate with the scheme, as they also benefit from the events and activities, for example, through new partnerships and mutual knowledge exchange.	
		Do the migrant entrepreneurs benefit from these contacts?		Beneficiaries have access to the network at events, but also on request or if the need is identified during the consulting or training. They can then be directly referred to different organisations or people from the network. A lot of networking activity also takes place through the various organised events, such as business fairs (national and local), workshops, seminars, business breakfasts, theme nights, guest lectures, job and educational fairs, and many others. Chambers of commerce and business associations are also part of, or organisers of, these events and beneficiaries have, therefore, the opportunity to network with these actors. The events are open to different audiences (including both native and migrant entrepreneurs). The scheme also cooperates very closely with mainstream support measures for entrepreneurs and such actors may also be part of the organised events. In addition, visits to local municipalities, financial institutions and local businesses and large enterprises are organised on a monthly basis.	
	2.2	Variety of actors involved in the network			0
		Does the network include most of the relevant stakeholders?		The network is comprised of a variety of public and private stakeholders: local/regional/national authorities, associations, suppliers, local businesses, banks and other financial institutions, chambers of commerce, migrant and minority associations, trade associations, universities, local start-up hubs, NGOs providing free legal services, local European and international representations, educational institutions, language institutions, cultural centres, sports clubs and many others.	
		Are the members of the network from a range of different professions?		The network members come from a variety of areas and sectors relevant to business and entrepreneurship, including craftsmanship, chambers of commerce, business associations and education entities. Representatives of different business sectors and specific associations are also included in the network, for example, the Association of Street Food Vendors or High Street Business Association. Visits to local financial institutions are also arranged together with a mock loan decision process.	

	2.3	Networking opportunities with entrepreneurs			0
		Are there opportunities to network with other migrant and native entrepreneurs, including potential business suppliers and clients?		The scheme’s participants have opportunities to network through various events, like business breakfasts and business fairs. Within these events, specific activities are organised so that migrants and native entrepreneurs can interact with each other and exchange experiences. There is a “tandem” activity where beneficiaries are paired with a local native entrepreneur to provide support to each other with real business issues. On many occasions this pairing has turned into a business partnership. The support scheme also facilitates exchanges where a migrant entrepreneur might spend a couple of days with an already established migrant or native entrepreneur or in a medium-sized enterprise to gain first-hand experience of how a business operates and what the day-to-day challenges are. In addition, the scheme hosts an annual "networking cruise" - an event intended to build connections between immigrant business owners and the broader business community on a cruise.	
	2.4	Networking opportunities with chambers of commerce and business associations			0
		Does this scheme help participants access the services provided by chambers of commerce and business associations?		The scheme organises events and visits to chambers of commerce and various business associations. Additionally, beneficiaries are encouraged to participate in events held by these organisations, such as lectures or theme nights as they provide good opportunities for networking.	
		Total			
3- Legal and regulatory advice	3.1	Provision of legal and regulatory advice			0
		Is legal and regulatory advice provided, including both advice related to setting up a business and to immigration regulation?		The scheme offers legal and regulatory one-to-one advice sessions that are tailored to the specific needs of the migrant receiving this support. It can include legal and regulatory advice on business setup (for example, taxation, licences, bookkeeping) and/or areas regarding migration law, legal status, residency or naturalisation. These sessions are available on request when needed.	
		Is information regarding legal and regulatory advice available on the service provider's webpage?		Exhaustive information is available on the website on all legal aspects of migration and business creation in different sectors, including links to relevant authorities and service providers. Legal and regulatory information is also available in a concise form through the scheme’s mobile application where real-time chat with specialist staff is available. The scheme’s profiles on social media also provide legal information and advice.	
	3.2	Is legal and regulatory advice delivered in a personalised way to answer the specific needs of individuals?		Legal advice is provided through one-to-one sessions where the advisers adapt the services provided to the specific needs of the migrant entrepreneur. Group information sessions, such as workshops or seminars, on more general legal and regulatory topics are also organised.	0
	3.3	Is legal and regulatory advice provided by legal experts?		Professionals providing this advice have a law background or significant experience and in-depth knowledge of entrepreneurship and the legal aspect of business creation in the host country. Should a beneficiary of this support require more specialised services, legal advisers can refer them to more competent entities in the particular area that needs addressing.	0
	3.4	Are relevant professionals and administrations involved either to update the legal advisers on new developments or to engage directly with the migrant entrepreneurs?		Legal advisers receive training from authorities when legislation changes. Relevant professionals and authorities are frequently invited to provide guest lectures to migrant entrepreneurs on the legal aspects of business creation and legal migration.	0
			Total		
4. Individual business support	4.1	Provision of individual business support			0
		Are individual needs assessed and an individual action plan agreed on?		The scheme provides a highly-personalised service where advisers agree the course of action with each individual participant depending on their needs and goals. This type of support can be provided at every stage of entrepreneurship, such as when migrants are thinking about opening their own business, when they already have a specific idea/plan in mind, when they are in the process of putting this idea into practice or when they have already established a business. This support is also provided as a complementary activity to business training. The assessment of individual needs includes going over the business plan in detail point by point and discussing what particular action is needed for each step and for the migrant to achieve his/her business idea. For example, when a participant’s plan is to acquire a food truck business, the business adviser can focus on the requirements of this particular area and can go over the possible challenges with the beneficiary, such as where a person can get a vehicle suitable for this kind of enterprise, what the necessities of its upkeep are (foe example, where it will be parked when not in business, how will it be cleaned), what kind of permits are necessary, what are the health and safety regulations regarding food distribution, how will the supplies be obtained, or what are the regulations on street vending/parking among others. Referrals to other more specialised services, like a culinary workshop on food presentation, can also be given. After each and every point is examined, a plan can be outlined on how to tackle every one of these challenges. The individual business advice is also available for already established migrant entrepreneurs that would like to discuss business growth strategies, the market possibilities or just brainstorm possibilities to update their enterprise. In addition, the advisers also provide advice to develop communication skills and assertiveness, as well as assistance regarding mental health and family situations that might have an impact on the business.	
		Is business support provided on a one-to-one basis?		The support is provided through individual face-to-face meetings and when the participant's situation requires it through telephone and email. The advisers often give participants some assignments pertaining to their business plans to develop for the next session.	

	4.2	Is advice and support on the host market as well as on all the main steps of entrepreneurship (including developing ideas, mobilising resources, financial literacy, business planning and management, coping with uncertainty and risk) provided through business advisers or coaches?		<p>The services provided include support at every stage of business development including the main steps of entrepreneurship, such as: brainstorming at the idea phase (finding the right idea/area of business); discussing business ideas (is the business idea achievable/suitable in real life); establishing the business plan and budget (how will the business idea be achieved, what are the necessary means to achieve this idea); and registration of the company (necessary licences and permits); advice about regulations (tax, social security, etc.) together with information on local, national and European markets; day-to-day operations of running a business (for example, end of a day inventory of stock and takings); or growth strategy for the future development of the business. During the sessions participants are encouraged to express their fears and doubts so that they can be addresses by the advisers and constructive solutions can be found.</p> <p>For example, should a migrant entrepreneur come for advice about expanding his business into online sales, the adviser may propose participating in a computer literacy class specialising in design and infrastructure or can put the beneficiary in touch with start-up companies in his community working in this area or a local entrepreneur providing similar services to the ones the beneficiary is aspiring to provide.</p>	0
	4.3	Is feasibility assessment conducted for the ideas of each of the potential migrant entrepreneurs?		<p>The advisers go through each individual business plan to assess its feasibility to see if the plan is based on a real situation of the target market and abilities of the participant and address any deficiencies. This is done in collaboration with the migrant entrepreneur and also takes into account the national context and the labour market. Role playing may also be used to see how the participant would react in stressful situations.</p>	0
	4.4	Do the business advisers or trainers have experience with business set up and administrative procedures?		<p>The advisers have entrepreneurial experience and are thus familiar with all the procedures entrepreneurship entails in the host market. They have experience in different sectors and know the local area and administration really well.</p>	0
	Total				
5- Group business training	5.1	Provision of business training			0
		Is business training provided?		<p>The scheme offers two business training courses depending on the participant's business development stage. There is a course for beginners that targets migrants thinking about opening a business, those who already have a specific idea in mind and those that have previous experience with running their own business, but that for various reasons are not in entrepreneurship at the moment. The business training for beginners includes four modules. The four modules are – business environment (local/national/European/international), how to set up a business, day-to-day functioning of the business, and growth strategy. To achieve a balance between information provided and applying it in real life, each module in the beginners course lasts about four weeks. The second course is an advanced course for migrants who own a business but would like to develop it further. The advanced course offers the first and the last module of the beginners course but participants may voluntarily participate in sessions of the other two modules. The fact that the advanced course participants may not have too much availability given their work commitments is taken into account, therefore, the modules for the advanced course are spread across eight weeks each.</p>	
		Is the number of training hours provided and the length of training adequate for comprehensive training?		<p>Each of the courses consist of group and one-to-one sessions and every two weeks there is an evening lecture where participants from the two courses interact with each other and exchange ideas and experiences.</p> <p>The beginners course is the more comprehensive of the two and, therefore, two group sessions per week and an individual advice session every other week take place.</p> <p>The advance course consists of a one group session per week and one individual session every other week.</p> <p>During each group session participants receive homework, related to their business idea, to be developed for the next session (for example, in the module on business environment if a participant intends to open a small repair business he is asked to do research into this area of the local market).</p>	
	5.2	Breadth of training content			0
		Does the group training cover knowledge and skills specific to the host market in addition to modules covering most aspects of entrepreneurship (including developing ideas, mobilising resources, financial literacy and access to funding, planning and management, coping with uncertainty and risk, and the legal and administrative aspects of setting up a company)?		<p>The overarching topics are how to best mobilise one's personal resources (such as skills, knowledge or savings) and elevate financial literacy together with information on various forms of financial aid. Given the usage of practical exercises and assignments to be developed at home, the participants obtain and develop their managerial skills. Through the practical exercises, participants are also taught how to cope with stressful situations.</p>	
		Does the service provider provide a range of training related to the idea (seed) stage all the way through the business creation and growth stages?		<p>The training is divided into four modules. In the first module, participants receive introductory information about the business environment in general, in the host country and in each sector, such as laws, regulations, licence requirements, business etiquette, or among others differences between various cultures. The second part focuses on developing a viable business idea to set up a business, this requires more practical information regarding specific business sectors (those that are relevant to participants), it goes over the necessities required to open a business (licences, permits, registration), necessary funding, marketing, etc.</p> <p>The third module revolves around the everyday workings of a business, such as taxation, re-stocking of shelves (if relevant), purchasing supplies, closing down the till, health and safety regulations and others.</p> <p>The last section focuses on developing the business further including the development of additional skills (such as comprehensive advertisement strategies) and growth strategies.</p>	

		Is there a balance between theoretical and practical training?		<p>Theoretical information and exercises are supported by the provision of specific success stories and by using the participants' ideas as mock examples to provide more targeted advice. The emphasis is on participants to participate in as many practical exercises as possible where they hone their entrepreneurial skills, such as role playing of various stressful scenarios or mock shopping exercises/meetings with clients.</p> <p>The courses consist of modules that contain an extensive amount of information that is invaluable for the participants in their quest to set up a business. Modules 2, 3 and 4 specialise particularly on topics pertaining to developing a business idea, putting the idea into practice and possible future developments of the idea/business. On top of various exercises and homework focused on the areas taught, participants have to develop a viable business plan/growth strategy throughout the course that the trainer assesses periodically. The business plan includes the set up stage of the business, its maintenance and growth strategy for the future.</p> <p>Visits to start-up hubs and other entities, such as banks or national enterprises, are also organised within the framework of the course. Additionally, the course participants may attend numerous specialised events, like workshops, seminars or guest lecturers, that the scheme organises and that provide additional support/inspiration/information/advice to them in the area of business creation.</p> <p>During the course, participants are encouraged to try out their ideas in practice through a pop-up shop set up by the scheme or the scheme’s kitchen/cafeteria, and approach potential clients/suppliers either on their own or through the networking events organised by the scheme.</p>	
	5.3	Flexibility of training and availability of didactic material			0
		Is the training timetable flexible?		The time when the group classes are held is agreed before the beginning of the course taking into account the needs of the majority of the participants. Therefore, it is possible for the beginners group session to occur every Tuesday morning and Friday evening and for the advanced course group sessions to be held on Saturday afternoons. Trainers have a flexible schedule and can adapt the timetable to the needs of the participants with regards to the one-to-one sessions.	
		Is the training material available online? Is it available for offline use through downloading?		The training material is available in print and online in an easily downloadable format and with further details on specific topics, such as health and safety regulations, social security or taxation, bookkeeping or information on incubators and available funding.	
	5.4	Are trainers experienced in the field of entrepreneurship?		Trainers are former or current entrepreneurs in the local area and receive regular training to keep their knowledge up-to-date.	0
		Total			
6. Mentoring	6.1	Is mentoring provided?		The scheme matches participants with mentors. The mentoring partnership in the area of administrative and business guidance should last at least 6 months. Mentoring is available as a complementary service to the business training or as a separate activity, however, it is advised that the recipients of this support participate in at least one or two individual business advice sessions for the scheme’s staff to be able to assess their mentoring needs.	0
	6.2	Is a mentor/mentee matching procedure in place?		The matching procedure assesses each individual participant and mentor to try to find the best match possible based on business sector, background, interests, personality and other decisive factors, such as mobility.	0
	6.3	Assess the nature of the mentoring (frequency, length, type of interactions, etc.)		There are no set rules for this activity, frequency, length and type of interaction are to be designed on a case-by-case basis. In fact, the mentor/mentee build their own relationship and decide on the frequency and form of communication in order to adapt to the needs and availability of the persons involved. The mentorship should last at least until a couple of months after the business has been established so that mentees can take full advantage of this support structure and discuss and address with mentors their observations/problems previously not foreseen, planned for, in their business plans.	0
	6.4	Are objectives and success indicators set for the mentoring activity?		Objectives of how the mentorship should help the participant’s business are established during the first meeting and are reflected upon regularly. Indicators are agreed to evaluate the progress made (for example, finding the right workspace/shop area, or developing the final product to be sold or it can be something smaller, such as finalising the business idea) and to encourage the migrant entrepreneur to reach particular goals (opening the business on time, securing funding, hiring a first employee, etc.).	0
			Total		
7- Access to finance	7.1	Is information about the different options to access finance provided?		The trainers and advisers provide information and advice on all forms of financial support, such as loans, microcredit, grants, crowdfunding, leasing etc. and provide contacts to relevant credit institutions as well as banks, loaning institutions, organisations providing microcredit, crowdfunding platforms, business angels, co-operatives etc.	0
	7.2	Support to develop a financial plan			0
		Is support to develop a bankable business plan provided?		Participants work on creating a bankable/feasible/viable business plan through the support they receive, for example, in the beginners business course each group session has portion of its time devoted to discussing the business plan with other participants to brainstorm ideas. These can be further developed in the one-to-one sessions where more detailed and delicate parts of the business plan are discussed (such as, where will the financing come from, if the participant will borrow from his/her family how will the payments be set up to avoid unpleasant situations). There are individual activities and practical exercises pertaining to this goal included in the business course.	
		Once the enterprise is set up, are follow-up sessions to oversee the business's financial fitness carried out (in particular cash flow and profitability)?		The practice holds follow-up sessions for its past participants at least once every three months up to two years after the business has been established where additional information and fitness checks can be provided (this timeline was devised from experience and feedback of past participants). The aim of this follow-up is to oversee the business's financial fitness and to address (either in the follow-up session or in a series of individual business advice sessions) any specific issue encountered in this regard. Participants are welcome to contact the scheme more often should they need more regular support.	



	7.3	Funding provision and involvement of banks/credit institutions			0
		Do banks and/or credit institutions collaborate with the service provider in the context of the scheme?		Financial institutions participate regularly in events organised by the practice and there are specialised sessions with these institutions ensuring an exchange and understanding of the needs of both the migrant entrepreneurs and the credit institutions. Furthermore, there is a specific collaboration with a partner providing microcredit (see below). Visits to these institutions are also organised regularly for training and exchanges between the banks and the migrant entrepreneurs.	
		Is microcredit provided by or via the service provider? If not, is it provided by a partner organisation?		The practice cooperates with a partner that provides microcredit and has specific initiatives based on the particularity of migrant entrepreneurship (such as longer repayment periods and multiple guarantors) and where business training courses' participants can take out loans in a less costly way and with lower risks. The partner has set up an account which guarantees 80% of the loan of each entrepreneur. The scheme may pose as a participant's guarantor.	
		Apart from microcredit, are other forms of funding provided (including alternative finance like crowdfunding platforms)?		Participants receive information about alternative fund raising and advisers may provide support in the form of advice or technical assistance with the creation of crowd funding profiles or can refer the participants to other institutions that pursue this kind of support. The scheme also prepares its participants to fulfil the necessary requirements for salary subsidies (before and after opening a business) offered by the employment office and provides information and support on other mainstream financial initiatives. For participants from a specific background (such as refugees or asylum seekers that may not have an established support system, i.e. family, in the host country) the scheme can, in cooperation with some of its partners ( a bank and charity), provide start-up grants of up to 2,000 EUR per beneficiary. The sum of the start-up grant is intentionally kept small in terms of scale and value, so that individual beneficiaries can handle them. In order to receive this grant, beneficiaries that fulfil the requirements have to present their business plan in front of a committee that consists of representatives of the scheme, partnering organisations and NGOs specialising on support provision for migrants, the committee then assesses the preparedness of the beneficiary based on the feedback from trainers and from other support measures the beneficiary receives.	
	Total				
8- Facilities provision	8.1	Support to rent or buy working space			0
		Is free or discounted working space provided?		The scheme offers a number of office spaces available for migrant entrepreneurs to lease out for a small fee. There are also desks with computers and an internet connection on its premises available for the scheme's participants to use, for example, to work on their course homework and develop their business idea.	
	8.2	Are additional services provided alongside the working space?		The scheme organises fairs where participants can promote and sell their products and businesses. The scheme also regularly organises pop-up shops where migrant entrepreneurs may sell and advertise their products/services. Furthermore, a kitchen area and a cafeteria are located in the building of the working space for entrepreneurs in the catering sector where they can try out their ideas and experience in practice what it entails to run their own business (through the communal cafeteria) or how one has to adapt their cooking (time, preparation etc.) when cooking for larger quantities of people. The scheme regularly uses the services of its past participants when organising an event (such as contracting them as caterers, digital support providers, entertainment or sanitary services). It also acts as a bridge between migrant entrepreneurs and local/regional authorities in public procurement.	0
	8.3	Is support to find (co)working space, shop floor or workshop room provided?		Trainers and advisers provide information on securing contracts and can help with finding a (co)working place, shop floor or workshop room. The training also covers this area in the modules by explaining the usual contractual obligations and liabilities and other necessities, such as property and content insurance. Additionally, the advisers can visit the location of the prospective business and assess its suitability for the participant's enterprise.	0
		Can the service provider help the migrant secure a contract at rates that he can afford?		The practice has many partners that provide (co)working facilities and have agreements in place to provide more favourable rates. If the participant has found a space outside of these agreements, the legal staff and business advisers can go through the contract with the participant explaining the terminology, obligations and commitments and may also participate in the negotiation of the price. The scheme can also function as a guarantor on lease agreements.	
	Total				
9- Language and cultural sensitivity	9.1	Provision of services and information in other languages			0
		Is written and oral information provided in the languages commonly spoken by migrants in this specific area (including on the website)?		The information provided through the scheme and its website is in the host country's language and languages most commonly spoken by the migrant population in the area.	
		Are the services (e.g. business training, advice, or mentoring) provided in the different languages commonly spoken by migrants in the specific area?		Some rounds of the beginners business course are bilingual since some of its participants have not been in the host country long enough to confidently use their basic knowledge of the host country's language. The trainer provides information in the participants' native language and includes terminology and important business expressions in the host country's language. The advanced course is provided mainly in the host country's language with some specific information provided in multiple languages since the participants are established entrepreneurs who are integrated in the host market. The individual business support is more specialised and can be provided in the native language of the migrants. The legal and regulatory advice can be provided in both migrant's native language and the language of the host country (usually the advisers use both languages, the former to explain the content of the terminology that is used in the latter language).	
		Is the number of languages available adequate?		The number of languages reflects the composition of the migrant population, and covers almost all the languages spoken by migrants in the local area.	
	9.2	Can the migrant entrepreneurs learn the language of the host country through the service provider?		The organiser of the scheme provides language courses and business language courses in the language of the host country.	0



	9.3	Trainers' background			0
		Does the personnel receive training in interacting with and supporting people from different cultural backgrounds?		The service providers receive training on interacting with different cultures and migrants, refugees and asylum seekers. The scheme actively recruits its staff from migrant communities and many of the employees have a migrant background which provide an added value both for language coverage and for the understanding of the specific needs of the migrants.	
		Are trainers experienced in working with people from different cultures?		Most of the staff have experience of working with people from different cultural backgrounds, in particular the migrants from different communities in the local area.	
	Total				
10- Impact	10.1	What proportion of scheme's participants has created a business as a direct result of their participation?		Most of the participants receiving this support either open their own business or find employment in an already established enterprise or chose additional education, training or apprenticeship. About two thirds open their own business, and one quarter find other forms of employment or continue with further education, training or apprenticeship provided by other partnering entities, such as universities, vocational training schools or crafts apprenticeship. The remaining number accounts for a leeway in participants setting up businesses together with other participants, working as a freelancer or other.	0
	10.2	Growth of businesses			0
		Two years later, what proportion of these businesses has demonstrated their long-term viability?		More than half of the businesses opened are still in operation after two years. Additionally, some businesses merge with other businesses or are bought out or change ownership.	
		Have these companies generated significant additional employment?		On average, these businesses created additional 1.5 jobs within their first year of functioning.	
		Do these businesses have a growth strategy?		Growth strategy is part of the initial business plan for participants in the beginners training course. Through the follow-up sessions after they open their business, advisers can go over the strategy periodically with the beneficiaries and can help with its more detailed development. Advanced training course includes help with creating and implementing a growth strategy. Migrant entrepreneurs interested in this area of business can also be referred to other partnering organisations, like business accelerators, that may provide additional services.	
	10.3	Bridge to employment			0
		Can the participants receive certificates or recommendations after completion of the programme? What proportion of the participants actually does receive a certificate or recommendation?		Participants receive certificates after the completion of the course (provided that they participated in more than 70% of the sessions) and those with a viable business plan receive a recommendation letter. On average more than 80% receive the certificate and about 60% receive the recommendation letter.	
		Is this scheme a bridge enabling the migrants to benefit from mainstream support for entrepreneurs?		Information about mainstream measures is provided and upon successful completion of the business training, participants can be referred to mainstream support measures for further help and networks. Established contacts with such service providers exist, and migrants do not need to file another application. Representatives and beneficiaries of mainstream schemes are invited regularly to workshops and other events organised by the scheme.	
		Have the participants who did not become entrepreneurs found other forms of employment?		Participants who decide not to open their own business are encouraged to find employment in other areas and can receive support or be directed to support services to this end (for example, help with CV structure, interview preparation etc.). Most of the participants who did not set up their own business found employment or started a course at university or in vocational education.	
	10.4	Positive spill overs			0
		Has there been evidence of wider positive socio-economic impact?		Successful migrant entrepreneurs have been integrated into their host community through their links with customers and suppliers, and their active participation in the labour market. Half have even hired new employees (not only from migrant/minority communities) after two years, and are looking to scale up. Depending on the area of participants' businesses it can lead to the renewal of lost occupations and professions, such as artisanal handicraft and mending or hand-made leather accessories.	
		Have other initiatives replicated this one? Has learning been shared and lessons applied?		The service provider cooperates closely with other national/foreign practices providing similar support. The staff exchanges knowledge regularly with and provides support to other entities that are replicating this support programme. Following the establishment of this scheme, a number of similar support measures have been set up in neighbouring regions. The organisation readily shares its material and practices to facilitate replication, shares lessons learnt and networks with similar organisations.	
	Total				

## 3 Introduction to the benchmarking tool

### 3.1 Practical instructions

This section provides guidelines for the use of the interactive self-assessment tool with the aim of enabling service providers to assess their own support initiatives, and to identify areas of strengths, as well as areas for improvement.

The benchmarking tool is structured along ten dimensions (see Table 1 in [Introduction](#)). Eight of these represent types of activities, while the remaining two represent overarching dimensions (language and cultural sensitivity and impact). In order to evaluate the success of practices against each dimension, a number of indicators were developed. An initial set of indicators was developed based on a literature review and expert consultation. Over 80 interviews with service providers and beneficiaries, and a pilot benchmarking exercise looking at 38 practices in detail, resulted in the final version of the tool provided in this guide book.

The table below outlines the five steps to follow to use the tool effectively as a means of self-assessment. These instructions have to be read in conjunction with the benchmarking tool itself which is provided in [Annex 1](#).

Table 2: Step-by-step instructions for the interactive self-assessment tool

Step-by-step approach
<ol style="list-style-type: none"><li>1. The ten dimensions are listed in the tool (“Dimensions” column) to enable a quick evaluation of areas of activity in which you are active. By checking this list, you will quickly identify your main activities.</li><li>2. In the column titled “Sub-indicators”, a number of indicators and sub-indicators are listed for each dimension to enable you to assess your own activities and the services you provide. In a first step, the list of sub-indicators can be used as a check list with a simple yes/no answer in the next column (“Yes/No” column). There is also space provided for any comments/justifications or further details explaining your answer (“Description/Justification” column).</li><li>3. Next to the descriptions/justifications column, there is an exemplary model (column called “Ideal example”) to illustrate the tool. Please note that these examples are imaginary, but based on extensive data collection.</li><li>4. In a further step, you can use the benchmarking tool in <a href="#">Annex 1</a> to assign scores for all indicators that you answered yes to as a means of self-assessing your activities (“Score” column). The scores are assigned on a scale from 0 to 5, with the following meaning:  <i>0= no, this is not the focus of our scheme</i> <i>1= no, and my organisation has limited knowledge and information about providers of this service</i> <i>2= no, but my organisation can provide information upon request</i> <i>3= my organisation does not provide this service directly, but systematically signposts beneficiaries to the right providers</i> <i>4= yes, my organisation provides this service</i> <i>5= yes, and my organisation is excellent in this domain</i></li></ol> <p>Here, it is important to note that some indicators (highlighted in yellow in the tool) have been assigned double weight as they are considered particularly important.</p> <p>Based on the scoring per indicator, an overall percent score is automatically calculated (taking into account also the double weighting of some indicators).</p>

#### Step-by-step approach

5. Once you have assigned a score to each indicator in the benchmarking tool in [Annex 1](#), you can move on to the third tab to see a spider chart with a visual overview of your services, indicating strengths and areas of improvement for your activities.

## 4 The ten dimensions in action: a close examination of their implementation in the case studies

The sections below are structured according to the ten dimensions. Each section provides an introduction to the dimension and a cross analysis of relevant practices identified as good examples within each dimension. While each dimension can be considered separately, it must be specified that several schemes enable entrepreneurs to benefit from different services in parallel. Indeed, a single support scheme may include a number of different dimensions (for example providing services related to training, mentoring, and access to finance). The more aspects the scheme entails, the more support the entrepreneur is likely to receive relative to the time he/she invests in seeking help. There is also evidence that accompanying the migrant entrepreneur throughout the different stages of business creation and integration is most effective. Indeed, the migrant entrepreneur can thus build the relationships needed to succeed and the service provider can get to know the beneficiary's skills and project and tailor its services to these.

### 4.1 Dimension 1: Visibility

Creating awareness of existing support services and relevant institutions and organisations among the migrant population is a challenge for service providers who are not necessarily used to engaging in a targeted manner with this population.

While online communication can be effective, community organisations are better placed to ensure that the right target is reached, notably through local and grass root events such as festivals, fairs or markets. These events can provide the opportunity to disseminate information about existing services and meet potential beneficiaries. Building on existing networks and partnerships with community organisations and migrant associations is important in this context to find out about local events or activities through which information can be disseminated.

One way of reaching out is through mobile units, i.e. sending out a team of representatives of the support scheme to provide information about the service provided in public places such as a shopping mall or market where it is known that there is a large community of migrants. These activities are best combined with an integrated communication campaign, conducted through different media such as events, newspapers and newsletters, TV and radio, as well as social media. Such campaigns should focus on local and community-based media (for example ethnic publications, newspapers in minority languages, local and/or minority languages radio channels). Influential community leaders or testimonials from existing migrant entrepreneurs should also be associated to the campaign to inspire potential entrepreneurs. Having an example of a migrant entrepreneur who has been part of a support scheme, and successfully set up a business as a result, can be encouraging to someone else from the same community. In the same way, an influential community leader promoting a specific support scheme may attract the attention of the community. Implementing all the awareness-raising activities outlined here will maximise visibility among the target audience.

Empirical research suggests that when assessing a scheme in this area, four main indicators should be taken into consideration, namely:

- Online presence and visibility;
- Local events and use of migrant networks;
- Integrated communication campaign; and
- Reaching out by using role models.

Based on these indicators, four schemes are considered exemplary and are briefly presented below: [Singa](#) (France), [Intercultural Incubators for Migrant Organizations](#) (Poland), and the EU funded project [Eliemental](#).

**The French practice [Singa](#)**, which started its activities in 2012, provides an interesting example with an important and multilingual online presence, and an integrated and comprehensive communication campaign. The campaign is a combination of social media, text messages, and blogs, in addition to a

strong media presence through TV, radio, and newspapers. For instance, [Singa](#) featured in the press 109 times in 2015 (print, radio, and TV) and 30 000 text messages are sent out every week to advertise events. Furthermore, role models (successful refugees and asylum seekers that have become entrepreneurs) are used as inspiration at the beginning of the start-up process or to pass on a positive message to other migrant entrepreneurs, as well as the host community. Finally, refugee networks and organisations are used for the dissemination of information. The number of participants and interested migrants indicate that Singa is successful in reaching out to its target audience. Another interesting aspect of [Singa's](#) awareness-raising activities are the efforts being made to change the perception of migrants through the targeting of the host community, in particular by showcasing the entrepreneurial and professional talent of the refugee community in France through the launch of a collaborative media called *Trait d'Union* in which members of the community (including refugees) can write articles that are then translated into various languages. Furthermore, events are organised to target both refugees and the host community, rather than being migrant/refugee specific. Such activities aimed at the improvement of the dialogue enable a better understanding of migrant entrepreneurs' needs among actors who can provide them with support and/or collaborate with them.

Another interesting example is the **Foundation for Somalia in Poland, which set up the project [Inkubator Międzykulturowy \(Intercultural Incubators for Migrant Organizations\)](#)** (2014-2015). The foundation has significant experience in reaching migrant communities by building on its already existing extensive network. The Foundation for Somalia has one the largest network of NGOs in Poland which is used for outreach and awareness-raising activities. Various public and grass roots events were organised involving both native and foreign residents, as well as role models that have positively inspired potential beneficiaries to take part of the services offered (for example culinary workshops, multicultural Christmas party, multicultural breakfasts, women in culture, Neighbour's Day, Turkish Day, International Career Days, Cancer Day Event, Migrant Women's Day, Picnic with the Foundation for Somalia, etc.). Such events were often organised in partnership with other migrant associations from the network. Such collaboration ensures a wide outreach and dissemination of information about existing services, also at the local level and in migrant communities.

Additional practices of interest include the **EU project [Eliemental](#)** which actively disseminates information but also provides their services in places where migrants would go in their daily life (laundrettes and bakeries for instance), referred to as Community Access Points (CAPs) by [Eliemental](#). The use of public spaces for awareness-raising, visibility, and service provision has shown to be successful. Migrants might not actively search for mainstream support schemes due to the lack of knowledge regarding institutional set-ups, while they would attend these public spaces in any case, and therefore take in the information provided. [Eliemental](#) conducted extensive research in a previous EU-funded project to understand how to reach out to this specific target group. The conclusion was that CAPs represented the most efficient way. To implement this in a successful way, the gatekeepers analysed through extensive research where the target people would usually go in their day-to-day life, and based on this information, the service providers contacted these places to start working from the CAPs. At first for promotion only, but thereafter these places were also used for the provision of training etc.

#### **4.2 Dimension 2: Networking**

Many migrants lack a business network in the new host country and this dimension includes support in accessing relevant business networks and in establishing contacts with business associations, as well as with suppliers and potential customers. This dimension is of key importance to the success of the scheme and it is interlinked with other dimensions because the involvement of, and referral to, other relevant actors can provide added value to the support scheme in general. Networking is also relevant to create a bridge between targeted schemes for migrants and schemes for the general population, because networking will broaden the possibilities for migrant entrepreneurs both in terms of access

to a wider variety of support services, but also in terms of potential partnerships, suppliers, and customers. Furthermore, networking may open up other possibilities, such as the identification of new financial sources. In order to maximise the number of potential connections for the migrant entrepreneur, the number and variety of actors involved in the network is important. Existing empirical research suggests that when assessing a scheme in this area, four main indicators should be taken into consideration, namely:

- Whether the organisation nurtures connections with other organisations;
- The variety of actors involved in the network;
- Whether networking opportunities with entrepreneurs are available for beneficiaries; and
- Whether beneficiaries have the opportunity to network with chambers of commerce and business associations.

Based on these indicators, two schemes have been particularly effective in this domain and are briefly presented below.

The aim of the [Enterprise and Diversity Alliance \(EDA\)](#) (United Kingdom) is to collaborate and exchange knowledge with business associations, businesses, banks, and academics. This is done through a long-standing relationship with a network of minority community groups, banks, and other institutions. One example is the partnership with the British Bankers Association (BBA) which has successfully led to the development of a programme of seminars and outreach events aiming to strengthen the mutual understanding between banks and minority firms. Other events are organised to disseminate research on minority entrepreneurship, for example an annual conference which usually has a variety of minority networks in attendance. Other partners include the Chartered Certified Accountants, Lloyds Banking Group, Barclays, Business in the Community, and the Equality & Human Rights Commission. These networking opportunities are particularly effective as they are organised through a peer-mentoring scheme, as well as through seminars, outreach events, and conferences enabling migrants to benefit from a number of actors. [EDA](#) also encourages participants to network with each other and provides contact to potential suppliers and clients. [EDA](#) has helped widen the collaborative network of migrant entrepreneurs beyond their immediate community which may be key for business success. In addition, the exchange between institutions and minority businesses also has a positive impact on the institutions as it increases the understanding of the specific needs, as well as advantages, of minority businesses.

The **French support scheme** [Favoriser, Accompanyer les Initiatives Économiques \(Facilitate and Accompany the Economic Initiatives - FAIE\)](#) also provides a relevant example in this dimension. Specific networking activities are organised to enable encounters with both chambers of commerce and business associations that may be able to contribute to the migrants' business project, as well as with other migrant entrepreneurs. One event planned for the end of 2016 is for migrants who have set up a business with the objective of generating an opportunity for exchanges between migrant entrepreneurs, professionals, and other business leaders, as well as to mobilise both experts and migrant testimonials. Interestingly, the planned event will take into account the current economic situation: for instance, one event is dedicated to migrants' business creation in the context of the crisis in Europe. In consultations conducted with [FAIE](#)'s participants, these kinds of networking events and fora to discuss specific topics in the presence of experts have been indicated as particularly useful by the migrant entrepreneurs.

Some other interesting examples to mention under this dimension include the French practice [Singa](#) which holds events where migrants can showcase their products in front of strategic partners with the possibility of finding an investor or business partner; and the cross-border practice [Ruta CECE](#) which created networks of contacts between Spain and Portugal, allowing participants to benefit from networking events in both countries.

### 4.3 Dimension 3: Legal and regulatory advice

Part of setting up and running a business requires dealing with legal questions such as registering the enterprise, obtaining permits, filling out tax reports and others. For a migrant who has no previous experience in the area and is also not used to the administrative system and institutions in the host country, this might be a significant obstacle and a migrant entrepreneur may face greater difficulties than a native counterpart in navigating regulations and administrative red tape. Migrant entrepreneurs may also need advice regarding immigration regulations (for example concerning permit renewal and status change).

This dimension adds value to more general individual business support services because it provides in-depth legal advice. However, it tends to be most effective when combined with, for example, group business training or individual business support because more general assistance might be more important initially.

The provision of legal advice on licencing and intellectual property, start-up regulations, tax and labour, as well as on migration legislation, from qualified advisers is key to support migrant entrepreneurship. To evaluate the provision of legal advice the following aspects should be examined:

- The provision of tailor-made and personalised advice;
- Whether such advice is provided by qualified experts; and
- Whether coordination takes place with other organisations (professionals or administrative offices) when needed.

Three practices are particularly successful in securing effective legal and regulatory advice: [CNA World](#) in several cities in Italy, as well as [Barcelona Activa](#) and [Ruta CECE](#) in Spain. [CNA World](#) was established in 2009 within the Italian National Confederation of Crafts and Small and Medium Enterprises (Confederazione Nazionale dell'Artigianato e della Piccola e media Impresa (CNA)) and it aims at integrating migrants in Italian society by supporting those that intend to become or are already entrepreneurs. Through a permanent helpdesk, the support scheme offers personal and tailor-made legal and regulatory advice adapted to the specific needs of the migrants which are very different from one person to another. The personalised approach has facilitated the establishment of permanent relationships of mutual trust between the entrepreneurs and the organisation. Helpdesk queries may vary from business set-up to questions about migrant status and residence permits. In order to cover all possible topics, [CNA World](#) has put in place a referral mechanism. Where information/expertise is not sufficient in-house, non-EU citizens are referred to relevant actors, for example ministries, chambers of commerce, other organisations, or consultants to provide them with more advanced support.

Similar to [CNA](#), one of the core activities of the Spanish practice [Barcelona Activa \(BA\)](#), the development agency of the city founded in 1986, is providing legal and regulatory advice, which may take the form of a wide-range of different services depending on the needs of the users. Legal advice may be offered within other services provided by the one-stop-shop (OAE - Oficina de Atenció a las Empresas (Business Support Office)), as [BA](#) offers legal courses and personal assistance through them. The list of services regarding legal information may be provided personally or by phone by relevant experts in the field. One of the key strengths of the scheme is that advisers providing this support have robust legal expertise, relevant in-depth experience in the business and taxation area, and are up to date on regulatory developments. Satisfaction has been expressed by the final beneficiaries with regard to the online facilities provided by [BA](#). In particular, the tax calculator<sup>1</sup> that allows enterprises to save some time when dealing with taxation is considered helpful. In addition, all relevant information is uploaded onto the website and is accessible to anyone interested. Legal information in

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<sup>1</sup> Online tax calculators are web-based tools that allow the income tax and contribution that a worker/entrepreneur is expected to pay on his/her income or revenue to be estimated. Normally these tools are provided by government agencies and are free to use.



English considering migrants' barriers has been produced specifically, and not merely as a translation of the information from one language to the other. Again, the translation of the material has been adapted due to the experience acquired through several years of working with migrants, and learning from the problems they face when dealing with the administrative procedures.

The innovative use of the internet is a key success factor for the diffusion and the accessibility of legal and regulatory advice provided by [Ruta CECE](#) in some of the border regions of Spain and Portugal. In the context of this support scheme, the partner cities collaborate to support e-commerce entrepreneurs, also providing special assistance for immigrants. In practice, more than 80 business-to-business groups were created on an online platform, where 40 expert service providers using an intranet have given legal advice individually or in groups. Moreover, since the information is stored on the online platform, other users can benefit from this information. It is calculated that around 1,200 registered users benefited from useful information delivered also through newsletters.

Additional good examples of legal and regulatory advice presented include [Kompass](#) (Germany) and [RAISE](#) (Serbia). The activities of [Kompass](#) in this area are provided by experienced experts and some of the legal information is also accessible online through their website. The specific characteristics of the [RAISE](#) project in Serbia meant that legal experts were included from the beginning of the support programme and provided particular advice regarding property, civil and agricultural law.

#### **4.4 Dimension 4: Individual business support**

Opening a business is a demanding task even for someone who is familiar with the business environment. Fulfilment of administrative procedures in setting up a business can entail complex procedures and processes. For example, registration of the business, business management, design of a business model, finding customers, and adapting the product, can prove challenging. Therefore, the provision of individual business support for migrant entrepreneurs at each step of the process is essential.

This dimension mainly relates to the provision of one-to-one tailor-made advice to help the migrant entrepreneur with specific difficulties he/she may encounter, and provides important added value as it enables assistance at various stages of the entrepreneurship journey. One important aspect with this dimension is assistance and advice with regard to the business idea and the development of a business plan. A feasibility assessment of the business plan is very valuable for the migrant entrepreneur, as well as the provision of advice on specific aspects, and brainstorming around the viability and added value of the product/service proposed in the business plan. In some cases, business training and an approved business plan by a trainer/adviser are conditions for receiving financial support. The key aspects of individual business support are:

- Whether individual business support is provided;
- The breadth of help available on a one-to-one basis;
- Whether the feasibility of the migrant's business idea is assessed; and
- The experience of the personnel providing the service.

Several of the practices presented in this volume emphasise individual business support either as a core activity or as linked to business training. Here, the two schemes whose main activity is the provision of individual business support are presented: [Specialised Support for the Entrepreneurs](#) in Portugal and [Business Coaching for Ethnic Minorities](#) in the municipality of Vejle in Denmark.

Established in Portugal in 2015 within the framework of the High Commission for Migrations, the [Apoio Especializado aos Empreendedores \(Specialised Support for the Entrepreneurs\)](#) provides support and guidance to migrants for all aspects and at all phases of business activity: from the development of the business idea, to its implementation and continuation, and in required cases, also to the dissolution of the business. The advisers of this scheme thoroughly review every detail of the business plan during a meeting with the scheme's participants. If the advisers find that some parts are unfeasible, they work



together with the migrant to improve these parts until the business plan can be deemed viable. It is the adviser's job to remain firmly realistic and to consider all the aspects of the business and not be swept away by participant's enthusiasm.

The analysis reveals that the key success factors of the service are the high investment (both in terms of time and engagement) of the advisers and their ability to keep the beneficiaries in check with reality and personal abilities. Additionally, the advisers of this service have a good knowledge of all the topics pertinent to business creation (taxes, regulations, marketing, accounting etc.) and to other areas that might interest the migrants as well (such as residence permits, health care, and others). The coverage of a range of topics, like those mentioned above, is also a contributor to the successful opening and running of a business venture. This support is not only limited to business advice, but includes also moral and emotional support. Based on empirical evidence, this aspect is considered effective as it combines two types of support in one, and enables a strong and comprehensive relationship between the adviser and migrant which may have a positive effect on the development of the migrant and his/her achievements. Furthermore, it identifies potential consequences that may emanate from the personal circumstances. The advisers keep in touch with the beneficiaries of this support and tend to follow-up with them at their own initiative without being prompted by the migrants' enquiries.

Similar to the Portuguese practice, highly individualised support is provided by [Etnisk vejledning \(Business Coaching for Ethnic Minorities\)](#). The practice was established in 2005 in Vejle, Denmark where the municipality provides entrepreneurship advice to anyone who is interested in setting up a business. In addition, individual ethnic entrepreneurship support is provided with the aim of helping migrant entrepreneurs overcome specific obstacles. To this end, an entrepreneurship coach with migrant background and knowledge of Danish business culture works both as an adviser, cultural interpreter, or mediator between the migrant entrepreneur and Danish society/business culture. In fact, besides providing a feasibility assessment of the individual business idea together with the migrant with the aim of preparing the migrant entrepreneur for potential difficulties and to help evaluate the growth potential of his/her business, the analysis reveals that one of the strengths of this initiative is the consideration given to the national and local business environment and labour market in coordination with the personal circumstances of the (potential) entrepreneur. In practice, the coach assesses each of the business plans individually, taking into account the personal situation and abilities of the beneficiary, as well as the market situation in the area. The coach's ability to relate to the beneficiary's problems and uncertainties given that he himself comes from a migrant background is to be considered a particular strength of this scheme.

Other good examples of individual business support provision include the [Ester Foundation](#) (Sweden) which offers individual business support that includes a feasibility assessment of the business plan performed as part of the training programme. Upon successful assessment of the business plan, the beneficiary is supported in applying for the start-up grant provided by the Swedish Employment Agency. The [Norwegian Center for Multicultural Value Creation \(NSFV\)](#) provides individual business support which is focused on the national economy and labour market, and it even advises participants against opening a business in an already overcrowded sector, if needed. The [Project Promoting the Immigrant Entrepreneurship](#) in Portugal has a very practical approach and may take the form of assistance with filling in licences and forms needed, assistance with securing a work space/station, or perusing contracts with participants and explaining language/obligations. Finally, [Entrepreneurs Without Borders](#) in Germany provide a feasibility assessment or follow-up sessions on financial fitness where requested by the migrant entrepreneur. Such assessment or follow-up is based on the analysis of the business plan by two consultants.

#### 4.5 Dimension 5: Group business training

The **provision of group business training** plays a key role for the development of entrepreneurial skills and should include concrete steps to set up and run a company. Furthermore, the inclusion of an introduction to specific characteristics of the national business environment that might be new to migrant entrepreneurs is of great value. Indeed, support schemes targeting migrants in particular often have a focus on the national context and business environment of the host country as part of the training, in order to prepare the migrant entrepreneur for specific characteristics of the labour market. While training is a key dimension, it can be successfully complemented for example by legal and regulatory advice to enable individual in-depth assistance on specific (legal) issues, or individual business support.

In the context of group business training, the establishment of a course plan is considered important as a way to ensure that the content of the training is the same from one round of training to another, and also to ensure that all essential elements to the business set-up are included. However, the possibility of adapting the content to the needs of the participants is equally helpful, as the background and competence of the course participant may vary considerably. Developing a **variety of skills** and the provision of different didactic modules with a focus on different aspects and phases of entrepreneurship are valuable in providing the migrant entrepreneur with as comprehensive a preparation as possible. The **balance between theoretical and practical** training content is also essential as some of the beneficiaries might not be used to long or theoretical lectures, while a balanced combination may facilitate the intake of information. The coverage of knowledge and skills specific to the host market are also important to prepare the entrepreneurs and may include development of business ideas, mobilising resources, financial literacy and access to funding, planning and management, coping with uncertainty and risk, and legal and administrative aspects. The analysis has indicated that the division of the course content into different phases is a successful approach as certain issues are limited to for example the start-up phase.

The provision of training material in the form of print-outs is considered positive as this enables the training participant to continue the studies outside of the course hours. While this may also be done online, empirical evidence indicates that print-out material is more effective since the migrants might not have a computer, internet connection, and a printer at home. Furthermore, adaptability of the training schedule to the needs of the participants is a positive aspect as part-time jobs or other activities are often conducted in parallel to the course by the migrant entrepreneurs. This might imply training provided during weekends or evenings and in some cases, the schedule is adapted for each specific course/class depending on the needs of the participants. This adaptability may prevent participants from dropping out and instead encourage them to complete the training. A final essential aspect is the background and experience of the trainers in regard to entrepreneurship. Trainers may be experts, professionals or trained in the field of business establishment and entrepreneurship in order to ensure the required knowledge in setting-up a business and all related matters.

Empirical research suggests that when assessing a scheme in this area, four main indicators should be taken into consideration, namely:

- Whether business training is provided;
- The breadth of areas the training covers;
- The flexibility of training and availability of didactic material; and
- The experience of trainers in the field of entrepreneurship.

The examination of these indicators reveals that three schemes have been particularly effective in this domain. The schemes are presented below.

The **Portuguese [Projeto Promoção de Empreendedorismo Imigrante \(Project Promoting the Immigrant Entrepreneurship - PEI\)](#)** is a successful example in many aspects concerning business training. The training consists of both group sessions and one-to-one coaching sessions organised over ten weeks (in total 62 hours), and the topics covered include the business environment in Portugal, the European Single Market, accounting, regulatory environments, market research, and management. The time allocation of the sessions is agreed in the beginning of the course, adapting to

the needs of the participants and the trainer. The individual sessions tailored to the needs of the migrant entrepreneurs are much appreciated by the participants. Having one person following the participant from the start of the course until the opening of the business venture both through group training and individual support, implies a deeper understanding about the particular enterprise and the skills of the person in question. This resulted in the provision of better and more personalised training and advice to which the setting of successful and sustainable training can be imputed. During the period 2009-2016, [PEI](#) has helped the creation of about 120 businesses. Another element of satisfaction for the participants is the fact that the course covers a variety of topics and includes both theoretical and practical exercises (for example role playing through scene setting such as customer relations, administrative procedures, pitching with investors). Such a set-up enables the balanced preparation of the participants and also assists them in their work on the business plan. Indeed, the business ideas of the participants are often used as concrete examples during the training.

**The iStart course which is provided by [Norsk senter for flerkulturell verdiskaping \(Norwegian Center of Multicultural Value Creation - NSFV\)](#)** in Norway focuses on highly skilled migrants. In terms of content and length, it is somewhat similar to the Portuguese practice even though the training is organised over a longer period of time (3-4 months), and the content is divided into two main areas: personal awareness and understanding; and business development. The business development part includes information on how to build the business concept, business plan, budgeting, pricing and ethics. Norwegian business culture is also integrated with the aim of preparing participants for the national business environment. The iStart course includes 14 different modules and some additional time for individual business support and advice. In addition, evening lectures are organised for the participants where a specific topic is discussed in detail and speakers from that field are invited. A pivotal element that contributed to the success of the scheme is the trainers' qualification and experience. [NSFV](#) trainers have a higher education degree in most cases focused on entrepreneurship or similar and often have many years of leadership experience within the private sector. They have all started their own business previously and are therefore familiar with the procedure.

In the same vein of the [NSFV](#), the **German practice [Kompass](#)**, in place since 2000, provides comprehensive business training. One of the key strengths of this practice is the 4+1 model including four different phases of the entrepreneurial procedure, as well as a start-up simulation phase. The different phases encompass for example orientation on start-up risks and opportunities in phase 1, while phase 2 includes assistance in business and financial planning. Phase 3 is the post start-up phase and focused on business, tax, and VAT registration as well as networking assistance. It is only upon a successful completion of one phase that the entrepreneur can move on to the next phase, avoiding the situation where the entrepreneur is overwhelmed by too much information, and ensuring that he/she is well prepared to confront the challenges of the next phase. This ensures that the training content is adapted to the specific needs relevant to the phase of the business set-up. Specific tools have been developed for all four phases as a means of providing structure and accurate analysis of customers, markets, and financial planning considerations. This approach ensures from the start that an independent, successful company can develop and grow.

#### **4.6 Dimension 6: Mentoring**

It is common that migrant entrepreneurs encounter difficulties related to the lack of country-specific business skills and social capital in the new host country. Mentoring is a professional relationship in which an experienced entrepreneur assists another, often less experienced, entrepreneur, and can therefore provide valuable support based on practical experience. The mentorship includes skills and knowledge development, as well as helping to access a network that might enhance the mentee's professional and personal growth. Furthermore, a successful mentorship may have a positive impact on the motivation of the mentee, potentially leading to further growth of the business following the start-up phase. This dimension can be seen as particularly impactful as it combines both skills

development and knowledge exchange through a personal relationship with someone who has more experience. In that way, it can be seen as a dimension providing different types of support in one.

To ensure a positive mentorship, the matching is a crucial step and may be based upon a combination of *inter alia* type of business activity, interests, languages, and personality. The availability of an extensive pool of mentors is important for the success of such matching. In regard to the length of the mentoring, the period should be sufficient for a strong relationship to develop. Examples found in the good practice case studies indicate a few months, however, it has been indicated that it is very positive when the mentorship continues even upon the official completion of the support. Indeed, the possibility of extension of the mentoring period where needed can be positive for the migrant entrepreneur. As an alternative to continued mentoring, the provision of follow-up after completion of the mentorship allows for continued support and guidance for the migrant entrepreneur after completing the support scheme, and is also a way of identifying new obstacles and providing assistance to overcome those.

The mentoring activity tends to be developed after the migrant has received some initial business training/advice with the aim to provide more personal and more sector specific support. The ways in which a successful mentorship is carried out (frequency and means/tools) will depend on the specific needs of the mentee and the availability of both mentor and mentee. Indeed, flexibility and adaptability to the specific needs can be considered success factors as they will differ depending on the individual. For example, some may prefer physical meetings once per week, while others may prefer the mentoring to be done mostly via email one to two times per month due to lack of time and other commitments. In order for the mentorship to be maintained, it is crucial that the mentor and mentee find a way of working together. While taking this flexibility into consideration, a provision of a framework for the mentoring activities set by the service provider is helpful. The setting up of objectives and success indicators for the mentorship is a valuable way to establish guidance, and to measure the effectiveness of the services. However, in many cases mentorship is performed in a less rigid, but effective, way with an overall objective of developing a feasible business plan. A successful collaboration and strong commitment by the mentoring couple are central for such approach.

Existing empirical research suggests that when assessing a scheme in this area, four main indicators should be taken in consideration, namely:

- The provision of mentoring;
- An effective mentor/mentee matching procedure;
- A mentor with entrepreneurship experience and/or a migrant; and
- The establishment of objectives and success indicators for the mentoring activity.

Taken these indicators into consideration, a number of practices active in mentoring have been identified. In particular, [ENPower](#) and [Eliemental](#) provide relevant examples and are further outlined below.

**The recently started Dutch practice [ENPower](#)** provides mentoring to the participants for a period of six months, with the possibility of extending this period for another six or 12 months if needed. The mentoring should last throughout the development of the business plan as well as the start-up phase. The mentor/buddy is a member of the Dutch foundation *Ondernemersklankbord*, which has a large pool of former entrepreneurs from different fields that volunteer to mentor new entrepreneurs with their start-up businesses. One of the key success factors of the initiative is the mentor/mentee matching which is accurately conducted based on the business idea of the migrant entrepreneur and the experience of the mentor. The aim of the matching is to enable each migrant entrepreneur to have a mentor that is specialised in the relevant field. Mentoring activities tend to be interactive and are carried out in person as much as possible as physical meetings seem to result in a stronger relationship and thus more tailored advice. While mentoring meetings take place at least monthly, the frequency depends on the demand and needs of the migrant entrepreneur who is encouraged to contact the mentor for specific questions, problems, or general brainstorming.

The second example considered is the EU practice [Eliemental](#), which offers an innovative mentoring system based on three different models of mentoring and advice, creating a three stage system.

Through this system, one mentor provides assistance during and immediately after the business training given in parallel, ensuring support in the learning process and development of business ideas. An adviser assists with aspects related to the business set-up (for example legal, finance, taxes), and a third mentor provides support throughout the first year of the business. While a six week mentoring process was set as a minimum, several mentorships went beyond this and in some cases Facebook was used as a tool for the mentoring. Matching was made based on necessities and competence of the migrant entrepreneur, as well as the background of the mentor and whether he/she was from the same community. A successful matching and similar background ensured a good understanding of the obstacles encountered by the mentee. This comprehensive mentorship providing support has been helpful for the migrant entrepreneurs as such assistance is both tailored and personalised, which also has an impact on motivation. In the post-evaluation of the service, both mentees and mentors indicated a high level of satisfaction.

#### **4.7 Dimension 7: Access to finance**

Access to credit is crucial for entrepreneurs as a lack of adequate financing is one of the main obstacles to develop a business. Migrant entrepreneurs without sufficient resources often face difficulties accessing credit from mainstream institutions to finance their entrepreneurial ventures. Other reasons might include lack of credit history/non-transferability of credit history from other countries, lack of stable residence status, lack of collaterals, or more stringent criteria set up by credit institutions for loans to migrant entrepreneurs. Credit institutions may encounter other issues when dealing with migrant entrepreneur clients, related to a lack of knowledge and understanding of this specific group of clients. For these reasons, migrant entrepreneurs rely frequently on informal networks, like family or community, to obtain financial backing.

This dimension includes business-support scheme targeting migrant entrepreneurs with the aim to provide assistance in regular/mainstream loaning procedures or in accessing alternative funding sources, and to train migrant entrepreneurs in related requirements such as bookkeeping, taxes, contacts with banks or credit institutions, or help with pitching to investors. One crucial aspect of this dimension is support provided to the migrant in developing a high-quality bankable business plan. This will help the migrant entrepreneur in his/her applications for loans and funding opportunities. Additionally, there are schemes that encourage financial institutions to build their knowledge about migrant entrepreneurship and help counteract discrimination. Other support schemes provide actual funding, for example, through microcredit systems or grants.

This dimension is crucial to set up a business and its effectiveness depends on the types of service provided. Actual access to/provision of loans, grants, or microcredit by the support scheme are seen as effective and helpful, while a service limited to information provision about financing opportunities or assistance on the development of a bankable business plan imply several additional steps before the migrant entrepreneur manages to access finance. However, even such support can be highly valuable.

The indicators considered to identify good practice in this area are:

- The provision of information about possible sources of finance;
- Support to develop and write a bankable business plan; and
- The provision of funding and involvement of banks/credit institutions.

Two practices have been identified as good examples based on these indicators in the access to finance dimension: [Ester Foundation](#) in Sweden and [RAISE](#) in Serbia.

[Ester Foundation](#) was set up in 2012 with the aim of supporting women coming from a non-European background in starting their own business. In order to do this, the foundation provides both financial support as well as skills development and social support. The project approach consists in education and training resulting in the provision of knowledge capital, social capital, and financial capital. In practice, in addition to information provision about financing possibilities and the support to develop a bankable business plan, the [Ester Foundation](#) has its own microcredit system through which participants to the training course can take out loans in a less costly way and with reduced risks. This



is enabled through a collaboration with Swedbank (one of the Swedish banks) and Johaniterhjälpen (a charity organisation). The charity has set up an account which guarantees 80% of the loan of each entrepreneur, and the loan should be paid back within three years. The amount of the loan may vary between 20,000 – 300,000 SEK (2,140–32,120 EUR). Furthermore, if the business plan of a participant has been approved by the Swedish Employment Agency, she can receive financial start-up support from them and is allowed loans from Swedbank. The collaboration with different partners through formal and informal network has enabled this funding provision both through the microcredit system set up, and through the Swedish Employment Agency.

[Ruralna i poljoprivredna integracija u podržavajućoj okolini \(Rural and Agricultural Integration within a Supportive Environment - RAISE\)](#) implemented in Serbia by an NGO in 2009 – 2011 and in 2011-2012, supported refugees and internally displaced persons residing in collective centres to start up small businesses in rural environments, primarily in agriculture, livestock, and handicraft. The aim of the initiative was to resolve these households' challenges of housing and economic dependency on the state and charitable organisations. Unlike [Ester](#), **bank loans or microcredits** were not incorporated into project design. The start-up grants were intentionally kept small in terms of scale and value, so that individual mentors could handle them. Instead, a **grant voucher of €2,000** to finance the launching of businesses were provided. The families developed business plans with the assistance of agronomists and Integration Outreach Officers, which were then presented to the RAISE Committee. The RAISE Committee consisted of permanent members of the UNHCR, the Foundation Ana and Vlade Divac, i.e. the two NGO implementing partners, the Commissariat for Refugees of the Republic of Serbia, and a non-voting member from the UniCredit Bank. The purpose of the Grant Committee was to assess each case individually based on the business plan that had been developed, in order to decide whether to issue the grant voucher. This individualised approach allowed to calibrate the grant to the capacity of each beneficiary family.

Other practices presented in this volume have their own microcredit such as [Kompass](#) (Germany) and [CNA World](#) (Italy). The analysis indicates that the provision of actual financial assistance through grants or microcredit is a positive aspect to a support scheme as it significantly helps the migrant in a very effective way. However, in the majority of the cases access to finance is focused on the provision of information on financial opportunities via specific campaigns (Spain's [Barcelona Activa](#)), workshops, or referral mechanisms (UK's [Enterprising Libraries](#), French [Singa](#) and Austrian [Mingo](#)); on the support to migrants during the loan application phase ([FAIE](#) in France); and during the meetings with financial institutions ([Specialised Support for the Entrepreneurs](#) in Portugal). This assistance is of great value, even though it often implies that the migrant has to turn to other support services or credit institutions to present an application. This may add administrative burden and delay the process of setting up a business for the migrant entrepreneur.

#### 4.8 Dimension 8: Facilities provision

Migrant entrepreneurs might have additional difficulties in finding facilities for their businesses in comparison to native entrepreneurs. This may be due to for example a lack of knowledge about the ideal location for their business, or difficulty finding affordable facilities. This issue is tackled by a number of service providers through different forms of facility provision. This dimension covers support to facilitate rent/acquisition of a working space, such as a shop floor or workshop space for the migrant entrepreneur. Such support may for instance include assistance in finding and renting a space, as well as with securing the contract at favourable rates. It might also imply the provision of discounted or free working space (for example workshop space, desks, etc.) where a potential entrepreneur can start setting-up a business or try out a business idea. Many business incubator programmes host start-up companies on their premises for a limited period of time, also providing additional services (software, printer, copy machine etc.). The co-working and clustering environment which is typical for incubators also facilitates spill-over effects in terms of mutual learning and networking. While this dimension can provide important added value, its relative importance compared to some of the other dimensions (training, business support, access to finance) is weaker. It

can also be said that this type of support is less effective if provided in isolation, while the combination of facilities provision with, for example, individual business support may be successful.

Empirical research suggests that when assessing a scheme in this area, three main indicators should be taken in consideration, namely:

- Support to facilitate the rent or acquisition of working space;
- The provision of additional services in combination with the working space such as a printer, copy machine, or software; and
- The provision of free or discounted working space.

These three indicators have been considered in the identification of good practices within this dimension. In particular, the following examples are considered relevant:

**The Swedish practice [Macken](#)** offers, as part of their support activities, office spaces for rent to the practice's beneficiaries on their premises with favourable prices. [Macken](#) also has kitchen and cafeteria facilities on their premises that are available for use by course participants developing food, catering or restaurant ideas. This means that the participants are able to try out and perfect their ideas at a lower scale in the beginning and without having to spend too much money and time in finding and renting a space/kitchen area that would comply with all the health and safety and hygienic requirements. On top of this, [Macken](#) assists with contract negotiations if requested by migrant entrepreneurs and its staff spends a significant amount of time everyday looking at advertisements and trying to find the best fit for their beneficiaries. [Macken](#) also has a pop-up shop run exclusively by the practice's beneficiaries where they can market their business and explore various sales techniques.

**The UK practice [Enterprising Libraries](#)** turns library spaces into incubators for business ideas and provides coaching, advice, and mentoring, in combination with desk space, Wi-Fi connection, IT support, and meeting rooms to people interested in developing a proposal and taking it to the market. Such facilities are provided within specific enterprise zones and working spaces in 16 library buildings across the UK. Furthermore, additional services such as a range of online resources, including software that helps businesses to map the types of businesses present in town centres for market research, business databases and directories, trade publications and business literature, and support from library staff in how to use those resources, are provided. This unique service, and in particular the assistance from the staff, offer a more efficient way of trying to find the right information as opposed to researching information through search engines which could be more time consuming. One of the successful aspects of this practice is that the libraries participating in the scheme utilise their existing resources, including library spaces, which are also public spaces that migrants may attend in any case. As such, the outreach of these services is facilitated. The fact that public spaces are used also facilitates the interactions with mainstream users and this may offer an added value beyond entrepreneurship support, for example, by enabling migrant and other minority groups to create useful networks beyond the immediate community.

#### 4.9 Dimension 9: Language and cultural sensitivity

This dimension can be seen as a cross sectional dimension as it applies to all types of support schemes. Language and cultural differences are among the main barriers preventing migrants from actively participating in the labour market of their host countries. The dimension on language and cultural sensitivity refers to the analysis of a set of actions to understand and address the needs of migrant entrepreneurs whose cultural background is not the same as the general population. The provision of services and information in other languages is pivotal both for outreach activities and for offering services to as many migrant entrepreneurs as possible, even when knowledge of the host country language is limited. This may be particularly useful in the start-up phase and/or for newly arrived migrants when language knowledge might be lower. However, it is important to consider whether the number of languages provided is adequate for the needs of the migrant population in that particular host country (for example in countries such as the UK, Spain, or France, there might be a reduced need for providing services in additional languages, while in other countries the provision of services in English may be of added value). The provision of language training as part of other support measures,

such as business training, is considered valuable as this will also have an impact on integration and the possibilities for the migrant entrepreneurs to navigate the institutional environment of the host country. In countries where language training is not provided by municipalities or other integration actions, the provision of language training as part of an entrepreneurship support scheme may be even more valuable. Finally, the experience of trainers, consultants, and/or service providers in working with persons from different cultural backgrounds ensures a better understanding of specific issues encountered by migrant entrepreneurs. Such experience may come from both intercultural training and practical work experience. Additionally, the possibility of having trainers or consultants with a migrant background themselves can be considered as a positive aspect as they may have a better understanding of the cultural differences and the difficulties encountered.

Empirical research suggests that when assessing a scheme in this area, three main indicators should be taken into consideration, namely:

- Provision of services and information in other languages commonly spoken by migrants;
- Provision of host country language training; and
- Training and experience of personnel regarding support for persons from different cultural backgrounds.

Based on these indicators, two schemes have been particularly effective in this domain and are briefly presented below:

The French practice [FAIE](#) that specifically targets North African migrant entrepreneurs, has a strong focus on language and cultural sensitivity. The advisers speak Arab, Berber, French (the most common languages spoken by the targeted population) and services can thus be provided in these languages. The written materials are in French, but simple language with basic words is used, taking into consideration potential language difficulties of the migrants. In addition to the language coverage, the organisation provides business French classes, which have proven useful to ensure that the migrant entrepreneurs reach a satisfying level to successfully communicate with clients and suppliers, with a focus on more sector-specific and formal vocabulary. Moreover, the staff attend seminars on intercultural sensitivity and psychology resulting in a better understanding of cultural differences and needs of the migrants, and are therefore well prepared to assist the migrants. Being a horizontal dimension, this extensive understanding of specific needs and comprehensive coverage of relevant languages have positive repercussions on all the services provided by the support scheme.

Another example is **the Austrian initiative [Mingo](#)**, which provides for an interesting combination of language sensitivity, advisers with migrant background, and institutional integration of services for migrant entrepreneurs in the Vienna Business Agency. This approach ensures relevant economic competences, regarding start-ups, paired with knowledge on culture and language. Workshops and written information are available in 17 different languages (English, Bosnian, Croatian, Serbian, Polish, Turkish, Russian, Slovakian, Hungarian, Czech, Spanish, Bulgarian, Romanian, French, Arabic, Farsi, and German). As a high share of the staff members have a migrant background, they are able to give workshops in some of these languages. Otherwise, external experts are hired to ensure the language coverage. Business German language workshops can be attended to prepare the migrant entrepreneurs with regard to specific vocabulary needed for setting up a business. The variety of languages and the involvement of personnel from migrant background have proven valuable as it allows for highly personalised services with a strong cultural understanding, making the migrant entrepreneurs feeling more at ease and comfortable being able to use their native language if needed.

Migrant entrepreneurs are not a homogenous group and characteristics and cultural aspects may vary depending on background and experience. Thus, adaptability to individual needs (both cultural and educational) is crucial. Evidence demonstrates that it is not necessarily the adoption of a large number



of languages that will make a practice successful, rather the provision of services in languages that are relevant to the target group. The examples above are both focused on relevant languages to the specific needs of the beneficiaries. In addition, for some groups, cultural sensitivity might be of greater importance (for example refugees) while it is less relevant to other groups who may have been living in the country for a longer period.

#### 4.10 Dimension 10: Impact

The impact dimension can also be considered as a cross-sectional element since it relates to all the schemes presented in this volume. First of all, the number and the sustainability of businesses created have to be considered as a first result of the intervention. Furthermore, the ability to connect migrant entrepreneurs with mainstream support schemes is included under this dimension. Such links enable migrant entrepreneurs to become aware of mainstream support and facilitates their access to such measures, providing the entrepreneur with a broader selection of potential support schemes from which to benefit. The growth of supported businesses is another central indicator which is linked to the importance of follow-up activities at the end of a service (for example training). The first years of entrepreneurship tend to be difficult, and the sustainability and potential growth of the business after a few years is central. This should also include the number of employees and the existence of a growth strategy. Impacts also include socio-economic integration of third country nationals, as well as long-term results that were not initially planned, but that can be imputed to the implemented actions such as positive institutional spill-overs. The indicators to conduct the assessment are:

- The number of businesses created (as a proportion of participants);
- The extent to which these businesses have grown (i.e. by hiring new staff or increasing profit);
- Whether business creating facilitated the migrants' integration; and
- Other possible socio-economic spill-overs.

The existence of an evaluation/monitoring system is crucial in order to gather this type of information. While this was a criterion for the selection of good practices, empirical evidence indicated that such a monitoring system is missing in many cases. A number of support schemes collect and keep monitoring data but sometimes this is very limited, with only a few service providers gathering more extensive information. In addition to monitoring and evaluation systems, some support schemes conduct surveys with the participants to gather their input on how to improve the services provided and to measure their satisfaction with the services.

Taking into consideration the practices in the case studies, data related to the number of businesses created is quite commonly collected and kept. However, in cases where support is limited to, for example, group business training, it may happen that the beneficiary needs additional time before the business is established (for example, [Macken](#) suggested that it sometimes takes another year) and if no follow-up activities are in place this might not be captured in the data. Data on growth, number of employees, and sustainability of the business is more complicated as this requires the existence of a follow-up system.

A better integration of migrants into the host country's community is also a positive spill-over of entrepreneurship support schemes. A good example of this effort can be observed in the activities carried out by [Singa](#) in France where refugees and asylum seekers are encouraged to widen their network to include as many native as well as migrant contacts. Events organised by [Singa](#) also serve for the migrants to mingle with the host-country's general public while exchanging knowledge and experiences to bring these two groups closer together. However, data on possible integration and spill-over effects is not commonly gathered or analysed by service providers. For instance, although not all participants in such schemes become entrepreneurs, the skills and knowledge they gain often enhances their employability, which is also a positive spill-over.

Based on the feedback gathered during the research, data on possible integration and spill-over effects is not commonly gathered or analysed by service providers. It seems more common to have a survey to measure the beneficiaries' satisfaction with the services provided, as well as to gather their input on how to improve or further develop the services. [FAIE](#) in France is one such example. In 2012-2012,

a survey was conducted to validate the type of actions conducted by the organisations and to involve the migrants in the shaping of the offer of services and actions in order to better adapt to their needs. The [Project Promoting the Immigrant Entrepreneurship](#) in Portugal also conducted a similar survey in 2014 and used the results to adapt the activities to the beneficiaries' suggestions. The European project [Eliemental](#), organised a survey and post-evaluation on satisfaction for its mentoring activities.

[Kompass](#) (Germany) provides for an interesting and successful example in this context. [Kompass](#) creates a report in which the number of start-ups is collected every quarter. Every five years [Kompass](#) checks externally how many of the founders are still on the market. This is often done in the context of a master's thesis in co-operation with a university. The German [Entrepreneurs Without Borders](#) also conducted a survey to procure an indication of the number of businesses created by their former beneficiaries (two thirds of those receiving support). While no data is gathered on the sustainability of these businesses, quality assurance and monitoring of success are ensured through meetings, internal quality control, evaluations, statistics collection, and analysis of participant data. Results and recommendations for actions or suggestions for improvement are then integrated into the everyday work of the organisation. In regard to [Barcelona Activa](#) in Spain, all services are monitored and the results analysed for continuous improvement and identification of potential gaps. Monitoring via Customer Relationship Management (CRM) allows for strong and weak points to be identified so that they can be addressed. In the UK too, [Enterprising Libraries](#) have been evaluated, while [EDA](#) has an internal evaluation system in place.

To read more about the practices mentioned, please go to [Chapter 6](#), where each of them is described in more detail and are followed by two examples of international good practices from [Canada](#) and [Australia](#).

## 5 Conclusions and practical suggestions

A number of conclusions and recommendations can be drawn from the information gathered and analysed throughout the project and the case studies. This chapter offers practical suggestions as well, with the aim of providing guidance for the successful set up and development of initiatives that support migrant entrepreneurship.

### 5.1 Conclusions

Based on the research and feedback received from beneficiaries of the practices, the **multidimensionality of the support provided to migrant entrepreneurs by a given practice** has been identified as a key asset and predictor of overall success. The analysis of good practices has demonstrated that combining several support measures in a way that these can complement each other, and holistically tackle the range of obstacles that migrants may face in starting up, managing and expanding their businesses, provides for efficient and user friendly services. Ideally, comprehensive multidimensional measures to foster migrant entrepreneurship should offer combined support along three broad groups of dimensions:

- Competences and skills development;
- Provision of social capital; and
- Tangible needs (for example provision of facilities and funding).

The competences and skills category encompasses the dimensions that pertain to the provision of the required host-country-specific human capital for setting up a business in the host country, including business training and support, as well as legal and regulatory advice. The social capital category encompasses the dimensions related to facilitating access to networks of service providers, potential clients as well as other entrepreneurs (both natives and migrants) and business groupings and services (such as chambers of commerce or credit institutions). The third group encompasses services that provide support to deal with the crucial practical infrastructure needed to start-up and expand a business, notably capital and facilities (workspace and related services).

Moreover, **language and cultural sensitivity and visibility** are key elements of any support scheme for migrant entrepreneurs and are essential for measures in each dimension to be meaningful and to fully reveal their potential to support migrant entrepreneurs. Thus, for instance, business training or mentoring activities targeted to the migrant population are more user-friendly if provided in the main languages spoken by migrants or coupled with language training. In case of services provided to start-up entrepreneurs or newly arrived migrants, the language sensitivity is particularly important as the migrants might not yet be familiar with the language of the host country. For later stages or post-creation support, language sensitivity assumes a less crucial role (if the migrant has reached a satisfactory level of host country language knowledge). The use of multicultural service providers can also improve the services' outreach to the migrant population, as well as their effectiveness. Similarly, making sure that migrant entrepreneurs and credit institutions can understand each other - through the introduction of cultural mediators,<sup>2</sup> multilingual counsellors, or language and cultural training, meetings and networking events for newcomers – is an important step for facilitating access to credit

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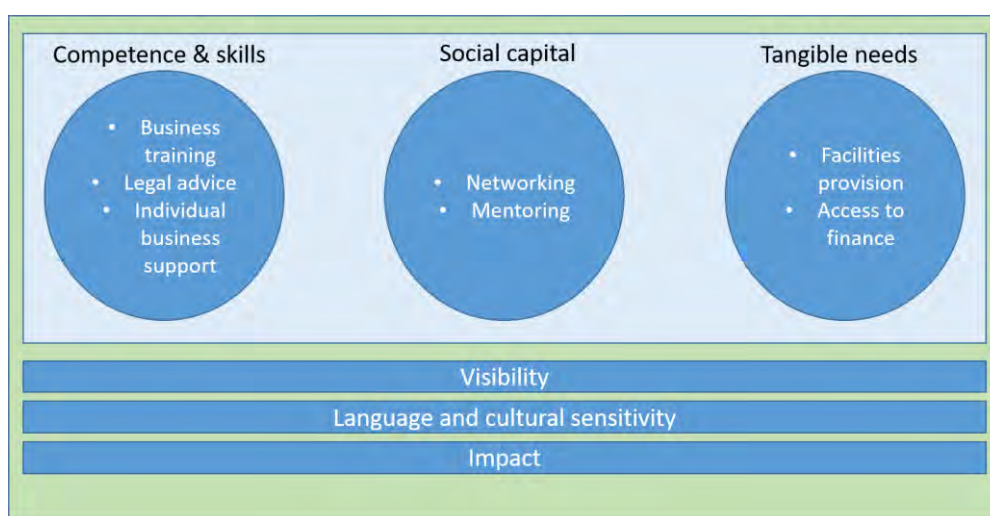
<sup>2</sup> A person who specialises in cultural differences and uses this knowledge to solve problems. Services of cultural mediators can be utilised in both Portuguese practices (Project Promoting the Immigrant Entrepreneurship and Specialised Support for the Entrepreneurs) to address any misunderstandings.

and, in instances where migrants are unable to open their business, for widening employment possibilities.

Finally, to provide real and effective support for migrant entrepreneurship, measures should be geared towards **impacts** and include mechanisms to monitor the outcomes and effects of the service provided over time. **Gathering data on results and impacts** through an evaluation or monitoring programme is crucial to understand the success and effectiveness of the services provided. Various indicators can be used to measure the success of a support scheme and might include quantitative data such as the number of businesses created, the survival rate or sustainability of the businesses, number of employees, or in cases where practices' beneficiaries did not open a business if they went into another form of employment or education. In addition, qualitative information is also of importance and may include socio-economic integration and spill-over effects, such as improved literacy and financial literacy or financial independence. In cases where the support scheme has specific objectives which might be different to business creation, this should be taken into account in the monitoring.

Figure 1 below visually summarises the elements of a holistic approach to support migrant entrepreneurship. While there might be overlaps, for example individual business support might apply to two categories (competence and skills, and social capital), and mentoring can be important both to build up contacts, and knowledge/experience; the groupings provide an overview of the elements on which a support scheme for migrant entrepreneurs should focus. To provide a support scheme as effective and comprehensive as possible, at least one component from each group and the cross-cutting dimensions should be included.

Figure 1: Categorisation of the ten dimensions



While multidimensional support may be considered the gold standard for fostering migrant entrepreneurship, not all service providers may have the capacity and funding available to provide support to migrant entrepreneurs across the broad range of dimensions identified. This is notably true in the case of small NGOs. In such cases, efficient and holistic support may still be offered by leveraging the economies of scale that emerge from **coordination and exchange among different service providers**. Structured coordination and pooling of resources among the different service providers enhances the sustainability of each practice, by allowing for a more cost-efficient allocation of the, often tight, resources available for the initiative. It also avoids duplication and improves the professionalism of support provided in each dimension. Furthermore, synergies with stakeholders in charge of migrant integration or mainstream entrepreneurship support might also help increase the sustainability and the scalability of the support measures.

The **sustainability of** migrant entrepreneurship support practices has been identified as an issue in some cases. Activities are often initiated and run through project grants awarded at local, national or European level and despite the success and effectiveness of certain practices, there may be no possibility to maintain the services once external funding ends. Nonetheless, some initiatives have been effective in building on the conclusions and findings from previous projects (for example in France [FAIE](#) and [Eliemental](#), and in Spain [Barcelona Activa](#)) and, as such, provide for good examples of the continuity and efficient use of local, national and European funds. Other support schemes have resorted to setting up social enterprises to sustain their services over time (for example [Singa](#) in France).

A **tailored approach to service provision**, grounded in the understanding that migrants are by no means a homogeneous population, but rather have different needs and skills sets, is also a key success factor of migrant entrepreneurship support initiatives. More specifically, the practices analysed point to the added value of fostering a **personal relationship** between service providers/trainers and beneficiaries. This can help build trust between the migrants and the institutions as on many occasions migrants, and especially those who have been persecuted in their home countries, tend to foster distrust towards authorities. In particular, this personalised approach and these trust-building efforts may be required to support the entrepreneurial activity of refugees and other vulnerable groups.

**Monitoring and provision of follow-up services** to the migrant entrepreneur after the completion of the support scheme are of due importance. Follow-up services usually take the form of a simple telephone call or email asking if there is anything with which the service provider can help. Practices offering individual business support are also available to provide advice, information and guidance in the next steps of a migrant's business (after he has successfully opened a venture), such as [Specialised Support for the Entrepreneurs](#) in Portugal. Many of the practices keep in contact with their beneficiaries even after the support/course has finished and invite them frequently to their events, some practices invite their past participants to give talks to the current support receivers, as in the example of [Singa](#) (France). Besides helping to evaluate the impact and cost-effectiveness of the practice, monitoring and follow-up allow for the identification of new challenges that migrant entrepreneurs may encounter in the phase following the end of the support service, and may lead to adjustment of the services to provide for additional support and assistance. Gathering and analysing data on the outcomes and impacts of a given practice is essential for assessing the success and effectiveness of the practice, and hold great potential for improving the existing service. While monitoring mechanisms might imply additional time and resources which might be difficult to harness for any organisation stretched already for resources, having a successful track record when applying for funding is also likely to improve future funding opportunities.

## 5.2 Practical suggestions

The following suggestions should be considered by service providers who aim to set up **multidimensional practices to support migrant entrepreneurship**:

1. Envisage the provision of at least three activities in parallel, including at least one component each from the three categories as suggested above in Figure 1. (for example business training, access to finance, and mentoring), and pay attention to language and cultural sensitivity;
2. Where it is not possible to provide multiple services due to a lack of capacity or resources, a partnership with other support schemes may enable the pooling of resources, while increasing efficiency and improving expertise;
3. As an alternative, referral to other relevant services and actors (without a formal partnership) can also provide important added value. In particular, bridging to mainstream actors (cooperating with them, inviting them to events to give talks, dispersing information about their support services and preparing the scheme's participants for mainstream support) is considered successful as this leads to a wider range of services for the migrant entrepreneur.

**In order to achieve the successful coordination and exchange with other service providers**, the following recommendations should be considered:

1. Identify relevant actors and service providers that are working actively in the geographical location where the services are being offered, and reach out to these actors;
2. Explore potential for concrete collaboration (for example pooling of resources), but also for exchange of best practice and experience;
3. Further to this, remote co-operation and knowledge exchange with actors in other localities or countries providing similar services might be considered, as a way of offsetting knowledge-related costs and improving services by leveraging existing experiences.

**To ensure economically sustainable support schemes**, besides coordination and pooling of resources with other service providers, the following suggestions may be considered:

1. Involve volunteers in the practical and administrative work of the organisation. The contribution and input from committed volunteers tends to be valuable and also a crucial element to overcome the lack of funds or capacity. While the expertise and experience of trainers/advisers are crucial to the success of the support scheme, other tasks might be carried out by volunteers with less experience. Volunteering entrepreneurs may also be recruited for the mentoring activities;
2. Aim to have a variety of funding sources (EU, national, local, private) as this might contribute to the sustainability and guarantee of funding provision when one funding scheme comes to an end. The capacity of volunteers may be used here to identify new and additional funding opportunities, as well as to conduct parts of the administrative procedures that might be time and capacity consuming for a small organisation;
3. Seek sponsorship and small fee membership from those participants that have become successful entrepreneurs, or a small percentage of their profit margin;
4. Couple not-for-profit with profitable activities for the organisation to become self-sufficient through for example the establishment of a social enterprise.

**As the monitoring and establishment of a follow-up system** are considered central, the following recommendation should be taken into consideration:

1. Put in place a system for a regular follow-up on migrant entrepreneurs and their businesses upon completion of the support scheme. Such follow-up could be carried out by volunteers who could report back to the service providers/trainers about potential problems or specific enquiries/requests from the migrant entrepreneurs. Where needed, additional support by the service provider may be offered in the follow-up phase. The availability of such support might also encourage migrant entrepreneurs who have graduated out of the programme to consent to be tracked. If possible, having the trainer/adviser being in charge of the follow-up as it might provide added value in cases where a strong relationship has been established with the migrant entrepreneur;
2. Put in place a system for gathering data on results and impacts. Here too, the capacity of volunteers may be used to gather data on the number of businesses set up and their activities. In combination with the follow-up activities, data on sustainability, survival, growth rate, and number of employees may be collected, as well as on potential dissolution of businesses or take up of employment;
3. Annual reports including information from the follow-up activities and data collection on impacts and results can be put together and are useful when asking for funding;
4. The importance of the follow-up should be explained and highlighted in funding applications.

**Personal approach and relationship** with service providers/trainers is central and the following suggestions are to be considered as a means to ensure such an approach:



1. Conduct an initial needs assessment for each beneficiary, taking into consideration both practical needs regarding entrepreneurship, as well as more personal needs that might be specific to each person depending on the background, status, and nationality. Tailor measures provided on the basis of the results of the needs assessments. When designing support measures for migrant entrepreneurs, always take into account the heterogeneity of the migrant population, and the wide variation of both professional and personal needs of each migrant entrepreneur;
2. The registration of the results of the needs assessment in a database would be useful, notably to enable other trainers/colleagues to provide personalised support in case of absence of the first trainer;
3. Following the needs assessment, the potential support services provided to the specific person can be discussed involving also other professionals, and adapted accordingly.

### Visibility

**As regards visibility**, the following suggestions should be considered to enhance the activities within this dimension:

1. Devise an integrated outreach strategy involving different tools to reach the migrant community at the local level. Migrant entrepreneurs are not always reached through the mainstream media or communication channels, and therefore migrant media, networks, or grass roots events might be more effective;
2. Use existing networks and partnerships with local or migrant organisations and aim to reach out through the use of minority media such as minority language newspapers, ethnic publications, or local/minority language radio stations;
3. While the use of an integrated communication campaign can provide an important added value, it might be costly and resource intensive to put in place and maintain. The use of social media such as Facebook and Twitter may ensure large outreach at a reasonably low cost;
4. Consider using integration courses including language courses as a first port of call to introduce the migrants to the support scheme offered.

To **approach hard to reach target groups**, such as migrant women entrepreneurs the following suggestions may be implemented:

1. Encourage past, current and future participants to spread information about the support practice by word of mouth throughout their circle of contacts and acquaintances;
2. Use Community Access Points that are preferred by the target group to disseminate information and to organise small scale events about entrepreneurial topics and support services offered;
3. Cooperate with local and national authorities, such as local employment and social services, education and leisure centres and others to promote the support service. It is also **essential to educate** the staff of these authorities on how to best sell the idea of business training for women or other entrepreneurial support to their clientele.

### Networking

**As regards networking**, the following suggestions might be considered:

1. Work to establish a network or make use of an existing network and ensure that this involves a wide variety of relevant actors including private and public actors; mainstream and targeted actors/support mechanisms providers; and migrant and native entrepreneurs;
2. Organise regular events involving all actors of the network. Events may have networking as the main purpose, or it may be a secondary objective of a theme night or a lecture on a specific topic relevant to entrepreneurship;

3. Consult with the beneficiaries to understand what kind of events would be useful for them. The sector of activity for a specific migrant entrepreneur might be very different to another, and this should be taken into account when organising events or guest lectures. Consultations with the entrepreneurs will enable an understanding for the current trends;
4. Encourage the network members to participate actively in networking and related events, as native network members may also benefit from the migrant entrepreneurs in regard to their business ideas, potential partnerships, and potential for investment.

#### Legal and regulatory advice

**In regard to legal and regulatory advice**, the following practical suggestions may be considered:

1. Ensure the presence and availability of legal expertise within the team of advisers. Such expertise may originate from higher education or extensive professional experience and should relate to knowledge about questions relevant to setting up and running a business, as well as to questions regarding residence permits and migrant status. It is also considered important that the team of advisers is able to use external expertise to provide information or services that are not available in-house;
2. While a personal approach is recommended here to provide tailored and individual advice to each migrant entrepreneur through a relationship of trust, information provision through online tools or websites can also be helpful. For instance, a FAQ based on enquiries handled in the past can be developed and published on the website of the service provider.

#### Individual business support

**Within individual business support**, the following suggestions should be taken into account:

1. Ensure a full coverage of relevant topics related to entrepreneurship and the setting up of a business. This typically includes drawing up a business plan, finance, law, accounting, marketing, and design. Furthermore, specific advice related to the national context and business environment provides added value. The personal ability and circumstances of the migrant entrepreneur may also be important to consider in the provision of individual business support, with the aim of preparing as much as possible the person for what to expect from the required tasks and work. The expertise and knowledge of the advisers, stemming either from training or personal business experience, is key to the success of this service;
2. Ensure that advisers and case workers have sufficient time to support each migrant entrepreneur in a personalised way, including allowing for the possibility of the beneficiary to exchange and discuss different ideas to progress with the business plan. The beneficiary should also be given the opportunity of receiving an honest and constructive assessment on the feasibility of their business plan, as well as an opportunity to re-work the plan together with an adviser.

#### Group business training

**For group business training**, the following suggestions may be considered:

1. The length of training may vary. However, aim to organise one set of training over a few months (between 3 and 4). Training should not be full-time as the participants might work in parallel, and should be provided with schedules that take into account work and family shifts. The national context should be taken into consideration, as some governments provide economic assistance/benefits for taking part in such training. In such cases, a shorter but more intensive training could be an alternative;
2. Take into consideration the fact that this heterogeneous target group may have different educational background and preparation for this type of training. It is crucial to listen to the needs of all participants and consult them in the beginning of the course, to adapt the contents, means and tools of training, and timetable. Furthermore, the provision of easy to read didactic material designed for non-native speakers enables the participants to study from home if needed/wanted;



3. Where possible, provide desk/computer on the premises of the training activities for the migrant entrepreneurs to make use of. The presence of an assistant (volunteers for example) for home work or individual studying outside of the training hours is also helpful.

### Mentoring

**For mentoring**, the following suggestions might be taken into consideration:

1. Put in place a matching procedure in order to enable an effective mentorship taking into consideration the business sectors, interests, backgrounds, and language, as well as the personalities of the prospective mentor and mentee to achieve the best matching possible. Work to enlarge the pool of mentors as far as possible, as this will ensure a greater variety of profiles and thus a more customised and successful matching;
2. While broadly defined timetables, plans of activities, and goals are important to ensure a sufficient level of commitment from both the mentor and the mentee, the nature of the mentorship should be left flexible to enable each mentoring couple to find the tools, means, and frequency of the sessions to fit both of them. Such agreement will ensure that the mentorship is maintained. The same relates to objectives and success indicators that might be set to measure the progress of the mentee. Such objectives and indicators should be set together, making sure that the objectives are feasible and avoiding too much pressure;
3. For the mentorship to work, it should not imply a too intensive set-up and the organisation of the activities should acknowledge that participating in mentoring happens in parallel with a number of other activities that the entrepreneur is required to carry out, notably in the intensive phase related to the business start-up.
4. Ensure a sufficiently long period of mentoring with the possibility of extension. As a strong relationship between the mentor and mentee is key for successful mentoring, sufficient time must be guaranteed to enable such a relationship to develop. In the same vein, a follow-up procedure is recommended to provide the beneficiary with access to the mentoring and advice even after the completion of the official mentoring;
5. Assess the effectiveness of the mentoring process regularly and allow for mismatched migrants to be re-matched to a more suitable mentor if the relationship is not working.

### Access to finance

**In regard to access to finance**, the recommendations below should be considered:

1. Make sure to combine the information provided regarding financing opportunities with practical and concrete assistance to write a bankable business plan and prepare the migrant entrepreneurs to conduct meetings with financial institutions;
2. In case of provision of finance (both microcredit or grant), take into consideration that the sum should be according to the needs of the migrant entrepreneurs, and in particular it should not be too large for them to manage;
3. Establish a collaboration with financial institutions to which migrant entrepreneurs can be referred, and/or explore possibilities of setting up a microcredit system in collaboration with such institutions;
4. Raise awareness among credit institutions about the special needs and characteristics of migrant entrepreneurs and, when possible, establish systems of loan guarantees that can help compensate for migrants' lack of collaterals to guarantee mortgages.

### Facilities provision

**In regard to facilities provision**, the suggestions below should be considered:

1. Where possible, work space for the migrant entrepreneurs should be made available. Based on available resources this might vary from a temporary work desk a few days per week, to a

start-up centre or incubator. If temporary, this should be combined with assistance to find a long term solution;

2. Invite entities that work in this area (like start-up hubs or co-working places) to events and try to establish a partnership that would allow for preferential contracts for the beneficiaries of the support scheme;
3. Include information and advice on this topic in the support provided and allow for a trained professional to review proposed contracts, either in the form of individual business support, one-stop-shop or specialised workshops and seminars.
4. Provide additional services that may be useful for the migrant as this can be central to the success of their businesses. Where facilities are provided, combine these with other forms of support for example advice/training, but also more practical services such as software, access to databases, printers and copy machines.

### Language and cultural sensitivity

**Regarding language and cultural sensitivity**, the following practical suggestions should be considered:

1. Take into consideration the national context and the migrant reality when deciding what languages should be prioritised. In addition, this decision will also depend on whether the service provider targets a specific group. Service provision in additional languages is helpful, but the languages should be relevant to the target group;
2. In the case of host country language training, take into consideration the national context. In countries where language training is provided by other institutions (notably integration authorities and municipalities in charge of introduction programmes for newcomers), language training could be limited to host-country-specific business language and in some cases focused on a given sector of activity. In other countries with less opportunities for language integration courses, general language courses might provide an important added value when provided in parallel with the business training (or other support);
3. When hiring trainers or engaging with volunteers, it is important to take into consideration their background and whether they have any experience working with vulnerable groups. Such experience might be first-hand practical experience or received through training as a preparation for the work to be conducted. Service providers with a migrant background seem to provide an important added value. This is linked to language skills, but more importantly, they might have a better understanding of the specific needs of the beneficiaries, and the cultural differences they encounter in the host country. Again, the level of importance of the experience with vulnerable groups will depend on the target group. For refugees, it might be crucial that the staff have received training to work with vulnerable groups and refugees in particular. For other migrant entrepreneurs, some experience or a migrant background might be sufficient. In case of migrants who have already been in the host country for a long period of time, such experience might play a secondary role.

### Impact

**To assess the impact of the scheme**, the following practical suggestions should be considered:

1. Put in place a system for a regular follow-up on migrant entrepreneurs and their businesses upon completion of the support scheme. Such system can be used for gathering data on results and impacts. Data on business sustainability, survival, growth rate, and number of employees may be collected, as well as on potential dissolution of businesses or take up of employment;
2. Put in place a system to gather input from the participants about the satisfaction of the services. Such consultation is a valuable source of ideas to improve the services according to the needs and wishes of the participants;

3. The follow up, consultations with migrant entrepreneurs, and analysis of the data gathered, could result in quantitative and qualitative information that can be included in an annual report.

## 6 Good practice case studies

### 1. Singa (France)

<b>Name of initiative:</b>	Singa
<b>Name of implementing organisation:</b>	Singa France
<b>Type of implementing organisation:</b>	Non-profit organisation
<b>Country (region/municipality):</b>	France
<b>Implementation period:</b>	2012 - ongoing
<b>Main activity/dimension:</b>	Networking, Visibility, Language and Cultural Sensitivity
<b>Funding:</b>	In the period of 2015 – 2016, the practice received funds from national (Présidence de la République), regional (Île de France, Rhône-Alpes and Languedoc-Roussillon), local (Mairie Paris, Montpellier, Lille and Lyon) and private sources (foundations, banks and donations). In addition, the Prefecture (Île de France) and UNHCR also provided their support. Funds are also raised by selling services to companies. In 2015: 24,6% public funding and 75,4% private. In 2016: 36,5% public funding and 63,5% private.
<b>Summary:</b>	Singa specifically targets refugees and asylum seekers, but also the host community, acting as an intermediary between them to facilitate refugees' and asylum seekers' integration (including economic integration). The focus is on the empowerment of refugees and asylum seekers by supporting the creation of their network, so that they will be independent and able to establish their own business. The needs of each refugee and asylum seeker are assessed and Singa tries to match him/her with experts (volunteers) and organisations who can help them reach their goals. Services are available in 35 languages.

### Overview

#### **National context**

About one quarter of the French population (around 21 million) has an immigrant background. This includes a large population of 2<sup>nd</sup> generation immigrants. Two thirds of its foreign-born population comes from countries outside of the European Union.<sup>3</sup>

#### **Objectives**

Singa's main objective is to empower refugees and asylum seekers by supporting the creation of their network, so that they can progressively become more independent and able to establish their own business, relying less and less on Singa's support. The network that Singa aims to establish for refugees and asylum seekers is really broad and its composition is on a case-by-case basis.<sup>4</sup> Such a network is a guarantee for the beneficiary to be able to find a solution to potential problems that may arise. This is reassuring for a person who is running a business not in his/her country of origin, thus having a reduced knowledge of it. Another important aspect is that Singa targets not only refugees and asylum seekers,

<sup>3</sup> MIPEX (2015). Migrant Integration Policy Index 2015: France. <http://www.mipex.eu/france>.

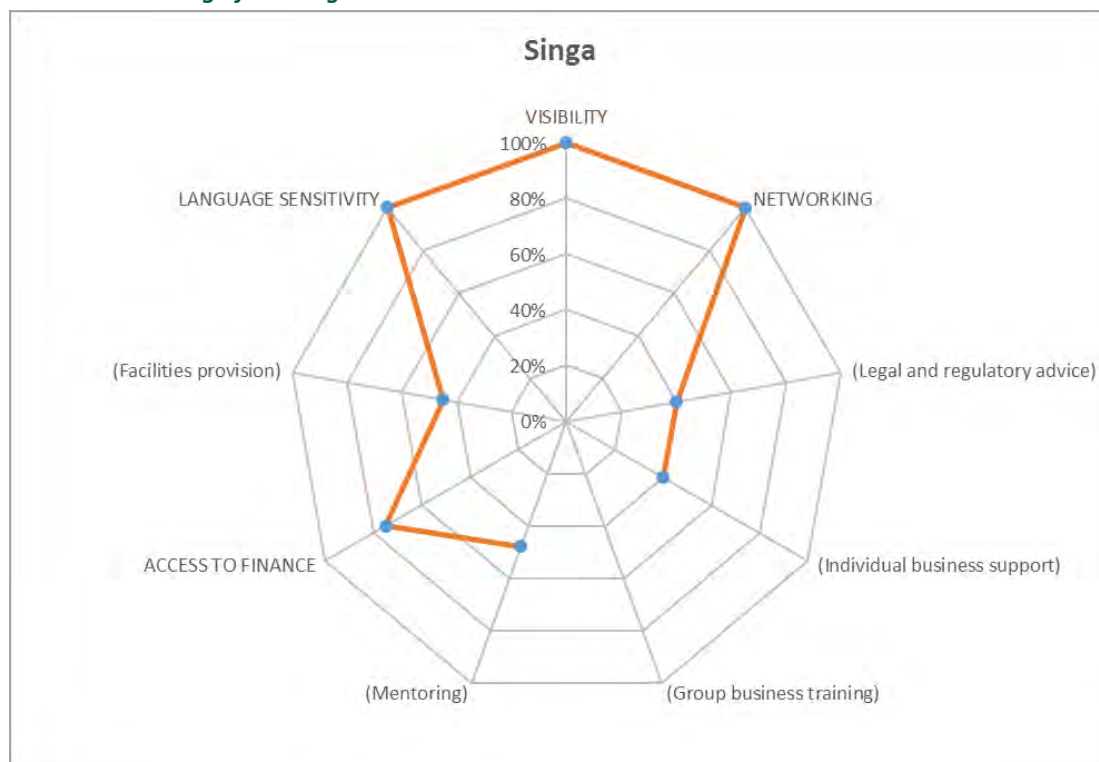
<sup>4</sup> Depends both on the refugee's needs and goals, as well as his/her personality.

but also the host community, to facilitate their integration (including economic integration) by mutual understanding. Activities are carried out in a broad range of areas, ranging from sport and climate issues to business creation.

### **Strengths**

Singa combines a broad range of measures supporting migrant entrepreneurship. Networking and awareness-raising activities are at the core of the scheme. In developing networking activities, Singa does not distinguish between social and economic integration, since networking is common and crucial to both aspects. Singa also raises awareness of refugees' and asylum seekers' issues among the host community and showcases the entrepreneurial and professional talent of the refugee community in France. What is more, Singa wants to raise awareness in the refugee community about the possibilities Singa provides to support them (outreach activities). In order to do this, Singa operates in several languages, making cultural sensitivity an asset. Besides direct support through networking and visibility, Singa helps refugees and asylum seekers by providing contacts to address their needs in other areas (including legal advice, individual business support, mentoring, access to finance, facilities provision, and language support). Even if this support is not directly provided by Singa, its connecting function is fundamental to sustain business creation, through its extensive database of individuals/professionals<sup>5</sup> covering a comprehensive number of fields. This non-intrusive approach is unique and aims to make refugees and asylum seekers independent from the organisation.

**Figure 2: Benchmarking of the Singa**



<sup>5</sup> Individuals that are both “experienced” refugees and native French people. These people may be professionals and/or experts employed in companies and/or entrepreneurs. As a consequence, they have experience that can be transferred to “newly-arrived” refugees.

### Activities

Singa is a not-for-profit organisation that supports refugees and asylum seekers in their socio-economic integration through a project-based methodology<sup>6</sup> that empowers refugees and asylum seekers to become actors of the host society. Singa is mainly and directly active in awareness-raising, visibility and networking activities. Singa created also an incubator called “La Fabrique” (the factory). Singa’s headquarters are located in Paris, however, it runs activities also in Lille, Lyon, and Montpellier.

Singa aims to raise awareness of refugees’ and asylum seekers’ issues in the host community and improve the perception about them, turning it from a challenge into an opportunity for the host country. At the same time, Singa wants to reach refugees and asylum seekers to make them aware of the opportunities it offers for their integration. Singa has launched a collaborative media called “Trait-D’Union” (linking dash), aiming to develop a new narrative on the question of refugees and showcasing the entrepreneurial and professional talent of the refugee community in France. Articles of Trait d’Union will be written by members of the community (including refugees) and translated into as many languages as possible. Singa’s **visibility** is boosted through TV (mainly national, but also local channels) via a documentary about the organisation or Singa’s representatives’ appearances on TV and radio shows. Singa’s activities are also presented in newspapers and magazines (including Forbes). In 2015, Singa was featured in the press (print, radio, and TV) at least 109 times.<sup>7</sup>

Singa is particularly active on social media such as Twitter, Youtube (it has a channel where they explain their services through videos), Instagram, Facebook, and has plans to start to use Snapchat soon. Singa works with community influencers: currently around 20 community leaders support the information sharing on refugee and asylum seeker opportunities. Additionally, refugees and asylum seekers are reached through the links that Singa has with other organisations working for refugees. Refugees themselves are involved in communication activities (successful refugees’ and asylum seekers’ entrepreneurs) to deliver positive messages and promote intercultural differences. Another reason for using testimonials is to advertise refugees’ and asylum seekers’ projects in the host community. Furthermore, Singa involves well-known bloggers on specific topics (for instance to advertise events). Singa’s **communication** strategy is characterised by a widespread use of text messages through a specific application (around 30 000 text messages are sent per week in the Paris area alone to advertise events).

Singa has developed a methodology to support refugees and asylum seekers wanting to create businesses, organisations, and cultural and artistic projects, by connecting them with experts (volunteers) and other organisations in the host country that can help them develop their ideas and business.<sup>8</sup> In order to empower refugees and asylum seekers, Singa acts dynamically to support them in the creation and **enlargement of their network**, so that they will not be dependent on Singa to develop their business activities. The large network helps refugees and asylum seekers to connect with all the key stakeholders who can support their business activities, as well as potential suppliers and clients. This helps refugees and asylum seekers to feel integrated and at home in France. In this

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<sup>6</sup> The refugees have their idea or a project and Singa supports them in turning it into reality.

<sup>7</sup> Interview with Singa Representative.

<sup>8</sup> For refugees wishing to find a job, Singa uses the same “project” methodology. They connect them with professionals and volunteers to help them overcome the various barriers to integration that they so often meet.

context, Singa organises local events and actions to enable refugees and asylum seekers to meet the host community (including native entrepreneurs) and other refugees and asylum seekers.<sup>9</sup>

One example is the so-called “Singa night”, an annual event to identify new skills and talented people to connect them with professionals. Moreover, Singa facilitates networking opportunities with start-up investors and experts (“Start up, Meet Up”, “50 Start Up Councils”, “Reverse Business Pitch”, “Demo space”), where the entrepreneurs can directly present their projects and/or their products. Singa gives opportunities to refugees and asylum seekers to connect with chambers of commerce (they are involved in providing training for opening a restaurant and in giving advice on funding) but also with other organisations such as BGE and ADIE (two institutions that support and fund entrepreneurs), Mouvement des Entreprises de France (MEDEF), as well as large companies (for example TOTAL, BNP Paribas Fortis, etc.) and public authorities. In addition, workshops organised by Singa are an opportunity for refugees and asylum seekers to meet other entrepreneurs, both migrant and native, and experts. However, the main contribution of Singa in expanding refugees’ and asylum seekers’ networks is definitely visible in Singa’s extensive database of contacts of both “experienced” refugees/asylum seekers and natives. These individuals may be professionals and/or employed in companies and/or entrepreneurs, with experience that can be usefully shared with newly-arrived refugees on a volunteer basis.

In addition to this, Singa created “La Fabrique” (the factory), which is Singa’s Incubator. Its objective is to support projects (business or not-for-profit) aiming to solve critical social issues in France. The incubated projects are carried out by refugees and asylum seekers of the Singa community but also any entrepreneur wishing to work on innovative solutions to strengthen society. Singa is currently supporting 13 entrepreneurs but this number will be increased in September 2016 as the organisation is moving into a new 400m<sup>2</sup> facility that will also be a co-working space for members of the community. This will allow for a wide range of additional entrepreneurial training sessions to be organised and to increase the number of supported entrepreneurs (the objective is 50) in the best possible conditions. Furthermore, Singa supports refugees and asylum seekers through a referral approach. By creating connections between individuals in the database and/or partner organisations and the refugees, Singa makes sure the beneficiaries receive support in many other areas (including legal and regulatory advice, one-to-one business support, business training, mentoring, and access to finance) and facilities provision.

With regard to **mentoring**, Singa provides contacts taken from its database according to refugees’ and asylum seekers’ needs and field of activities. Singa’s staff manually match the refugee/asylum seeker with entrepreneurs or professionals who are able to transfer their specific experience. This can be more useful than turning to more generic support organisations that sometimes do not have specific skills.<sup>10</sup> For instance, a refugee<sup>11</sup> who wanted to open a consultancy to facilitate investment in the Middle East received two contacts of volunteers experienced in the field, these were the head of investment in a company and a management consultant. He meets each mentor once per week (each meeting lasts between half an hour and one hour) and discusses the state of play of the business, the difficulties, and the possible solutions to overcome the problems. Moreover, he received contacts of other relevant experts (for example lawyers) and mentors provided references for the refugee. Of

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<sup>9</sup> Singa never labels its events as “refugees-only events”.

<sup>10</sup> Both Singa Representative and the beneficiary interviewed agree on this.

<sup>11</sup> Based on the experience of the beneficiary interviewed.



course, if one of the two parties feels uncomfortable, the mentor will be changed and additional contacts will be provided to the refugee/asylum seeker.<sup>12</sup>

Singa 3.0 is a partner organisation of Singa that helps provide volunteer mentors. The matching process between people in the database and refugees/asylum seekers can also result in a type of support that is more similar to **individual business or legal support**, instead of mentorship. The decision on the nature of the relationship to be established is left to the individuals involved; it is not imposed by Singa. For instance, a refugee/asylum seeker that has legal issues in registering his/her company can be put in contact with an expert that advises him on the particular case<sup>13</sup> (giving him/her individual legal advice, without establishing a mentorship connection).

Singa also provides contacts to refugees and asylum seekers for **financing possibilities**. Moreover, it has an agreement with ADIE<sup>14</sup> in Paris (microcredit) and the bank BNP (general funding). Singa supports the ADIE and BNP employees engaged in this collaboration through training and Singa's support of entrepreneurs is considered as a plus when the entrepreneur asks for a credit. Singa facilitates refugees' and asylum seekers' connection with investors and has developed a network of business angels. This is the case, for example, with organisations such as Social 3.0 that support entrepreneurs through funding and advice. Singa also provides opportunities for refugees and asylum seekers to showcase their products/services in strategic events thus allowing them to attract funding for their venture. This has been done this year at events such as the SINGA Village (organised annually during the week of the World Refugee Day), Hacking the l'Hotel de Ville (allowing entrepreneurs to pitch their projects in front of the Mayor of Paris), and the Maker Fair (an international social innovation fair). Refugees and asylum seekers often receive awards in these events and this information is considered as added value for the funding organisations. Furthermore, at these events the refugees can directly meet investors.<sup>15</sup>

With reference to **business training and workshops**, partner associations organise courses (providing content material and location) for the refugees and asylum seekers in need. Some examples of topics are: developing your business plan and business model, pitching your project, finding investors, and advertising your project online efficiently. These courses occur weekly. Some partners organise specific workshops for Singa, and others reserve a number of places in existing workshops. In both cases the partners are trained to interact with members of the Singa community.

Finally, entrepreneurs supported by Singa also benefit from Singa's institutional relationships and can for instance get support from local public institutions in their search for offices and places to run their business. Moreover, since 2016, Singa provides a co-working space (40 desks), upon the payment of rent.<sup>16</sup>

### ***Language and cultural sensitivity***

Singa's staff speak 35 languages (different languages from Africa, South America, Bangladesh, as well as Arabic, Farsi, etc.). On top of this, the practice also employs refugees which helps to expand the languages offered, not only for oral communication but also for the translation of written documents.

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<sup>12</sup> Interview with Singa Representative.

<sup>13</sup> Based on the experience of the beneficiary interviewed.

<sup>14</sup> Association pour le Droit à l'Initiative Economique (Association for the Right to Economic Initiative).

<sup>15</sup> According to the beneficiary interviewed.

<sup>16</sup> The creation of this space was financed by private donations and public funds.



The website is in French, however, some key information about Singa is available in four other languages (English, Arabic, Turkish and Russian).

Singa, supported by partner organisations, offers tutoring in the French language. Singa matches the refugee/asylum seeker with a French native speaker who provides tutoring (one-to-one classes) to the refugee/asylum seeker. Sometimes the learning is not mono-directional and French speakers learn other languages (it is a tandem process). Furthermore, the way Singa operates (provision of contacts), makes the refugees and asylum seekers feel more comfortable with accepting help. Indeed, in some cultures,<sup>17</sup> receiving charity is seen in a negative way. Singa does not operate as a charity (since it merely provides contacts), and the refugee who has already received help can help other refugees by his/her inclusion in the database. For instance, a refugee that has already created his/her business can be matched with a refugee who is developing a business project in a similar sector. This makes the refugee feel useful: he is provided with the possibility to give something in exchange for the help he has received in the past.<sup>18</sup>

Moreover, Singa trains the partners of its network (including partner organisations, paying organisations, business advisers, and any volunteers engaged with Singa) on sensitive issues for refugees and asylum seekers, explaining how to avoid making them feel uncomfortable.<sup>19</sup> Finally, Singa offers a service to companies to address cultural sensitivity issues (for example how to interact properly with refugees that might have been imprisoned and tortured). Companies pay for this service, contributing to Singa's financing. It supports companies in their corporate social responsibility activities and provides intercultural training for the employees of the companies. These kinds of services are in demand by companies that employ refugees (for example the training helps to better capitalise on the assets that refugees provide through their diversity).<sup>20</sup>

## Outcomes and results

### **Impact**

Singa's network involves 160 volunteers and 865 direct beneficiaries that include refugees and asylum seekers (around 600),<sup>21</sup> volunteers, and a host community.<sup>22</sup> Over 80% of refugees and asylum seekers confirm that taking part in Singa's activities made them feel more at home.<sup>23</sup> For the moment, Singa has not specifically monitored the business creation aspect (since its objective is broader than just business creation), however an impact assessment study is foreseen for 2017 and it is not excluded that an indicator related to this will be included. Awareness-raising activities are performing well, registering a high rate of attendance (around 1000 people participated in its events in 2014).<sup>24</sup> In 2015,

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<sup>17</sup> Based on the experience of the beneficiary interviewed.

<sup>18</sup> Interview with beneficiary.

<sup>19</sup> For example, do not ask why they left their country; never sit on the opposite side of the table; do not close the door without asking first (some of the refugees may have been imprisoned or tortured so some usual behaviour may make them feel uncomfortable).

<sup>20</sup> Interview with Singa Representative.

<sup>21</sup> Interview with Singa Representative.

<sup>22</sup> Singa France, Rapport Moral et D'Activités 2014, <https://singaproject.files.wordpress.com/2015/08/rapport-moral-et-activite3a9s-2014-2.pdf>.

<sup>23</sup> Interview with Singa Representative.

<sup>24</sup> Singa France, Rapport Moral et D'Activités 2014, <https://singaproject.files.wordpress.com/2015/08/rapport-moral-et-activite3a9s-2014-2.pdf>.

over 14,000 people have participated in the Singa community. This means that they have participated in at least one of Singa's programmes and have been able to meet refugees and get a better understanding of the circumstances relating to refugees. More than 1,500 have been trained on the question of asylum and the difficulties met by refugees when they arrive in their host countries. Singa's added value is incorporated in its widespread database, which has a positive reassuring influence on beneficiaries who can be confident that a solution will be found (often for free) to almost all of the problems raised.<sup>25</sup> Indeed, Singa's extensive network of partner organisations and individuals (database of contacts) ensures the coverage of experts in different sectors and areas.

### **Challenges**

Among the barriers identified by beneficiaries (financing, languages, etc.) that Singa addresses in a satisfying way<sup>26</sup> is a cultural barrier that is hard to overcome in the short term: it may happen that being a refugee is perceived in a negative way (almost as a disqualification) on the part of society (it is something of a stigma) and this hinders business creation (for example in finding clients).<sup>27</sup> For this reason, Singa's activities in awareness-raising and communication about perceiving refugees as opportunities or value for the host community are fundamental, but they require time. Singa is, however, performing well at local level (see below in Key success factors).<sup>28</sup>

Another challenge is that Singa is a relatively young organisation and given the high number of requests it receives, is under-staffed.<sup>29</sup> Singa has currently reached the maximum number of people it can manage. However, Singa has already found a solution and is working on tools (mainly technological) that will allow it to have a greater and faster impact. For instance, the matching between refugee needs and volunteers is currently made manually by Singa's staff. This is a time-consuming process but the plan for the future is to make it automatic.

## **Conclusions**

### **Key success factors**

Singa offers a broad combination of support measures that make it an example of a good practice. Networking, awareness-raising activities, and language sensitivity are at the core of Singa. In addition, Singa helps refugees and asylum seekers by referring them to contacts to address their needs in other areas (including legal advice, individual business support, mentoring, access to finance, facilities provision, and language support). Even if the support is not directly provided by Singa, its connecting function is fundamental to sustaining business creation and development. With its extensive database of professionals<sup>30</sup> covering a comprehensive number of fields, Singa can help the refugees more effectively (because of their expertise) and efficiently (because Singa can provide the right contacts faster than through a search in the market).

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<sup>25</sup> Interview with beneficiary.

<sup>26</sup> Interview with beneficiary.

<sup>27</sup> Based on the experience of the beneficiary interviewed.

<sup>28</sup> Singa France, Rapport Moral et D'Activités 2014, <https://singaproject.files.wordpress.com/2015/08/rapport-moral-et-activite3a9s-2014-2.pdf>.

<sup>29</sup> Interview with beneficiary.

<sup>30</sup> Individuals that are both experienced refugees and native French people. These people may be professionals and/or experts employed in companies and/or entrepreneurs. As a consequence, they have experience that can be transferred to "newly-arrived" refugees.

### **Replicability**

Although Singa focuses on refugees and asylum seekers, the practice can be extended to migrants in general, of course with some adaptation in the content (for example include more generic aspects on cultural sensitivity that pertain not only to refugees but to migrants in general, expanding the contacts database to ensure the coverage of migrants' needs). The core approach can be easily replicated: be a facilitator in making connections between the host community and migrants/refugees/asylum seekers. This practice can be transferred to other regional or national contexts, but of course it requires time to build an extensive and exhaustive network of contacts. Starting from organisations active in migration field and organisations that support entrepreneurship that already have their own network can help the creation and enlargement of the database.

Singa has already planned to extend the support to migrants in general and also foreign students (Singa realised that Erasmus students have similar problems to refugees).<sup>31</sup> In this respect, Singa is finalising the Waya project that will be launched in 2016. The objective is to develop a platform (online and offline) that will support newcomers with all the information they need (ranging from visa to entrepreneurship) in their language. The information will be crowdsourced and all newcomers, including other migrants, will be able to benefit therefrom (students, economic migrants etc.).<sup>32</sup>

Moreover, Singa would like to bring some events to a national level. For instance, the winners of the local Singa Night can compete at national level to "crown" the national champion. Singa wishes to replicate the incubator in other regions of France and perhaps also in other countries.

### **Testimonial - Beneficiary since 2015:**

*"Singa provided me with the contacts I needed to start and develop my business. Without Singa, I would have spent ten years building up the network, I have established in few months instead."*

*An Iranian refugee, with a Bachelor's Degree in Electronic Engineering and a Master's in Political Science, used to work as a campaign manager in a think tank in his country of origin. Arriving in France as a political refugee in 2010, he improved his education through online courses and conducted small operations. After some years in France (and six months in the USA\* to improve his English in 2013), he realised that he could not live as a foreigner forever in his host country. To improve his position, he thought of creating a business. However, he encountered some difficulties (mainly legal issues, funding opportunities, and language barriers) in realising his project. In 2015, he contacted Singa after hearing about it from a person working in the same building. Thanks to Singa, he was put in contact with relevant professionals who were able to solve his problems, in particular two mentors (experienced in the field of his business who gave him fundamental advice, as well as additional contacts to solve legal issues on how to formalise his company) and a tutor supporting him in French-language issues (e.g. correcting a formal letter) that he meets on a weekly basis. He is also taking part in the incubator activities. He meets the head of the incubator monthly to get advice on his business. Furthermore, he uses the co-working facilities provided by Singa and rents a part-time space to meet clients. At the end of 2015 he officially established his consultancy business to advise people who want to invest in the Middle East. He is now considering hiring five more people, but the final decision depends on the outcomes of ongoing projects. In case he has cash liquidity, he definitely intends to use the money to expand his staff.*

*\*He had the chance to go to the USA to participate in a conference and then he decided to stay longer to improve his language skills.*

<sup>31</sup> This will be probably done by establishing another organisation.

<sup>32</sup> Interview with Singa Representative.

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### List of interviews

- Nathanael Molle – Director and Co-founder, Singa
- Final beneficiary I

### Contact details and website for the initiative

Email: [contact@singa.fr](mailto:contact@singa.fr)

Website: <https://singa.fr/>

## 2. Intercultural Incubator for Migrant Organizations (Poland)

<b>Name of initiative:</b>	Inkubator Międzykulturowy (Intercultural Incubator for Migrants Organizations)
<b>Name of implementing organisation:</b>	Immigrants in action, Fundacja dla Somalii (Foundation for Somalia)
<b>Type of implementing organisation:</b>	Foundation
<b>Country (region/municipality):</b>	Poland (Warsaw)
<b>Implementation period:</b>	March 2014 to May 2015
<b>Main activity/dimension:</b>	Business Training, Legal Advice
<b>Funding:</b>	Co-financed by the European Fund for the Integration of Third-Country Nationals and the state budget.
<b>Summary:</b>	The scheme promoted integration in Poland through providing specialised and personalised support for the creation of social enterprises, particularly NGOs. To this end, the project offered a business training course on a number of topics and individual mentoring that is still ongoing even though the project has finished.

### Overview

#### *National context*

Traditionally, Poland has not been a country of immigration; however, this has progressively changed in the past few years. Nonetheless, the country does not have a large proportion of immigrants settling in and working there. In 2013 there were about 275 000 immigrants. To this end, policies to satisfy the increasing necessities of the arriving migrants are being developed.<sup>33</sup>

Entrepreneurship programmes are usually for the mainstream population and are carried out in the Polish language, whereas targeted programmes for migrants are rather focused on explaining their rights and obligations, as well as the functioning of the labour market. However, some cities have started promoting migrant entrepreneurship as well as a broader range of activities aimed at supporting immigrant integration.

#### *Objectives*

The Intercultural Incubator for Migrant Organizations (MIOI) was an activation and support programme for migrant organisations. The beneficiaries of the incubator were migrants aiming to set up organisations and foundations in order to support immigrant integration in Poland (for example Migrant Women Forum, Arisan culture spreading, Somalian integration, etc.). The overarching goal of the initiative was to improve the success of the selected entrepreneurs and the impact of their activities to promote immigrant integration through individual support, training, workshops, and individual business assistance, including both general aspects of business set-up and specialised modules covering the work in the not-for-profit sector.

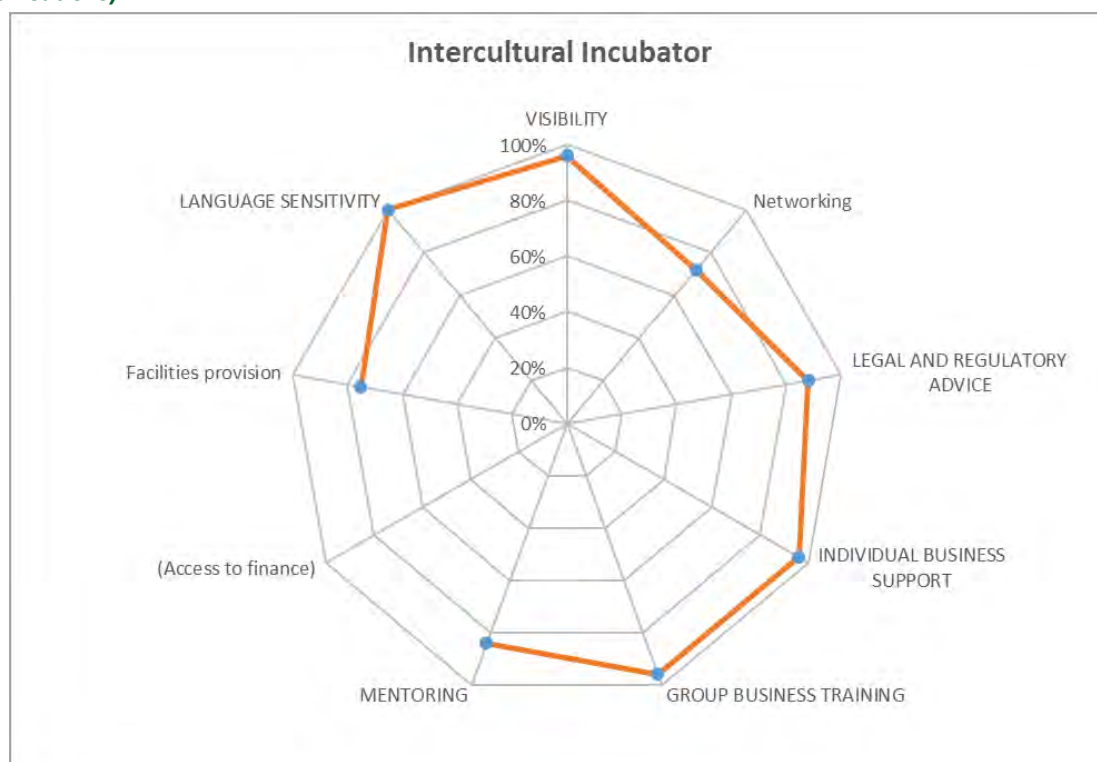
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<sup>33</sup> MIPEX (2015). Migrant Integration Policy Index 2015: Poland. <http://www.mipex.eu/poland>.

### Strengths

The main strength of this project is the overarching effort of supporting migrants in their entrepreneur and integration process. The beneficiaries of the incubator were given training, advice, and access to a network of useful contacts which allowed them to widen their own networks in the development of their organisations in different stages. Simultaneously, the entrepreneurs learned the language and the culture of the country with assistance from service providers. In addition, all services were provided in the incubator, which offered a proper working environment for entrepreneurship, training and networking. The support provided was highly specialised and personalised through group and one-to-one sessions. The mentoring aspect of the practice has transcended the duration of the project and is still continuing now.

**Figure 3: Benchmarking of the Inkubator Międzykulturowy (Intercultural Incubator for Migrants Organisations)**



## Implementation

### Activities

The Foundation for Somalia offered, through the incubator programme, complete support and assistance for the selected 16 participants in creating their own organisation, most of them NGOs. The support included the incorporation of the participants in an incubator programme for one year while they were trained and advised along the entrepreneurship path. In the meantime, events, workshops and activities were carried out as part of the incubator while others were carried out by the Foundation for Somalia. The participants were invited to take part in the activities organised by both.

The core part of the activities was the intensive **business training with a wide variety of modules** (legal, formal and financial aspects of NGO's activities; workshop on intercultural competences; leadership skills and team management training; project management and project implementation; public relations and marketing) adapted to the level of the participants. The training was given

throughout the year on weekends and during holidays, which offered flexibility to the participants who might be in employment, training or studying at the university. This enabled all participants to attend the lessons and complete the programme. The trainers were prepared to deal with the specific barriers that migrants face in regards to integration in the host community, as well as, the barriers that any entrepreneur faces in establishing and running a business.

The training devoted particular attention to **legal and regulatory aspects of business set-up**. Participants were advised individually or in groups depending on the different necessities in building their projects. Individual assistance was provided, not only for legal topics, but for all areas relevant to the needs of the entrepreneurs.<sup>34</sup> **Mentoring** was also available as part of the activities. Each participant was paired with a mentor providing advice and support with the business project. Mentors helped deal with issues such as administrative paperwork, opportunities for networking, etc. and acted as mediators for the cultural barriers that could appear during the programme. The length of the mentoring was six months until the end of the programme. Nonetheless, the participants and mentors are still in contact or the participant may contact the mentor in case further assistance is required in the project.

**Advice on funding opportunities** at local and national level was also provided, although the organisation did not provide funding as part of the programme. The participants were supported in developing bankable projects and in creating viable NGOs – the form of organisation chosen by the majority. The foundation provided incubating space, where the participants could develop their projects and create workshops and activities.

All mentioned activities, training and advice could not have been properly offered without the network of the Foundation for Somalia, which is one of the biggest networks of NGOs and associations in Poland. This diverse network and the activities and events organised by the Foundation for Somalia informed the beneficiaries about the incubator, while word of mouth was also important to this end. Besides, the network has been useful in order to help participants create their own networks and get valuable contacts and partners for their projects.<sup>35</sup>

### ***Language and cultural sensitivity***

The incubator staff spoke English, Arabic, Russian, Ukrainian, Spanish, French, Somali, and Hebrew. However, considering the different origin of participants (Somalia, Nigeria, Indonesia, Turkey, Senegal, etc.), English was chosen as the common language to provide incubator services (for example training for this programme was provided in English so all participants could understand the lessons). For any issues, the participants could ask staff members, able to speak their native language, for clarification. Additionally, the organisation provided courses in Polish: at basic, medium, and advanced levels, and also specific business Polish. Although, the host country language training was not included in the main practice, the participants were invited to attend the lessons. The members, trainers and service providers were from many different nationalities including Polish natives, capable of understanding the cultural nuances and used to working with people from diverse backgrounds. Furthermore, the participant members of the incubator have been assisting as translators to other migrants where needed.

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<sup>34</sup> Interview with Omoye Akhagba, carried out in May 2016.

<sup>35</sup> Interview with Omoye Akhagba, carried out in May 2016.



### ***Impact***

From the 16 participant members of the incubator, two have created a new organisation or have regularised the informal organisation they already had, while the others are still in the creation process dealing with administrative and other challenges and continue to learn Polish.

After the end of the programme, some projects almost reached the setting up stage, but the language barrier impeded the formal creation of the organisation at that moment. These administrative barriers were one of the main problems for the participants and the reason why only two organisations have been created formally so far. Furthermore, some of the participants had recently arrived in the country and without any knowledge of the Polish language when they started to participate in the incubator. Consequently, their projects are still ongoing and are making steady progress towards their variety of objectives, all with the aim of promoting migrant integration.

The participants implemented activities acting as if their organisations were already created in a formal way, and there were promising results of the possible effectiveness.<sup>36</sup> One of the biggest successes of the programme has been the relevant impact on society. The activities created by the participants have had a large impact within the immigrant communities, since other migrants can benefit from these activities that facilitate their integration in Polish society, since they have altered the perception of the migrants to something positive.

### ***Challenges***

Among the main flaws of the initiative is the strong reliance on external funding, and the inability to secure funding for longer periods. The project was implemented by the Foundation for Somalia, co-financed by the European Fund for the Integration of the Third-country Nationals and the State Budget. These funds were granted for the period 2014-2015 only and the Foundation for Somalia could not secure funds to continue the practice. Consequently, the funding has been reduced and there is insufficient support to develop and expand the practice and to improve its current status (funding for the participants, extension of the length of the training, creation of more networking and integration events, etc.). The organisation is working to get new sponsorship or funds from previous or new donors to continue the practice.

As stated previously, most of the practice's beneficiaries had recently arrived in the country with no knowledge of Polish. This was one of the main obstacles to tackle initially. Indeed, a good level of the Polish is important for integration in Polish society and provides opportunities for entrepreneurship. To this end, the project offered language courses for various levels. Furthermore, the lack of clarity in administrative procedures (due to the complex terminology) and the time required to fulfil all the paperwork for the creation of a new organisation limited migrant entrepreneurs. To this end, the

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<sup>36</sup> Interview with Omoye Akhagba, carried out in May 2016 and interview with Yona Aloewie, carried out in May 2016.



Foundation for Somalia offers free Polish courses throughout the year. The organisation is open every day to about 400 migrants learning Polish.<sup>37</sup>

## Conclusions

### ***Key success factors***

The intensiveness of the business training courses, with a flexible schedule and covering all the necessities to set up a company, has been successful and well evaluated by the participants.<sup>38</sup> The participants were integrated into Polish society through the training and experience of the trainers that enabled the translation of the cultural nuances. The trainers were able to introduce the participants to entrepreneurship topics through the perspective of the Polish culture and habits.<sup>39</sup> Additionally, the awareness-raising activities of the practice and the Foundation for Somalia organisation have been important, while the language and cultural sensitivity created the proper atmosphere for participants to feel integrated and develop their projects. The lessons and networks provided helped participants with the first steps of integration and will also help them in the labour market.

The main distinctive feature of this practice was the support for the creation of organisations that will work for the integration of the migrant communities in Poland. The project offered an incubator where the participants could develop their projects aiming at improving the quality of life and integration of other migrants in Poland, including projects that were not always supported by funding or other institutions.

### ***Replicability***

The practice has been carried out by an independent Polish NGO (Foundation for Somalia) with national and European funds; however, it could be implemented by other similar organisations in another context/location. One of the requirements for its replicability by other organisations should be the use of large networks of migrant communities to reach the targeted populations, while the facilities and experienced trainers for the incubator may be easier to find, they are also a crucial aspect. Offering free language courses should be considered by the organisations working in countries where the language is a thorough barrier. The entrepreneurs would have a greater chance of success if they know the host country's language.

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<sup>37</sup> Interview with Omoye Akhagba, carried out in May 2016 and interview with Yona Aloewie, carried out in May 2016.

<sup>38</sup> Interview with Omoye Akhagba, carried out in May 2016 and interview with Yona Aloewie, carried out in May 2016.

<sup>39</sup> Interview with Yona Aloewie, carried out in May 2016.

**Testimonial – Project participant in 2014:**

*“The project gives you a feeling of acceptance into Polish society. I was new in the country and after the project I felt integrated. It gives you the necessary knowledge, opening the way for integration.”*

*Omoye Akhagba, a Nigerian native living in Poland since 2013, had just arrived when she heard about the incubator and applied for it in March 2014. She participated in all the intensive training courses and the incubator with the aim of setting up her own NGO. The NGO's objective is to be a forum for women in Poland, where they will be provided skills and qualifications training. She is now able to understand Polish society and has acquired administrative, management and all other necessary skills to set up her NGO. She is still in process of creating the NGO, learning the language and dealing with administrative barriers.*

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### List of interviews

- Omoye Akhagba – Cross-cultural Assistant and Final Beneficiary
- Yona Aloewie – Final Beneficiary

### Contact details and website for the initiative

#### *Email:*

- General information: [biuro@fds.org.pl](mailto:biuro@fds.org.pl)
- Omoye Akhagba: [omoyeakhagba@fds.org.pl](mailto:omoyeakhagba@fds.org.pl)

*Website:* <http://en.immigrantsinaction.pl/incubator-participants/>

### 3. Entrepreneurs Without Borders – UoG (Germany)

<b>Name of initiative:</b>	Unternehmer ohne Grenzen – UoG (Entrepreneurs Without Borders)
<b>Name of implementing organisation:</b>	Unternehmer ohne Grenzen e.V. (Entrepreneurs Without Borders)
<b>Type of implementing organisation:</b>	Not-for-profit organisation
<b>Country (region/municipality):</b>	Germany (Hamburg)
<b>Implementation period:</b>	2000 - ongoing
<b>Main activity/dimension:</b>	Individual Business Support, Business Training
<b>Funding:</b>	The City of Hamburg and the European Social Fund finance the organisation and its projects.
<b>Summary:</b>	Entrepreneurs Without Borders was established by immigrant entrepreneurs in Hamburg to act as a bridge between immigrants and businesses and to enable immigrants to create businesses through providing information, qualification, and education, and by establishing a wide network of contacts with national, regional and local policymakers. <sup>40</sup> The scheme follows an intercultural, multi-ethnic and inclusive approach. Its members and staff come from different countries and cultures, speak different languages and have various educational and professional experiences and gather a vast range of intercultural competences.

#### Overview

##### **National context**

Since the 1960s, Germany has been one of Europe's major migrant destinations. Migrant businesses in Germany have 2.2 million employees, which represents 18% of all jobs in owner-managed small- and medium-sized enterprises. Migrant entrepreneurs also play a role in the internationalisation of SMEs.

Because Germany is federally organised and migrants are distributed very heterogeneously, a vast variety of different initiatives can be found at a regional (Land) and local level (Kreise). In Germany, the 'Federal Ministry for Economic Affairs and Energy Business Start-up Portal' serves as a multilingual platform for information. In addition, initiatives on the regional level focus at least partially on migrant entrepreneurship. Those initiatives are rather heterogeneous and target different aspects. Some initiatives focus on highly-qualified migrants; other initiatives focus on specific immigrant groups (migrants from Turkey, Serbia, etc.), mostly on migrants from traditional migrant countries of origin.

Several measures are not mainly created for migrants, but adapted to the needs of this specific population meaning that the service/practice, which was established initially for domestic entrepreneurs was slightly altered with migrant specific requirements and is offered in foreign languages, including specific information for migrants, etc.

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<sup>40</sup> UCLG, *Inclusive Cities Observatory. Hamburg, Germany: Entrepreneurs without Borders*, 2010, p.7.

## **Objectives**

The overall aim of Entrepreneurs Without Borders is to promote self-employment for people with an immigrant background. Entrepreneurs Without Borders was created as a bottom-up initiative by immigrant entrepreneurs who had the idea to create an institution which would act as a bridge between immigrants and business start-ups through providing information, qualification, and education, and establishing a wide network of contacts with national, regional, and local policymakers.<sup>41</sup>

Entrepreneurs Without Borders aims to overcome the business disadvantages of unfamiliarity with German legal traditions and administrative routines by providing immigrant entrepreneurs with tailor-made counselling, advice and networking services that match the specific business environment of Hamburg<sup>42</sup>, as well as the participation of women in economic life – thereby strengthening the local economy. At the policy level Entrepreneurs without Borders also acts as a lobby organisation for ethnic entrepreneurs.<sup>43</sup>

## **Strengths**

In the city of Hamburg, Entrepreneurs without Borders is an intercultural development organisation that supports potential entrepreneurs with a migrant background in urban, depressed areas through the establishment of a system of reciprocal assistance. Since its establishment in 2000, it mainly provides services in the field of business start-ups, business consulting and training, as well as education and parental advisory<sup>44</sup> following an intercultural, multi-ethnic and inclusive approach.<sup>45</sup>

Due to the nature and character of the organisation, which was established by entrepreneurs of different nationalities, language and cultural sensitivity is an asset to the practice. Regarding networking, Entrepreneurs Without Borders is - apart from actors of the Economic Promotion Department – a member of the support network (Hamburger Fördernetzwerk) under the leadership of Hamburgische Investitions- und Förderbank (IFB Hamburg)<sup>46</sup> and acts as a bridge between mainstream institutions and the entrepreneurs.

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<sup>41</sup> UCLG, Inclusive Cities Observatory. Hamburg, Germany: Entrepreneurs without Borders, 2010, p.2.

<sup>42</sup> <http://www.tceeconomicdevelopment.eu/wp-content/uploads/Documents/WheretogoForSupport/GoodPracticeExamplesofSustainableEconomicDevelopmentandICTforAdaptationinthenorthernpartofCyprus.pdf>.

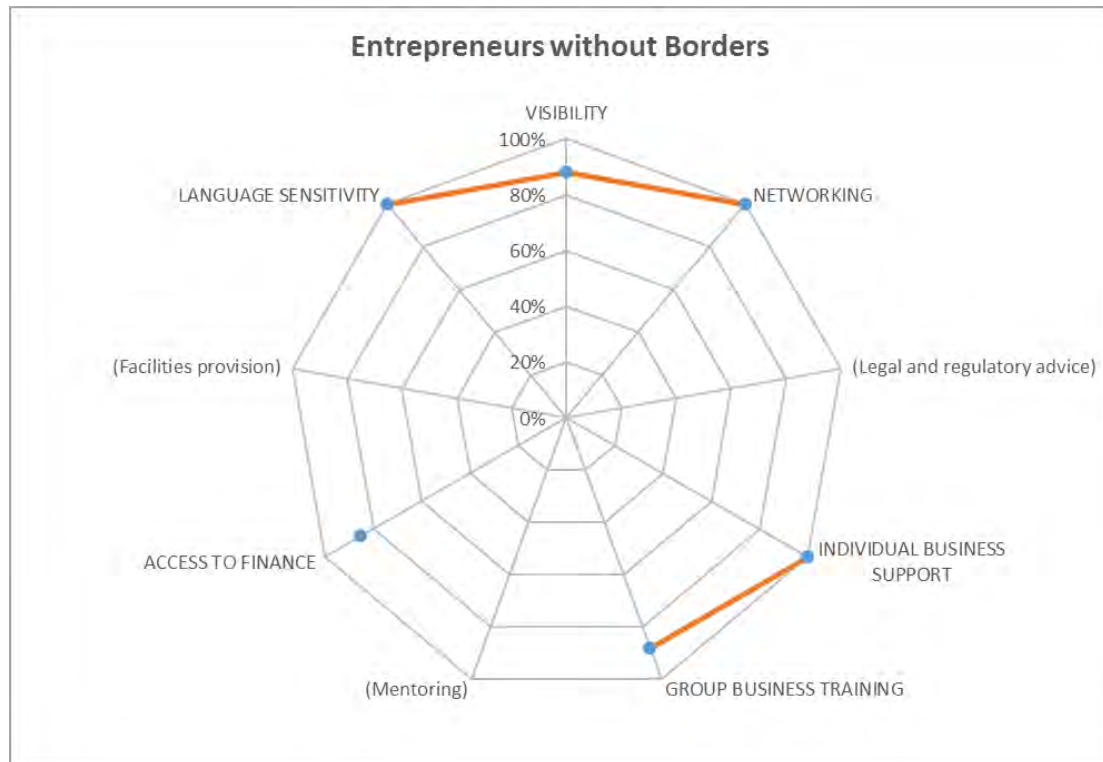
<sup>43</sup> UCLG, *Inclusive Cities Observatory*. Hamburg, Germany: Entrepreneurs without Borders, 2010, p.3.

<sup>44</sup> Entrepreneurs Without Borders is informing, supporting and accompanying migrant parents of young children with multilingual information and consulting services. Parents get individual information about the landscape for early childhood education, with the goal of integrating migrant children right from the beginning.

<sup>45</sup> <http://uog-ev.de/verein/association/>.

<sup>46</sup> [https://www.ifbhh.de/fileadmin/pdf/IFB\\_Committed\\_To\\_Hamburg\\_Flyer.pdf](https://www.ifbhh.de/fileadmin/pdf/IFB_Committed_To_Hamburg_Flyer.pdf).

**Figure 4: Benchmarking of Entrepreneurs Without Borders**



## Implementation

### Activities

The not-for-profit association Entrepreneurs Without Borders was founded by entrepreneurs of different nationalities and business branches as a 'system' for mutual exchange in the year 2000. Its activities aim to include immigrants in economic and social life, opening up to viable opportunities to create personal businesses.<sup>47</sup>

To pursue its goals, with regard to **networking**, the association organises trade conferences, holds discussion and cultural meetings, and networks; co-operates, and maintains a regular exchange of experiences with relevant regional, national, and international organisations and agencies<sup>48</sup>, such as chambers of commerce, companies, public institutions, local authorities and other relevant institutions. Further, Entrepreneurs Without Borders has partnerships with the chambers of commerce, local authorities, business associations and with other migrant and native entrepreneurs and business suppliers in Hamburg.

However, since its establishment, Entrepreneurs Without Borders mainly implements projects not only in the fields of business start-ups, business consulting and training but also education and parental advisory following an intercultural, multi-ethnic and inclusive approach. The project<sup>49</sup> directly related to migrant entrepreneurship is the project "StartChance" (information and advice for entrepreneurs, particularly for those with migrant backgrounds).<sup>50</sup>

<sup>47</sup> UCLG, *Inclusive Cities Observatory. Hamburg, Germany: Entrepreneurs without Borders*, 2010, p.2.

<sup>48</sup> UCLG, *Inclusive Cities Observatory. Hamburg, Germany: Entrepreneurs without Borders*, 2010, p.2.

<sup>49</sup> <http://uog-ev.de/projekte/>.

<sup>50</sup> Other migrant relevant projects/initiatives of 'Entrepreneur Without Borders' are:

StartChance offers **individual business support and business training** in various fields and adapts to the individual needs of the client. The advice includes every relevant area about starting a new business or management of an ongoing business<sup>51</sup>. Entrepreneurs Without Borders focuses exclusively on entrepreneurs, both start-ups and existing, of immigrant origin. This ensures that services and network activities are tailored to specific needs of ethnic origin. For people who want to start up a business, the project StartChance offers information events on all matters related to starting up a business, individual one-to-one consultations, support with business plan creation, information about financing and funding possibilities, information about qualification and training, presentation of expert opinions for public agencies, administrative bodies, chambers, institutions, banks, etc. and regular seminars and events offering relevant entrepreneurship information, as well as, the creation of networks for entrepreneurs.

If requested by the client, Entrepreneurs Without Borders provides feasibility assessment or follow-up sessions about financial fitness, based on the analysis of the business plan by two consultants. In terms of information provision about **financing possibilities**, Entrepreneurs Without Borders provides information about ways of financing and funding during the provision of support and advice. This also includes information about microcredits. Most of the topics are covered by the consultants working for Entrepreneurs Without Borders, as they have working experience in the field of entrepreneurship, business set-up and administrative procedures and/or a degree in business studies. If their knowledge is insufficient, they hire practitioners and professionals to offer seminars and trainings on specific topics such as taxes, accounting, marketing, customer service, and German language.

For entrepreneurs who have already started their company, the project offers individual analysis within the business, individual consultations for operational optimisation, special qualification offers, seminars and training programmes informing about taxes, marketing, customer acquisition, support in employee qualifications and advice on training/continuing education.<sup>52</sup>

Regarding **facility provision**, it should be mentioned that Entrepreneurs Without Borders is intensively cooperating with the SAGA GWG (SAGA Siedlungs- Aktiengesellschaft Hamburg, GWG Gesellschaft für Wohnen und Bauen mbH) housing company in Hamburg, which offers facilities. Due to the fact that Entrepreneurs Without Borders helps entrepreneurs to find a suitable commercial property it is

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- “Frühstart für Erfolg“ - this project informs, supports and assists parents with migration background to get them fit in their everyday life);
  - “Unternehmer treffen Schüler“ - supports/organises contacts/meetings between entrepreneurs and pupils to help young migrants make the right career choice;
  - “LokalChance“ - promotion of the local economy in Hamburg-Nord, Altona, Harburg; and
  - “Neuwiedenthal im Zentrum“ - strengthening of local economy in Neuwiedenthal.

Within the project “Frühstart für Erfolg“ (which is not targeting entrepreneurs, but migrants in general)

Entrepreneurs Without Borders is informing, supporting and accompanying migrant parents of young children with multilingual information and consulting services. Parents get individual information about the landscape for early childhood education, with the goal to integrate migrant children right from the beginning. In addition, the initiative “Unternehmer treffen Schüler” aimed at helping young migrants to make the right career choice, offers meetings between entrepreneurs and pupils to present success stories to enable an initial orientation for young people. Further Entrepreneurs Without Borders is organising visits to companies, to enable young people better insights into the everyday life of a company.

<sup>51</sup> <http://uog-ev.de/wp-content/uploads/2014/03/Gr%C3%BCndungsfahrplan.pdf> and <http://uog-ev.de/startchance-2/>.

<sup>52</sup> For employees of previously started companies the project offers support for obtaining necessary work qualifications by family members, women and young adults and advice on training/continuing education.

fulfilling a bridging function between SAGA GWG and migrants. Entrepreneurs Without Borders does not provide loans and credits but informs entrepreneurs about their potential financing and funding opportunities; for example, about financial instruments offered by the Loan Guarantee Co-operative of the Hamburgische Investitions- und Förderbank (IFB Hamburg).

In the past, there was a scheme called “Economic Centre for Women” (2014-2015), a subproject of the project “Intercultural Economic Centre for Women” (Interkulturelles Frauenwirtschaftszentrum) (funded by the ESF, 2010-2013), which was a business centre for (qualified) women with migration/international backgrounds. Through funding by ESF, the centre established itself as a place for networking, exchange, seminars, events and information with regard to entrepreneurship, management and professional orientation and training for women, especially for those with an international background. Women who utilised the centre got support in their entrepreneurial and sustainable independence and the possibility to participate in networking activities.

In the near future there is an idea to apply for a similar project with regard to an intercultural centre for the occupational integration of migrants and refugees (Zentrum für die berufliche Integration von Migranten/innen und Flüchtlingen). The core task of the centre should be to accompany and support the individual client from the first contact until permanent occupation is found, preferably with a constant contact person (“one face to the customer”).

### ***Language and cultural sensitivity***

Predominantly, basic/general services are provided in the language of the host country, German. If necessary, most of the services are provided in the main languages of the target group, mainly Turkish or Russian. However, consultants at Entrepreneurs Without Borders are able to offer information in bilateral consultations in several other languages to the aforementioned languages; currently these are English, Farsi, Dari, and Pashtu. This reduces miscommunication and loss of relevant information due to language problems.<sup>53</sup> Employees of Entrepreneurs Without Borders are highly qualified with a degree in business economics and experienced in supporting persons of different cultural backgrounds and due to the intercultural competences of the employees, no cultural mediators are necessary. Many employees at Entrepreneurs Without Borders have an immigrant background and it is a precondition to have intercultural skills when working within the organisation. Given their common backgrounds, the participants easily identify with consultants and trust is built quickly.

## **Outcomes and results**

### ***Impact***

Entrepreneurs Without Borders supports the economic stability of entrepreneurs, with a special focus on those with migrant background in certain neighbourhoods of Hamburg, specifically in the areas St. Pauli and Wilhelmsburg. This promotes a long-term integration of migrants into the labour market and the social and economic growth of local areas in Hamburg. In addition, Entrepreneurs Without Borders supports economic sustainability of young companies by supporting qualification of entrepreneurs and their employees. This ensures sustainable stabilisation, personal development and lasting integration into working life. Through interculturally-oriented and multilingual consulting services, the project contributes to the integration of groups threatened with social exclusion from the labour market.

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<sup>53</sup> UCLG, *Inclusive Cities Observatory. Hamburg, Germany: Entrepreneurs without Borders*, 2010, p.5.



The impact of Entrepreneurs Without Borders can be measured in the number of persons/companies of already existing companies advised, the number of advised start-ups, the number of participants at information events and the number of owners of companies, self-employed persons and employees, who are getting advice or qualifications.

Across all the projects and initiatives mentioned, from 2000 until today Entrepreneurs Without Borders informed, trained and advised more than 10,000 people from over 100 countries. Since January 2014, within the project “LokalChance”, 800 persons participated. There was no target value of beneficiaries who started up a business; however, in the period between July 2012 and December 2014, two thirds of people who got start-up consultancy (within “StartChance”), created a business (data collected by a survey).

Entrepreneurs Without Borders does not gather data on business survival rates; however, the perception of Entrepreneurs Without Borders is that, if a person was an entrepreneur in his/her home country already, the potential for business survival is higher than if there was not any previous experience with entrepreneurship. Quality assurance and the monitoring of success are ensured through team meetings, internal quality control, evaluations (internal/external<sup>54</sup>), statistical collections and analysis of participant’s data. Results, recommendations for actions and suggestions for improvement out of evaluations, have been included in Entrepreneurs Without Borders every day work and consulting services; such as the improvement of monitoring, higher publication productivity and the establishment of a supervisory body for counselling cases.

The success of Entrepreneurs Without Borders was highlighted in 2007 when the organisation was awarded the Good Practice award by the European Commission in the field of promotion of ethnic entrepreneurship.

### ***Challenges***

The challenge, Entrepreneurs Without Borders has to deal with, concerns the lack of sustainable financing; project duration due to project financing is limited. This hampers the effective and sustainable implementation of work. However, there is an ambition to get long-term and stable funding to ensure the high quality of services.<sup>55</sup> Plans for basic financing of the organisation are currently being discussed.

## **Conclusions**

### ***Key success factors***

One of the main added values of this scheme is the background of its service providers. The majority of them come from migrant backgrounds, therefore, they understand and can more easily relate to problems faced by migrant entrepreneurs. Another beneficial factor is that the service providers are educated in the area of business creation and many of them have some experience with running a business.

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<sup>54</sup> Conducted by TU Harburg and Zepura.

<sup>55</sup> Interview with Entrepreneurs Without Borders Representative.

The scheme provides support in a variety of areas, some of which do not necessarily pertain to business but might be able to help with migrant's integration or mental health.

Individual approach and problem solving adapted to each beneficiary by the trainers are highly appreciated, as is the provided help with the preparation of a business and financial plan in a short time. Another appreciated aspect is the professional and (intercultural) advice and coaching concerned with the individual problems of participants.<sup>56</sup>

### **Replicability**

Entrepreneurs Without Borders consists of various parameters that make it unique compared to other similar schemes. On one hand, it has professional competences in terms of start-up advice, qualification, etc.; on the other hand, it is following an intercultural, multi-ethnic and inclusive approach. It has been observed that entrepreneurs strongly trust consultants with immigrant backgrounds and a similar history to their own. The combination of these features makes Entrepreneurs Without Borders, with its projects and initiatives, very special.

One prerequisite for reproducing this scheme is the creation of an effective system of mutual assistance, in which experienced migrant entrepreneurs support capacity building in potential entrepreneurs and provide relevant services, such as counselling and consulting. This support is also essential both to build knowledge of local market conditions and to access the networks of local business actors. These are the two key elements for the effective inclusion of migrant groups in social and economic spheres. A final precondition is the availability of different native speakers among the association workers, which allows for good, immediate communication with the potential entrepreneurs.<sup>57</sup>

### **Testimonial from a beneficiary in 2015:**

*"Without the support and coaching of Entrepreneurs Without Borders and the help with the preparation of the business and financial plan, it would be much more complicated to start up a business. I was looking for help and I found it within Entrepreneurs Without Borders."*

*Maxim Moser, a beneficiary born in Russia who moved to Germany 22 years ago. He is very well integrated and speaks German fluently. In 2015, he wanted to start a business because of his unemployment. To receive the start-up subsidy from the employment agency, a business and financial plan are required. To this end, Maxim contacted Entrepreneurs Without Borders (which he found via word of mouth). From the first contact by phone it took two months to complete the business and financial plan. Within these two months he received individual expert advice and help with the establishment of the business and financial plan. With the final business and financial plan and written confirmation from Entrepreneurs Without Borders, he easily received the start-up subsidy of the employment agency. However, after starting up the business in 2015 in the IT sector, Maxim made use of additional seminars addressing topics such as accounting and acquisition. His success is reflected in the figures of turnover and increasing orders. At the moment, he has no employees but for different special activities he employs freelancers, however, in the future the engagement of personnel is imaginable.*

<sup>56</sup> Interview with beneficiary.

<sup>57</sup> UCLG, *Inclusive Cities Observatory. Hamburg, Germany: Entrepreneurs without Borders*, 2010, p.6.

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### List of interviews

- Betül Zerdeli, project consultant - Unternehmer ohne Grenzen e.V.
- Maxim Moser - Final Beneficiary

### Contact details and website for the initiative

Email: [info@uog-ev.de](mailto:info@uog-ev.de)

Website: [www.unternehmer-ohne-grenzen.de](http://www.unternehmer-ohne-grenzen.de)

#### 4. MINGO (Austria)

<b>Name of initiative:</b>	Start-up Services, Migrant Enterprises (former Mingo Services for SMEs)
<b>Name of implementing organisation:</b>	Vienna Business Agency
<b>Type of implementing organisation:</b>	Municipal body
<b>Country (region/municipality):</b>	Austria (Vienna)
<b>Implementation period:</b>	2008 - ongoing
<b>Main activity/dimension:</b>	Individual Business Support
<b>Funding:</b>	Funded by the City of Vienna with EU co-funding (ERDF), between 2008 and 2013 total investment was 3,207,550 EUR with ERDF providing 1,603,775 EUR. In the ongoing period that has started in 2013 the scheme has been funded by the City of Vienna and an application for EU funds has been submitted.
<b>Summary:</b>	The scheme provides individual business support in a large variety of languages. Many of the advisers and service providers have a migrant background. The services offered are complemented by support measures for (migrant) entrepreneurs provided by the Vienna Business Agency, therefore, beneficiaries benefit from access to diversified services and a larger pool of networking partners.

#### Overview

##### **National context**

Since the post-war era, Austria has been a country with a high level of net migration. In the past, the majority of migrants were from a rather small number of countries (Germany, Turkey, Serbia, Bosnia, etc.). Recently, a much greater variety can be observed, partly thanks to the increasing numbers of free-moving EU citizens.<sup>58</sup> Overall, Austria is one of the countries with the highest share of foreign-born people in the EU and a large proportion of these are settled in Vienna.

At the national level, the Austrian Integration Fund (ÖIF) offers integration services and promotes the linguistic integration of migrants who want to settle permanently in Austria. However, the focus is on integration and only partially on (migrant) entrepreneurship. Several initiatives with relevance for migrant entrepreneurship are located at the regional level. Most initiatives do not focus on migrants per se, but provide additional information, guidance and assistance. In fact, measures for migrants rather focus on integration into Austrian society and the labour market. The chambers of commerce play an active role with a mentoring programme for migrant entrepreneurs. For this reason, the Vienna Business Agency and the services for migrants can be seen as unique.

##### **Objectives**

The overall objective of the Vienna Business Agency, Services for Migrants, is to increase the take-up of start-up support measures offered by the City of Vienna for immigrant and ethnic minority communities by offering tailor-made support. Target groups include potential start-ups, company founders and young enterprises in their early phase (up to three years after foundation). The general

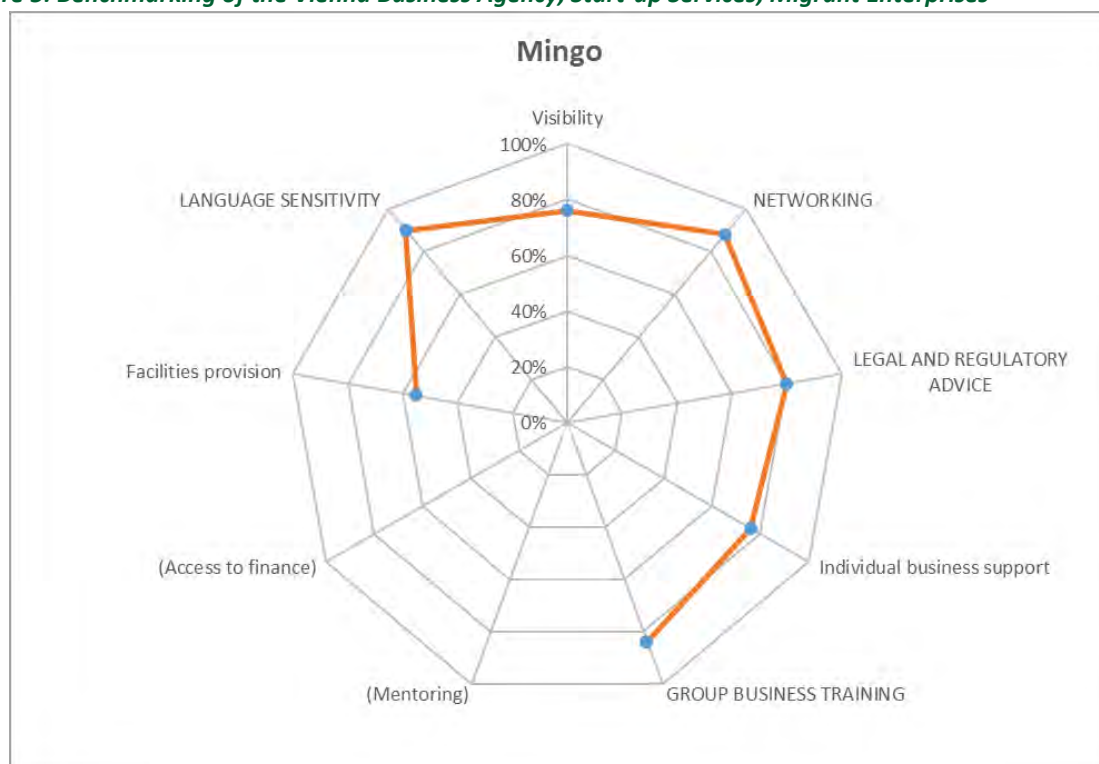
<sup>58</sup> MIPEX (2015). Migrant Integration Policy Index 2015: Austria. <http://www.mipex.eu/austria>.

objective then is to unlock the economic potential of migrants, increase their welfare and contribute to the positive economic development of the City of Vienna.

### **Strengths**

Vienna Business Agency acknowledges the potential of migrant entrepreneurs for the City of Vienna. To make sure migrants have the same options as all other (potential) start-ups, the measure at its core does not offer specific entrepreneurial support but mainly aims to ensure migrant communities can benefit from support equally to the non-migrant community. The other key aspect is the institutional integration of Services for Migrants in the Vienna Business Agency which is responsible for the business support measures of the City of Vienna. In addition, the majority of advisers in the team have a migrant background themselves and are hence capable of better understanding specific cultural/socio-economic barriers and can provide support in the native languages of the migrant entrepreneurs.

**Figure 5: Benchmarking of the Vienna Business Agency, Start-up Services, Migrant Enterprises**



## **Implementation**

### **Activities**

From 2008 to 2013 the activities were organised as a specific project (called Mingo). Afterwards the services continued; however, they were organisationally integrated in the overall business support scheme of the City of Vienna. Therefore, Mingo, as a measure, no longer exists; however, the activities related to it do.

The Service for Migrant Entrepreneurs of the Vienna Business Agency is a support scheme for Viennese residents with a business idea. It provides start-up support services for immigrants and ethnic minorities and is part of the general business support scheme in Vienna. The target group includes start-ups, company founders and young entrepreneurs, as well as, one-person businesses and micro-enterprises in the early foundation phase up to a maximum of three years after the founding.

Vienna Business Agency and the Services for Migrants are presented on the website of Vienna Business Agency where the services for migrant entrepreneurs are highlighted. The website's **visibility and information awareness** is mainly in the form of an information portal that provides overview information and contact details with information presented in German and English. The overview of services for migrant entrepreneurs is provided in 17 different languages. Users can find updated information about the full set of services by the Vienna Business Agency. Testimonials are used to present the services for migrants through stories from successful founders with migrant background. Migrant networks are also promoting the services of the Vienna Business Agency (as the only public, free-of-charge measure in Vienna).

Business breakfasts and other information events are organised regularly (at least twice a year) with approximately 100 attendees per event. The events are used for **networking** of (former) clients, but also to raise awareness and inform interested persons from the core group of clients (in co-operation with Volkshochschule Wien) on topics such as EU funding, the Austrian apprenticeship system, the social security requirements for entrepreneurs, etc. There is also a link to the chamber of commerce and other business associations.

**Legal and regulatory advice** is a part of the consultancy service of the Vienna Business Agency where all services are free. When questions arise that cannot be directly answered by the team, a solution is sought through a referral to professionals.

A main part of the coaching service is providing **individual business support** and needs assessment. The programme involves a wide range of areas: trade law, legal forms, social insurance or taxes and covers all the necessary information required from the idea of founding a business until the finalisation of this process.

Start-up coaching sessions are face-to-face-meetings, free of charge with experts and provided depending on the phase of the start-up<sup>59</sup>:

- founding coaching: setting up a business (4h) – available in 17 languages;
- financing coaching: financing a company (3h) – on request and depending on the requirements available in different languages;
- expansion coaching: expansion of a company (10h) - on request and depending on the requirements available in different languages.

**Business training courses** are offered in 17 different languages. There is a good mix of one-to-one training and group training. There is a good balance of theoretical notions and practical support. The courses are organised as one-day-workshops with maximum 15 participants (Start-up Academy workshops) on many different topics relevant for the expansion of business know-how (for example setting up a business, bookkeeping, marketing, soft skills, etc.) in co-operation with other institutions (for example Wiener Volkshochschulen in the city districts).

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<sup>59</sup> Preconditions for receiving coaching: Company set up in Vienna, not older than three years, and some information provided beforehand through a questionnaire, such as description of product/service, the team, the structure of the company, marketing/business plan, financing, and vision to guarantee an efficient coaching and sustainability of businesses.

Participants in these measures have access to discounted offices. This support is, however, not restricted to migrant entrepreneurs.

### ***Language and cultural sensitivity***

A high share of the team has a migrant background and, therefore, some of the workshops can be held by the staff of the Vienna Business Agency in foreign languages. To cover other languages, external experts are hired.<sup>60</sup> Language sensitivity is key in workshops and written information is available in 17 different languages (English, Bosnian, Croatian, Serbian, Polish, Turkish, Russian, Slovakian, Hungarian, Czech, Spanish, Bulgarian, Romanian, French, Arabic, Farsi, and German).

## **Outcomes and results**

### ***Impact***

In Vienna, 46,000 jobs have been created by migrant entrepreneurs, generating an added value of 640 million EUR. There is no direct information available about the link of these jobs to the Vienna Business Agency activities. The Vienna Business Agency is very focused on supporting sustainable business foundations.

The number of languages the services are provided in contributes to better outreach towards migrant and minority communities and allows for a better understanding of the business environment in Austria, particularly Vienna, by migrants. The combination of information provision in migrant's native language and in German helps the participants get familiar with the business expressions and terminology.

### ***Challenges***

Due to the fact that migrants are increasingly coming to Vienna from different countries than in the past, the Vienna Business Agency is challenged to increase the number of languages the services are offered in. To react to such changes, the language aspect has been recently expanded with Arabic and Farsi to reach the Syrian and Afghan communities.

## **Conclusions**

### ***Key success factors***

Overall, the success of Vienna Business Agency stems from the combination of a high variety of languages and the involvement of personnel with migrant backgrounds which allows for highly-personalised services in terms of cultural understanding. The addition of new languages the services are offered in is a relevant success factor in the long term.

The Vienna Business Agency is a mainstream organisation also providing services to entrepreneurs with migrant background, meaning that it can provide migrant entrepreneurs with a unique insight and connections to “common” campaigns and support measures. This connection also ensures networking opportunities between migrant and national entrepreneurs contributing to information/knowledge exchange and closer co-operation.

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<sup>60</sup> Hiring staff with relevant cultural background is based on knowledge of relevant languages, the respective cultural background and knowledge as well as relevant formal education. Hiring relevant external experts is based on a tendering procedure; selection of experts is based on predefined criteria.

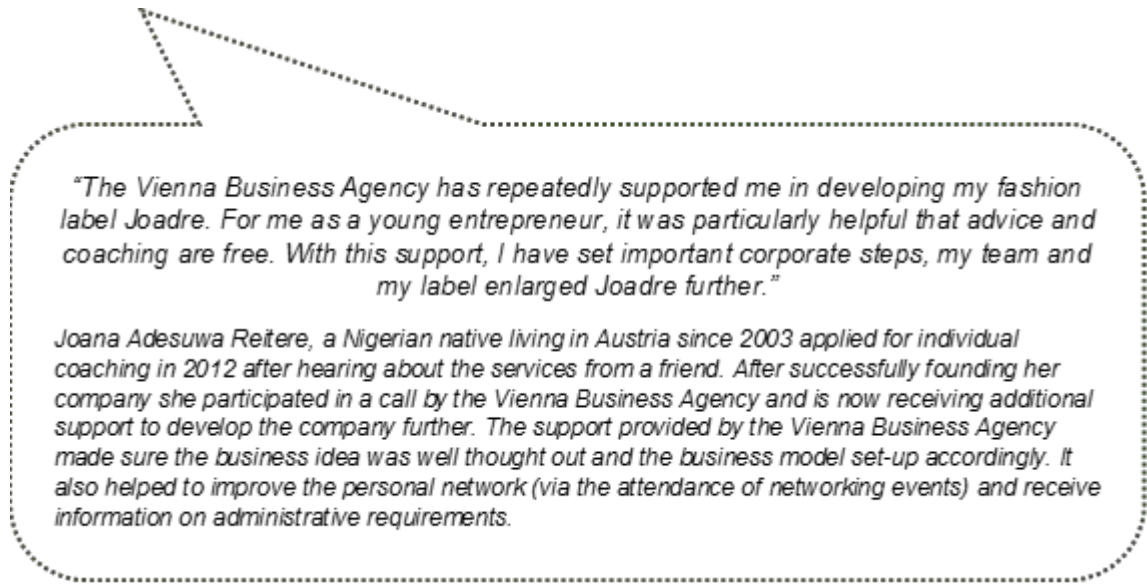


Another success factor is that the scheme targets already established migrant enterprises and not only migrants with entrepreneurial ideas.

### **Replicability**

Overall, migrant enterprises rely on their integration in the overall Viennese business promotion ecosystem and the variety of tailor-made services in different languages. This approach can, in principle, be replicated as long as it is free of charge, as this is very important for beneficiaries since many of them have limited resources and would rather spend them on their business than training/advice provision.

### **Testimonial – beneficiary 2012**



*"The Vienna Business Agency has repeatedly supported me in developing my fashion label Joadre. For me as a young entrepreneur, it was particularly helpful that advice and coaching are free. With this support, I have set important corporate steps, my team and my label enlarged Joadre further."*

*Joana Adesuwa Reitere, a Nigerian native living in Austria since 2003 applied for individual coaching in 2012 after hearing about the services from a friend. After successfully founding her company she participated in a call by the Vienna Business Agency and is now receiving additional support to develop the company further. The support provided by the Vienna Business Agency made sure the business idea was well thought out and the business model set-up accordingly. It also helped to improve the personal network (via the attendance of networking events) and receive information on administrative requirements.*

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### List of interviews

- Tülay Tuncel - Coordinator, Wirtschaftsagentur Wien
- Julia Fleischmann - Wirtschaftsagentur Wien
- Susanne Strohm - Wirtschaftsagentur Wien
- Joana Adesuwa Reiterer – Final Beneficiary

### Contact details and website for the initiative

*Email:* [info@wirtschaftsagentur.at](mailto:info@wirtschaftsagentur.at)

*Website:* <https://viennabusinessagency.at/consulting/migrant-enterprises-6/>

## 5. Ruta CECE (Spain/Portugal)

<b>Name of initiative:</b>	Ruta CECE - Ruta Hacia la Cooperación Empresarial y Comercio Electrónico (Route towards Business Co-operation and E-commerce)
<b>Name of implementing organisation:</b>	City Council of La Palma del Condado (Organiser), City Council of Almonte, City Council of Palos de la Frontera, City Council of Lepe, City Council of Faro, Mita ONG, Unión de Asociaciones de Trabajadores Autónomos y Emprendedores (UATAE), Confederação dos Empresários do Algarve (CEAL)
<b>Country (region/municipality):</b>	In Spain: Huelva Province, Andalucía Region, municipalities of La Palma del Condado, Almonte, Palos de la Frontera, Lepe and locations in Barcelona and Madrid In Portugal: Algarve, Faro Municipality
<b>Type of implementing organisation:</b>	Public body
<b>Implementation period:</b>	2013 - 2015 Ruta CECE is still ongoing supported by the city partners.
<b>Main activity/dimension:</b>	Business Training, Individual Business Support
<b>Funding:</b>	Total funding received was €912,243.32 out of which €684,182.49 (75%) was received through the Programme Cross-Border Co-operation Spain-Portugal 2007-2013 financed from the European Regional Development Fund (ERDF), the rest of the amount was contributed by other local, regional and national funds from Spain and Portugal.
<b>Summary:</b>	The scheme developed two online platforms (e-commerce and e-learning, including assistance for businesses) through which entrepreneurs could receive all the necessary training online (on business management, languages, culture, etc.). Users could create an e-commerce business without spending a large amount of money. The online platform encouraged users and service providers to interact and create useful and fruitful discussions and training materials.

### Overview

#### **National context**

Since the nineties, Spain has been a destination country for migrants coming mostly from Latin America (no or low language barriers) and African (proximity) countries.<sup>61</sup> The government is aware of the issues that migrants face to integrate in the host community and has been promoting initiatives in order to support them as much as possible.<sup>62</sup> Schemes promoting migrant entrepreneurship are normally carried out by local organisations, with national and/or European public funding.

In 2013, the Spanish Government approved a specific migration scheme for migrant entrepreneurs. The main objective of this scheme is to attract and retain migrant entrepreneurs by removing administrative burdens. The key elements of this scheme are flexibility (analysis of business plans on case by case basis), involvement of business experts in the decision process regarding feasibility and

<sup>61</sup> INE (National Institute of Statistics) data 1<sup>st</sup> of July 2015: Total population 46,423,064; Spanish 40,521,981; EU 1,976,137; South America 1,797,822; Africa 970,603; Central America 386,372; Asia 359,729; Other EU 303,204; North America 99,204; Oceania 8,011.

<sup>62</sup> MIPEX (2015). Migrant Integration Policy Index 2015: Spain. <http://www.mipex.eu/spain>.

the consequent funding of business ideas, short processing times, improving changes of status (from temporary to permanent residency permit) and equal treatment.<sup>63</sup>

To promote closer co-operation between the southern regions of both countries in various areas, a Programme for Cross-Border Co-operation Spain-Portugal has been established for the years 2007 to 2013 and financed by the European Regional Development Fund. Ruta CECE has been established within this framework to promote the competitiveness and employment situation of these two countries, especially the Algarve (Portugal) and Huelva (Spain) regions.

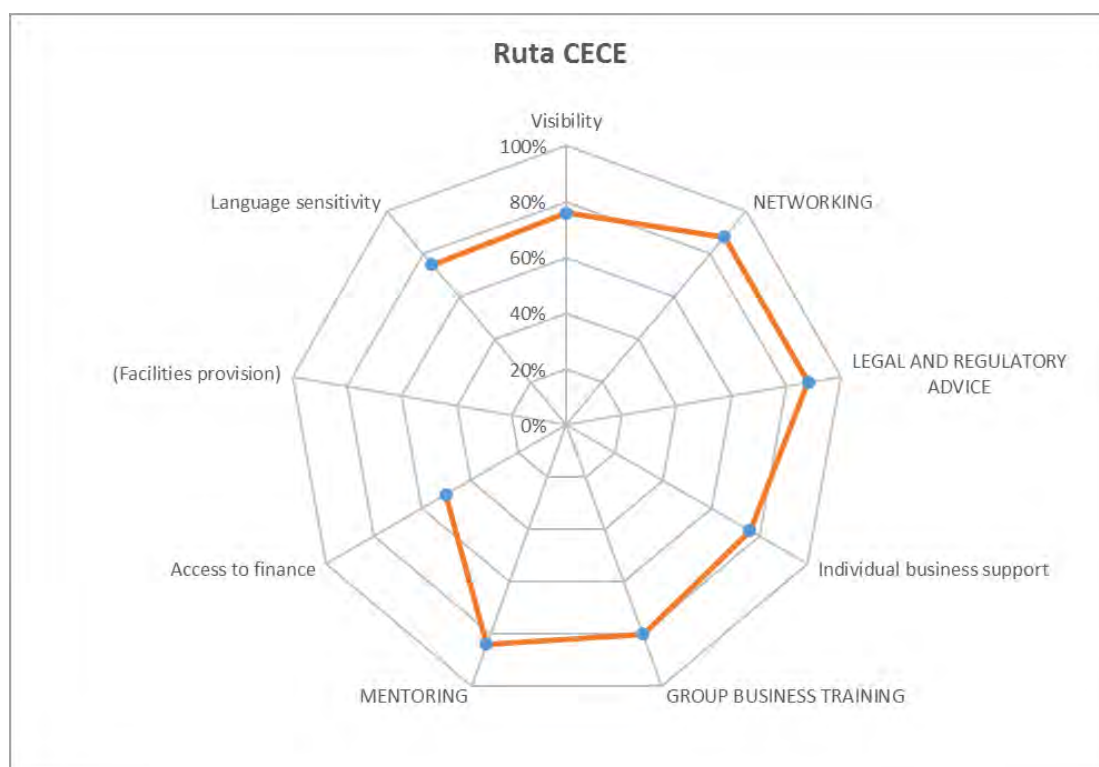
### Objectives

The scheme was created with the aim of promoting cross-border entrepreneurship and collaboration between Spain and Portugal, creating networks, sharing knowledge and promoting the economies of the regions involved. The partner cities collaborated to support e-commerce entrepreneurs, also providing special assistance for immigrants.

### Strengths

Ruta CECE provided/provides its services mainly through an online platform. There are three main areas in which the support is provided: e-learning, e-commerce, and service assistance to businesses. Additionally, there is a part on the platform where entrepreneurs are assisted by service providers to get crowdfunding for their projects. The legal and regulatory advice provided by the experts was interactive and, most of all, past advice was available online so that participants could read through them. The experience of the services providers, the multiple information available for the users, and the strong coordination between public and private organisations were critical for success.

**Figure 6: Benchmarking of the Ruta CECE**



<sup>63</sup> Information provided by Legal service unit, General Secretariat for Immigration and Emigration, Ministry of Employment and Social Security.

### **Activities**

The project consists of an online platform on which all the services are provided. For that reason, the **awareness and visibility** of the website had a major influence on the success of the scheme. Communication campaigns involved the use of multiple platforms. There were events, posters, use of social media (Facebook, Twitter, YouTube), newsletters, TV, radio and other platforms depending on the type of event or course that was being promoted. The city councils of the involved cities shared and created events via this platform, making them accessible for all the participants and people of the network, as well as to other people invited.

In total, Ruta CECE developed, during 2015, a total of 48 events with more than 600 participants and with a total participation of more than 100 immigrants attending the meetings (75% of them from Latin America and the rest from East European countries, Morocco and sub-Saharan countries). Moreover, success stories have been used in order to encourage entrepreneurs in their path to set up a company. In these networking events, successful immigrants and other entrepreneurs have given talks about their experiences, inviting more migrants to assist and take part in the activities.

One of the most important campaigns to reach the migrant communities was made through the Internet Access Points (normally provided by the city councils or employment agencies), that acted as a grass root system. The Internet Access Points are places supplied with computers where people can access internet for free. These points may also have assistance from the local authorities to support the search of employment or help with some administrative issues.

The platform has been promoted on the websites of all the partners. In order to gain more visitors, it was created in a user friendly way. In addition, new events, activities, and evolution of the participants are posted on the news wall, like on social networks; the platform creates regularly updated content that leads to users visiting the website more often. The platform is also available for smartphones through two applications accessible through Google Play (Android) and the App Store (iOS). The first app contains the services provided over the main web platform (mentoring, e-learning courses, etc.). The second app is an e-commerce platform, where people can offer/buy products and services of the participants.

**Networking** for participants was a relevant part of the scheme, for both entrepreneurs and collaborating cities. Thanks to the programme, 30 new networks of co-operation (between Spain and Portugal mainly) have been created. In addition, more than 15 networking events were organised in the participant cities, as well as 30 informative events, 30 experts' fora and 40 discussion groups of entrepreneurs.<sup>64</sup> The mentors and other entrepreneurial networks have created great opportunities and an environment of networking for the new participants. The e-learning platform is also a place where entrepreneurs can share their problems regarding creating their businesses, their needs and the opportunities found for other entrepreneurs. Additionally, there is a section where job applications are posted for entrepreneurs to join the recently created companies, or those that are in the creation process. Chambers of commerce and business associations are also in the network and create events

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<sup>64</sup> Informe Final, Evaluación Ruta CECE (Final Report, Evaluation of Ruta CECE), 2015.

in which the organisation and city councils are involved. Moreover, there are many businesses participating in the programme and the platform promotes networking among them and with other entrepreneurs.

One of the strengths of the scheme is the **legal and regulatory advice** provided. More than 80 B2B groups have been created in the platform, where the 40 expert service providers have given legal advice individually or in groups through the intranet. Since the information is not deleted from the online platform, more users may benefit from it. In addition, more than 40 newsletters have been delivered to registered users (1,200 users) with useful information.

The platform also offers **individual business support** for its users. The variety of areas of advice is based on the required individual information on tax, legal area, marketing, internet, web 2.0, social networking and cross border issues in all these topics. Due to the great variety of areas of assistance, and the feasibility assessment of the ideas in relation with the Spanish-Portuguese-International markets, numerous projects have been developed. There was an extensive amount and quality of public workforce involved in supply services to Ruta CECE users (from mediators to social mediators and experts in local development and administrative issues), which allowed better support and knowledge of administrative procedures.

The scheme is mainly based on the e-learning platform, offering all the **business training** needed to set up e-commerce. All the materials (usually training videos where the topic is explained) were posted and available, for free, to all the participants. There are also documents and presentations of the training. Training normally consists of 20 hours of studying for the participants, and once the training is completed there is an exam. If a participant passes the exam, he/she receives a certificate. There are no specific timetables for the courses; the users may start the courses when it is convenient for them.

The variety of topics covered by the training is vast, as there are more than 60 different training courses: tourism, caring assistance, environment, financing, informatics, management, marketing, negotiations, human resources, etc. The materials have been created by experts, considering the necessities of the entrepreneurs and making them clear and understandable by all. Additionally, business plan models have been created for different sectors to help the entrepreneurs creating their business plans adapt to the specific questions required in each sector. The participants are encouraged to participate and make suggestions as well as questions on the platform. In this way, the experts and other users may answer and therefore, develop more useful training material. Additionally, the web platform provides a news section where other business training provided by any organisation in the cities involved is posted. The objective of posting business training on the platform is to encourage the entrepreneurs to attend these, even if it is not the same organisation providing them.

Any user of Ruta CECE may receive **mentoring** from the experts. There are more than 30 mentors available with different backgrounds and accessible by all users. The mentoring is mainly done through the online platform, where mentors and participants are summoned to share their experiences and needs. In addition, the mentors have a profile where they share their background and areas of knowledge on the platform, thus mentees select their mentors according to their necessities.

Additionally, there are mentoring objectives to see the success of the relationship, but the indicators are for internal use.<sup>65</sup>

The web platform provides a section where the participants are assisted to receive **financing** through the best crowdfunding platforms according to their projects. The partner organisations, Mita and UATAE, offer a face-to-face service for participants to obtain finance, deal with banks and generally speed up procedures. These organisations support the entrepreneurs through all steps of obtaining finance and follow up if they receive it.<sup>66</sup> Additionally, the events and training help the entrepreneurs and show them the possibilities to get financing at local levels. The network and mentors may help each project with their requirements of financing by redirecting them to places where it could be easier to obtain funding. The projects may be certified to receive the financing easily by Mita and UATAE, which also have agreements with banks.

The involved organisations of the network may provide **free or discounted facilities** or they may redirect the users to places where they can rent facilities as well as help finding a workplace. Additionally, Ruta CECE offers a free online e-commerce platform where the entrepreneurs sell their products and services, which may be considered an online facility.

### ***Language and cultural sensitivity***

The language and cultural sensitivity has been present since the creation of the scheme. As the project aims at interaction between the countries, almost all the services, as well as the oral and written information, are provided in Spanish and Portuguese. However, there are a few services provided in only one of these two languages. In addition, the platform provides general and business language courses in Spanish, Portuguese and English. Therefore, all the users may be trained in the three languages with its beneficial consequences for interactions and co-operation in businesses. For the immigrants in need of further assistance with language translations, there is an additional local resource. These service providers are able to solve the possible translation needs for certain groups (Arabic, Romanian and Roma). Since the programme is carried out by the public administration, there is a strong relation with the social services, which participate directly and are engaged with the project staff. The social services act as mediators for migrant communities in intercultural understanding in different ways (for example help with the language, cultural aspects). However, cultural mediators are not part of the programme.

## **Outcomes and results**

### ***Impact***

The added value of the initiative has been relevant for the regions involved. Since the creation of the programme, a total of 69 SMEs have been created. These SMEs have been engaged in new 96 B2B (business-to-business) relationships (such as supplier-client relationships in handicrafts, food, services sector, etc.). So far, the SMEs have created a total of 300 direct and indirect jobs and all of them are still ongoing, either as a new version of the previous company or as a consolidated business idea after the programme.<sup>67</sup>

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<sup>65</sup> Interview with Andrés Dochao, carried out in May 2016.

<sup>66</sup> Interview with Cecilia Fernández, carried out in June 2016.

<sup>67</sup> Interview with Andrés Dochao, carried out in May 2016.



Moreover, 300 out of 1,200 participants of the training courses have got a certificate after the successful conclusion of it, while 20 participants<sup>68</sup> were self-employed after the conclusion of the training courses. A total of 14,536 people received information from the activities and promotion events.<sup>69</sup>

The scheme was monitored from beginning to end, and a final report<sup>70</sup> was created based on the analysis. Consequently, there is clear documentation which shows the objectives pursued and the final results. The results indicate the overall effectiveness of Ruta CECE, which has accomplished almost all the objectives and in most of them the scheme has been more effective than expected.

All the communication campaign objectives were achieved effectively, and even more promotion events, activities, publications, use of social media, etc. were carried out. The reason for the increase of the communication campaign was to reach a larger audience and to create more businesses, since the platform capacity was higher than the actual number of users.

Finally, the number of indirect employments created was considerably higher; whereas the number of direct employments has been a little lower than expected. In consequence, the global effectiveness of the scheme may be considered favourable for the economy of the regions, and still more for the participants' cities involved and entrepreneurs.

The project leaders are considering adding more languages to the web platform. Since the platform is already ongoing, the addition of more languages should be easier and may engage people from other countries. The provision of training on more languages could be a good idea regarding engaging entrepreneurs with the idea of selling internationally.<sup>71</sup>

The scheme finished in 2015, but the online platform where all the services are provided is still active. The cities involved will continue supporting the platform and organising events or activities in collaboration. At the moment, the expenditure to maintain the network and platform is assumed by municipalities with an involvement of technicians. It is estimated that each local public partner contributes between €300 to €600 per month.<sup>72</sup>

### **Challenges**

The main challenge of the scheme was to engage possible entrepreneurs for the creation of the e-commerce platform. Since the platform is online, the rate of users who leave the scheme without starting their company or passing the training is larger than with the face-to-face schemes. For that reason, in order to overcome the challenge, the creation of quality material and updated information was necessary since the beginning. Besides, the integration of the two languages in almost all the materials created was an adversity to overcome because of the terminology and expressions involved given that the translation was provided mainly in-house. The partners were aware of the challenge, but also of the possible positive impact. Once they managed to create the material in both languages, the numerous interactions between participants from both countries exceeded the expectations.

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<sup>68</sup> Estimations of Andrés Dochao, City Council of La Palma del Condado.

<sup>69</sup> Informe Final, Evaluación Ruta CECE (Final Report, Evaluation of Ruta CECE), 2015.

<sup>70</sup> Informe Final, Evaluación Ruta CECE (Final Report, Evaluation of Ruta CECE), 2015.

<sup>71</sup> Interview with Cecilia Fernández, carried out in June 2016.

<sup>72</sup> Interview with Andrés Dochao, carried out in May 2016.

### ***Key success factors***

There are three main key success factors of Ruta CECE. First is the network of cities and associations that was created with a clear objective and all the partners have worked hard to achieve it. Second success factor is the creation of the e-platforms, the development of the wide variety of training materials and the selection of the service providers. The creation of quality training materials and services necessary for the success of the entrepreneurs. Third is the thorough communication campaign. The use of different platforms allowed a great number of people to get to know more about the scheme. Additionally, the provision of the two online platforms (e-learning and e-commerce) offered the entrepreneurs the possibility of taking a lower risk to set up their ideas. Thus, it allowed a large number of entrepreneurs to start their businesses without the necessity of a big investment.

The foremost innovative part of Ruta CECE is the integration of all the required support services in an online platform. Due to the use of the platforms by all the agents (service providers, entrepreneurs and partners of the network), a richer content has been developed. The promotion campaign of the scheme had a big success in both native and migrant communities. The use of a multiple approach for the different targets, as well as a wide variety of communication platforms, engaged a varied community of users. In this case, the use of the Internet Access Points was vital for reaching more migrant communities.<sup>73</sup>

### ***Replicability***

The scheme's success is based on the coordination of the different agents of each country. In this case, the coordination of the cities involved promoted the interaction of several agents and attracted participants from both regions, as well as many migrants looking for a great opportunity to start an e-commerce shop with lower risk. The success of the online platform required an important investment in the communication campaign. The investment may be reduced if each organisation involved and a wide network contribute for the campaign in the best way possible. Therefore, a large network and close collaboration is needed for the success of the promotion campaign.

The interaction between all the actors of the platform must be enhanced in many ways. The mentors should create debates where people participate, whereas at the same time they resolve doubts and provide information. An online platform without activity or updated information will not succeed; therefore, it is important to have people contributing constantly to the web.

There are new communities in both territories interested to implement Ruta CECE. As a consequence, particular municipalities will start to adapt this approach on the Spain-Portugal border (Ayamonte, Castromarin, Vilareal).

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<sup>73</sup> Interview with Andrés Dochao, carried out in May 2016.

**Testimonial – Cecilia Fernández 2015:**

*“I have finally fulfilled my business dream. Now I have the stability I needed for the success of my business.”*

*Cecilia Fernández, a Peruvian native living in Spain for more than 27 years. She has participated in the programme in 2015 for 8 months. She used the e-learning platform of Ruta CECE for learning English and e-commerce. In addition, she received assistance getting the completely necessary finance for her workplace. She has been working on mending all her life and wanted stability for her business. She is now thinking about growing her business, but the requirements of her traditional artisanal job are high. For that reason, she plans to train not only her new employee but to create workshops for more people. She is one of the last artisanal menders and she wants her job to be passed onto the next generation.*

## Sources

### Literature list

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- INE (National Institute of Statistics).
- MIPEX (2015) Migrant Integration Policy Index 2015: Spain. <http://www.mipex.eu/spain>. [Accessed 26/05/2016].

### List of interviews

- Andrés Dochao – City council of La Palma del Condado
- Legal service unit, General secretariat for immigration and emigration, Ministry of Employment and Social Security
- Cecilia Fernández – Beneficiary

### Contact details and website for the initiative

*Email:* [info@rutacece.com](mailto:info@rutacece.com)

*Alternative Email:* [eurprj@lapalmadelcondado.org](mailto:eurprj@lapalmadelcondado.org)

*Website of the E-learning platform:* [www.rutacece.com](http://www.rutacece.com)

*Website of the E-commerce platform:* [www.ceceshop.eu](http://www.ceceshop.eu)

## 6. Norwegian Center for Multicultural Value Creation – NSFV (Norway)

<b>Name of initiative:</b>	Norsk senter for flerkulturell verdiskaping (Norwegian Center for Multicultural Value Creation - NSFV)
<b>Name of implementing organisation:</b>	Norsk senter for flerkulturell verdiskaping (Norwegian Center for Multicultural Value Creation - NSFV)
<b>Type of implementing organisation:</b>	Public body
<b>Country (region/municipality):</b>	Norway (Buskerud)
<b>Implementation period:</b>	2006 - ongoing
<b>Main activity/dimension:</b>	Business Training, Individual Business Support
<b>Funding:</b>	Fully funded by the Buskerud municipality.
<b>Summary:</b>	Provision of highly personalised business training and individual business support to mainly highly-educated migrants. Advisers stay in touch with and support beneficiaries long after the support has ended.

### Overview

#### **National context**

Since the 1960s, Norway has been a country of net migration.<sup>74</sup> Integration policy is the responsibility of the Ministry of Children, Equality and Social Inclusion, and its directorate of integration and diversity (IMDi) is in charge of these policies at national level. IMDi was established in 2006 and works with immigrant organisations, municipalities, government agencies, and the private sector, and is responsible for the implementation of the introduction programme for migrants among other things. Today, 13% of Norway's population are foreign born, and 1/3 of non-EU born migrants have a university education.<sup>75</sup>

Increasing the number of immigrant entrepreneurs is among the objectives of the Ministry of Children, Equality and Social Inclusion. In 2010, 18% of newly created businesses were set up by migrants, 64% of these were set up by Eastern European immigrants.<sup>76</sup> There has been an increasing emphasis on migrant entrepreneurship in the past years, both in research and policymaking, as it is considered to have positive integration and economic effects.

#### **Objectives**

The Norwegian Center for Multicultural Value Creation (NSFV)<sup>77</sup> was established in 2006 with the aim to contribute to the establishment of a multicultural Norway. It is a business development and knowledge centre in a south-eastern region of Norway which aims to assist highly-qualified migrants in becoming entrepreneurs. Additionally, the Center aims to improve the perception of immigrants by the mainstream population as positive contributors to the society.

<sup>74</sup> MIPEX (2015) Migrant Integration Policy Index 2015: Norway. <http://www.mipex.eu/norway>.

<sup>75</sup> MIPEX (2015) Migrant Integration Policy Index 2015: Norway. <http://www.mipex.eu/norway>.

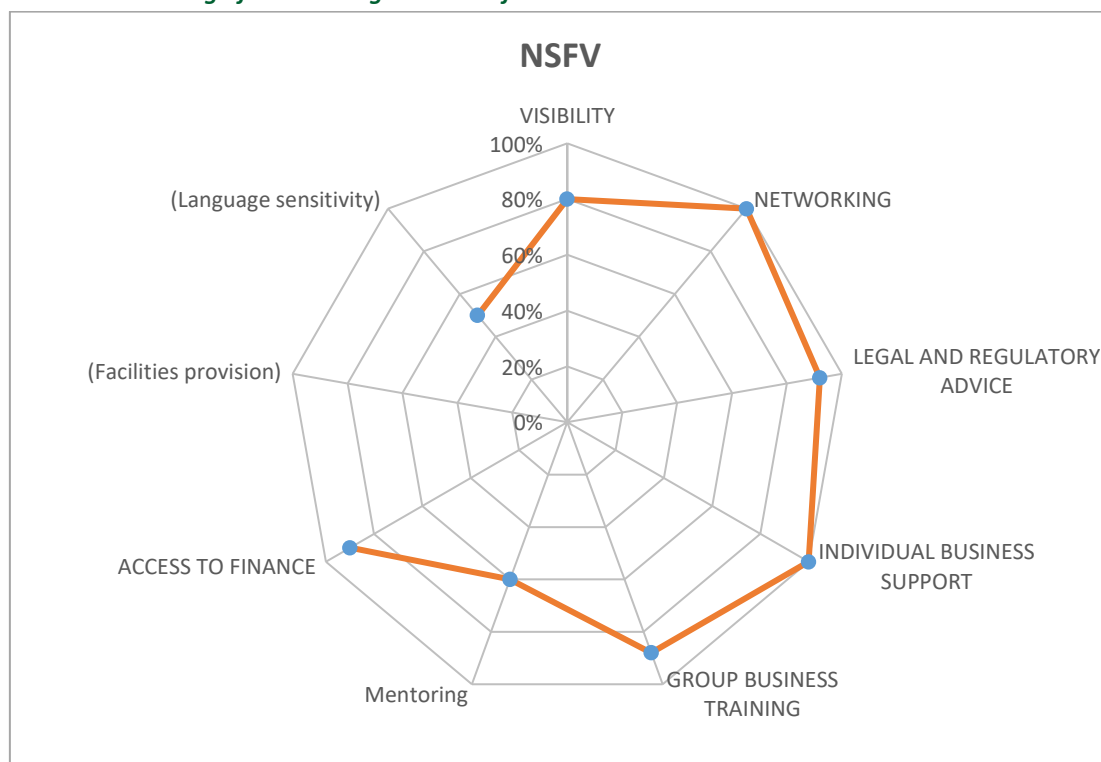
<sup>76</sup> NSFV Etablerervirksomhet for innvandrere – Laering og metoder, 2015.

<sup>77</sup> From now on referred to as the Center.

### Strengths

The Center focuses predominantly on providing business training and individual business support mainly to highly-educated migrants who are thinking about opening their own business. These two main activities are supported by networking activities enabled by the Center. The scheme further provides legal and regulatory advice and its awareness raising and visibility activities reflect the Center's commitment to improving the services offered. All this support is provided by experienced advisers that encourage the participants to develop their business plans to the best of their abilities and to turn these ideas into practice.

**Figure 7: Benchmarking of the Norwegian Center for Multicultural Value Creation**



### Implementation

#### Activities

The Center offers a range of business start-up courses targeting predominantly highly-educated migrants that fall out of the workforce or end up in jobs that are not in accordance with their competence and qualifications. For this purpose, the Center has established a large network of regional stakeholders from the public and private sector working together to help migrants succeed with their business ideas. The network consists of 34 partners including representatives from the national government, counties, municipalities, local businesses, financial institutions, immigrants and educational and research institutions.

In 2015, the Center became a centre of national competence, funded by the municipality, and with the aim of gathering good methodologies and sharing methods and experience with other actors at the

local level.<sup>78</sup> This has further helped with the dissemination of information about the Center and its activities, and increased its visibility in the media as it actively uses various newspapers to increase the public's knowledge about immigrant contribution to the society, to extend its network and to also recruit participants for its activities. Information is also spread through the existing database of entrepreneurs (previous participants) urging them to spread the word to others. This is seen as the most effective way of recruiting participants.<sup>79</sup>

**Business training** is the Center's main activity in support of migrant entrepreneurs. There are two main courses offered, a general introductory course that is open to anyone who is interested in opening a business and a more specialised and thorough business training programme, iStart (initiated in 2014), for highly motivated and skilled entrepreneurs. The main focus of the courses is on the individual participants and the development of their business concepts. The Center works with entrepreneurs who have previous experience in setting up businesses, but also with those just starting.

The general course is six to eight modules long, each lasting four hours and structured over seven weeks and provides general information about the business environment in Norway. The iStart business training programme consists of two main areas: (a) personal awareness and understanding; (b) business development.<sup>80</sup>

The iStart programme has a limited number of places and highly motivated and skilled people, who already have concrete business ideas, are being recruited for the programme. iStart is structured over three to four months and includes 14 different modules and some additional days for individual business support and advice, and evening lectures where a specific topic is discussed in detail and speakers from that field are invited to provide support in the form of talks. The training course is for those entrepreneurs who would like to set up a business, but also for those who would like to develop/grow their business. The business development part includes information on how to build the business concept, business plans, budgeting, pricing or ethics. Norwegian business culture is also integrated in the programme with the aim of preparing participants for the national context.

Personal **individual business support** and advice is provided as part of the business training through one-to-one meetings. Feasibility assessment of the business plan is provided and the participants are encouraged to bounce their ideas off the advisers throughout the course. The matching with the national economy is seen as important and the Center will advise a participant against opening a business in an already overcrowded sector.<sup>81</sup> In the context of this support, participants are given the possibility of working on the business plan together with a relevant expert. Most trainers have experience in entrepreneurship and are, therefore, well aware of the different challenges encountered by new entrepreneurs, as well as, of administrative procedures. Experts within the Center possess competence and experience in entrepreneurship, sales and marketing, economics, tax or legislation.

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<sup>78</sup> Interview with the Chief Executive Officer.

<sup>79</sup> Interview with the Chief Executive Officer.

<sup>80</sup> The activities described will mainly focus on the iStart training programme given its particularity of target audience.

<sup>81</sup> The NSFV presentation at the Conference on Migrant Entrepreneurs organised by the European Commission on 23<sup>rd</sup> February 2016.

Active **mentoring** activities with trainers are provided to the participants as part of the business training. The objective of these activities is to keep the entrepreneur motivated, qualified and to act as a door opener. There is no specific matching procedure in place, however, mentoring is provided as frequently as the mentee requires it. The length of mentoring varies depending on the needs and often transcends the length of the support provided. Frequently, the mentor serves as a role model to the participant. The Center is working to introduce a more structured mentoring model.<sup>82</sup>

**Information about funding** opportunities is provided to the participants through seminars with funding authorities, banks, and other investment actors. Support is given in order to develop the business plan. This kind of support is included in the iStart business training. Support and advice is available for as long as the participants need it and, therefore, follow up sessions can be organised should the participant require them. Banks are part of the Center's extensive network but there is no funding provision through this intervention. While this is not part of the main activities of the programme, the advisers are well acquainted with the opportunities for business locations and usually inform the entrepreneurs about this.

It is not unusual for participants to keep in touch with the Center and its advisers long after they have successfully established their business. This conduct is greatly encouraged by the Center that itself periodically follows-up with the course participants to see whether they could be of any service and whether the beneficiaries need some assistance in deepening their business plan.

The iStart business training has been introduced only in September 2014; therefore, it is still making adjustments based on experiences gathered. This can be seen, for example, in the intentions to improve its mentoring measure by extending it to include business leaders as mentors and establishing a more structured mentoring model.

### ***Language and cultural sensitivity***

Currently, the Center's services are only provided in Norwegian given that the main target group is highly-educated people. This might change in the future with the introduction of courses in English.<sup>83</sup> Information on the website is provided in Norwegian, with only limited sections provided in English. No language training is provided by the Center. Previous successful participants in the course can come back and act as role models for new participants.

## **Outcomes and results**

### ***Impact***

Integration into the labour market is an important impact and the matching with the needs of the national context is seen as important by the organisers. Access to the Center's network is crucial as this enables migrant entrepreneurs to become integrated and find the right contacts, also following the completion of the training.

Some of the participants have been introduced to other programmes provided by the authorities or the private sector. Some of these have later come into leadership positions. Others have been

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<sup>82</sup> Interview with the Chief Executive Officer.

<sup>83</sup> Interview with the Chief Executive Officer.



introduced to incubators, science parks or other business networks. The Center actively uses its participant migrant entrepreneurs to deliver services/products offered by the Center to partners within its network and outside of it; these opportunities give budding entrepreneurs better visibility on the market. Furthermore, all participants who attend more than 80% of the course receive a diploma that may be valuable as a reference or in case of seeking employment or financial help with future financing of enterprises.

The interviewed beneficiaries were highly satisfied with the contents of the course and the support provided by the Center and its advisers, especially in the area of marketing advice, and would definitely recommend the services of this scheme to others.<sup>84</sup>

According to the 2015 annual report, 936 persons had received training through the Center from the start of their activities, and 203 companies had been established (22%). Of the 203 businesses created 8% have changed owner (sold, merged, etc.) and 2% have been closed down (organisers are not aware of the reasons for this as the official register does not provide this information).

About 70% of the participants have completed higher education and about 50% of all participants are women. Start-up ratio is about 25% of all participants and, from these, about 42% of businesses are opened by women.

### ***Challenges***

The Center is a well-established and known institution in the south-eastern part of Norway. Since it has been named a centre for national competence its support will be applied in different parts of the country as well. This might prove challenging as regional adaptation will have to be made to fit each place of implementation.

The Center is planning on extending their mentoring programme to include mentors from leading businesses through their established network of contacts. This might prove a challenge as mentoring is provided on a voluntary basis and, therefore, depends solely on the willingness and engagement of the mentoring enterprises with the Center and its participants.

## **Conclusions and further development**

### ***Key success factors***

The Norwegian Center for Multicultural Value Creation has access to an extensive network of partners in the private, public, and business sector. This network is exploited accordingly by hosting various events and by providing contact details/opportunities to participants. In addition, it is important to highlight the hands-on involvement of the Center and its advisers in the individual business plans and developments throughout the training, and even following the completion of the course and the establishment of a business. The emphasis is on the group environment where the participants can feel safe and can establish family-like relations with each other and where the trainers provide moral support, as well as, knowledge and competence.

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<sup>84</sup> Interviews with beneficiaries.

The provision of differentiated courses (iStart and the general course) can also be seen as a success factor as the aim is to provide highly personalised support with focus on skills development and mobilisation of the target audiences. The courses also focus on providing cultural understanding and making sure that participants are familiar with the business culture in Norway. Finally, another important success factor is the emphasis on matching the market requirements with the individual skills of participants and also in providing market analysis and guidance for those who want to open a business in overcrowded sectors.

### **Replicability**

The Center started out as a training centre for migrant entrepreneurs in one region of Norway but in 2015 it became a centre for national competence. As a national centre of competence, the Center's activities are fully supported by the municipality with the purpose of gathering methodologies and competence, and disseminating and sharing this knowledge with local/national actors. The concept and approach of the Center will also be tested in other parts of the country taking into account different needs, market potentials, and target groups in different cities and municipalities. The methods used to replicate the scheme could serve as guidelines for other countries to adopt this kind of support programme for migrant entrepreneurs.

### **Testimonial – course participant 2014:**

*"At the beginning of the programme I was just a designer but after the course I was also a businesswoman!"*

*Sandra Kovács, a Hungarian national, who has been living in Norway since 2008, has participated in the pilot round of the iStart business training in September 2014. After the completion of the course she has received individual business support until she opened her graphic design business in January 2015 and even now contacts NSFV when she needs advice. She has read about the Center from a recruitment advert in a newspaper.*

*She has had an established network of contacts from her previous employment. In the future she would like to employ some other freelance designers. She has included this possibility in her business plan and is planning on consulting any future developments with the Center whose director she sees as a mentor and a role model.*

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- Norwegian Center for Multicultural Value Creation (2016). Norwegian Center for Multicultural Value Creation (NSFV). <https://www.nsfv.no/index.php/en/>. [Last Accessed: 02/06/2016].

### List of interviews

- Zahra Moini – Chief Executive Officer, Norway Center for Multicultural Value Creation
- Sandra Kovács - Final beneficiary I
- Chebs Ade - Final beneficiary II

### Contact details and website for the initiative

Email: [post@nsfv.no](mailto:post@nsfv.no)

Website: <https://www.nsfv.no/index.php/en/>

## 7. Barcelona Activa (Spain)

<b>Name of initiative:</b>	Barcelona Activa
<b>Name of implementing organisation:</b>	Barcelona Activa
<b>Type of implementing organisation:</b>	Public body
<b>Country (region/municipality):</b>	Spain (Barcelona)
<b>Implementation period:</b>	1986 - ongoing
<b>Main activity/dimension:</b>	Legal and Regulatory Advice, Networking
<b>Funding:</b>	In 2014, the budget was €37 million from which 70% came from the Barcelona City Council, 14% from the government of Catalonia, 10% from management revenue and financing from other institutions, and 6% came from European funds.
<b>Summary:</b>	Barcelona Activa provides a wide range of services and products for migrant entrepreneurs to turn their business ideas into reality. It supports entrepreneurs by means of a blended model methodology that mixes onsite and online support, complemented by a large offer of training activities. Close coordination with the city council and the extensive network.

### Overview

#### *National context*

Since the nineties, Spain has been a destination country for migrants coming mostly from Latin American (no or low language barriers) and African (proximity) countries.<sup>85</sup> Schemes promoting migrant entrepreneurship are normally carried out by local organisations, with national and/or European public funding.

In 2013, the Spanish Government approved a specific migration scheme for migrant entrepreneurs. The main objective of this scheme is to attract and retain migrant entrepreneurs by removing administrative burdens. The key elements of this scheme are flexibility (analysis of business plans on case by case basis), involvement of business experts in the decision process regarding feasibility and the consequent funding of business ideas, short processing times, improving changes of legal status (for example, from temporary to permanent residency permit) and equal treatment.<sup>86</sup>

In addition, Spain has carried out proactive migration policies for years to facilitate the integration of incoming migrants, thus the local and regional governments have also developed strategies towards

<sup>85</sup> INE (National Institute of Statistics) data 1<sup>st</sup> of July 2015: Total population 46,423,064; Spanish 40,521,981; EU 1,976,137; South America 1,797,822; Africa 970,603; Central America 386,372; Asia 359,729; Other EU 303,2014; North America 99,204; Oceania 8,011.

<sup>86</sup> Information provided by Legal service unit, General secretariat for immigration and emigration, Ministry of Employment and Social Security.

integration. The government has created different funding lines<sup>87</sup> (ENISA<sup>88</sup>, ICO<sup>89</sup>, ICEX<sup>90</sup>, AEESD<sup>91</sup>, etc.) in order to support the programmes and organisations working for integration and entrepreneurship.

### **Objectives**

The development agency Barcelona Activa (BA) was created in 1986 with the main purpose of improving and creating services for the development of the city in terms of business and employment creation, apart from other goals inherent to an economic development agency. BA is responsible for promoting the economic development of the city, designing and implementing employment support policies for its citizens including the migrant population, and encouraging the development of a diversified local economy. Furthermore, it works for the proper functioning of the economy and the deployment of the full potential the population and the economic stakeholders can reach. Additionally, it aims to promote the city internationally to attract and retain talent from all over the world.

### **Strengths**

Barcelona Activa has, over the years, created a very extensive network of collaborating partners with whom they cooperate very closely to provide the best support possible to migrants and migrant entrepreneurs. The scheme provides a wide range and scale of support including legal and regulatory advice, individual business support and business training. The online aspect of the scheme is well-developed and serves as an additional support measure providing support in Catalan, Castilian Spanish and English.

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<sup>87</sup> Information provided by Legal service unit, General secretariat for immigration and emigration, Ministry of Employment and Social Security.

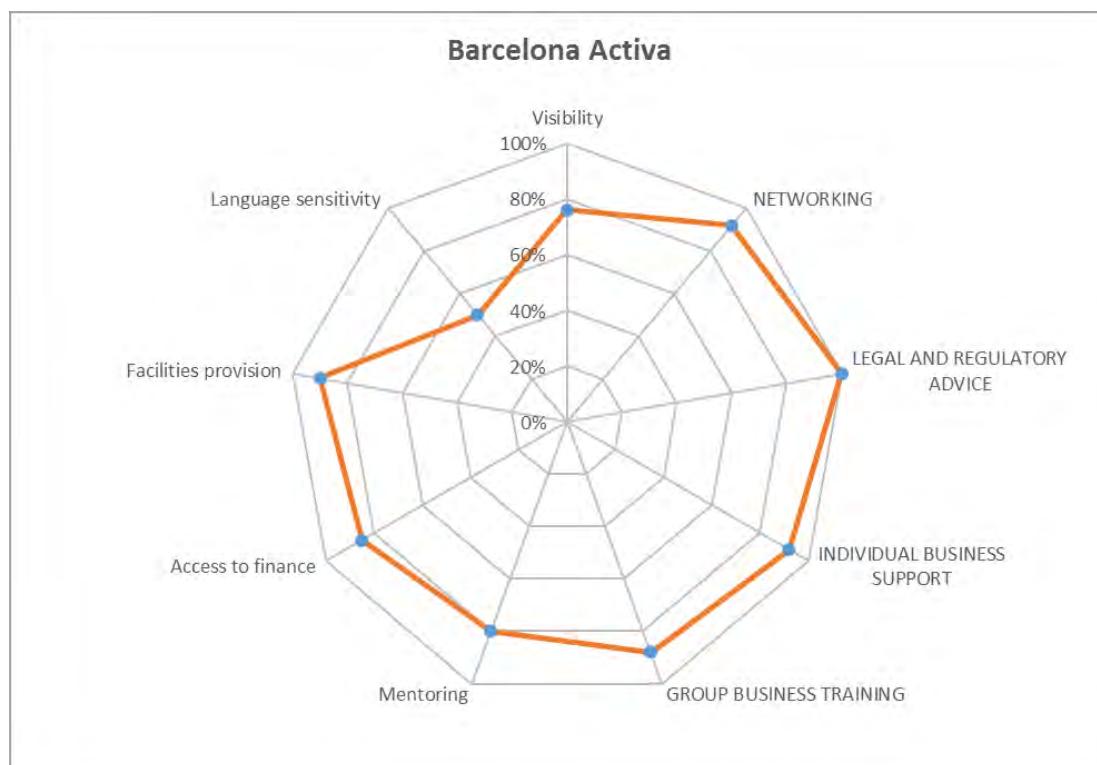
<sup>88</sup> ENISA – Programmes for starting entrepreneurs and young entrepreneurs.

<sup>89</sup> ICO - Instituto de Crédito Oficial (Official Credit Institute, State Finance Agency).

<sup>90</sup> ICEX España Exportación e Inversiones (Spain Exports and Investment).

<sup>91</sup> AEESD - Acción Estratégica Economía y Sociedad Digital (Digital Economy And Society Strategic Action).

**Figure 8: Benchmarking of Barcelona Activa**



## Implementation

### Activities

Barcelona Activa provides a wide variety of services for the mainstream population that are also open to migrants. In addition, there are some more specific activities and services available just for migrants (Welcoming services and sessions<sup>92</sup>, I'm Barcelonian/Expat Day, Barcelona Softlanding Programme<sup>93</sup>, Do it in Barcelona, etc.). It is important to highlight the Do it in Barcelona<sup>94</sup> programme, which enabled the creation of more migrant specific services and introduced them as mainstream within the organisation.

Regarding the **visibility** of the activities and services, the organisation makes pronounced efforts to reach the target public through, for example, events, promotion in the social media, posters, exhibitions, fairs and conferences. The close collaboration with the different stakeholders within the city and abroad is vital to the success of the communication campaigns. More than 400 agreements with organisations, associations and institutions in strategic sectors help to fill the gaps in areas where BA is not able to provide services directly, and continue to improve the ones that are provided. This **network** allows the services of BA to be disseminated by other organisations and reach a large public. Moreover, the network may be useful for the entrepreneurs in their search of partners, clients and/or suppliers.

The visibility of the services is also strengthened through the use of the website. This is where all the activities, events and trainings are promoted. The website also provides useful contacts of institutions

<sup>92</sup> <http://emprenedoria.barcelonactiva.cat/emprenedoria/en/emprenedoria/informative-sessions/index.jsp>.

<sup>93</sup> Information provided by Entrepreneurship Services and Barcelona Softlanding Service.

<sup>94</sup> Information provided by Entrepreneurship Services and Barcelona Softlanding Service.

and other organisations, as well as, the online tools for entrepreneurs and legal information. In addition, one of the incubators (Espai Tech) included among the facilities provided, has an application for smartphones providing general information about the start-ups, the projects and events taking place there. The BA website also provides an interactive map indicating the premises of relevant stakeholders located in the city, their contact details and the services provided. This is a useful tool for entrepreneurs to save time in their search.

One of the core activities of the organisation consists of providing **legal and regulatory advice**, which may take the form of a wide-range of different services depending on the needs of the users. Legal advice may be offered within other services provided by the one-stop-shops.<sup>95</sup> Moreover, BA offers legal courses and personal assistance through them. The catalogue of services regarding legal information may be provided personally or by phone by relevant experts in the field. Moreover, all the information has been uploaded onto the website and the entrepreneurs may download it or use any of the multiple online tools (business plan online, idea tester and taxes calculator). The legal information has been produced also in English considering migrants' barriers and the information has been adapted and not just merely translated from one language to the other.<sup>96</sup> The translation of the material has been adapted due to the experience acquired working with migrants and learning from the problems they face dealing with the administrative procedures.

Migrant entrepreneurs in search of advice may be assisted by the **individual business support** services. In this sense, BA has created a complete spectrum of services, from intensive tailor-made programmes (including all the areas of a business plan: marketing, finances, social security, taxes, market, etc.) to online tools (business plan online, idea tester and taxes calculator). For instance, in 2014, 819 projects were supported through a tailor made programme.<sup>97</sup> These people were assisted in intensive company creation programmes, in the specifics of strategic or traditional sectors or in those aimed at specific groups. Personal support may be given to people already working in the incubators or to those seeking advice through the general advising services.

Despite the fact that the business projects may be supported individually, the entrepreneurs usually need to acquire knowledge and skills in some topics. In view of that, they may be redirected or may reach out to the **business training** services, available for all, which cover interesting areas and some of them even target disadvantaged people. The programmes are conducted by expert trainers in the field of entrepreneurship. The offer includes a wide variety of areas in order to reach different targets (Tax Systems for Freelancers and Companies, Retail Sector Programme; Handmade Programme; Women Entrepreneur School; Ideas and Future Programme, for people below 30; Adult Ideas Programme, for people over 45, etc.). Additionally, these programmes usually include training in business plans, entrepreneurial skills, funding possibilities, business experience and personal counselling.

The Barcelona Mentoring Program provides **mentoring** to entrepreneurs at different stages of the business creation process. The mentors and mentees are matched according to the areas of knowledge and needs, while the number of mentors available may facilitate a more suitable matching. Most of the mentors are previous entrepreneurs, who have succeeded and are aware of the problems that entrepreneurs have to face to set up or expand a business as well as the difficulties of the local/national/international markets.

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<sup>95</sup> OAE - Oficina de Atenció a las Empresas (Business Support Office).

<sup>96</sup> Interview with Monica Madrigal, carried out in March 2016.

<sup>97</sup> Activity report 2014, BARCELONA ACTIVA.

BA also provides an extensive campaign and information for migrants about the **financing possibilities** at local (banks, business angels, microcredits, etc.) and national level (grants, loans from national credit agencies). The financing institutions involved in the network collaborate by providing easier funding to the accredited projects. The finance providers are aware and take into consideration that the accredited projects have been supported and developed in a bankable way through the services of BA.

All the services mentioned above could not be offered without the provision of the required **facilities**. Due to the coordination with the city council, BA has been provided with sufficient spaces to carry out its activities and services for entrepreneurs. Therefore, it is able to offer incubators, accelerators, offices, conference rooms, auditoriums, classrooms, technological centres, an industry park and advisory points. These places have been created to enhance the entrepreneurial atmosphere and the facilities include more services (office material, computers, restaurant, etc.) than the simple working space. Consequently, entrepreneurs can develop their projects in an adequate place, surrounded by more entrepreneurs taking advantage of all the services of BA.

There is a strong coordination between the different activities provided by BA. All the workers and service providers are required to be aware of the other activities provided by the organisation and redirect users to the other services when required. This coordination ensures the success of entrepreneurs while receiving the best quality of services adapted to their projects and necessities.

#### ***Language and cultural sensitivity***

Most of the entrepreneurship services and information of BA has been developed in three languages (Catalan, Castilian Spanish and English). With these languages most of the population of Barcelona is allowed to use the services, even though some minority groups have larger barriers. However, one of the objectives of BA is to help migrants learning the host languages for a better integration into the society and higher possibilities of doing business. For that reason, BA offers business Catalan language courses and redirects migrants to language schools when required.

The service providers and trainers of the services targeting migrants are at least familiar with the three languages and are prepared to deal not only with the language barriers, but also with the cultural issues that migrants may face. Furthermore, the information and services have been translated into English considering the misunderstandings that may appear for migrants not used to the Spanish laws and administrative procedures. Additionally, translation of more documents is still in progress and previous documents are continuously revised when new problems are observed.

## **Outcomes and results**

#### ***Impact***

The impact resulting from the activities, training and services provided by Barcelona Activa has been extraordinarily positive for the city of Barcelona. On average, the scheme supports more than 1,000 business projects each year and between 50% and 60% of them become a company by the end of the first year, creating on average 2.4 additional jobs. In addition, the results show that thousands of



people attend the training activities<sup>98</sup> every year, from which about 20% are foreigners<sup>99</sup>, a great result considering that 20% of Barcelona's population is foreign.<sup>100</sup> These results indicate the good integration efforts taking place in Barcelona due to the services of BA and the city council.

Besides training, more than 15,000 people attended the entrepreneurship services (including mentoring, tailor made programmes, incubators, informative sessions, etc.) in 2014, while the professional skills acquisition and employment services had more than 22,000 attendees. In the later services, 2,000 people benefited from the programmes offered for groups at risk of exclusion.<sup>101</sup> All the services are monitored and the results analysed in order to continue the improvement and identification of potential gaps. Due to the monitoring via CRM,<sup>102</sup> the results can be observed, and consequently, the strong and weakest points can be identified and modified.

Finally, the BA has received many prizes for the effective functioning and innovativeness of the services provided, such as the European Enterprise Award in 2011, European Public Sector Award in 2011, European Capital of Innovation "iCapital" in 2014 and the National Award for the best one-stop-shop.

### **Challenges**

BA has encountered barriers and challenges for the implementation of its schemes since the beginning of the promotion of the English language within their services. Some of the workers of BA were trained in English and multicultural group management, while some others already have the necessary skills. It was a great challenge to introduce a new language in such a large organisation, even though some of the workers already had the necessary skills. This challenge was overcome by providing English classes and training to those service providers who were not comfortable with the language. Training on how to deal with intercultural barriers has also been provided to the staff.

## **Conclusions**

### **Key success factors**

One of the key success factors of Barcelona Activa is the integration with a number of departments of the city council, that have created a core organisation developing programmes with a solid, powerful and unified strategy. The strategy covers entrepreneurship and employment, including successful plans to integrate and promote migrants as well as ethnic minorities.

The trainers and service providers are experienced people, aware of entrepreneurial problems. One of the biggest problems is the access to finance. For that reason, BA has worked thoroughly on providing easier access to different funding sources.

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<sup>98</sup> Number of participants in 2014 in the training activities 23,453. Number of training activities 5,899. People who received regular additional training for services: People in business management training 1,324; People in enterprise training 3,902; People in vocational and job search training 7,212; People in technology training 13,117; Professionals and SMEs in advanced technology training 10,457; People in basic technology training 2,887; People who have received specially organised training 1,508.

<sup>99</sup> Activity report 2014, BARCELONA ACTIVA.

<sup>100</sup> Data extracted from Institut d'Estadística de Catalunya (Institute of Statistics of Catalunya), in 2012.

<sup>101</sup> Activity report 2014, BARCELONA ACTIVA.

<sup>102</sup> Information provided by Entrepreneurship Services and Barcelona Softlanding Service.

Lately, the use of IT services is crucial not only for the success of the projects, but for the awareness of the initiatives, activities, events and useful information of the participants. BA introduced the use of IT in their working scheme years ago, and nowadays most of the services are available on the web and accessible in English. In addition to this, BA offers a great variety of online tools to develop and test the first stages of a business plan.<sup>103</sup>

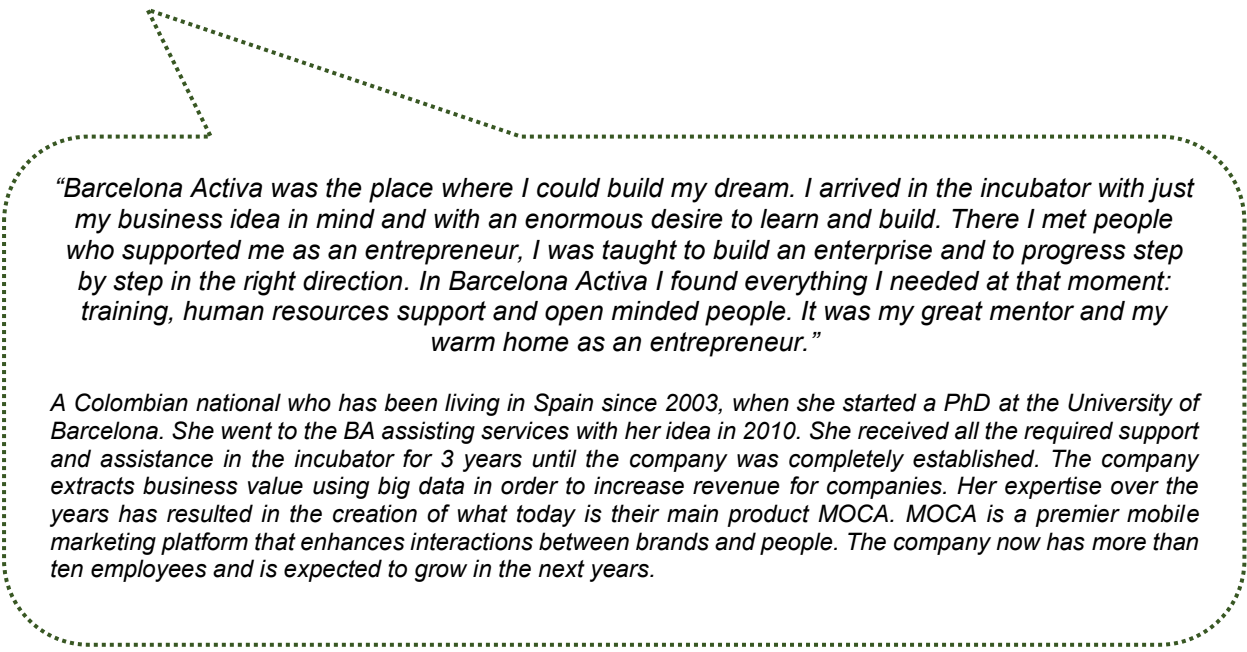
Additionally, the network of the organisation includes a wide variety of stakeholders, who are working closely and sometimes in partnership for the development of the city.

### **Replicability**

BA's services could be replicated by other city's development agencies. The model is that the development agencies are responsible for the whole programme made for migrants and mainstream population, integrating and running both in parallel. It should be taken into account that the targeted programmes need visibility in different places than the mainstream ones. Reaching migrants sometimes requires a different approach and has to be considered in the communication campaign. BA is already in the process of sharing expertise with other cities' development agencies.<sup>104</sup> These visits benefit initiatives in other cities, while simultaneously increasing the network and knowledge of BA. Additionally, the activities and events carried out by BA in other countries, such as China, Colombia or Brazil, improve the perspective of the organisation's workers and leaders about themselves.

For the development agencies to replicate BA services, it would be important to achieve a great coordination between departments in the city councils and the agency, creating activities and programmes to support migrants from more than one side (entrepreneurship, vocational training, language training, integration events, etc.). Additionally, the networks of the city councils should be used to promote the entrepreneurs and encourage the projects with an added value for the city.

### **Testimonial – course participant 2010:**



*"Barcelona Activa was the place where I could build my dream. I arrived in the incubator with just my business idea in mind and with an enormous desire to learn and build. There I met people who supported me as an entrepreneur, I was taught to build an enterprise and to progress step by step in the right direction. In Barcelona Activa I found everything I needed at that moment: training, human resources support and open minded people. It was my great mentor and my warm home as an entrepreneur."*

*A Colombian national who has been living in Spain since 2003, when she started a PhD at the University of Barcelona. She went to the BA assisting services with her idea in 2010. She received all the required support and assistance in the incubator for 3 years until the company was completely established. The company extracts business value using big data in order to increase revenue for companies. Her expertise over the years has resulted in the creation of what today is their main product MOCA. MOCA is a premier mobile marketing platform that enhances interactions between brands and people. The company now has more than ten employees and is expected to grow in the next years.*

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<sup>103</sup> <http://w147.bcn.cat/plan/home.action>.

<sup>104</sup> Interview with Xavier Dumont, carried out in May 2016.

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- Entrepreneurship Services and Barcelona Softlanding Service
- Legal service unit, General secretariat for immigration and emigration, Ministry of Employment and Social Security
- Testimonial taken from the service providers website

### Contact details and website for the initiative

*Email:* [barcelonactiva@barcelonactiva.cat](mailto:barcelonactiva@barcelonactiva.cat)

*Website:* <http://www.barcelonactiva.cat/>

## 8. CNA World (Italy)

<b>Name of initiative:</b>	CNA World
<b>Name of implementing organisation:</b>	Confederazione Nazionale dell'Artigianato e della Piccola e Media Impresa (National Confederation of Craftsmanship and Small and Medium Enterprises)
<b>Type of implementing organisation:</b>	Business association
<b>Country (region/municipality):</b>	Italy
<b>Implementation period:</b>	2009 – ongoing
<b>Main activity/dimension:</b>	Legal and Regulatory Advice, Business Training, Networking.
<b>Funding:</b>	The activities are funded through a mix of resources provided at local, national and European level.
<b>Summary:</b>	The success of the initiative depends on several factors at both operational and strategic level. The establishment of the help desk ensures constant individualised support to any individual seeking advice. Similarly, the organisation of events that are open to migrants, as well as to Italian people, promotes social integration.

### Overview

#### *National context*

Italy has been a country of net migration since the 1970s, therefore, there is a growing population of 2<sup>nd</sup> generation migrants born in Italy.<sup>105</sup> The Italian labour market scenario is characterised by an interesting trend: Italian entrepreneurs are steadily decreasing whereas migrant entrepreneurs are constantly increasing (+4.1% in 2013 and +5.6% in 2014). Half of the migrant businesses are concentrated in the North of Italy (51.1%), in the Centre (26.7%) and the remaining part in the south of the country (22.3%).<sup>106</sup> In addition to indicating that the North and the Centre of the country are those parts with a higher concentration of migrants, it also suggests that in large urban areas there are better opportunities to set up a business. In particular, there is a range of support activities targeted to immigrant entrepreneurs. Most of them are promoted by national institutions but carried out at the regional or provincial levels. The range of support includes information, financing, incubation, individual support, and professional networks.

#### *Objectives*

The National Confederation of Crafts and Small and Medium Enterprises (CNA), is an Italian association that represents the interests of micro, small and medium-sized businesses, operating in the sectors of manufacturing, construction, services, transport, trade and tourism, small and medium industries, with particular reference to the craft sector including craftsmen, self-employment and professionals. The objective of the CNA is to promote the economic development of crafts and small and medium enterprises, by offering integrated and customised advice to businesses.

CNA World association was set up in 2009 within the Italian National Confederation of Craftsmanship and Small and Medium Enterprises. The objective of the initiative is to support non-EU citizens that

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<sup>105</sup> MIPEX (2015). Migrant Integration Policy Index 2015: Italy. <http://www.mipex.eu/italy>.

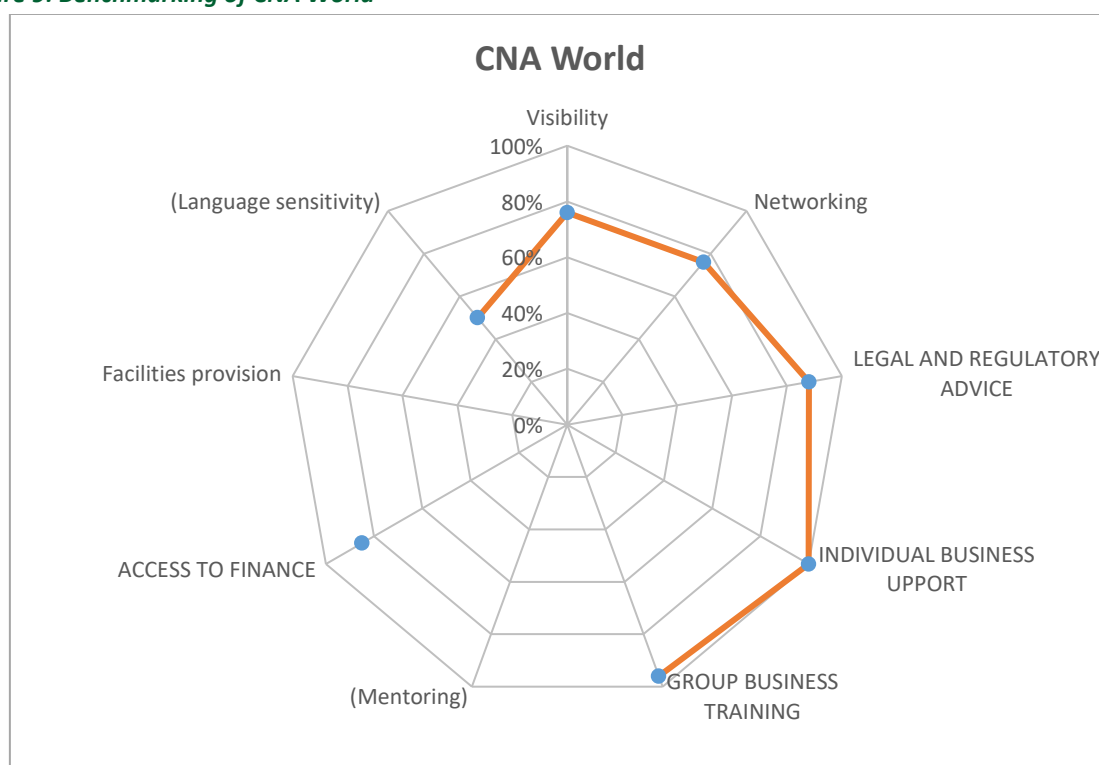
<sup>106</sup> IDOS - Study and Research Centre (2015) Report on Immigration and Entrepreneurship 2015.

are, or intend to, become entrepreneurs in Italy. By offering support on how to start-up a business, credit, tax compliance and employee training the initiative aims at integrating migrants into Italian society.

### Strengths

The individualised support received is one of the main strengths of the initiative and tailor made assistance is mainly achieved through the evaluation of the technical and professional capabilities of the potential entrepreneur, geo-marketing (the choice of neighbourhoods more suitable to develop commerce), and support on Italian law with particular regard to the regulations of labour contracts. The success of the networking is based on the organisation of events that bring together migrants and foreigners with the mainstream population.

Figure 9: Benchmarking of CNA World



### Implementation

#### Activities

The main task of CNA World is to provide **legal support** to foreign citizens that have, or intend to, set up a business, as well as advice on applications and renewal of residence permits for work purposes. The services are provided in all the main Italian cities and provinces through existing CNA help desks. Some provinces, however, offer more advanced and tailor made services. For example, the CNA World in Rome, Modena, Bergamo and Prato provide tailor-made services and personal advice in relation to migration laws, accounting, job security, marketing, online marketing, labour agreement and law, existing suppliers in Italy and financial and credit issues.

In particular, **individual business support** based on a tailored made approach to match the need of the migrants is available for each step of the formulation and implementation of the business plan. The assessment of a business idea starts with the analysis of a questionnaire compiled by the foreign

citizens that intend to set up a business. In practice, potential entrepreneurs describe their business plan by filling in a questionnaire sheet also summarising their experience and market conditions. The main objective is to assess not only if their idea is good, but also if their competences and financial solidity are adequate. The personnel of CNA have a very strong experience in all aspects related to business activity that allow them to assess the feasibility of a business idea. CNA employees have specific training on basic tasks (support on immigrant laws, accountability and job security). In addition, thanks to direct links established with local representatives of the Ministry of Interiors (prefettura) and chambers of commerce, a referral mechanism is in place. Where information/expertise is not sufficient in-house, CNA World refers the non-EU citizens to relevant actors, for example ministries, chambers of commerce, other organisations or consultants to provide them with more advanced support (for example geo-marketing services). These types of services are offered to those that are members of the confederation and continue throughout the life of the business.

CNA World Rome also organises **business training sessions** on the evaluation of risks and assessment of the business plan. Training activities have a minimum duration of **three months** and are initiated on a quarterly basis. These courses focus on budgeting rules, marketing, and online marketing. Presence/absence of training varies from city to city. The provision of training and the balance between support and training activities vary at the local level, as well as, the adaptability of the training time schedule. For instance, in Prato (Tuscany) where there is a large Chinese community, CNA employers are specialised in working with the Chinese community by also involving representatives of local communities of immigrants to develop joint activities targeted on the basis of the territory.

**Mentoring** is less widespread as the service is not available in all regions and is provided where there is a specific need for it and in cases where the mentoring is considered more beneficial than training. In the Lazio region, the length of the mentoring is usually from one month to six months, depending on the specific needs of the mentee. There is a follow up, with a meeting every three months.

Regarding **networking**, CNA World is very active. Meetings and events targeting immigrant entrepreneurs are periodically organised by local CNA World city offices, in collaboration with several other actors such as chambers of commerce, universities and private firms. In these meetings, experienced professionals provide information about specific issues related to business. These events are targeting the migrant entrepreneurs attending a course at CNA World. This way, migrants involved in CNA World's activities have the opportunity to fully exploit the network of CNA World. For example, if some of these non-EU citizens are studying business at the local university (Rome 3, Tor Vergata), they have the possibility to carry out an internship in private firms that have established public private partnership agreements between the university and CNA World. The internship is a useful experience that may pave the way to self-employment and then entrepreneurship.

An additional element that contributes to the success of the initiative is also the presence of a network between CNA World and political and public administration institutions especially at local level, such as Province, Region, Chambers of Commerce, Universities and Police (Prefettura). In particular, CNA has representatives in several Provincial Councils, and Territorial Councils for immigration that increase the possibility of promoting the agenda of the organisation into the mainstream activities. While these networking activities are not directly aimed at **raising awareness**, this is an indirect result of these events. An initiative directly aimed at raising awareness and visibility is instead an integrated **campaign**

**of communication** based on interviews and videos channelled through newspapers, radio, YouTube and television shows.<sup>107</sup>

Regarding **access to finance** CNA offers guidance on how to access these services. In the case of funding, CNA World has special agreements with the main banking groups, such as Unicredit and BNL, as well as, smaller credit institutes. In some cities (for example Naples, Turin), microcredit is encouraged and promoted jointly with other partners. Even if direct funding is beyond its objectives, CNA World is a member of a consortium that guarantees loans required by borrowers. Moreover, CNA World has participated to joint programmes providing guidance on how to finance potential entrepreneurs.

Similarly, a guide is also provided on how to buy or rent a unit for residential or commercial use. The services provided, geo-marketing services and legal advice (see section above), are valuable also for acquisition/rent of facilities.

### ***Language and cultural sensitivity***

The training activities and assistance services are provided in Italian only. However, several CNA World websites provide information in Italian, English, Romanian, Chinese and Arabic. Language training is provided in collaboration with other organisations (Fondazione FARO and Fondazione Susanna Agnelli) and overall, over the years, CNA advisers have acquired a large experience in working with persons from different backgrounds. Additionally, in large metropolises, like Milan and Rome, cultural mediators are active to ensure that language and cultural sensitivity is respected.

## **Outcomes and results**

### ***Impact***

Quantitative information about the outcomes of the actions is very limited. Interviews reveal that, on average, 50% of those taking part in a course then set up their own business, but these figures have to be taken cautiously, as the recent crisis has had an impact on the creation of micro and small business, and no follow-up monitoring has been encountered. Another positive outcome of the initiative is that more than half of the course participants received a certificate upon completion that has a positive influence in setting up the business.

### ***Challenges***

CNA World is an ongoing, permanent scheme and continuous feedback is received and used to improve the quality of the provided services. No specific challenges were reported during the implementation of the activities. Two critical elements emerged from our analysis. First, there is uncertainty about the availability of funding as this changes on an annual basis.<sup>108</sup> The team working at CNA World is responding to this challenge by campaigning to acquire more members and subscriptions and thus increasing the volume of self-funding.

Second, quantitative data about the results achieved from the measure are not reported. Monitoring and evaluation systems are not in place because they require funding that is not available. However,

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<sup>107</sup> <http://www.affaritaliani.it/static/upload/prog/programma-mfi-db-2105-ultimo.pdf>

<sup>108</sup> Interview with CNA World Rome president .

recently CNA has started a project that goes towards the creation of an observatory for businesses owned by third country nationals.

## Conclusions

### ***Key success factors***

The tailor made approach based on the assessment of potential entrepreneurs' needs and capabilities is one of the main success factors of the initiative. Evidence from the field work demonstrates that individualised legal, business and training support are at the core of the CNA World model, which also largely relies on well experienced personnel. Networking within the members of the confederation and with other institutions such as Province, Region, Chambers of Commerce, Universities and Police is also a pivotal element for the success of the initiative. This favours the exchange of experiences, improves the integration of migrants, increases the sense of belonging and increases awareness about the initiative.

The large network of partners of the initiative allows for migrants to interact with various key market players and authorities. The network also allows for the scheme to refer migrant entrepreneurs to experts in a number of areas should the scheme's expertise not be sufficient.

CNA is a mainstream association whose migrant members benefit from having access to all the policies and support measures meant for the host-country population. The large and varied member base provides another learning and networking opportunity and allows for knowledge/information exchange between entrepreneurs with migrant backgrounds and Italian entrepreneurs and enterprises.

### ***Replicability***

CNA World is based on the existing infrastructure of the network of the National Confederation of Craftsmanship and Small and Medium Enterprises. The organisational structure of CNA is based on a widespread network of advisers (8,500 in 1,100 offices) and on the organisation of several national events. This helps the replicability of good and innovative schemes and common learning among its members.

Replicating this scheme in other countries would not require too many new structures as all of the European Member States have established enterprise associations whose networks of contact points could serve as providers of the support service. This would, additionally, allow for customising the services offered to the particularities of each region/location.



**Testimonial – course participant 2009:**

*"Without CNA World I could not have set up my business. Even today, it is like being part of a family where we encourage each other."*

*Margarita Perea Sanchez, a Colombian citizen that has been living in Italy since 2001. She accessed the services of CNA World in 2009 and since then she has been taking courses and participating actively in its events and networking activities. She claims that without the training, advice and guidance of the CNA World personnel she could not have set up her fashion clothing business called "la clinica dei vestiti". Margarita has been awarded several prizes and has participated in meetings and events that have encouraged her to face the business volume reduction during the economic crisis.*

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### List of interviews

- Indra Perera - president, CNA World Rome
- Margarita Perea Sanchez - Final beneficiary I

### Contact details and website for the initiative

*Email:* [perera@cnapmi.com](mailto:perera@cnapmi.com)

*Website:*

- <http://www.cnapmi.org/Unioni-e-Gruppi-di-interesse/Gruppi-di-interesse/Cna-World-Imprenditoria-straniera>
- <https://www.facebook.com/Sartoria-clinica-dei-vestiti-di-Margarita-Perea-Sanchez-207922685898548/>

## 9. ENPower (the Netherlands)

<b>Name of initiative:</b>	Krachtbedrijf (ENPower)
<b>Name of implementer:</b>	Josette Dijkhuizen
<b>Type of implementing organisation:</b>	Private
<b>Country (region/municipality):</b>	The Netherlands (North-Brabant)
<b>Implementation period:</b>	2016 – ongoing (pilot phase)
<b>Main activity/dimension:</b>	Business Training, Individual Business Support, Mentoring
<b>Funding:</b>	Funding for the pilot phase was provided by the province of North Brabant (31,600 EUR).
<b>Summary:</b>	At ENPower, participants are guided through developing a business plan with workshops, written materials, and mentoring in group, as well as on an individual level. They are also introduced to relevant networks of native citizens and other migrants.

### Overview

#### *National context*

The Netherlands has been one of Europe's long-established destination countries with nearly 12% of the Dutch population being foreign-born.<sup>109</sup> Additionally, the Netherlands endeavoured to be in the top three most attractive start-up ecosystems in Europe in the last few years. Specific visas and information platforms have been developed to attract potential foreign entrepreneurs to the country. Simultaneously, the refugee crisis has led to an increased number of potential refugee entrepreneurs that are present in the Netherlands. Between 2013 and 2014, asylum applications have nearly doubled in number.<sup>110</sup> This is where ENPower tries to come in and support those refugees that have the potential to start a successful business in the Netherlands.

#### *Objective of the initiative*

The idea behind ENPower is the belief that every human being has dreams and should have the chance to pursue them. ENPower aims to provide support for refugees in the Netherlands who have the dream and ambition to become an entrepreneur. The main objectives can be described using the 3 E's: 1) Economic independence: a chance for the refugees to generate their own income through starting a business; 2) Empowerment: strengthening of entrepreneurial competencies, increasing self-confidence and self-esteem, and the building of social and business networks; 3) Elimination of the taboo and stigmatisation relating to refugees. In order to achieve this, the refugees participate in workshops and coaching sessions during which they receive information and knowledge, but which also provide room for personal presentation and building of self-confidence. Practically, the aim is that the refugees develop a bankable business plan while participating in the programme that they can then implement.

#### *Strengths*

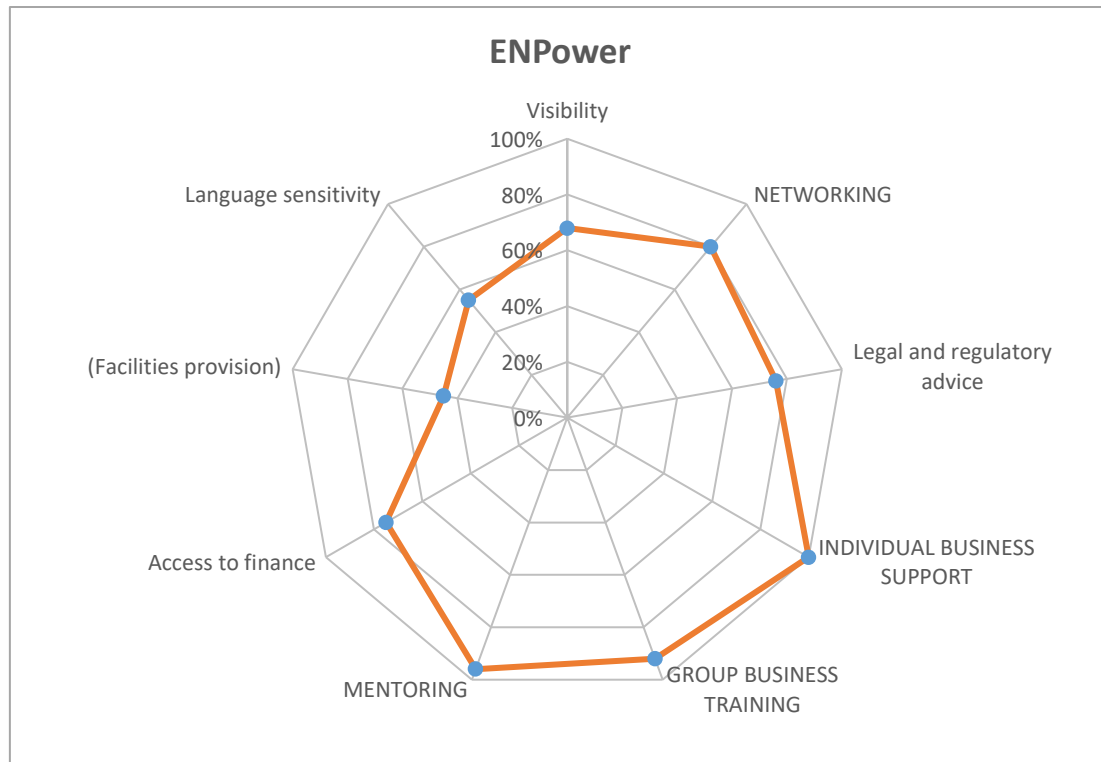
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<sup>109</sup> MIPEx (2015). Migrant Integration Policy Index 2015: the Netherlands. <http://www.mipex.eu/netherlands>.

<sup>110</sup> MIPEx (2015). Migrant Integration Policy Index 2015: the Netherlands. <http://www.mipex.eu/netherlands>.

ENPower combines a number of different support measures, which make it an example of a good practice. Specifically, the scheme uses business training, individual advice and mentoring in a way that they complement each other. Participants are guided towards the development of a business plan through workshops, written materials and mentoring in groups, as well as, on an individual level. Some of the key topics of the business training and advice are regulations and legal aspects, which are important for potential entrepreneurs wanting to start a business in the Netherlands.

**Figure 10: Benchmarking of the ENPower programme**



## Implementation

### Activities

ENPower was started in February 2016 and targets refugees who are thinking about the possibility of setting up their own business in the Netherlands. At this stage, ENPower is being implemented as a pilot project with a group of eight refugees. It was developed by the entrepreneur and entrepreneurship coach Josette Dijkhuizen, who is assisted by other entrepreneurs and trainers during the implementation. There is a website for Krachtbedrijf/ENPower, which provides an overview of the programme, its aims, structure and content, and contact details of the organisers. The ENPower programme is also being offered to other vulnerable groups such as women living in women shelters; therefore, the website does not only present the refugee programme, but ENPower more generally. Once the pilot has been completed, it is planned that the website will be updated with additional information specific to the programme for the refugees to increase visibility for potential future participants from that target group. Testimonials of the participants of the pilot refugee programme will also be added to the website upon completion of the programme.

Despite the programme currently being in its pilot phase, there has been coverage on national TV, in national newspapers and in other media. Workshops and other activities are also announced on social media. A photographic exhibition is planned for World Refugee Day, where participants of the

programme will also be portrayed. Additionally, there is a small film documentary in production with the aim of showing the role of inclusive entrepreneurship for the participants. The refugees also have been spreading the word about the programme in their networks in the asylum centres, as well as, outside, which has led to interest in further rounds of the programme, if funding can be secured. The refugees that are participating in the pilot were mainly reached through their (job) coaches at the asylum centres. As the target group is refugees that work with these coaches to find employment in the Netherlands, this is a good channel to reach the target group of the project. The programme can be divided into three main areas of support provision: business training, tailored individual business support sessions, and mentoring.

One of the main activities of the project is **business training**, which is provided through a series of 15 workshops on relevant topics over a period of six months. These workshops are performed in a group and provided by different trainers (professional business trainers, university lecturers and entrepreneurs) that are experts in the respective topics. The service provider and trainers have experience with other vulnerable groups, specifically victims of domestic abuse, and are, therefore, aware of certain sensitivities of working with vulnerable groups. The time of the workshops is agreed beforehand based on the availability of the participants as much as possible, so that everyone is able to attend.

Different topics are covered in this series of workshops with the overall goal of developing a bankable business plan. The topics include modules on the entrepreneur and entrepreneurial qualities, marketing, business culture, financing, organisation, legal procedures, etc. As such, different skills are developed throughout the workshops. Besides the content, it is also very important during the workshops that the participants learn how to present themselves and their business and that they gain self-confidence while doing so.

In addition to the workshops, the participants receive a book to guide them through the process of developing the business plan and setting up their business. The book provides a step-by-step guide specifically for starting a business in the Netherlands and what needs to be paid attention to at each step. The guide includes information regarding what regulations need to be adhered to, how to find financing, how to find clients, marketing, etc. Overall, attention is given to the balance between theoretical knowledge and practical application, as well as, the development of a business plan. The business training component has a focus on personal contact and is flexible according to the participants' needs for time scheduling and course content. The book that is provided gives the participants the opportunity to further learn in their own time.

The second part of the project consists of **tailored individual assistance**, which helps each refugee on an individual level with the development of a business plan. The participants have the opportunity to follow up on the variety of topics that are addressed by the workshops with experts in business development in the Netherlands. The advice can be tailored to the needs of each individual and is part of the programme from the very start. Indeed, at the selection stage, the interested refugees had to present their business idea to the service provider during an intake conversation. Only those with entrepreneurial competences and either a relevant or feasible idea, or with potential to adapt and develop the idea to be relevant and feasible in the Dutch context, were selected to participate. At this stage, the applicants already receive personalised input and the service provider is therefore involved on the individual level from the beginning.

The third main activity of ENPower is **mentoring** which is provided to the participants for a period of six months. After the six months' programme, the participants can continue to meet up with their mentor for another six to 12 months, which is be very helpful during the start-up phase of the businesses. This buddy is a member of the Dutch foundation Ondernemersklankbord, which has a large pool of former entrepreneurs in all kinds of different fields that volunteer to help new entrepreneurs with their business start-up.

During the ENPower programme, every participant is matched with the best fitting mentor based on the business idea that they have and the experience of the mentor. The pool of mentors is not yet very large during the pilot phase and, therefore, the matching procedure is limited. However, the aim is to grow this pool in future rounds of the programme, so that every participant can have a mentor that is specialised in the relevant field. Mentoring activities are interactive and carried out in person as much as possible and only sometimes supplemented by emails. Meetings between the mentor and mentee happen at least monthly, but the frequency largely depends on the demand by the migrant. The mentoring process is supposed to be driven by the mentees, so that they contact their mentor when they have specific questions or problems or just need to brainstorm. Overall, the set-up of the mentoring is flexible and specific to the individual and lasts throughout the development of the business plan, as well as, the start-up phase.

**Legal and regulatory advice** is a cut-crossing theme of the business training, individual business support, and mentoring, as described above. The participants receive workshops focusing on legal and regulatory advice, as well as, through the mentor and written documentation. Therefore, the migrants have the possibility to receive the legal and regulatory advice necessary, from entrepreneurs or business trainers with plenty of experience. Most of the trainers have their own business or significant experience as a business coach and, as such, have the relevant legal expertise for the Dutch market. While ENPower does not organise specific **networking** events for the participants, they do meet a variety of interesting people throughout the programme, for example, participants meet Dutch entrepreneurs both as their trainers and mentors, company visits are organised throughout the programme, and participants can interact with students from a business school, etc. They are also taken along to networking events held in English that are organised by other actors; for example, a business association of SMEs in the field of ICT. In addition, the programme allows the participants to interact and network with each other intensively; especially because the programme is set up around a group of migrants in the same, early phase of the start-up.

Information is provided on **how to access financing** and support is given to develop a business plan that helps with that. Participants are also informed about the difficulties of accessing financing and should develop their business idea with this in mind. The experience of the service providers is crucial here as they can assist the refugees in ensuring that their business plan has a chance to help them secure capital when it is time for the start-up phase. Participants with a need for a microcredit are assisted in contacting Dutch microfinance institutions to explore such possibilities. In principle, the programme recommends small steps towards a start-up to reduce risk and dependency.

If required, the mentor will assist participants on an individual basis to find suitable workspaces or shops. During the programme, participants have available space where they can work on specific days and they can also receive assistance from business school students. However, the access to this free space is limited to certain times.

### ***Language and cultural sensitivity***

The course and all course materials are provided mainly in English, while information is available in Dutch. When topics are difficult to understand during the workshops, participants help each other to enable everyone to follow.<sup>111</sup> For future rounds, engagement of trainers with different language skills will be explored. While the service providers did not receive specific training for the work with refugees, they have previously worked with people from diverse backgrounds, including other vulnerable groups.

## **Outcomes and results**

### ***Impact***

It is too early to talk about the impact of the ENPower programme as it is still in the pilot phase. However, the programme has previously been implemented in a slightly different version with other vulnerable groups and, in those cases, it has proven to be successful in leading to personal development, as well as, business creation and development. An evaluation of the pilot programme with women from a shelter showed that participating in the programme specifically contributed to women's development of self-esteem, optimism, confidence and similar characteristics and the participation was, therefore, a major step for them to become independent. This is due to its comprehensive nature bringing together different approaches of entrepreneurial support. In the work with the refugees, ENPower uses the same tools, adapting them to the context of the refugees, and it, therefore, has the potential to have similar impacts at a later stage.

### ***Challenges***

One of the main challenges is the different level of understanding, both in terms of participants' context and language. While, generally, beneficiaries speak English sufficiently, the specific terminology proves to be more challenging for some than others. To overcome this, participants help and interact with each other so that no one is "left behind". In addition, the participants have different business backgrounds; meaning that the information received is more relevant for those with less experience. There is, therefore, a risk that some of the workshops are less interesting for some than for others; however, the participants indicated that this is not a real problem for them as they do like to help each other out. Furthermore, revision of more basic information has been reported to be useful.

## **Conclusions**

### ***Key success factors***

ENPower was developed as a reaction to the refugee crisis and the lack of economic opportunities for refugees in the Netherlands. The service provider recognised that, among the refugees, many had prior business experience and enormous potential and ambition to set up a business in the Netherlands, and to become economically independent and contribute to the local economy. While there are a few other projects in the Netherlands targeting refugee entrepreneurs directly, to the knowledge of the service provider, none offer the same kind of service as ENPower. They either target refugees that have already been in the Netherlands for a longer time and have some understanding of the business

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<sup>111</sup> Interview with Nour Maybar, carried out in May 2016.

environment, or step in as an incubator type service when the refugee already has a well-developed business plan.

Because the service provider carefully selects programme participants based on their experiences, motivation and business ideas it ensures that only those with real potential are supported by this programme. This ensures that the limited resources available are spent on the most promising cases. The factors of this scheme that make it a success for the participants already before completing the programme are the volume and variety of provided information, the involvement of different experts (entrepreneurs, business trainers, university lecturers, etc.) and the individual advice. The beneficiaries particularly appreciate the fact that all of the information is specific to the Dutch market, which they knew nothing about beforehand.<sup>112</sup>

The participants are guided towards the development of a business plan through workshops, written materials and mentoring in groups, as well as, on an individual level. They are introduced to relevant networks of natives and other migrants, which they value very much and anticipate that it will be helpful especially when it comes to the practical start-up of their own business.<sup>113</sup>

A participant positively highlighted that they are encouraged to work on presenting themselves and their business ideas. This is seen as very important when it comes to the practical aspects of starting the business. Next to the knowledge gained, this personal development has already positively influenced many participants' confidence.<sup>114</sup>

### ***Replicability***

The project is implemented by an individual with the assistance of other entrepreneurs and experts that are part of her network. It appears that it would, therefore, be relatively easy for other experts to replicate the set-up of the programme in a different context where the contents are adapted accordingly. It is important to understand that the personal note of the programme is proving to be one of the key factors and any organisation that wants to set up a similar programme would need to take this into account and ensure that enough time is set aside for the personalised advice.

The programme, albeit in its pilot phase, has been implemented in a slightly different version with other vulnerable groups and has proven to be successful there due to its comprehensive nature.

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<sup>112</sup> Interview with beneficiary I, carried out in May 2016 and interview with Nour Maybar, carried out in May 2016.

<sup>113</sup> Interview with beneficiary I, carried out in May 2016.

<sup>114</sup> Interview with beneficiary I, carried out in May 2016.



**Testimonial – pilot phase participant 2016:**

*“We are getting useful information and right information from the right people. If you are going to look for it yourself, you will find it, but it will take you a lot of time. And if you would ask someone it would cost you a lot of money.”*

*A Syrian refugee who did have his own business as a software and web developer before the war. He has been living in the Netherlands for 16 months and heard about ENPower through the advisers at the asylum centre, who thought it may be a good fit for him as he had previously talked about opening his own business in the Netherlands. He is now participating in the pilot programme and this has already increased his confidence that he will be able to start a business in the new environment. His idea is to set up a business in the same field of software and web development. Once he acquires more projects he would like to employ other refugees, migrants and native citizens that have the necessary skills.*

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### List of interviews

- Josette Dijkhuizen, ENPower Developer and Coordinator
- Final Beneficiary
- Nour Maybar – Final Beneficiary

### Contact details and website for the initiative

Email: [josette@krachtbedrijf.nl](mailto:josette@krachtbedrijf.nl)

Website: <http://www.krachtbedrijf.nl/>

## 10. Specialised Support for the Entrepreneurs (Portugal)

<b>Name of initiative:</b>	Apoio Especializado aos Empreendedores (Specialised Support for the Entrepreneurs)
<b>Name of implementing organisation:</b>	Alto Comissariado para as Migrações, Gabinete de Apoio ao Empreendedor Migrante (High Commission for Migrations, Office to Active Migrants in Portugal)
<b>Type of implementing organisation:</b>	Public body
<b>Country (region/municipality):</b>	Portugal
<b>Implementation period:</b>	2015 - ongoing
<b>Main activity/dimension:</b>	Individual Business Support
<b>Funding:</b>	Within the budget of the High Commission for Migrations.
<b>Summary:</b>	Highly comprehensive and tailored business support, with hands approach to advice and assistance for migrant entrepreneurs and migrants with an entrepreneurial idea in the form of individual face-to-face meetings.

### Overview

#### *National context*

While Portugal has a history of emigration (for example migration to France or Switzerland), it is also a host country to many incoming migrants from the country's former colonies and other countries, such as China or the republics of the former Soviet Union.<sup>115</sup> The High Commission for Migrations (ACM) provides extensive support to migrants in their day-to-day lives with the help of the National Support Centre for Immigrants (Centro Nacional de Apoio ao Imigrante – CNAI).

The ACM has been supporting measures for entrepreneurship since 2006. In 2015, it has created a specialised Office to Active Migrants in Portugal (GAEM) to better facilitate this support and to provide specialised support services for migrant entrepreneurs. This support is currently situated on the premises of the National Support Centres for Immigrants.

National Support Centre for Immigrants with offices in Lisbon (and its extension in Faro) and Oporto was established in 2004 as a response to various difficulties migrant communities were facing in their everyday lives and in their integration efforts into the Portuguese society. The centres contain various departments and offices, some with the responsibilities of public authorities and others with responsibilities of the High Commission that give specialised support.

#### *Objective of the initiative*

The objective of the Specialised Support for the Entrepreneurs is to provide support and guidance to migrants for all aspects and at all phases of business activity from the development of business idea to its implementation and continuation and, in required cases, to dissolution of a business.

This scheme is the direct outcome of the Project Promoting the Immigrant Entrepreneurship (see [Case Study 13](#)) as many already established migrant entrepreneurs were turning to this project seeking

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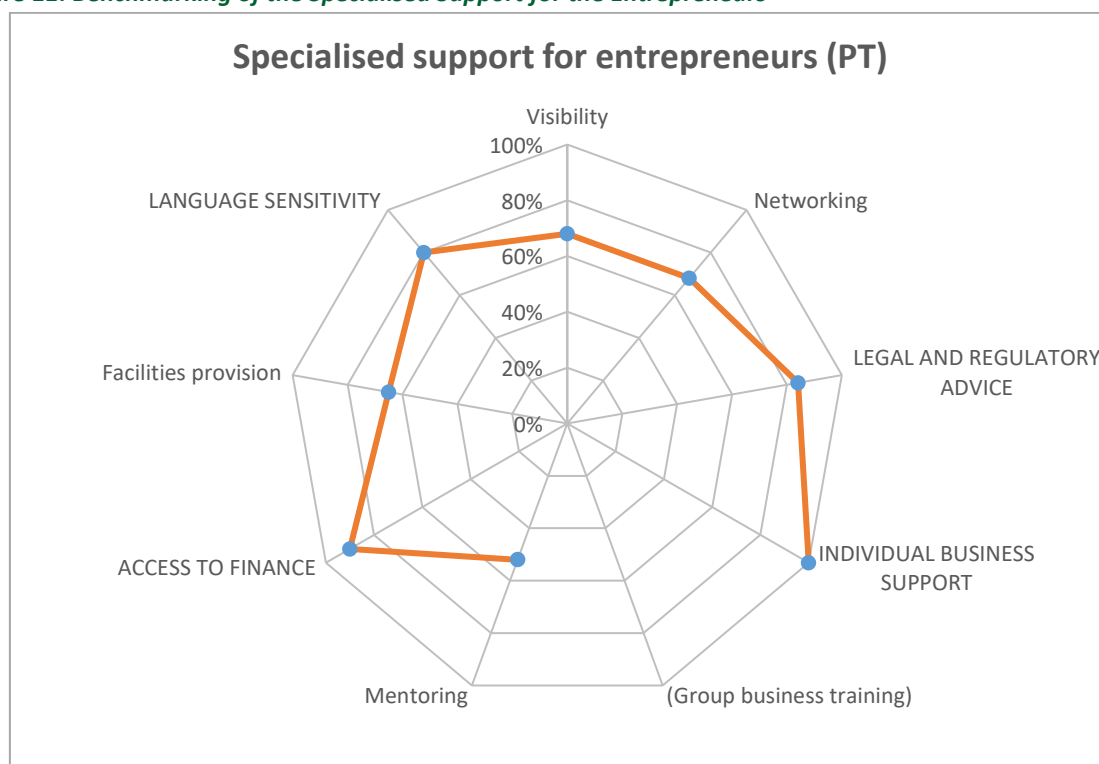
<sup>115</sup> Malheiros, J. (2002). Portugal Seeks Balance of Emigration, Immigration. Migration Policy Institute. December 2, 2002. <http://www.migrationpolicy.org/article/portugal-seeks-balance-emigration-immigration>.

support. Given that often these people were seeking more specialised and in-depth service/information, ACM decided to create the Specialised Support for the Entrepreneurs service.

### Strengths

The main activity and the strength of the Specialised Support for the Entrepreneurs is the provision of highly individual business support and assistance to migrant entrepreneurs. The support also includes provision of legal and regulatory advice, and information on facilities provision and access to finance. Recipients of the specialised support may also attend events organised by GAEM and the National Support Centre for Immigrants. The service is located in the National Support Centres that are very well-known and often visited by migrants seeking advice in a number of areas.

**Figure 11: Benchmarking of the Specialised Support for the Entrepreneurs**



## Implementation

### Activities

The ACM provides through GAEM **individually tailored business support** sessions in all aspects of business for migrants who are planning to open a business and for already established migrant entrepreneurs and in some instances, if the situation requires it, they can also provide advice on how to close down a business. This support is generally provided by GAEM advisers in face-to-face sessions in Lisbon or Oporto, although email and telephone exchanges are also possible. Should the situation require it, when the migrant is not situated in either of these cities and has already made several personal visits to GAEM, and further travel would be considered too costly/time-consuming to him/her, then the advisers can dislocate themselves to provide support directly in the place of the migrant's business.

Advisers provide basic information on all aspects of business and when required can provide specific counsel/advice on areas including drawing up a business plan, finance, law, accounting and in the near

future, possibly marketing and designing. If required, advisers can review the migrant's business plan and provide advice on feasibility and other possible obstacles and perform a consequent financial fitness check of the business. If desirable, migrants can be informed about and referred to the "Mentoring Program for Migrants", promoted by the ACM where Portuguese citizens volunteer their time and knowledge to migrants to help them integrate better into the host society.

Migrants can also turn to the GAEM support service if they are seeking answers to particular **legal, regulatory or accounting questions**. If needed, advisers can provide contact for relevant entities or can forward entrepreneurs to the legal support office of the National Support Centres for Immigrants. Migrants receiving specialised support are strongly encouraged to participate in workshops and events organised by ACM, GAEM and their partners where they can find opportunities to **network** with other migrant entrepreneurs. These events often reflect the migrants' demands for information on particular topics that are relevant at the time. For example, in June 2016 a one-day workshop about the particularities of the Street Food sector was held as the service has received an increased number of enquiries about this particular idea. In the future, GAEM plans to continue organising events of this kind that would reflect the trends and demands of migrant entrepreneurs.

Advisers can provide information on **financial provisions** during the individual sessions, including information on where and what are the necessities for securing microcredit. When necessary, advisers can accompany migrants to meetings with financial institutions.

Advice regarding **facilities provision** is also available and advisers may visit the (prospective) place of business should the situation require it. If asked, advisers can go over contractual documents with migrants and provide advice or can refer migrants to responsible authorities/contacts. Migrants receiving this specialised support may also have free access to two working desks with computers and internet access within the ACM premises. The National Support Centre for Immigrants organises pop-up shops where migrants can sell their products and advertise their businesses.

The advisers encourage migrants that receive this support to apply for the ACM's Project Promoting Immigrant Entrepreneurship (see [Case Study 13](#)).

As a governmental organisation, all services provided by the GAEM and ACM are free of charge.

### ***Language and cultural sensitivity***

The service is provided in Portuguese and, if needed, in English. The GAEM is situated in the National Support Centre for Immigrants in Lisbon that can provide cultural mediators with knowledge of other languages. Advisers can provide information on possible language courses offered by other entities or about PPT - Português Para Todos (Portuguese for All), a language programme managed by the ACM. Advisers have experience in setting up/running a business and engaging with disadvantaged social groups and may receive training on working with vulnerable social groups.

## **Outcomes and results**

### ***Impact***

A highly personalised service is provided and the advisers thoroughly review every detail of the participants' (prospective) business. If the advisers go over the business plans and find some parts unfeasible they work together with the participant to improve these parts until the business plan can

be deemed viable. It is the adviser's job to remain firmly realistic and to consider all the aspects of the business and not be swept away by the participant's enthusiasm.<sup>116</sup>

Since the beginning of the scheme in January 2015, GAEM advisers have scheduled face-to-face initial consultations with 198 individuals and 148 people have received support through this service up until the end of May 2016.

Besides providing support to business establishments/running a business, this scheme, through the involvement of its advisers, also offers moral and emotional support to migrants using their services.<sup>117</sup> The advisers keep in touch with and an "eye on" the beneficiaries of this support and do tend to follow-up with them on their own merit without being prompted by the migrants' enquiries.

A beneficiary highlighted the integrative value of the scheme and how it helps those receiving the support to integrate better into the host society. According to the beneficiary, all countries in the world should offer similar services to migrants so that migrants can integrate themselves better and fully into the host community/society and start to contribute to and elevate the standards of living of the host country and with this change the often negative view of migrants in the host communities.<sup>118</sup>

The National Support Centre for Immigrants where the GAEM office is located and with which the GAEM and the ACM cooperate very closely, has been recognised as a global best practice on numerous occasions.<sup>119</sup>

One of the improvements that the GAEM is working on is the launch of better and more extensive online services within the second semester of 2016. This mechanism will include all the information that the office has at hand on entrepreneurship and the specificities of migrant entrepreneurship and will include an interactive part where advice will be provided in real time.

### **Challenges**

A challenge to this scheme that has been highlighted by a beneficiary was the fact that if it were up to the participants, they would consult with the advisers as often as possible. In total there are three advisers within the GAEM office that are qualified to provide specialised support and who are also involved in other activities of the office, therefore, sometimes it may be a little bit challenging to meet all the needs of the participants. However, the thoroughness of the advice given does not seem to be lacking, despite this "availability constraint".

A challenge that has been highlighted by the beneficiaries and that is being addressed by the service provider, is the fact that not many people have knowledge about this support (one found out about it by "accident" when he went to the National Support Centre to ask about the necessities for the Portuguese citizenship).<sup>120</sup> The representative of the scheme highlighted that GAEM promotes the service through its network of cooperating organisations (including NGOs, local municipalities and

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<sup>116</sup> Interviews with beneficiaries, carried out in June 2016.

<sup>117</sup> Interviews with beneficiaries, carried out in June 2016.

<sup>118</sup> Interview with Roksolana Yakovleva, carried out in June 2016.

<sup>119</sup> For example, in Council of Europe. (2011). City of Lisbon: Intercultural Profile or The Hague Process on Refugees and Migration (2014). Migrant and Refugee Integration in Global Cities – The Role of Cities and Businesses.

<sup>120</sup> Interviews with beneficiaries, carried out in June 2016.

other authorities) and that many times people are referred to them through other departments in the National Support Centres. It is possible that some migrants are not aware of this service just as it is possible that the migrants are not aware of the services offered by the National Support Centre for Immigrants. A lot of promotion is also done by word of mouth within the migrant communities themselves.<sup>121</sup>

## Conclusions

### ***Key success factors***

The main success factor of this scheme is the advisers' strong commitment to highly personalised and thorough service. The extent of the advisers' knowledge and its transfer onto the participants is highly appreciated by the beneficiaries. The guidance provided in the development of business plans is crucial for the future successful establishment of the enterprise.<sup>122</sup>

What makes this scheme successful is the strong commitment of the personnel to follow through all the ideas that the migrants approach them with and to encourage migrants to return, even if their idea is not feasible, and to come up with better solutions to their problems.

Advice is given on every aspect of business creation and the extent of legal and regulatory knowledge is, in the words of an interviewed beneficiary, "exceptional". The advisers also give counsel on exactly which permits each beneficiary needs for his/her business and explain why they do not need others.<sup>123</sup> The possibility of the adviser to come and see in person the establishment where the business will be conducted is also a positive factor as the advisers can point out the place's shortcomings and can better visualise the business idea and its practicalities.

### ***Replicability***

This scheme provides individual advice on business to migrants with an entrepreneurial idea and to already established migrants. The replicability of this support scheme is easily achieved as the "only" demanding requirement is the expertise of the advisers and their willingness to engage in individual plans as much as possible.

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<sup>121</sup> Interview with practice representative, carried out in June 2016.

<sup>122</sup> Interviews with beneficiaries, carried out in June 2016.

<sup>123</sup> Interviews with beneficiaries, carried out in June 2016.

#### Testimonial – recipient of support in 2016:

*“The adviser from the Specialised Support for the Entrepreneurs keeps me motivated and keeps me on track whenever I deflect too much from my goal.”*

*Roksolana Yakovleva, a Ukrainian national who has been living in Portugal for the past ten years. She had heard about this support from one of her neighbours who works on the premises where this support is provided. The support has given her the necessary knowledge and focus to open her business. She is planning to open her beauty and massage treatment business in September 2016 within the grounds of a gym. She will start to apply for the necessary permits shortly and is confident everything will go as planned as she will have the adviser's support. She was informed about financing possibilities but will not have to make use of them at the moment as she has amassed enough savings. The only difficulty she has encountered so far is the possibility of using the Internet for her business and especially appointment bookings, as she is not very comfortable with this technology.*



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### List of interviews

- Ana Couteiro – GAEM Coordinator, ACM
- Roksolana Yakovleva - Final beneficiary I
- Márcio Souza - Final beneficiary II

### Contact details and website for the initiative

*Email:* [ana.couteiro@acm.gov.pt](mailto:ana.couteiro@acm.gov.pt); [gaem@acm.gov.pt](mailto:gaem@acm.gov.pt)

*Website:* <http://www.acm.gov.pt/-/o-que-e-o-apoio-especializado-a-empreendedores->

## 11. Ethnic Business Coaching (Denmark)

<b>Name of initiative:</b>	Etnisk vejledning (Business Coaching for Ethnic Minorities)
<b>Name of implementing organisation:</b>	Vejle Kommune (Vejle municipality)
<b>Type of implementing organisation:</b>	Public body
<b>Country (region/municipality):</b>	Denmark (Vejle municipality)
<b>Implementation period:</b>	2005 - ongoing
<b>Main activity/dimension:</b>	Individual business support
<b>Funding:</b>	Between 2012 and 2014 the scheme was supported through the national plan under the ESF with €20,000 per year. Since 2014 the adviser has been paid by the Business Support Centre in Vejle.
<b>Summary:</b>	The business coach provides a highly individualised approach through face-to-face meetings and adapts services to the needs of each entrepreneur. The broad informal network of the business coach enables bridging between the entrepreneurs and relevant stakeholders.

### Overview

#### *National context*

Denmark has been a country of net migration since the 1960s, with increasing numbers of asylum-seekers arriving in 2013 and 2014. The country has 9.8% foreign born population. At the local level, municipalities have an important role in implementing the National Integration Act through the three-year long integration programme. In addition, local integration policies have been set up by several Danish municipalities, in particular, those with higher level of immigrants. The Vejle municipality has 53,975 inhabitants<sup>124</sup> and a growing migrant community that is mostly comprised of Turkish and Northern African immigrants. However, nowadays the composition is more varied with many immigrants coming from within the EU.<sup>125</sup>

#### *Objectives*

The municipality of Vejle provides entrepreneurship advice to anyone who is interested in setting up a business (mainstream measure). In addition, individual ethnic entrepreneurship support is provided with the aim of helping migrant entrepreneurs to overcome specific obstacles encountered. An entrepreneurship coach with a migrant background and knowledge about the Danish business culture works both as an adviser and cultural interpreter, or mediator, to this purpose.

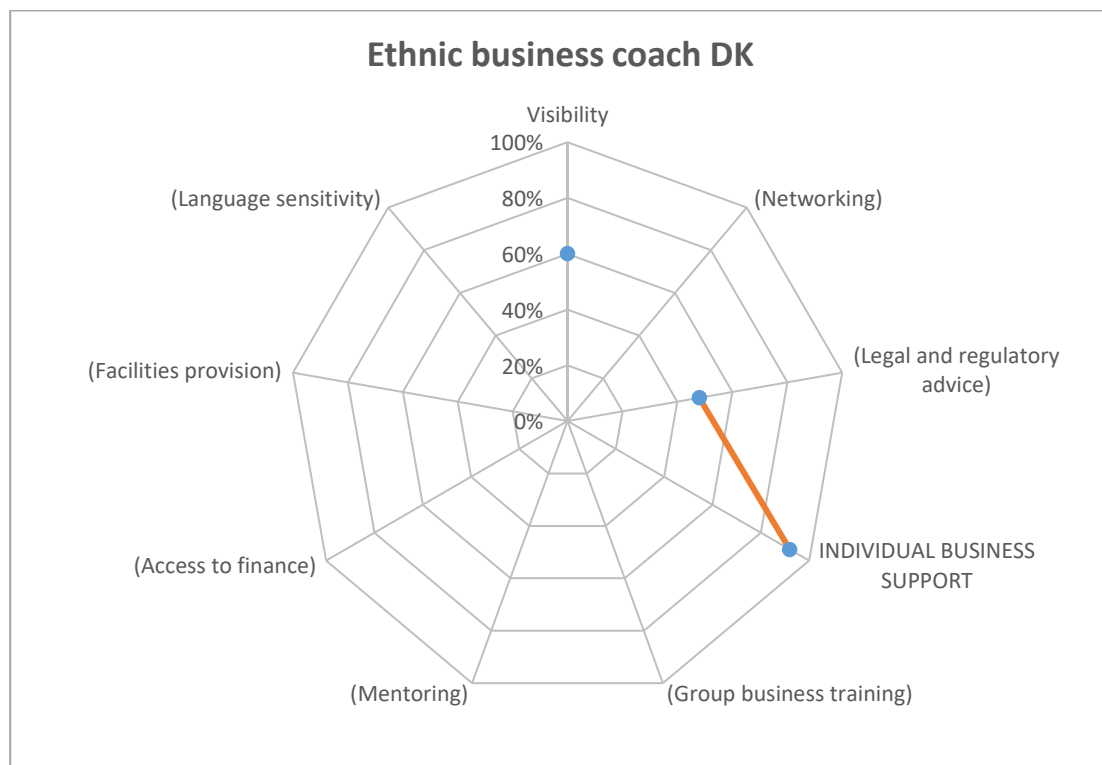
<sup>124</sup> <http://www.statistikbanken.dk/>.

<sup>125</sup> OECD Centre for Entrepreneurship, SMEs and Local Development (2015). Good Practice Compendium: Policies and Programmes that Support Inclusive Business Creation. Co-operative Action Programme on Local Economic and Employment Development (LEED). 28th October 2015.

### Strengths

This scheme is focused on providing highly personalised and individual business support. A considerable network of contacts has been developed that the beneficiaries can approach and that may help with, *inter alia*, facilities provision and marketing advice. The support provided is tailored to the needs of each beneficiary and in various cases the coach's support is limited to bridging and referral to other actors. The coach is able to provide advice and support not only on entrepreneurship (such as legal advice, necessary permits, rent of facilities, marketing, financial advice, feasibility of the business plan and many others), but can also provide guidance in socio-cultural matters (for example customs and traditions) and in migrant specific issues, such as housing, immigration status, access to health service etc.

Figure 12: Benchmarking of Business Coaching for Ethnic Minorities



### Implementation

#### Activities

Business Coaching for Ethnic Migrants started out in the Vejle municipality as a personal and informal initiative of Mr Muhsin Türkyilmaz. At the time, Mr Türkyilmaz was already counselling his relatives and acquaintances. This early experience led him to obtain funds and work with clients from the local business centre where migrants were experiencing difficulties in accessing mainstream services. On his own initiative, his services have since then become part of the business coaching and advice provided by the municipality.

The **Business Coaching Programme** provides coaching for potential entrepreneurs from ethnic minority groups. The services are provided on two levels, **group information sessions** and then **one-to-one advice sessions**. The group session provides general information on how to set up a business, requirements of self-employment and support services available, and is held throughout the year (frequency varies with demand). One-to-one sessions identify the potential of each individual

entrepreneur to start up his/her own business and provide tailored support and advice according to the needs and potential of the entrepreneur. The initial one-to-one session comprises of an interview that can last up to two hours. Based on these sessions, the coach can refer the participants to for example an entrepreneurship training course provided by local or regional authorities if relevant. In cases where specific knowledge is required, the extensive network of the coach is used to connect entrepreneurs with relevant actors. This is the case for, for example, **legal and regulatory advice**. Finally, it is important to mention that participants can continue to receive coaching for as long as they need, even after they have set up their business.

The role of the business coach is to act as a **personal business adviser** to assess whether the entrepreneur is ready to start a business or not. Indeed, there are cases where the migrants are advised not to start a business. A feasibility assessment of the beneficiary's business plan/strategy is done together with the business coach, and such assessment takes into account not only the market, but also personal circumstances (health, family, economic situation) as the future entrepreneur must be aware and prepared for the challenges that entrepreneurship might imply. The service is extensive and personal as the business coach follows the clients over a long period of time. In general, a client receives 10 hours of advisory services over five different sessions. The coaching sessions relate to, for example, marketing, legal advice, and accounting. The business coach has an education in entrepreneurship at university level and has gathered 12 years of experience in business advising and coaching. However, the business coach has no practical experience in setting up a business.

Given the longevity of the scheme, the business coach has been able to build an **extensive informal network** of both private and public actors (at local and national level) which has further developed over the years. This network facilitates the provision of assistance to the entrepreneurs and where needed, the business coach can refer the migrants to other relevant services and contact persons in his network.

As mentioned above, the individual approach of the support enables tailored services to the beneficiaries. As an example, where assistance is needed to **find facilities**, this can be provided through the coach and relevant contacts in the network. The same approach is applied for **mentoring**. While no such activities are provided directly, information is given regarding the possibilities of taking part in mentoring programmes organised by the Vejle municipality (these programmes do not specifically target migrants) where this is considered relevant for the entrepreneur. As the service provided is very personalised, its beneficiaries may develop a mentoring relationship with the business advisor. The example provided by the interviewed beneficiary indicates that this is the case and that the coach still comes to visit the shops to find out about the progress and give advice where needed.<sup>126</sup> Furthermore, while no training programme is provided, training consultants have been hired on some occasions to give a presentation on a specific topic as part of the group session meetings.

Facilitated **access to finance** is not part of the activities offered. According to the business coach<sup>127</sup>, funding opportunities are very limited in Denmark and the enterprises that have been set up following his coaching have been enabled through loans or contribution from family or friends. This point is further confirmed in the CLIP case study on Copenhagen and Denmark<sup>128</sup> which underlines that

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<sup>126</sup> Interview with a beneficiary, carried out in May 2016.

<sup>127</sup> Interview with service provider, carried out in April 2016.

<sup>128</sup> CLIP Network, Case study: Copenhagen, Denmark (2012).

immigrant businesses are primarily financed by immigrants themselves and their networks. Indeed, the beneficiary who was interviewed in the context of this case study financed his start-up through his own savings and loans provided by his family.

In regards to visibility, the scheme is advertised on the municipality's website and has received some attention from local and national media (newspapers and magazines). When the coaching activities were initiated in 2005, the business coach used to reach out to find people in migrant communities through local contacts and mobile units. Currently, the interest for the services is high and very often information about the services is spread by word of mouth.<sup>129</sup>

### ***Language and cultural sensitivity***

The services are provided in Danish only, as well as in Turkish as this is the mother tongue of the business coach. Given that a large part of the migrant community in Vejle is of Turkish origin, this is very helpful. A good knowledge of the language is considered important in Denmark and it is crucial to understand and be able to write in the host language, in particular when starting up a company. Overall, no specific difficulties have been reported in regards to language/understanding in the provision of the advice. While the business coach has not received specific training in providing support to people with a migrant background or from vulnerable groups, he has 12 years of experience in working with migrant entrepreneurs and also has a migrant background himself. As a result, the business coach is well aware of specific challenges encountered by this group. Only a few municipalities in Denmark provide similar services for ethnic entrepreneurs (4 or 5 out of 98 municipalities<sup>130</sup>) and this is therefore a unique service. Furthermore, on some occasions the coach also has functioned as a cultural mediator and the middle-man between migrant communities and national authorities.

## **Outcomes and results**

### ***Impact***

Before the establishment of Business Coaching for Ethnic Minorities, there was no specialised approach towards migrant entrepreneurs in the Vejle municipality. The relationship between the coach and the beneficiary relies on trust, mutual respect and understanding. This approach is much valued by the migrants and is essential to develop a well-functioning relationship.

Since 2005, 210 people have set up their business out of about 900 that the coach has assisted, resulting in an opening rate of about 23%.<sup>131</sup> Most of the businesses survive their first year.<sup>132</sup> A successful example is provided by the beneficiary that was interviewed. He started his first shop selling Turkish jewellery in 2005. Today, he has three shops in the centre of Vejle and employs 12 people out of which three are Turkish and the others are Danish. It was reported that the support from the business coach was helpful in the first years of the business. In particular, advice and support on marketing was highlighted as key for the success of the business. Over the years, his business has become part of the local market and uses also the mainstream business network. For example, all

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<sup>129</sup> Interview with service provider, carried out in April 2016.

<sup>130</sup> Interview with service provider, carried out in April 2016.

<sup>131</sup> Interview with service provider, carried out in April 2016.

<sup>132</sup> OECD Centre for Entrepreneurship, SMEs and Local Development (2015), *Good Practice Compendium: Policies and Programmes that Support Inclusive Business Creation*, Co-operative Action Programme on Local Economic and Employment Development (LEED), 28th October 2015.

shops meet 1-2 times per year to discuss how the business environment could be improved and the interviewee is part of this forum.

There is no external or internal evaluation, however, some limited monitoring data might be available through ESF requirements.

The interest for the services is high, however, the lack of funding limits the extent of the activities provided. The business coach has taken part in a number of EU projects with a different focus where the objective has been *inter alia*, the exchange with other municipalities providing similar activities. One project with a focus on refugees and migrant entrepreneurship is planned to start in 2016, with the involvement of other municipalities and funding from the European Social Fund.

In 2007, the programme received the European Trailblazer Award and was selected as a European best practice in the Interreg IVC project, Enspire EU (Entrepreneurial inspiration for the European Union), in 2011.<sup>133</sup> It has also been included as an example of good practice in the 2015 OECD Centre for Entrepreneurship, SMEs and Local Development's Good Practice Compendium: Policies and Programmes that Support Inclusive Business Creation.<sup>134</sup>

### **Challenges**

The main challenge of this scheme is securing sufficient funds to be able to provide the service. At the beginning, the municipality was reluctant to provide funds for this activity due to the concern that it would create a parallel support system which the ethnic minorities would prefer to the mainstream one. However, the support provided through the mainstream system was not accommodating to the specificities of ethnic/migrant entrepreneurs and therefore they were not interested in them. Once the business coach suggested that he would offer his services via the municipality, the establishment of the services targeting migrant entrepreneurs altered the dynamic by approaching communities and showcasing that the service can complement the mainstream support, and also bridge to it. Project funding from the EU has in periods complemented the funds provided by the municipality.

## **Conclusions**

### **Key success factors**

The key success factor is the individual and highly personalised approach of the business adviser to its clients and the coach's ability to relate to the beneficiaries' problems and uncertainties, given that he himself comes from a migrant background. This is an advantage since most mainstream business advisers have limited knowledge about immigrant communities and the specific challenges encountered. Furthermore, the business coach functions as the bridge between migrants and the mainstream support measures.

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<sup>133</sup> OECD/The European Commission (2013), *The Missing Entrepreneurs: Policies for Inclusive Entrepreneurship in Europe*, OECD Publishing.

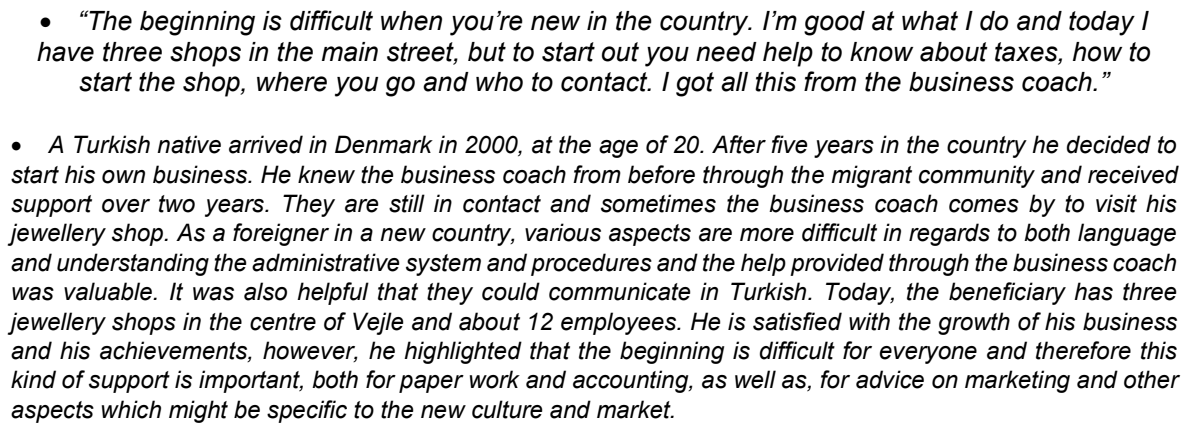
<sup>134</sup> OECD Centre for Entrepreneurship, SMEs and Local Development (2015), *Good Practice Compendium: Policies and Programmes that Support Inclusive Business Creation*, Co-operative Action Programme on Local Economic and Employment Development (LEED), 28th October 2015.

Finally, this scheme is performed on a very small and local scale which gives it an advantage over nationally applied programmes as it can be modified easier in accordance with the needs of the target audience.

### **Replicability**

This low-cost project is easily replicable in any environment and can be applied to any target group. This is because it uses a coach who comes from within the migrant community and has experienced many of the situations the migrants are confronted with. This reality may improve migrants' trust in mainstream services and public authorities. For this approach to be successfully replicated it is absolutely essential that the coaches and beneficiaries develop a personal relationship that can motivate migrant entrepreneurs to develop their business ideas and business. In addition, the experience, knowledge, and network of the business coach is crucial.

### **Testimonial from beneficiary of the coaching sessions 2005-2006**

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- *"The beginning is difficult when you're new in the country. I'm good at what I do and today I have three shops in the main street, but to start out you need help to know about taxes, how to start the shop, where you go and who to contact. I got all this from the business coach."*
  - *A Turkish native arrived in Denmark in 2000, at the age of 20. After five years in the country he decided to start his own business. He knew the business coach from before through the migrant community and received support over two years. They are still in contact and sometimes the business coach comes by to visit his jewellery shop. As a foreigner in a new country, various aspects are more difficult in regards to both language and understanding the administrative system and procedures and the help provided through the business coach was valuable. It was also helpful that they could communicate in Turkish. Today, the beneficiary has three jewellery shops in the centre of Vejle and about 12 employees. He is satisfied with the growth of his business and his achievements, however, he highlighted that the beginning is difficult for everyone and therefore this kind of support is important, both for paper work and accounting, as well as, for advice on marketing and other aspects which might be specific to the new culture and market.*

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### List of interviews

- Muhsin Türkyilmaz – Ethnic Entrepreneur Consultant, Vejle municipality
- Final beneficiary

### Contact details and website for the initiative

Email: [muhtu@vejle.dk](mailto:muhtu@vejle.dk)

Website: <http://www.vejle.dk/Erhverv/Erhvervsudvikling/Kontakt-os/Vejle-Erhvervsudvikling.aspx>



## 12. Enterprising Libraries (United Kingdom)

<b>Name of initiative:</b>	Enterprising Libraries
<b>Name of implementing organisation:</b>	The British Library (BL), The Arts Council England (ACE), The Department for Communities and Local Government (DCLG)
<b>Type of implementing organisation:</b>	Public body
<b>Country (region/municipality):</b>	United Kingdom
<b>Implementation period:</b>	2013 – ongoing
<b>Main activity/dimension:</b>	Networking, Individual Business Support, Business Training, Mentoring, Facilities Provision
<b>Funding:</b>	The Enterprising Libraries is a £1.3m partnership between the DCLG, the ACE and the BL (implementation period between April 2013 and March 2015). For the second stage, since March 2015, DCLG provided a further £400,000 and the BL also made a contribution of £253,000.
<b>Summary:</b>	Enterprising Libraries is based on the success of the British Library's Business & IP Centre. The model was taken and implemented in 16 other city libraries to provide advice and support to starting and existing entrepreneurs.

### Overview

#### *National context*

Historically, the United Kingdom (UK) has seen growth in both immigration and emigration, and especially so since the early 1990s with immigration exceeding emigration by more than 100,000 every year since 1998.<sup>135</sup>

UK Governments have had a long-standing interest in boosting entrepreneurship as a way of driving job creation and economic growth in disadvantaged areas.<sup>136</sup> While there has been some focus on how entrepreneurship can help to increase economic participation of the disadvantaged groups, including ethnic minorities and migrants, and to promote social cohesion, changes in the number of business owners from diverse backgrounds have been modest.<sup>137</sup>

Libraries are not typically associated with business support. Public libraries in the UK in particular have been facing closures and spending cuts over the past five years while in need of refurbishment and modernisation. The Enterprising Libraries scheme therefore addresses the issue of weak access to business support among people from diverse communities while responding to the challenges libraries face in terms of making their resources more relevant to the public in the current economic and political climate.

<sup>135</sup> Hawkins, O. (2016) 'Migration Statistics', House of Commons Library, Briefing Paper Number SN06077, 26 May 2016, available from: <http://www.parliament.uk/briefing-papers/sn06077.pdf> [accessed on 21/06/2016].

<sup>136</sup> Ram, M. and Jones, T. (2008) 'Ethnic minority businesses in the UK: An overview', in OLIVEIRA, Reis, C. and Rath, J. (eds.) *Migrações Journal - Special Issue on Immigrant Entrepreneurship*, October 2008, n. 3, Lisbon: ACIDI, pp. 61-71.

<sup>137</sup> Carter, S., Mwaura, S., Ram, M., Trehan, K. and T. Jones (2015) 'Barriers to ethnic minority and women's enterprise: Existing evidence, policy tensions and unsettled questions', *International Small Business Journal*, Vol. 33(1), pp. 49-69.

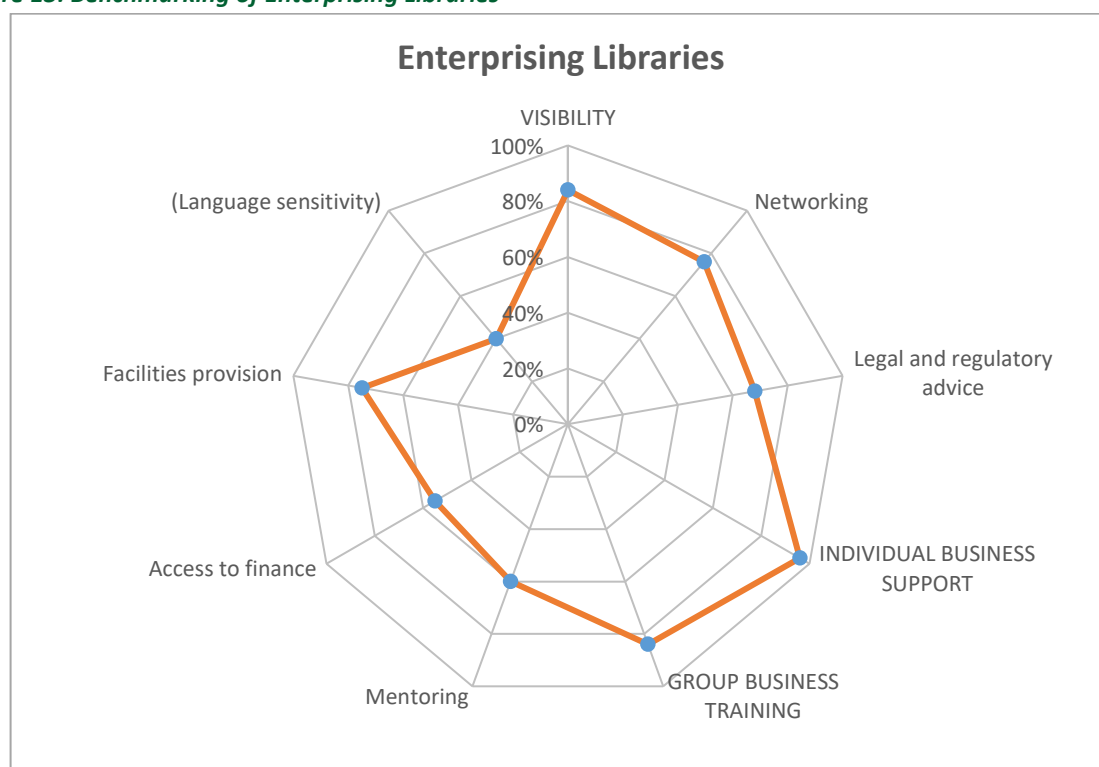
***Objectives***

Enterprising Libraries turn library spaces into incubators for business ideas, providing coaching, advice, meeting rooms and desk space, mentoring and IT support to people interested in developing a proposal and taking it to the market. The individual projects vary, to some degree, but the overall aim of the scheme is to improve social mobility through business start-up and support.

***Strengths***

The scheme has a number of strengths. Firstly, the public library services, according to the implementers, are generally impartial and trusted services; people can visit a library and feel that the services are neutral and available to all. Some people, for instance migrants, might be less willing to sign up to, or benefit from, mainstream business support programmes that perhaps do not communicate and build relationships with minority groups to the same degree. Secondly, the scheme leverages the existing resources, including library spaces, staff expertise in the area of IP, facilities and information resources, as opposed to having to build new spaces, employ people or invest in various resources. Thirdly, libraries generally are centrally located, accessible and people typically know where their local library is. This provides good value for money. Because the scheme is open and accessible, it attracts a higher number of users from diverse audiences, including disabled people and ethnic minorities, compared to other business support programmes. Fourthly, considering the economic impact, the scheme offers a good return on investment; the cost per job is very low compared to other business support schemes. The services are provided in a public space which also facilitates interactions with mainstream users and offers an added value beyond entrepreneurship support, for instance by enabling migrant and other minority groups to create useful networks beyond their immediate community.

**Figure 13: Benchmarking of Enterprising Libraries**



## Implementation

### Activities

The individual libraries within the Enterprising Libraries scheme adopted different approaches to **raising visibility of the scheme**. The communication involved traditional marketing methods, such as posters, flyers, leaflets, local press, and online digital marketing using social media, for instance Twitter and Facebook, as well as mailing lists and newsletters. The British Library's Business & IP centre website provides testimonials from case study entrepreneurs, including those from minority groups, potentially attracting users from diverse backgrounds. Library teams also approached various organisations connected to the business community to spread the word about their services. Employing a range of marketing methods has been effective in raising awareness about the scheme.

Some of the involved libraries held launch events to communicate the scheme and others organised a variety of outreach events and marketing campaigns targeting users from diverse groups, including unemployed people, women, young people, disabled people and those from Black, Asian and minority ethnic (BAME) and migrant backgrounds. For example, Haringey Libraries ran a month long series of 'An Audience with' events during Black History Month in October 2014, profiling successful black entrepreneurs who talked about their areas of expertise and delivered hands-on support. The British Library holds quarterly events called 'Inspiring Entrepreneurs', attracting entrepreneurs from different backgrounds. In October 2015, the event was delivered in partnership with MOBO ("Music of Black Origin"), featuring a panel of speakers from music industry and media. The event attracted high numbers of BAME attendees (86%) and was streamed live to libraries in Manchester, Leeds and

Newcastle. This has increased interest in the scheme among BAME communities, as reflected in the evaluation report.<sup>138</sup>

Multiple partners have been involved in creating a **network of Enterprising Libraries**, including the Arts Council England, the British Library, 16 participating libraries across the UK, the Department for Communities and Local Government, the UK Intellectual Property Office, and the private sector providers of advice and support services. The individual libraries partner with local business support agencies and experts to complement their own resources and expertise. The partner agencies provide support in various areas, including finance, marketing, digital marketing and general business planning. The library teams, furthermore, reach out to organisations in their locality to market their services to potential users. For instance, the Liverpool library launched the new Business & IP Centre in partnership with the local chamber of commerce.

The workshops and events organised by individual libraries provide **opportunities for business networking** for existing and aspiring entrepreneurs from diverse backgrounds. Additionally, some of the participating libraries have created ‘maker spaces’ for local entrepreneurs to get together and collaborate. For instance, the Exeter project connected with the Fab Lab Devon – the first ever Fab Lab opened in a UK public library. The Fab Lab enables people with innovative ideas for products to use the available tools, such as prototyping equipment, to create the products. They can then benefit from the business advice and support services offered through the Enterprising Libraries scheme should they want to take their idea to the marketplace.

The **legal and regulatory advice** across libraries covers primarily support with intellectual property, rather than a whole range of legal/regulatory issues. Each library works with the Intellectual Property Office to establish a national network of the Business & IP Centres providing expertise in the areas of IP, copyright, designs, patents and trademarks. This advice is aimed at start-up as well as existing businesses with innovative ideas. Additionally, the Birmingham library holds a ‘Legal Advice Clinic’, providing free independent advice service covering legal compliance and taxation. The Newcastle library provides a ‘Chartered Accountant in Residence’ service.

Library staff themselves have expertise in the area of IP and collaborate with the Intellectual Property Office to deliver a seamless service. Although the Enterprising Libraries overall does not provide legal/regulatory advice on different aspects of starting and managing a business, users are typically signposted to business support agencies and other experts who are able to provide such advice. The service users can receive a one-to-one advice session on IP, including assessment of their inventions. This service is available to both start-up and existing businesses with innovative ideas.

**One-to-one advice and support** tailored to individual needs is extensive, yet varies across library projects. Generally, it covers a range of areas, including start-up idea development, business planning, support with growth, IP advice, marketing, digital marketing, networking, mentoring, and access to finance, including advice on funding eligibility, grants and loans. Some of the libraries have a dedicated ‘Enterprise Champion’ whose role is to hold a one-to-one introductory session to tell users about the available services, to find out about the users’ business idea and to signpost them to relevant support.

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<sup>138</sup> Sheppard, S. (2015) Enterprising Libraries Programme: Overall Evaluation Report, Prepared by Adroit Economics for and on behalf of the British Library, the Department for Communities and Local Government and Arts Council England.

Libraries host roadshow and marketplace events where they invite local business support agencies to hold workshops and one-to-one advice sessions to discuss the feasibility of business ideas in relation to the market environment. Business & IP Centres provide various ongoing services, including regular one-to-one assessments of the economic potential of an invention. Birmingham library holds 'Enterprise Club' sessions where users can receive one-to-one advice from a SFEDI qualified Business Adviser.<sup>139</sup> The British Library organised workshops include a mini-masterclass on 'Researching a Business Idea'. The masterclass helps entrepreneurs at the start-up stage to develop a strategy for identifying and finding the information that will help them realise their business idea. It shows the attendees what information sources are freely available and how primary research, such as talking to customers, can be built into their strategy.

In terms of **business training**, libraries provide a range of ongoing events, workshops and webinars. In the six Business & IP Centres already open around the UK (in Newcastle, Birmingham, Leeds, Manchester, Liverpool and Sheffield), local entrepreneurs can receive face-to-face advice and training on how to start, protect or grow their business, and can be shown how to access market research databases and other information out of reach for most SMEs. The workshops and webinars are daily events, typically lasting between one to three hours and are mostly free of charge (some have a small fee attached). Some of these events are organised on a regular basis, for instance once a month. Additionally, the Business & IP Centre at the British Library also provides a 3-month long small business support programme called 'Innovating for Growth: Scale-ups', aimed at those who aspire to grow their business. The attendees are offered over £10,000 worth of specialist advice.

The elements of training comprise physical and online workshops, events, and information resources, including webinars on various topics, articles on the British Library website (for example, how to protect your IP, branding), and access to free collections of datasets and publications. The British Library holds daily events on a range of business-related themes. The training is both theoretical and practical and provided to people at different stages, including start-up and growth. This variety and intensity of services offered by the Enterprising Libraries provides a comprehensive programme of business support, with a special focus on intellectual property. The advice and training covered by the scheme addresses issues such as how to get a new product to market, how to find investors, introducing a patent search, getting cash-flow confident, online marketing masterclass, branding, introduction to social enterprise, and many others.

The British Library organises quarterly '**Speed Mentoring**' events where five to six mentors work with business owners in smaller groups for 30 minutes to discuss a particular aspect of business. The entrepreneurs will receive the expertise from the mentor who is a specialist in the area. They then move to the next group and sit with a different mentor. The sessions typically last three hours and are held between 10am-1pm. Speed mentoring is not a traditional type of mentoring with ongoing long-term support however the mentors deliver a range of workshops and sessions on a regular basis, offering an opportunity for mentees to interact with them and to get further support. Speed mentoring events will usually have a theme or topic, such as getting your business online, how to run a food business, making and designing, publishing online, exporting, inventions advice, marketing, intellectual property, and so on. Mentees talk to different mentors, not just one, and have the opportunity to

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<sup>139</sup> SFEDI is the government-recognised, not-for-profit standards setting body for both Business Enterprise and Business Support.

make valuable contacts. The sessions have proved popular with the users and are usually well-attended.

Librarians do not provide advice on **access to finance** but can signpost users to relevant information about sources of finance, market research reports and other information, and advice provided by local business support agencies. Some libraries organise workshops on finance-related issues, for instance how to find investors for business, getting your idea ready for start-up funding, and becoming cash flow confident. Some libraries are able to provide one-to-one support in developing a business plan in-house but most will signpost users to their partners who can support users as they become investment ready. One of the scheme's partners in London provided a small amount of funding for young entrepreneurs through a business idea pitching competition.

### ***Language and cultural sensitivity***

Services offered through the Enterprising Libraries are provided in English.

## **Outcomes and results**

### ***Impact***

The economic impact evaluation of the Enterprising Libraries suggests that the programme supports around 40,000 users per annum, across libraries, comprising start-ups and potential start-ups at a relatively low unit cost because it leverages existing library space, staff and resources. Users reported significant benefits from using the services; 91% were satisfied of which 49% were very satisfied with services, and 93% would recommend services to others.<sup>140</sup>

The scheme is reported to have helped create 1,692 new businesses between 2012 and 2015 and an increase to 4,179 businesses is predicted by 2018. Additionally, the evaluation report suggests that the scheme helped to create 4,178 new jobs during the evaluation period and an increase to 22,092 jobs is predicted by 2018.<sup>141</sup> These figures refer to users overall, rather than migrant entrepreneurs specifically.

Furthermore, Enterprising Libraries has helped to create £133million turnover *per annum* in the period between 2012 and 2015, and a further £621million *per annum* is anticipated in the coming years. In terms of the value added, £38million gross value added (GVA) pa has been generated and a further £177million GVA is anticipated. Based on GVA created so far, GVA leverage per £1 invested is £4.48 and, based on GVA created so far and anticipated by users to be created over the next three years, GVA leverage is £25.45 per £1.<sup>142</sup>

Libraries are often visited by diverse groups of people, potentially attracting users who might not typically approach mainstream providers of business support. Findings from the economic impact evaluation indicate that 26% of the Enterprising Libraries' service users are from BAME backgrounds.

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<sup>140</sup> Sheppard, S. (2015) Enterprising Libraries Programme: Overall Evaluation Report, Prepared by Adroit Economics for and on behalf of the British Library, the Department for Communities and Local Government and Arts Council England.

<sup>141</sup> *Ibid.*, pp. 4.

<sup>142</sup> *Ibid.*, pp. 4.

This is higher than the overall proportion of UK businesses that are BAME led (7%).<sup>143</sup> The evaluation does not specify the number of beneficiaries from migrant backgrounds who became self-employed as a result of using the Enterprising Libraries' services.

### **Challenges**

A number of challenges have been encountered during the implementation of the Enterprising Libraries scheme. Firstly, the individual libraries had limited funding of their own to start with; they were only able to apply for the amount of funding through the scheme that matches their existing funds. In instances where they did not have much of their own resources, the projects were quite small scale and the potential for growth was therefore constrained. Some of the individual library projects would have been bigger if more funding was available to resource various aspects of their project, including staffing levels. Nevertheless, it has been shown that the individual libraries could achieve a lot despite limited resources.

Secondly, people do not necessarily associate libraries with business support and therefore the libraries had to actively market their project in order to attract users. This was a challenge because libraries traditionally do not have a strong marketing background. They had to consider how best to inform potential users about the business support they offer and to change peoples' perceptions about the role of a library. Many people, including business owners, who might not have been to a library for several years perhaps, felt that libraries have nothing to offer them. Hence changing such perceptions is an ongoing challenge as the scheme implementers strive to develop the network of Business & IP Centres across the country.

To market the scheme, a range of targeted events have been organised to attract users from different groups. Moreover, local partners and partner networks, including other business support organisations, have been contacted and made aware of the new service in their local library. These partners helped to spread the word among their users. Building and developing good relationships with the business support landscape in the local area was one of the most effective ways of raising awareness. The libraries additionally used social media, such as Twitter and Facebook accounts, their own websites and emailed newsletters to send out regular updates to existing users or to attract new ones. This multi-faceted approach enabled libraries to reach out to people from diverse backgrounds. While some library projects required more guidance, libraries participating in the scheme were able to share knowledge and help each other.

## **Conclusions**

### **Key success factors**

The libraries' unique selling point is the access to business information resources and the capacity to teach people how to use them to enhance their own business. Libraries provide a variety of business resources such as market research reports, company databases and sector reports and trends which can be easily accessed with the help of librarians who know how to use such resources. This unique service offers a more efficient way of trying to find the right information as opposed to researching information through search engines which could be more time consuming.

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<sup>143</sup> *Ibid.*, pp. 4.

The capacity of the Enterprising Libraries' implementers to be adaptive in response to drawbacks and changing circumstances has contributed to the overall effectiveness of the scheme. The libraries' approach has adapted, to some degree, during the scheme implementation. Many of the individual library projects have changed and evolved over time from what the project ideas initially envisaged. For instance, events and workshops have been trialled initially to see if they would attract local users and the business community. One of the library projects organised a series of road shows focusing on particular groups, for instance creative industries, women or ethnic minority entrepreneurs. If some of the events did not work, the organisers then learned from their experience and developed their own approach.

Additionally, some of the participating libraries have created 'maker spaces' for local entrepreneurs to get together and collaborate. For instance, the Exeter project connected with the Fab Lab Devon – the first ever Fab Lab opened in a UK public library.

### ***Replicability***

The British Library's model of Business & IP Centre introduced in London is considered a good practice in terms of supporting business start-up and management. The model was consequently reproduced in other UK cities. The Enterprising Libraries initiative, based on the model, was adopted by 16 other public libraries, creating a national network of projects aimed at providing a range of business advice and support services for the local community. Given its success, the scheme received a further financial boost in 2015 to scale up.

The initiative has potential for being transferable to other contexts, given that there is a sufficient level of investment in developing the network of libraries. The Enterprising Libraries implementers have already been approached by libraries in other countries which are seeking to develop similar business service provision, in order to learn from their experiences. Libraries exist in most cities and towns across Europe and so the Enterprising Libraries model is highly replicable. Not all libraries necessarily provide access to business resources such as market research reports but that has helped the Enterprising Libraries scheme to stand out alongside other business support services. To successfully implement the model in other contexts, there would have to be an investment in those kinds of resources in order to attract users. The intellectual property support provided through library expertise is unique and there is already a European patent network that is delivered through libraries across the UK and other European countries. The PATLIB centres, based in public libraries and other organisations, have been set up to provide patent information for clients such as SMEs.<sup>144</sup>

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<sup>144</sup> PATLIBs are local patent information centres. For more information, see: <http://www.epo.org/searching-for-patents/helpful-resources/patlib.html>.



*Excerpts from the case study testimonials, the Enterprising Libraries scheme (2013-15):*

*“The library informed me of workshops, funding to support my business, websites to access to give further information, how to register your business, making an active list of things you need to do whilst putting the business together. They are very knowledgeable and can give you advice in all areas, directing you to the appropriate external services where necessary.” (Nailah Berryman, user of the Business & IP Centre, the Library of Birmingham)*

*“You’ve got all this data there, there’s free internet access and it’s just a good place to do research and to get all the information that you need.” (Zehir Kadra, user of the Business & IP Centre, the Library of Birmingham)*

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- Sheppard, S. (2015) Enterprising Libraries Programme: Overall Evaluation Report, Prepared by Adroit Economics for and on behalf of the British Library, the Department for Communities and Local Government and Arts Council England.

### List of interviews

- David Gimson – Project Manager, Business & IP Centre National Network, The British Library
- Testimonial taken from Business & IP Centre Network (2015) 'Enterprising Libraries: Case Studies 2013-2015', the British Library, the Department for Communities and Local Government and Arts Council England.

### Contact details and website for the initiative

Email: [david.gimson@bl.uk](mailto:david.gimson@bl.uk)

Website:

- the British Library: <http://www.bl.uk/business-and-ip-centre>
- the UK Government: <https://www.gov.uk/government/case-studies/enterprising-libraries>
- and the Arts Council England: <http://www.artscouncil.org.uk/funding/enterprising-libraries>

### 13. Project Promoting the Immigrant Entrepreneurship – PEI (Portugal)

<b>Name of initiative:</b>	Projeto Promoção de Empreendedorismo Imigrante (Project Promoting the Immigrant Entrepreneurship)
<b>Name of implementing organisation:</b>	Alto Comissariado para as Migrações, Gabinete de Apoio ao Empreendedor Migrante (High Commission for Migrations, Office to Active Migrants in Portugal)
<b>Type of implementing organisation:</b>	Public body
<b>Country (region/municipality):</b>	Portugal
<b>Implementation period:</b>	2009 - ongoing
<b>Main activity/dimension:</b>	Business Training, Individual Business Support
<b>Funding:</b>	Between April 2009 and June 2014, the PEI project received backing from the European Fund for the Integration of Third-Country Nationals to the total amount of €552,375.67.
<b>Summary:</b>	A highly tailored individual approach oriented towards the development of entrepreneurial and social skills. The group business training and individual support provided cover a wide range of topics/information within the area of entrepreneurship with emphasis on practical exercises.

#### Overview

#### **National context**

While Portugal has a history of emigration (for example migration to France or Switzerland), it is also a host country to many incoming migrants from the country's former colonies and other countries, such as China or the republics of the former Soviet Union.<sup>145</sup> Through the Project Promoting the Immigrant Entrepreneurship (PEI) and the High Commission for Migrations (ACM), the Portuguese state is facilitating entrepreneurship activities within the migrant community, with special attention given to those who reside in vulnerable neighbourhoods.

#### **Objectives**

The overall objective of PEI is to help migrants structure and implement their business ideas, as well as to develop an entrepreneurial attitude towards life itself. To achieve this, the activities aim to promote self-esteem and self-confidence in participants and to develop fundamental personal, social and business management competencies for the creation of a business. Furthermore, PEI aims to promote a sustainable form of business creation and aims to facilitate ties between potential entrepreneurs and existing programmes supporting migrant entrepreneurship carried out by various entities. An additional objective is to promote the formalisation of existing businesses in the informal economy.

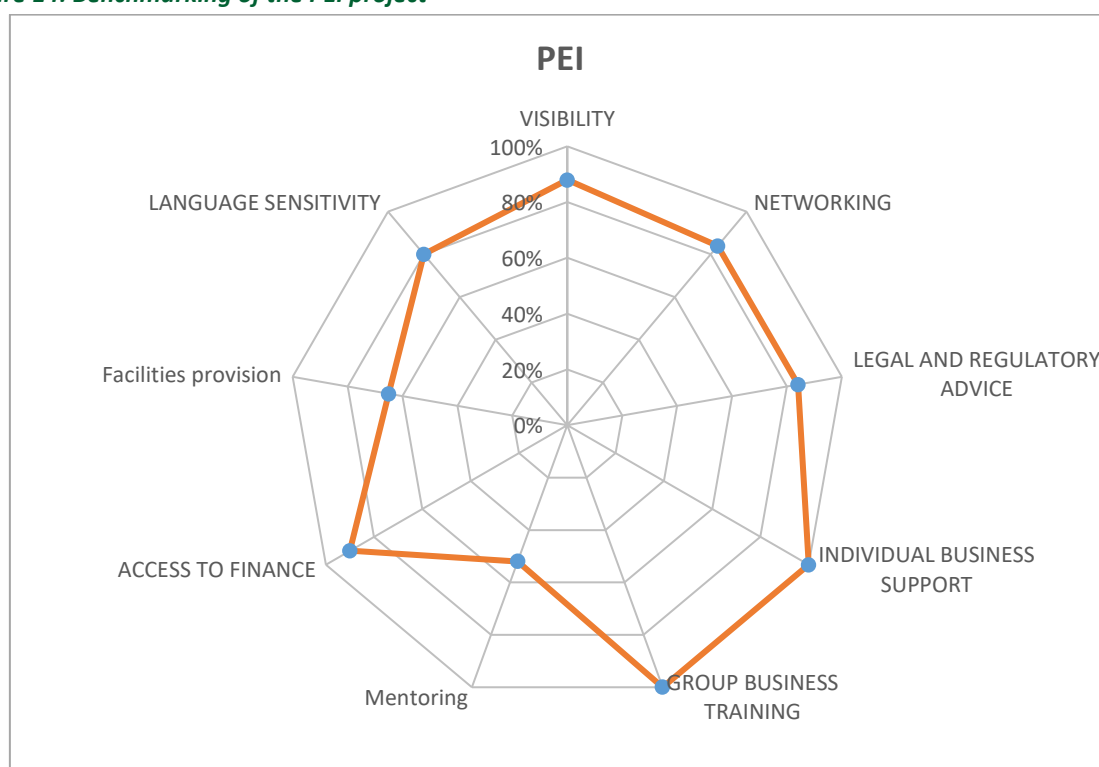
#### **Strengths**

The PEI project provides business training and individual business advice that cover a wide area of topics that pertain not just to business development (business strategies, growth, licences, permits,

<sup>145</sup> Malheiros, J. (2002). Portugal Seeks Balance of Emigration, Immigration. Migration Policy Institute. December 2, 2002. <http://www.migrationpolicy.org/article/portugal-seeks-balance-emigration-immigration>.

etc.), but also to, for example, socio-cultural areas such as literacy (Portuguese customs and language nuances) and financial literacy (for example, taxes or fees). Participants are encouraged to draft a business plan whose feasibility is assessed throughout the course and advice is given on the underdeveloped parts. As part of the individual support, advisers may also assess and assist with contractual formalities. To complement these measures, the project offers various additional services, such as events and workshops where participants can interact with each other and with past participants and a variety of stakeholders relevant to entrepreneurship and migration specificities. The support also provides legal and regulatory advice, not only in the business sector but can also provide information or referrals to other topics, such as residency or naturalisation.

**Figure 14: Benchmarking of the PEI project**



## Implementation

### Activities

The High Commission for Migrations has been supporting measures for entrepreneurship since 2006. In 2009, the Project Promoting the Immigrant Entrepreneurship was developed to further facilitate the development of entrepreneurs among migrant communities. The PEI project is mainly implemented by the National Support Centres for Immigrants (Centro Nacional de Apoio ao Imigrante – CNAI) in Lisbon and Oporto. In other parts of the country, the project is implemented by various entities, such as NGOs or local and regional authorities through partnerships. There is also a close co-operation with various migrant societies, networks and communities that may also implement the project.

PEI targets migrants (including returnees from the Portuguese diasporas abroad), who have a business idea and are ready to take it forward, or migrants who are thinking about the possibility of setting up their own business. The High Commission for Migrations publicises the PEI project online on their website and has also created a specialised page on Facebook dedicated to migrant entrepreneurship

in Portugal. Each implementing entity is asked to promote the project and to target future participants in ways they find most useful to reach the final audience.

The project can be divided into three areas of support provision: business training; tailored individual business support sessions; and the organisation of workshops, meetings, and events.

The main part of the project is **business training** provided through a 10-week long course which comprises ten group sessions and eight one-to-one sessions (in total 62 hours of training). The time allocation of the group sessions is agreed upon before the course begins, taking into account the needs of the participants and the trainer. To meet the required eight one-to-one sessions, the trainers announce at the beginning of the course their attending hours for the one-to-one sessions (in agreement with the participants).

The topics are covered in depth and include the business environment in Portugal, the European Single Market, accounting, regulatory requirements, market research, and management. The course includes both theoretical and practical exercises (such as role-playing), and the participants' business ideas are often taken as examples to make the exercises as concrete as possible. Furthermore, the participants are encouraged to develop their ideas in practice by approaching potential clients and/or suppliers.

At the beginning of the course, each participant receives a booklet containing all the information that is then explored further during the group sessions. To help trainers and other entities who are implementing the project, GAEM has devised a guide on how to implement the course. The trainers that give the sessions are mostly professionals with previous experience in creating and running a business. The trainers are actively involved in the participants' business plan development and are known to disseminate various additional information to their pupils, such as newsletters from public authorities or commercial entities and they might even keep in touch with the participants after the project has ended.

At the end of the course, the participants who attend at least seven group sessions and two one-to-one sessions, receive a certificate of attendance which may improve participants' future employability possibilities (about 60% receive this certificate<sup>146</sup>). The participants who produce a business plan at the end of the course that is deemed viable by the trainers receive a recommendation letter that they may use in the future to obtain financing and/or secure work space (about 25% receive this letter<sup>147</sup>). Participants with a viable business plan may continue to the second phase of the project, while those who have not yet reached this stage, may choose to continue developing their business idea through the Specialised support for the Entrepreneurs programme provided by the Office to Active Migrants in Portugal of the ACM (see [Case Study 10](#)).

The second part of the project consists of **tailored individual sessions** that provide further advice and support to its participants until they implement their business plan. In this part of the project, the trainers can focus solely on the individuals and provide them with all the necessary support to develop and fine-tune their business idea and turn it into reality. The support may take a form of information

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<sup>146</sup> Centro de Estudos de Desenvolvimento Regional e Urbano (2014). Estudo de Avaliação de Impacto e Resultados do Projeto Promoção do Empreendedorismo Imigrante – Sumário Executivo. Junho 2014.

<sup>147</sup> Centro de Estudos de Desenvolvimento Regional e Urbano (2014). Estudo de Avaliação de Impacto e Resultados do Projeto Promoção do Empreendedorismo Imigrante – Sumário Executivo. Junho 2014.

provision regarding access to finance, help with filling in licences and forms needed, assistance with securing a work space/station, or going over the contracts with participants and explaining the language/obligations. In cases where the information/advice required cannot be provided in-house, the trainers will refer the participants to relevant external actors or authorities.

The third part of the project, that runs in parallel with the other two, is the hosting of various workshops, meetings and events that further support migrant entrepreneurs in their quest to run an independent business. During these events, the project participants are encouraged to interact with other participants of the project, as well as with the guest speakers. While **networking** is not the main objective of these events, participants are encouraged to take advantage of the presence of various actors. The guest speakers come from a large network of stakeholders and include officials from different public authorities, chambers of commerce, entrepreneurs and businesses. Furthermore, CNAI Lisbon, one of the implementers of the project, hosts a “Week of Entrepreneurship” within the framework of this project where they invite previous participants of the project that are now running their own enterprise, as well as, other entities, such as banks or associations that can provide information about particular areas of the Portuguese business environment.

There is no **mentoring** offered within the scope of the project, however, participants may make use of the mentoring programme offered by ACM. In regards to the provision of **facilities**, some of the entities where the project is implemented may offer a space with a desk, computer and internet connection on their premises which the participants may use to further develop their business ideas. The course, as well as the individual support provided after the course include advice on **access to finance**, such as where to obtain financing for business ventures, the necessary documents needed, the requirements for obtaining a loan, how to negotiate repayment instalments and others. During the second phase, individual support, the advisers may also go over the prospective contracts with the participants and explain the language. Some financial institutions may also be invited to the events to present their financial tools.

### ***Language and cultural sensitivity***

The course and all course material are provided in Portuguese only, given that the majority of attendees come from Portuguese-speaking countries.<sup>148</sup> However, even for some of these participants an adjustment may be needed as they might not be used to the dialect/expressions. The participants are encouraged to help each other and the trainers may help as well regarding the language aspect, especially to those who lack knowledge of Portuguese.

In cases where the trainers have no previous experience in working with vulnerable groups they may receive training prior to coaching.

## **Outcomes and results**

### ***Impact***

One of the highlighted positive impacts of the project is the confidence gained by its participants to tackle day-to-day situations (like approaching public authorities) and the facilitation of integration into

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<sup>148</sup> Centro de Estudos de Desenvolvimento Regional e Urbano (2014). Estudo de Avaliação de Impacto e Resultados do Projeto Promoção do Empreendedorismo Imigrante – Sumário Executivo. Junho 2014.

the host society (gained knowledge of customs and habits). Another added value of this project is that migrants gain better financial literacy which helps them also with, for example, family budget planning. The increased knowledge of financing can also help migrants make better choices regarding loans and credits and may lead to improved living standards.<sup>149</sup>

An external evaluation of the scheme was conducted in 2014 and highlighted the promotion of literacy, financial literacy, and socio-cultural understanding. Overall, the participants seemed to be satisfied with the project.<sup>150</sup> Since the start in 2009, 1880 migrants participated in the project and about 120 of them opened their own business which makes up about 6.5%. The survival rate in 2014 was about 72% out of the 77 businesses opened between 2009 and 2013.

The project takes into account the feedback from its participants. For instance:

- PEI started with only 56 hours/8 collective sessions, the number of hours and sessions increased based on suggestions and on recommendations from the participants. Introduction of more group sessions and one-to-one sessions lead to more information being provided and to participants receiving more tailored advice.
- During 2010, the project introduced the concept of having one coach for the course and another one for the tailored individual sessions that take place after the course ends, instead of having only one coach that would accompany the participants from the beginning of the project until the creation of their own business. However, participants were dissatisfied with this introduction and deemed it counterproductive, preferring the existence of one coach. Based on this feedback the idea of having two trainers was discarded. Having one person follow the participants from the commencement of the course until the opening of their business venture means that they are more invested in it and have a deeper knowledge about that particular enterprise, leading to the provision of better and more personalised advice and support.

### **Challenges**

One of the main challenges PEI faces is reaching the target population and promoting the project among them. Participants do tend to spread information about this project by word of mouth, yet, it was reported by beneficiaries interviewed that many migrants considering entrepreneurship are not aware of this initiative.<sup>151</sup> The service provider is working on raising awareness and visibility of the project through the engagement of various communication means, such as the internet or social media, and is also cooperating closely with migrant communities and public authorities on spreading information and support.

A potential challenge for the participants is the comprehensive information and advice given out during each session. The format is very interactive and is in some instances quite hard to grasp and catch up with should a participant miss one of the sessions.<sup>152</sup> To this end, a participant who missed a session may address the topic in the individual advice session or through the specialised support of

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<sup>149</sup> Information based on Centro de Estudos de Desenvolvimento Regional e Urbano (2014). Estudo de Avaliação de Impacto e Resultados do Projeto Promoção do Empreendedorismo Imigrante – Sumário Executivo. Junho 2014 and interviews.

<sup>150</sup> The Evaluation Study conducted in 2014 found that about 95% were satisfied with the project.

<sup>151</sup> Interview with Paulo Eleutério, carried out in May 2016.

<sup>152</sup> Interview with Eduardo Sturges, carried out in May 2016.

GAEM (see [Case Study 10](#)). On the other hand, the interviewed beneficiaries feel that the length of the business training is sufficient and should not be prolonged.

## Conclusions

### ***Key success factors***

The key success factor of this scheme is the volume of the information provided, the involvement of the trainers and the individual advice provided. The beneficiaries appreciate in particular the individual approach from the trainers and the help offered with the practical implementation of their business plans.<sup>153</sup> The participants are encouraged throughout the project to apply the knowledge gained into practice. This key success factor is reflected mainly in the business training and individual business support measures and spills over to legal and regulatory advice, access to finance and networking measures.

Another aspect of the project that is much appreciated by the beneficiaries is the organisation of various workshops and events such as the CNAI Lisbon's "Entrepreneurship Week" where the participants and the public can interact with each other and where it is possible to find connections for established suppliers, retailers and other actors. The participants also value the talks given by various public and private entities, such as banks, on their view of business opportunities and valuable insight into, for example, how to best secure financing for a new venture.<sup>154</sup>

### ***Replicability***

Given that the project is implemented not only by the public authority that established it, but also by interested entities, it is easily able to be replicated and is uncomplicated. The guide on how to implement the project for participating organisations makes the application of the project easier and also allows for adaptation of the project to its participants and to the strengths of the implementing organisations and its trainers. The ACM and GAEM is already providing advice to other entities abroad about how to best implement this kind of project and how these schemes can exchange knowledge/experience. The involvement of the trainers and advisers in the development of participants' business ideas, the commencement of business preparations and the consequent start of the business, is invaluable.

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<sup>153</sup> Interviews with beneficiaries, carried out in May 2016

<sup>154</sup> Interview with Eduardo Sturges, carried out in May 2016.



**Testimonial – course participant 2016:**

*“Without the PEI project I would not have been able to achieve the level and implementation of my business plan in such a short period of time. The PEI course is essential for migrant entrepreneurs.”*

*Eduardo Sturges, a Brazilian native living in Portugal since November 2014, applied for the PEI project after hearing about it from his friend. He participated in the course at the beginning of 2016. Currently, in May 2016, he is receiving tailored individual advice and support from the PEI coach. At times, suppliers might not be so willing to take a risk and cooperate with businesses that are not established. With the support of the PEI project, the participant has managed to secure suppliers for his business venture and he is currently in the process of acquiring a workspace and going over the contractual formalities with his PEI business adviser. His business will be in the area of video and card games. His plans are to employ one or two additional people within 6 months of the opening of his business.*

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- Alto Comissariado para as Migrações. O que é o PEI – Projeto Promoção do Empreendedorismo Imigrante? <http://www.acm.gov.pt/-/programa-de-empreendedorismo-imigrante-pe-1>.
- Centro de Estudos de Desenvolvimento Regional e Urbano (2014). Estudo de Avaliação de Impacto e Resultados do Projeto Promoção do Empreendedorismo Imigrante. Junho 2014. [http://www.acm.gov.pt/documents/10181/0/Estudo+de+avalia%C3%A7%C3%A3o+de+impacto+e+resultados+do+PEI\\_junho+2014.pdf/4678f85b-1da9-42f7-8b41-282993bf4b98](http://www.acm.gov.pt/documents/10181/0/Estudo+de+avalia%C3%A7%C3%A3o+de+impacto+e+resultados+do+PEI_junho+2014.pdf/4678f85b-1da9-42f7-8b41-282993bf4b98).
- Centro de Estudos de Desenvolvimento Regional e Urbano (2014). Estudo de Avaliação de Impacto e Resultados do Projeto Promoção do Empreendedorismo Imigrante – Sumário Executivo. Junho 2014.
- Malheiros, J. (2002). Portugal Seeks Balance of Emigration, Immigration. Migration Policy Institute. December 2, 2002. <http://www.migrationpolicy.org/article/portugal-seeks-balance-emigration-immigration>.

### List of interviews

- Ana Couteiro – GAEM Coordinator, ACM
- Eduardo Sturges - Final beneficiary
- Paulo Eleutério - Final beneficiary

### Contact details and website for the initiative

Email: [ana.couteiro@acm.gov.pt](mailto:ana.couteiro@acm.gov.pt); [gaem@acm.gov.pt](mailto:gaem@acm.gov.pt)

Website: <http://www.acm.gov.pt/-/programa-de-empreendedorismo-imigrante-pe-1>

## 14. Eliemental (European Union)

<b>Name of initiative:</b>	Eliemental: Breaking down barriers to enterprise
<b>Name of implementing organisation:</b>	Lancaster University; South East Europe Research Centre; Black Training and Enterprise Group; The Business Group; University of Lodz; Valahia University Targoviste; The Ergani Centre
<b>Type of implementing organisation:</b>	Different types of organisations (NGOs, public bodies, etc.)
<b>Country (region/municipality):</b>	European Union: United Kingdom, Poland, Greece, Romania
<b>Implementation period:</b>	2013 - 2015
<b>Main activity/dimension:</b>	Mentoring, Business Training
<b>Funding:</b>	The project has been funded with the support of the European Commission through the Lifelong Learning Programme.
<b>Summary:</b>	The necessities of the participants were clear before the creation of the programme thanks to a previous study and the activities were developed accordingly. The Community Access Points (CAPs), the places which reach out to the target communities, were the key success factors in reaching the target audience. The CAPs were located in places visited by the target groups in their daily life (bakery, launderette, etc.) and not in the usual places used for training.

### Overview

#### Context

The Eliemental project is the continuation of the ELIE (Employability: Learning through International Entrepreneurship)<sup>155</sup> Project. The aim of ELIE was to develop new methods for providing migrants with the capabilities and favourable conditions to start up their own business. ELIE worked with migrant entrepreneurs across Europe analysing their experiences of starting up and maintaining a business in a new country. Using action research methods to explore the experience of immigrant entrepreneurs, ELIE brought together key features of their success into learning frameworks. This allowed the creation of cross-cultural environments for employability and entrepreneurship, suitable for the delivery of both formal and informal training. In order to analyse the situation and act more thoroughly, the ELIE team gathered more than 500 questionnaires and conducted 100 interviews. Moreover, the project analysed the life experience of almost 200 immigrant entrepreneurs across Europe to identify the key features critical for their success or failure. The extensive research enabled them to develop learning materials.<sup>156</sup> Based on the research of the ELIE Project, the Eliemental project was created, named after the former project and using the skills and knowledge acquired from it. Eliemental was conducted in the United Kingdom, Poland, Greece and Romania.

<sup>155</sup> <http://elie-project.eu/>.

<sup>156</sup> Carolyn Downs, academic lead of Eliemental.

### **Objectives**

The Eliemental project aimed to achieve four objectives targeted at migrant and other vulnerable groups, including minority ethnic groups underrepresented in business start-ups (including the Roma community), older women who had been out of the labour market, people with long-term mental or physical health problems, recovering substance abusers and long-term unemployed people.<sup>157</sup> The objectives are listed below.

- Firstly, the **identification of socio and cultural barriers to employment**. The project was based on ELIE's research and the continuity of it allowed the identification of cultural barriers for vulnerable and migrant groups.
- Secondly, **provision of entrepreneurship training**. Once cultural barriers had been identified and analysed, specific training material was created, and the targeted groups were trained in entrepreneurship.
- Thirdly, **improvement of employability** by developing entrepreneurial skills. The participants were thoroughly trained in entrepreneurship and social skills. The skills acquired were useful not only for creating a new enterprise, but also for facilitating inclusion in the labour market in general.
- As a final objective, **increase the social and cultural capital**. The activities, training and mentoring were shared by different vulnerable groups and their experiences increased the knowledge about the socio-cultural barriers they face when entering the labour market or starting a new business project.

Therefore, after the mentoring and training, the participants should be able to create their own company or they should have significantly increased their possibilities of entering the labour market.

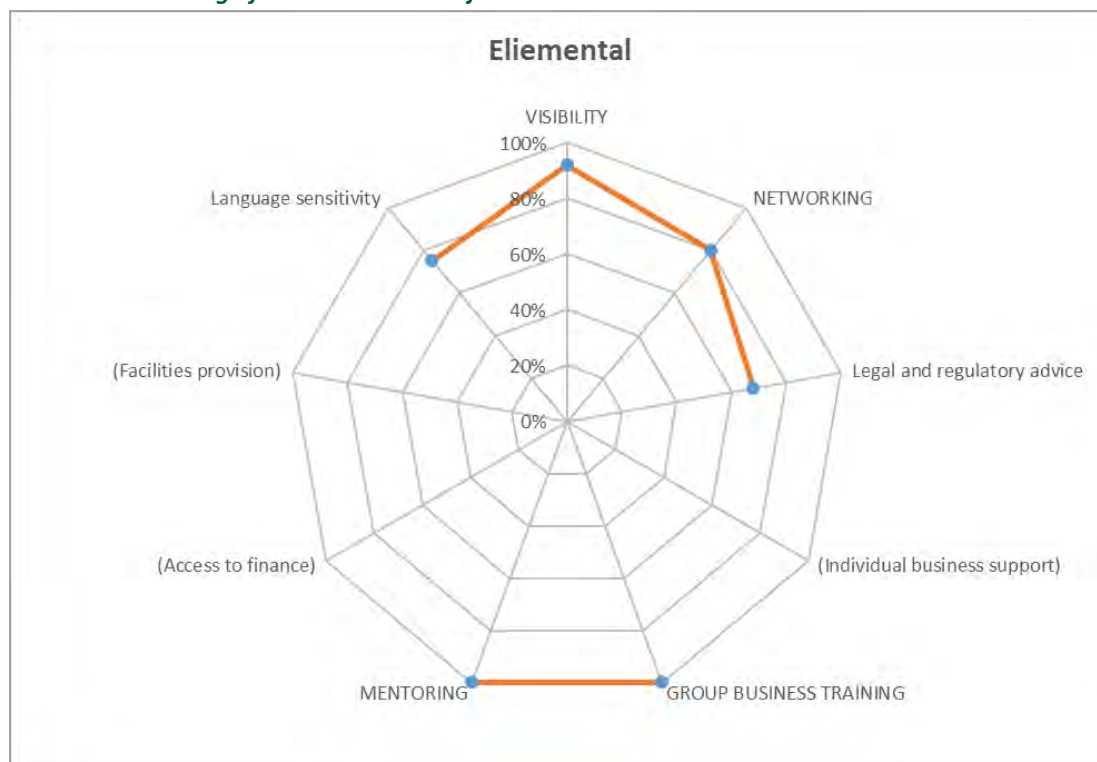
### **Strengths**

The main strengths of Eliemental are the business training and the mentoring, which are specific and adequate for migrants and other vulnerable groups. Likewise, the networking and its powerful visibility campaign for the target groups have had a significant influence on the impact of the scheme. In addition, Eliemental have shown considerable sensitivity regarding the language barriers which the migrants may face and have developed the material and information in four languages (English, Greek, Polish and Romanian).

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<sup>157</sup> ELIEMENTAL: Breaking down barriers to enterprise, Interim Report.

**Figure 15: Benchmarking of the Eliemental Project**



## Implementation

### Activities

The activities of the Eliemental project were based on three main pillars, whose correlation was fundamental for the success of the scheme: visibility, business training and mentoring.

The project was targeted at vulnerable groups which are usually difficult to reach for those types of training activities focused on entrepreneurship. For that reason, the **visibility** campaign needed to have targeted measures. The previous project, ELIE, demonstrated that the creation of events and the use of social media were important for the visibility, although the collaboration with key gatekeepers (Job Centre Plus, Public Health England, etc.) enabled the target groups to get to know the project in the most efficient way. In addition, based on extensive research and the creation of events, the implementers came to the conclusion that the best way to reach the target communities was through CAPs (Community Access Points). Through extensive research, the gatekeepers analysed where the target audience usually go in their day-to-day life. With this information, they contacted the appropriate places and started working there, firstly, in the promotion campaign and then, for the training.<sup>158</sup> The study made it clear that colleges, schools and libraries were actually not appropriate locations to access the target groups. As a consequence, the places selected for the activities, the previously mentioned CAPs, included shops and socialisation places (for example a betting house, a launderette, bakery, etc.).<sup>159</sup> Besides this, the project implementers and service providers were matched with the target groups. In the case of the migrant participants, personnel from the same communities were chosen to reach them, as they already knew where migrants could be found.

<sup>158</sup> Community Access Points, Report April 2014.

<sup>159</sup> Community Access Points (CAPS), How to identify and use CAPS with groups vulnerable to social exclusion, ELIEMENTAL.

Once the target groups were reached, the next step was to provide them with **business training** in entrepreneurship skills. For the target group, the research indicated that online training was not appropriate for a distinct variety of reasons (no computer available, not used to online training, etc.). However, all materials were available online and Skype sessions were conducted for training, depending on the participants' circumstances. There was a good balance of materials between theory (for example mind-set) and practical (for example problem solving). Training was delivered over four sessions of four hours each, if possible always with lunch included. The didactic modules were varied (such as What is Enterprise? Who is an Entrepreneur? Mind-set - Communication Skills, Planning Skills, Problem Solving, Team working, Creative Thinking, Networking Skills, Business Planning). The trainings could be delivered over a longer period and if further or very specific training was required for any of the participants, it would be signposted to another organisation that was usually part of the network of the partners.

In addition, there were three different models of **mentoring**, creating a three stage system: One mentor during and immediately after the training to support the participants in the learning process and in the generation of business ideas, one mentor (could be considered a business adviser) to help with the specifics of setting up a business (legal, finance, taxes, market, etc.), and one to provide support through the first year of business. At least a six week mentoring process was put in place, but several relationships went far beyond this.<sup>160</sup> The mentoring was also provided via Facebook, where, after research, it was found that it was the most successful place to reach the target. The mentors were from the same community as the mentees (except for the Roma community in Romania, where it was not possible to find mentors with the same background). In any case, mentors and mentees were always matched according to their necessities and knowledge. A mentoring evaluation system was in place for data collection and success indicators. Mentees and mentors participated in a survey and post-evaluation of satisfaction after participation in the programme. The mentors and mentees had to provide each other feedback at the end of the relationship, which showed that in most cases both parties were satisfied.

The **networking** was important for the achievement of the objectives of integration. For that reason, the network in each country included business associations, local employment agencies and chambers of commerce. All Eliemental trainees were able to develop new networks as a result of interactions with these institutions, assisted by the service providers.

The trainees were linked with relevant professionals and public administration experts in **legal and regulatory** terms through several means. Firstly, mentors supported the trainees in accessing professionals (such as accountants or lawyers). Secondly, the social employment office (in Poland) has directed trainees from Eliemental to the various public administration offices necessary for starting a business. Third, CAPS have linked up trainees with local officials.<sup>161</sup>

While, there was no **financing** provided for the projects, the participants were advised on how to develop bankable business plans, which increased the possibility of getting finance from other

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<sup>160</sup> Carolyn Downs, academic lead of Eliemental.

<sup>161</sup> Using the example of one of the UK participants, he needed various food safety licences to prepare for opening his business, and the CAP used has experience of obtaining such permissions. They helped the beneficiary in contacting the relevant office and supported his application.

institutions. In addition, the service providers redirected the participants to the relevant finance institutions when required.

### ***Language and cultural sensitivity***

The language and cultural sensibility was an important strength of the project. The participants were able to choose the language in which they wanted to be trained. Nonetheless, most of them chose the host country language for the training, except from Greece, where English was used instead of Greek after a decision was taken by the participants. The service providers (mentors and trainers), were trained to support each specific target community and usually they had the same background as the participants. These service providers also acted as cultural mediators with the aim of translating cultural nuances. Moreover, the use of trainers and service providers as cultural mediators at the same time made the participants feel more comfortable and consequently they did not leave the programme in the beginning phase. Besides, the information about the project and the materials for the trainers were developed in the four host languages of the countries and are still accessible on the website. The materials cover training for the mentors, tutors and trainees, as well as how to establish a CAP.

On the other hand, the website is only available in English. However, in order to reach a wider public, the homepage of the website has been translated into Polish, Greek, German and French.

## **Outcomes and results**

### ***Impact***

The added value of the scheme for the participants has been significant. After the Eliemental project, most of the participants created a company or moved into employment, while others moved into further education or employment. Consequently, it must be highlighted that there has been a relevant impact on the lives of all the participants.

In the first year, 100 people took part in total in the four participant countries.

- In the UK nine businesses were created from the 22 people completing the training, plus 3 unemployed moved into employment and five to further training.
- From Greece 25 people completed training, 6 new businesses were created plus 8 moved to further training.
- In Romania, from the 25 Roma people that completed the training, 10 new businesses were set up.
- In Poland 21 participants completed the training, 4 new businesses were created, while 6 moved into employment and two into further training.

Consequently, apart from the 29 business created, between 20 and 30% (depending on country) of trainees who participated in the Eliemental pilot moved into enterprise or employment. This is a considerable success especially given that they were hard-to-reach groups (minority ethnic groups, older women out of the labour market, people with long-term mental or physical health problems, recovering substance abusers and long-term unemployed).

The project is growing and starting to develop in other European countries due to the good results and the collaboration of the partners and the network. New organisations have joined the network. The project should have finished in December 2015 but many other organisations (employment agencies,

NGOs, coaching centres, etc.) are setting up Eliemental training. Via these new organisations over 150 trainers will deliver Eliemental resources. Agreements have been set up so that the Eliemental/EU branding is retained and that the organisations using the materials report back on how many people are trained, how many mentors are recruited and the outcomes for trainees. There is a large number of other organisations wanting to adopt the training. Furthermore, Lancaster University is supporting the academic lead Carolyn Downs in order to analyse the impact of the project.

### ***Challenges***

One of the biggest challenges for the organisers was reaching the target vulnerable groups as this required great effort and time. They had to make an extensive research to analyse the places where the target groups usually go, although the previous ELIE Project did some research and facilitated part of this work. Establishing contact with people from the target groups and selecting them as service providers was vital in the sense that they were able to communicate and reach a wider population. Moreover, the service providers helped choosing the places for the CAPs and recruited a large number of participants.

## **Conclusions**

### ***Key success factors***

There are two key factors for the success of the project. First of all, the thorough assessment of the needs of the target vulnerable groups, partly building upon the previous ELIE Project. The research discovered how to overcome several barriers to reach the vulnerable target groups and retain them in the training. This information was successfully used by Eliemental for the communication campaign. The places selected for providing the services were the second key point of success. The CAPs (Community Access Points) empowered more people to attend and finish the training. Thus, the participants were prepared uninterruptedly in management and in social skills (in groups and individually), improving their opportunities to continue on the entrepreneurship path, as well as, entering into the labour market. Due to the high rate of participants who finished the programme and acquired the necessary skills, the success has been higher than in similar programmes. The use of the CAPs and the training provided had a positive impact on the participants.

### ***Replicability***

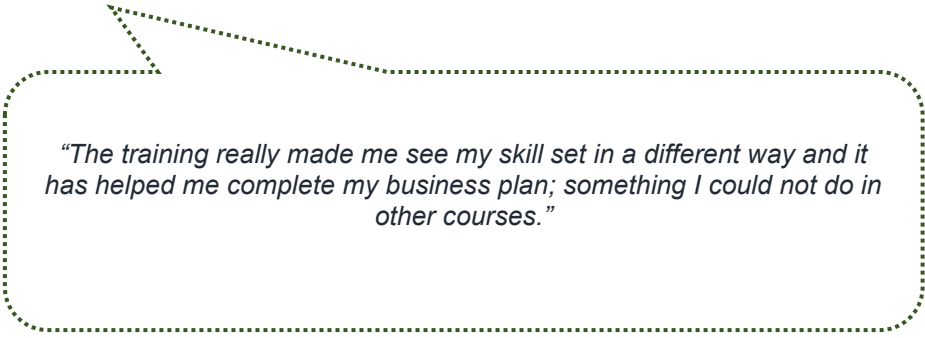
The Eliemental and the idea of the CAPs have huge potential for a wide range of other initiatives to help people integrate and work together. The Eliemental project is scaling up around Europe through other organisations. The project finished in December 2015 and many other organisations are setting up Eliemental training. Furthermore, there is a large number of other organisations wanting to adopt the training. UK Training is implementing the training and it will be available nationally in the UK within 24 months, while Remploy are proposing moving training into the Netherlands. Romania is adopting training more widely and adapting the model for students. In Poland, the social employment office is running a larger trial. In Greece, additional pilots are set up.<sup>162</sup> The training for the trainers is also being replicated. The CAPs need well-trained service providers, therefore, the training is a must for the success.

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<sup>162</sup> Carolyn Down, academic lead of Eliemental



**Testimonial – course participant 2016:**



*“The training really made me see my skill set in a different way and it has helped me complete my business plan; something I could not do in other courses.”*

## Sources

### Literature list

- Community Access Points (CAPS), How to identify and use CAPS with groups vulnerable to social exclusion, ELIEMENTAL.
- ELIEMENTAL: Breaking down barriers to enterprise, Interim Report, Eliemental
- Community Access Points, Report April 2014, ELIEMENTAL.

### List of interviews

- Carolyn Downs – Academic Lead, Lancaster University
- Alison Clifton – Project Manager, Lancaster University
- Testimonial taken from the video of the last conference of the project. Available at: <https://drive.google.com/file/d/0B7oZyUG-ADUWeHI5VWtiWktoOFk/view?pref=2&pli=1>.

### Contact details and website for the initiative

*Email:* [info@eliemental.org](mailto:info@eliemental.org); Dr Carolyn Downs [c.downs@lancaster.ac.uk](mailto:c.downs@lancaster.ac.uk)

*Website:* <http://www.eliemental.org/>

## 15. Enterprise and Diversity Alliance - EDA (United Kingdom)

<b>Name of initiative:</b>	The Enterprise and Diversity Alliance (EDA)
<b>Name of implementing organisation:</b>	The Centre for Research in Ethnic Minority Entrepreneurship (CREME), University of Birmingham
<b>Type of implementing organisation:</b>	Public
<b>Country (region/municipality):</b>	United Kingdom
<b>Implementation period:</b>	2008 - ongoing <sup>163</sup>
<b>Main activity/dimension:</b>	Visibility, Networking, Mentoring, Access to Finance
<b>Funding:</b>	Small and large grants from a range of stakeholders, including research councils, government departments, regional and local agencies and the private sector. <sup>164</sup> The EDA's work is largely built on goodwill and voluntary contributions of its partners. Events are often co-funded by the partners.
<b>Summary:</b>	Putting diversity on the agenda of large institutions, including banks, has been the key success of the EDA. The initiative has helped to build mutual understanding between diverse SMEs and large institutions and, in doing so, improve access to finance and market opportunities for minority businesses, with a positive impact on their growth ambitions. This has been achieved by undertaking several activities: 1) raising awareness about minority enterprise through research and knowledge dissemination; 2) developing communication between minority businesses and large institutions by organising events and creating a platform for knowledge exchange; and 3) facilitating mentoring for minority businesses and in doing so opportunities for support, networking and growth.

### Overview

#### **National context**

Historically, the United Kingdom (UK) has seen growth in both immigration and emigration, and especially since the early 1990s with immigration exceeding emigration by more than 100,000 every year since 1998.<sup>165</sup> Yet it has been noted that few public policies have specifically sought to advance immigrant integration and while some programmes have been launched, they often lacked sustained funding and have not been done systematically.<sup>166</sup>

<sup>163</sup> Between 2008-2010 known under different name. Since 2010 known as the EDA. The initiative is ongoing in 2016.

<sup>164</sup> REF 2014 (2014) 'Impact Case Study (REF3b): The Enterprise and Diversity Alliance', The Research Excellence Framework 2014, available from: <http://results.ref.ac.uk/Submissions/Impact/160>. [Accessed on 31/05/2016].

<sup>165</sup> Hawkins, O. (2016) 'Migration Statistics', House of Commons Library, Briefing Paper Number SN06077, 26 May 2016, available from: <http://www.parliament.uk/briefing-papers/sn06077.pdf>. [Accessed on 21/06/2016].

<sup>166</sup> Saggar, S. and W. Somerville (2012) 'Building a British Model of Integration in an Era of Immigration: Policy Lessons for Government', University of Sussex and the Migration Policy Institute, available from: <http://www.migrationpolicy.org/pubs/UK-countrystudy.pdf>. [Accessed on 21/06/2016].

The UK Government has had a long-standing interest in boosting entrepreneurship as a way of driving job creation and economic growth in disadvantaged areas.<sup>167</sup> While there has been some focus on how entrepreneurship can help to increase economic participation of the disadvantaged groups, including ethnic minorities and migrants, and to promote social cohesion, changes in the number of business owners from diverse backgrounds have been modest.<sup>168</sup>

### **Objectives**

The Enterprise and Diversity Alliance (EDA) is a knowledge exchange network on diversity and enterprise. It is a unique collaboration between corporations, banks, professional associations and academics with an aim to pioneer new ways of promoting development and growth of diverse SMEs, including those led by ethnic minority, migrant and women entrepreneurs. The EDA's mission is to 'make diversity and enterprise everyone's business' by pooling ideas and promoting action in a wide range of settings.<sup>169</sup> EDA's work is divided into two broad strands of activities: 1) Access to finance - aims to improve information flow between banks and minority businesses; and 2) Access to markets - aims to encourage growth in minority firms, develop links with the corporate sector and influence the wider corporate and procurement communities. EDA's priorities for 2014-2015 included a number of key actions, such as developing an evidence base on diversity and enterprise; working with banks to engage directly with minority businesses; boosting mentoring provision; developing minority business networks; engaging with Local Enterprise Partnerships (LEPs) and engaging international partners.

### **Strengths**

Businesses from minority backgrounds, including migrants and ethnic minorities, are often disadvantaged in the marketplace because of weaker access to support networks and mentoring. The unique asset of EDA is the strong commitment of its founders and partners to support minority businesses by undertaking activities that help develop understanding and facilitate relationships between minority firms and large institutions. To this end, EDA can leverage the extensive networks established over the years with both mainstream and minority actors. The particular strengths of the initiative are its activities around awareness raising, networking, mentoring and access to finance. The initiative enables business owners from minority backgrounds to widen their networks and, in doing so, to access support they may not necessarily obtain otherwise.

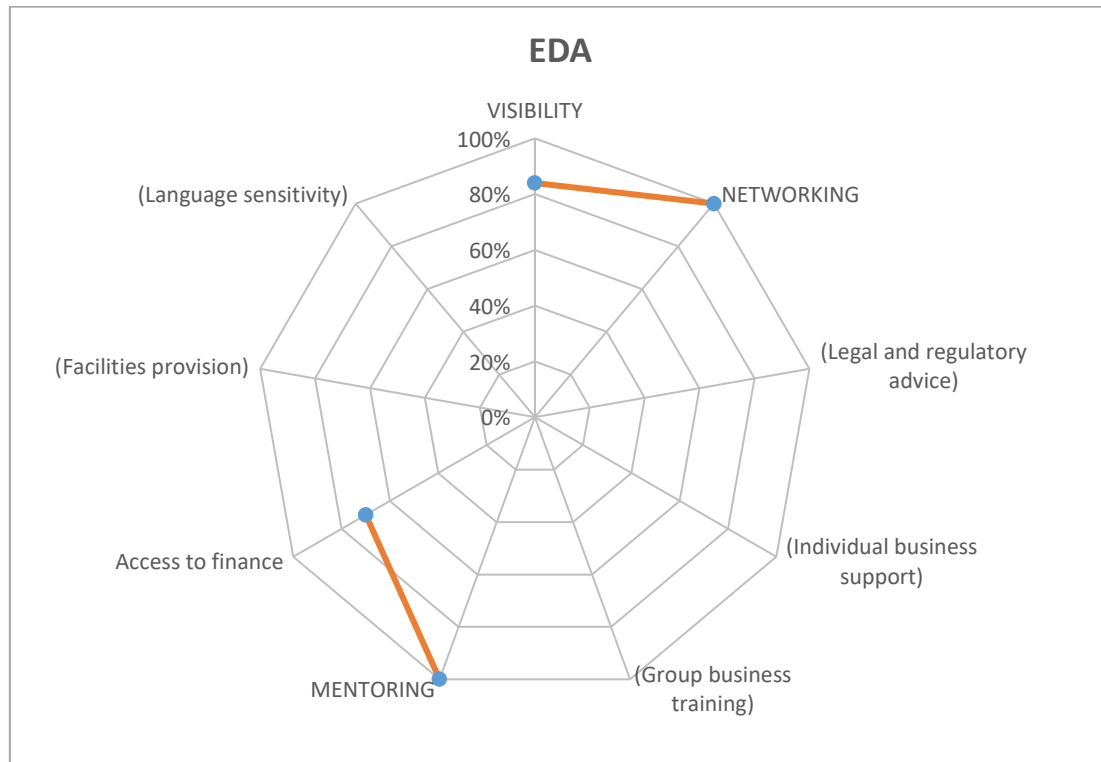
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<sup>167</sup> Ram, M. and Jones, T. (2008) 'Ethnic minority businesses in the UK: An overview, in OLIVEIRA, Reis, C. and Rath, J. (eds.) *Migrações Journal - Special Issue on Immigrant Entrepreneurship*, October 2008, n. 3, Lisbon: ACIDI, pp. 61-71.

<sup>168</sup> Carter, S., Mwaura, S., Ram, M., Trehan, K. and T. Jones (2015) 'Barriers to ethnic minority and women's enterprise: Existing evidence, policy tensions and unsettled questions', *International Small Business Journal*, Vol. 33(1), pp. 49-69.

<sup>169</sup> EDA (2014) 'EDA Briefing - Progress and Priorities 2014', available from: <http://www.researchcatalogue.esrc.ac.uk/grants/ES.J020699.1/outputs/read/3d12a3a4-f065-4bbf-b162-8fd780932783>. [Accessed on 31/05/2016].

**Figure 16: Benchmarking of the Enterprise and Diversity Alliance**



## Implementation

### Activities

The Centre for Research in Ethnic Minority Entrepreneurship (CREME) at Birmingham Business School is the home of EDA. CREME has long-standing links with ethnic minority and migrant community networks, for instance the Black Country Asian Business Association.

One of the core activities of the EDA has been to **raise awareness of diverse businesses** among corporate institutions, policymakers and academics and to facilitate communication between minority firms and large institutions. Building relationships between the two meant that the institutions, such as banks, could understand the nature of minority businesses, their needs and challenges, and the minority businesses could understand how large institutions work. This has improved the capacity of minority firms to develop and grow, for instance by learning how financial decisions are made by bank managers and thus increasing their chances of accessing finance. To facilitate this, the EDA has undertaken various activities in partnership with the corporate sector, government, business associations and the community leaders.

The EDA's partnership with the British Bankers Association (BBA) has led to the development of a programme of seminars and outreach events to strengthen understanding of banks and minority firms. Under the Better Business Finance programme, managed by the BBA, banks have organised workshops on 'Access to finance' and 'Mentoring' enabling business customers and groups to meet with key staff from the banks to answer questions and explain what services are available. Banks have also held programmes of events targeted at ethnic minority communities in many parts of the UK, for example, an 'Exporting' event held in conjunction with UK Trade and Investment and the Birmingham Chamber of Commerce.

Events have been organised to disseminate research on minority entrepreneurship and the EDA's activities with minority business communities. For example, CREME have staged an annual conference for 20 years which usually has a variety of minority networks in attendance. Additionally, testimonials have been used in communication to raise awareness of EDA's activities, for example a case study of the 12/8 peer network group facilitated by EDA includes comments from minority business owners on the benefits and successes of the mentoring scheme.<sup>170</sup>

Building relationships between minority businesses and large institutions is at the heart of EDA's mission. EDA has a long-standing relationship with a **network** of minority community groups, banks and other institutions. Its partners include the Association of Chartered Certified Accountants, the British Bankers' Association, Lloyds Banking Group, Barclays, Business in the Community and the Equality and Human Rights Commission. EDA has been working with SFEDI, the government-recognised UK Standards Setting Body for Business Support and Business Enterprise, to promote engagement strategies with the Local Enterprise Partnerships (LEPs). Furthermore, EDA facilitates **networking opportunities** for minority businesses, for instance through its peer-mentoring scheme.<sup>171</sup> The seminars, events and conferences organised through the initiative also provide networking opportunities for minority entrepreneurs to meet their peers and potential buyers or suppliers.

Providing **mentoring opportunities** for minority businesses features centrally in the EDA's plans to promote enterprise and growth. EDA worked in partnership with Jackie Jenks, Senior Manager Enterprise Mentoring from Lloyds Bank, to address this issue by organising workshops and events aimed at enabling and encouraging growing enterprises to receive guidance from established business mentors. It influenced provision of, and helped facilitate, mentoring between large institutions and minority entrepreneurs. EDA does not deliver mentoring schemes itself; it promotes mentoring through its events by sourcing and connecting experienced mentors with mentees from minority backgrounds. The partner organisations providing mentoring (the BBA, Lloyds Bank and corporate sector) match mentors and mentees on the basis of mentees' needs. In 2016, EDA is working mainly with SFEDI, as the skills sector body for business support, and Leapfrog Mountain.

In the past, EDA had set up peer network/mentoring where the participating entrepreneurs support each other. CREME directly facilitates a number of innovative peer-mentoring groups comprising minority entrepreneurs from different backgrounds. The most established, since 2004, is the 12/8 group which consists of six African-Caribbean business owners. The 12/8 group mentees receive interactive, long-term and ongoing, peer-to-peer support through monthly meetings where objectives and goals are set and revisited in the follow up meetings. The EDA-facilitated mentoring has been successful in terms of meeting its goal of supporting development and growth of minority businesses, unlike mainstream mentoring schemes that perhaps do not engage with minority communities to the same extent. Testimonials from minority business owners highlight the successes of schemes such as the 12/8 group and the benefits of this particular mentoring model.<sup>172</sup>

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<sup>170</sup> EDA (2012) 'EDA CASE STUDY: Effective Business Mentoring and CSR', The Enterprise and Diversity Alliance, available from: [http://mentorsme.co.uk/images/uploads2/Case\\_Study\\_-\\_Mentoring\\_-\\_Branded\\_v\\_2.pdf](http://mentorsme.co.uk/images/uploads2/Case_Study_-_Mentoring_-_Branded_v_2.pdf). [Accessed on 31/05/2016].

<sup>171</sup> *Ibid.*, pp. 1-12.

<sup>172</sup> *Ibid.*, pp. 1-12.

Finally, EDA has been working with the finance sector to develop linkages between large institutions and minority businesses in order to support their growth through better **access to finance**. This has been achieved by facilitating communication and building relationships between minority businesses and the banks. The EDA's partnership with the BBA has led to seminars and outreach events to strengthen mutual understanding between banks and minority firms. The events enable minority firms to meet with bank managers and discuss the challenges they face and how banks can support them. The events provide an opportunity for the business owners to understand how decisions are made so that they can become investment ready, and for bank managers to understand the nature of minority enterprises and their heterogeneity.

A series of road show events have been delivered across the country in co-operation with BBA, targeted in areas with high concentration of ethnic minority communities, to raise awareness, understanding and confidence in accessing finance in order to increase investment readiness among ethnic minority businesses. The road shows include workshops on writing business plans, mentoring and professional help. Representatives from the community, the finance institutions, professional advisers and other business support groups, such as LEPs, are involved in these events. Moreover, EDA have organised a series of 'Meet the Buyer' events, providing opportunities for minority entrepreneurs to meet the potential customers and grow their business.

Access to finance is facilitated through the support for establishing connections between minority businesses and finance institutions. For example, the BBA has recently developed a strategic partnership with the British Business Angels Association, in conjunction with the Business Growth Fund (launched in 2011), and has considered how these linkages can further support ethnic minority businesses.<sup>173</sup> EDA collaborates with all high street banks and the BBA to further its diversity agenda. Visitors to the EDA website are referred to the Better Business Finance programme which was set up by a number of banks and is managed by the BBA.<sup>174</sup> The programme aims to build on the work undertaken in 2012 in London, Leicester, Birmingham and Bristol, where 250 ethnic minority businesses and business networks have been reached.<sup>175</sup>

### ***Language and cultural sensitivity***

Events and activities facilitated by EDA are delivered in English. The EDA members come from diverse cultural backgrounds themselves and while not trained specifically to support people from different cultures, they have insights into issues faced by minority and migrant communities living and working in the UK.

## **Outcomes and results**

### ***Impact***

EDA is an important knowledge exchange mechanism for creating linkages between minority businesses and the corporate sector. It helps support minority and migrant entrepreneurship by facilitating mentoring and access to finance through better understanding and relationship building

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<sup>173</sup> DCLG (2013) 'Ethnic Minority Businesses and Access to Finance', Department for Communities and Local Government, U.K.

<sup>174</sup> See: <http://www.betterbusinessfinance.co.uk/>.

<sup>175</sup> DCLG (2013) 'Ethnic Minority Businesses and Access to Finance', Department for Communities and Local Government, U.K.

between minority firms and large institutions, such as banks. For example, EDA found that the challenges minority firms face in accessing finance are not necessarily due to direct discrimination but the continuing perception of unfair treatment. EDA works with banks to ensure they understand the nature and diversity of minority firms and the challenges they encounter. It also works with minority firms so that they understand the way financial decisions are made by the banks.

EDA disseminates its research to various stakeholders, including academics, minority entrepreneurs, large institutions and policymakers. Its work has informed policy, for example the recent Burt Report on inclusive support for women enterprise.<sup>176</sup> As a knowledge exchange mechanism that promotes and supports minority and migrant entrepreneurship, EDA has contributed to the visibility of minority businesses in the UK and helped promote the diversity agenda among large institutions, policymakers, academics and others.

EDA does not directly contribute to business or job creation; it helps to inform these mechanisms. The support provided to various mentoring schemes sponsored by large institutions ensured that business owners from minority backgrounds have taken advantage of the additional support that was available to them, which might not have been the case otherwise. Failing to get access to adequate information and networks, these businesses would have remained without a mentor and without an awareness of how large institutions, such as banks, work and thus make decisions. They would have missed out on opportunities to grow as individuals and to develop their businesses. EDA has helped widen their collaborative network beyond their immediate community, which is of fundamental importance for business success.

EDA's strength is the capacity to bring together people from very different walks of life: the community leaders involved with their community and the businesses; the corporate institutions involved in corporate business; and the academics sharing their research findings for wider benefit. The power of everybody coming together with the same agenda, having very different skillsets and experiences and points of view, is what makes the EDA effective and unique. Although the initiative has not been formally evaluated by an external party, the implementers conduct their own informal evaluation on a regular basis. The formation of EDA was, furthermore, submitted to the Research Excellence Framework 2014 as an impact case study, illustrating the application of its research activities in practice.<sup>177</sup> For instance, EDA's research found that ethnic minority businesses overall are not disadvantaged in terms of start-up capital from banks but that the perception of prejudice is a significant barrier. Improving the information flow and engagement between banks and ethnic minority businesses were some of the recommendations stemming from this research. EDA has subsequently worked with banks to implement these recommendations.

### **Challenges**

EDA's successes have been well documented, yet there are a number of challenges that should be highlighted. First, EDA is led by a small number of individuals who are passionate and committed to its mission, and willing to put time and effort into developing support for minority businesses through

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<sup>176</sup> BIS (2015) 'The Burt report: inclusive support for women in enterprise', A report by the Ambassador for Women in Enterprise, Lorely Burt MP, Department for Business, Innovation and Skills, U.K.

<sup>177</sup> REF 2014 (2014) 'Impact Case Study (REF3b): The Enterprise and Diversity Alliance', The Research Excellence Framework 2014, available from: <http://results.ref.ac.uk/Submissions/Impact/160>. [Accessed on 31/05/2016].



long-term engagement with different stakeholders. This may be a challenge if a more formalised approach, based primarily on salaried work as opposed to goodwill, tries to replicate the initiative. Having the right people who are leaders and knowledgeable in their field is crucial to the success of the EDA. Second, while the initiative reaches out to, and engages with, businesses from minority backgrounds to help them develop networks beyond their immediate community, not everyone may be able to take advantage of the networking opportunities. Perhaps migrants new to the country will not benefit as much as those who are already well connected with ethnic minority networks linked to the initiative, suggesting that the outreach activities aimed specifically at migrants could increase EDA's effectiveness.

## Conclusions

### ***Key success factors***

Putting diversity on the agenda of large institutions, such as the banks and the LEPs, has been one the key success factors of EDA. It has helped to build understanding and relationships between diverse SMEs and large institutions and, in doing so, improve access to finance and market opportunities for minority businesses, with positive impact on their growth ambitions. Facilitating such linkages has had an impact on the integration of minority communities.

EDA has addressed challenges about the way diverse communities engage with large institutions and how those relationships can be more open for mutual benefit rather than a level of distrust on both parts. The initiative is not only about the obvious business results, such as turnover growth; it is about people from diverse backgrounds feeling comfortable that they can talk to business people. It is also about business people being comfortable that they understand the diverse communities' needs and challenges. The power of that positive relationship can be a foundation for further confidence built between different communities.

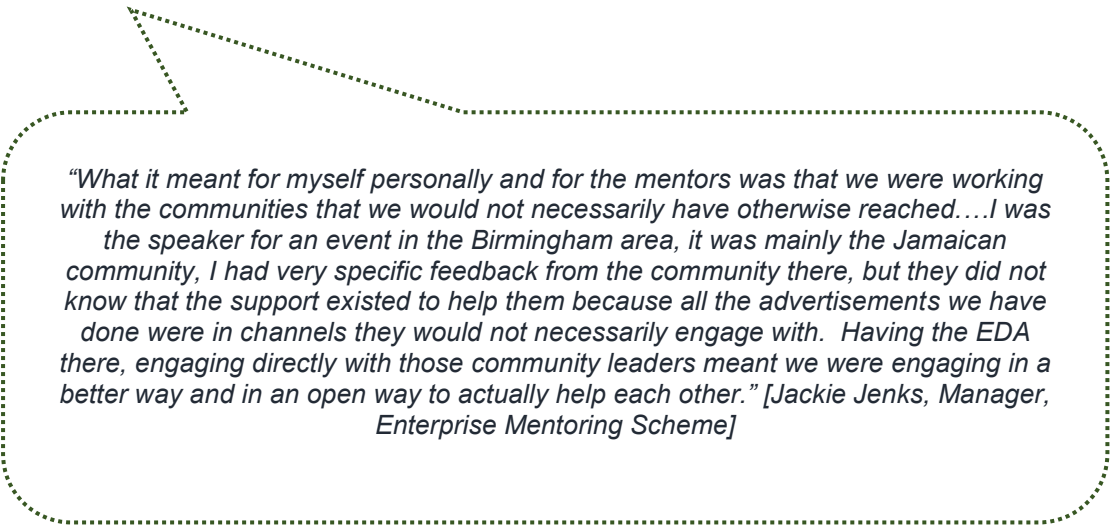
According to the manager of the mentoring scheme facilitated by EDA, each intervention has been designed very carefully, using the knowledge and experience of everybody involved. As a result, the outreach events and mentoring have been well received and without any major challenges. For example, efforts have been made at events not to use technical language and allow time for discussions and informal questions and answers to ensure that everybody understood the objectives. Any cultural differences have been positively addressed. For example, a particular group of Muslim females wanted to participate in the mentoring scheme but felt that they would need to seek their families' permission. One of them went ahead with the scheme and had mentoring with one of the male bankers on the basis that her husband would attend the session as well. Although mentoring typically involves a one-to-one relationship where information is shared openly, it was the only way this particular person felt comfortable in proceeding. Her husband, a business owner himself, was so impressed with the support that eventually both of them became mentees of the scheme.

### ***Replicability***

EDA is a sustainable and potentially transferable model. Yet it is built on a long-term networking endeavour of its founders. Having the right people who are leaders in the field and are passionate, knowledgeable and committed is essential to its success. It is the volunteers from the business and the community world that are genuine ambassadors for its mission and are happy to put work and effort in to bringing everybody together. While replicable, the initiative might not be as effective on a formal

basis according to the mentoring scheme manager who emphasised the importance of personal commitment. The founders' and steering committee members' involvement, for example, has been primarily voluntary. The mentors' time was sponsored, however, most of them went above and beyond doing things in their own time.

**Testimonial – Manager, Enterprise Mentoring Scheme (collaboration with the EDA) 2016:**



*"What it meant for myself personally and for the mentors was that we were working with the communities that we would not necessarily have otherwise reached....I was the speaker for an event in the Birmingham area, it was mainly the Jamaican community, I had very specific feedback from the community there, but they did not know that the support existed to help them because all the advertisements we have done were in channels they would not necessarily engage with. Having the EDA there, engaging directly with those community leaders meant we were engaging in a better way and in an open way to actually help each other." [Jackie Jenks, Manager, Enterprise Mentoring Scheme]*

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### List of interviews

- Professor Monder Ram - Co-founder of EDA, University of Birmingham
- Jackie Jenks - Former Manager of Enterprise Mentoring Scheme that benefited from collaboration with the EDA

### Contact details and website for the initiative

Email: [m.ram@bham.ac.uk](mailto:m.ram@bham.ac.uk)

Website: <http://www.birmingham.ac.uk/schools/business/research/creme/enterprise-diversity-alliance/index.aspx>

## 16. Macken (Sweden)

<b>Name of initiative:</b>	Macken Företagsskola (Macken Entrepreneurship Centre)
<b>Name of implementing organisation:</b>	Macken Co-operative
<b>Type of implementing organisation:</b>	Social entrepreneurship/co-operative
<b>Country (region/municipality):</b>	Sweden (Växjö)
<b>Implementation period:</b>	2005 - ongoing
<b>Main activity/dimension:</b>	Business Training, Mentoring, Individual Business Support
<b>Funding:</b>	Public funding through the municipality with additional project funding in some periods. Previously partly funded by ESF.
<b>Summary:</b>	The holistic approach of this business training can be considered as a success factor. While individual business support, legal advice, or facilities provision are not main activities, they are all provided to the training participants depending on their needs.

### Overview

#### **National context**

Sweden has been a destination country for migrants since the 1950s. It is estimated that about 75,000 to 100,000 new migrants come to Sweden every year.<sup>178</sup> In 2014, 1.6 million out of the Swedish population were born in another country, representing 16% of the overall population. The same year, the majority of immigrants were from Syria. Migrant entrepreneurship is considered as an important investment that creates work opportunities both for migrants and native residents. A significant part of the national funding goes to IFS ALMI and the national coverage of individual business support for migrant entrepreneurs provided by them.

The Swedish Agency for Economic and Regional Growth has been active in the area of migrant entrepreneurship through the funding of various projects. In particular, in 2015 - 2016, the activities have been evaluated with the aim of improving the integration of these groups in the labour market, and to further reach out to these groups. The agency is co-operating with other authorities to strengthen integration and focus on these groups, and commissioned a study, in 2015 - 2016, to look into obstacles and opportunities regarding migrant entrepreneurship.

#### **Objectives**

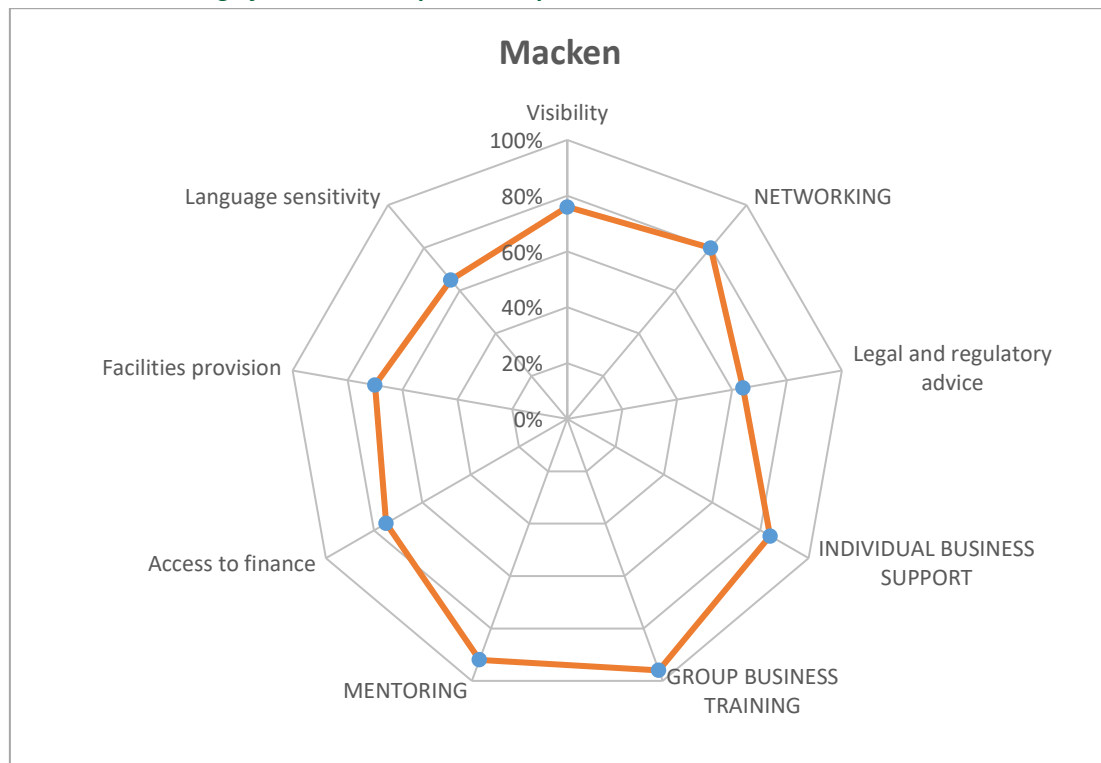
The social enterprise Macken was set up in 2005, and business training for marginalised groups has been provided since 2007. The objective is to assist new entrepreneurs with migrant backgrounds, and to provide a meeting point for this target group. An additional aim is to help families to become self-sufficient and leave the system of economic assistance provided by the state. One way of doing this is to provide business training held in an easy and accessible Swedish for people who are not integrated on the labour market, very often migrants. The overall aims of the various activities are sustainability, contribution to society, as well as contribution to, and individual development of the people that they are working with.

<sup>178</sup> MIPEx (2015). Migrant Integration Policy Index 2015: Sweden. <http://www.mipex.eu/sweden>.

### Strengths

Macken offers a large variety of support measures to migrant entrepreneurs. The business training provided by Macken applies an individual approach adapted to the needs of the participants. While this represents the main activity of this scheme, individual business support and mentoring are also an important part of the services provided. Finally, the availability of facilities and assistance in finding a workshop/shop floor for the business in question can be provided.

Figure 17: Benchmarking of Macken Entrepreneurship Centre



### Implementation

#### Activities

As mentioned above, business training constitutes the main activity of Macken's Entrepreneurship Centre. Courses take place twice a year over 20 weeks and include modules on business plans, budgets, marketing, legal and regulatory advice, insurance and accountancy. The course is organised part-time and takes place in the afternoons. However, the premises are open for the participants to stay and study/work if needed. In 2016, half of the 11 participants were from other countries, while the others were Swedes.

The **business training** is offered onsite only as it is considered that a distance course requires a good knowledge of Swedish (however, material has been developed to this purpose). Training sessions are held three afternoons per week, while participants are expected to conduct work at home the remaining days of the week (for this purpose, tasks are communicated via email). Practical and theoretical training are mixed with the aim of making the training as interactive and concrete as possible. This can take the shape of guest lectures, study visits, work in the pop-up shop etc. This is an important aspect, as many of the participants are not used to listening to long lectures. Furthermore, an assistant is available on the site for homework/study assistance in the mornings. This possibility is

a good support in particular for those with a low level of Swedish or those that have no time to attend all the afternoons due to work activities or other commitments.

The overall objective of the training is that every participant will have a thoroughly developed and feasible business plan at the end of the training programme. The course plan includes the following themes/modules: the entrepreneur; the business plan; context analysis; economics; rules and regulations; and individual work.<sup>179</sup> In addition, individual needs of the participants are taken into consideration and the content of the training is addressed accordingly where needed. The trainers that are working at Macken generally have a background as entrepreneurs with experience in setting up a business. Furthermore, they often have an interest in working with people from diverse backgrounds or vulnerable groups. Relevant practitioners from the public administration and other professionals are invited to the business training to give guest lectures on specific themes (for example tax, customs, food regulations). In addition, study visits are organised together with the class to different administrative offices with whom Macken has an established collaboration. All the course participants that complete the training receive a certificate outlining the skills obtained throughout the training.

The trainers also act as coaches for the participants. The **business support** is tailored to the needs of each participant and any kind of assistance related to the business set-up can be provided. Where the assistance cannot be provided by Macken, participants are referred to other experts or authorities with relevant competence. However, advice in regards to tax, social security, and the labour market are generally provided in-house. Tailored assistance is offered as part of the business training in the section of the course plan called “individual work”. In this context, an assessment of the business plan is performed in collaboration with the entrepreneur and includes work on, for example, the business idea and the budget, in order to make the plan as realistic as possible. Nevertheless, it is always up to the entrepreneur to decide whether to go ahead with the business idea or not. Once the training ends after 20 weeks, the individual business support is available for as long as it is needed. Indeed, a beneficiary that was interviewed and who took the course three years ago mentioned that he is still asking Macken in case he needs assistance. As the service providers tend to have a background in self-employment and entrepreneurship, they have hands-on experience with the administrative procedures.

**Legal and regulatory advice** is also provided as part of the business training. There is no legal expert available within the group of trainers, however, on some occasions, guest lecturers with expertise in specific areas are invited to the entrepreneurship centre, this involves, for example, national and local authorities such as the municipality, the tax authorities, or food safety authorities. This central involvement of relevant authorities and professionals (also accountancy agencies) is considered valuable. Where required, Macken refers the participants to external experts with the right competence.

After a few weeks of the business training, the **mentoring activities** are initiated. Matching procedures are in place through which the service providers aim to find a mentor that can match the specific needs and interests of each participant, taking into consideration the level of Swedish and the business idea. The frequency and content of the mentoring activities depend on the needs of the entrepreneur and, therefore, vary for each of the mentorships. Normally, the mentors are volunteers and activities are

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<sup>179</sup> Course plan, Macken Entrepreneurship Centrum.

performed through meetings, emails and phone. However, in some cases where a lot of time is required for the mentorship due to specific needs of the beneficiary, there is a possibility of the mentor receiving a salary for the work carried out. No specific period of time is set for the mentoring activities and it is common that the mentorship continues for many years following the completion of the training course.

Macken also **provides support regarding facilities** where this is needed. Space is available for the course participants to use and there is also a kitchen that can be used for those who are working with food/catering/restaurant ideas, as it is difficult to find kitchens that have passed all quality and hygiene controls. This enables the course participants to try out their ideas at a lower scale to start with, while not investing in renting a space/kitchen. According to the interviews conducted, it is difficult to find facilities for start-up entrepreneurs, and a significant amount of time is spent by the service providers on a daily basis looking at adverts, contacting the municipality, and potential opportunities. As a result, Macken has also started a pop-up shop where a number of different entrepreneurs can share a space while they market their business and try out sales techniques and ideas. Finally, information is provided about finding facilities or shop floors and Macken assists with the negotiation of the contract if this is required. The interviewed beneficiary reported that Macken offered him to have his business on their premises when he was unsuccessful in his search for a work space. Indeed, in combination, with the activities provided, Macken also offers space for rent to various companies.

Macken is part of **various networks** enabling exchange with relevant actors, such as universities, the municipality, the region, and other actors working with entrepreneurship. While no specific networking events are organised for the course participants by Macken, information is given about relevant events organised by other actors such as Almi Entrepreneur Advice, universities (for example Linnéuniversitetet), and Coompanion (which provides advice for social entrepreneurs). There is an ongoing exchange of experience between these actors and Macken, involving also the course participants. Furthermore, Macken organises entrepreneurial breakfasts once per month that enable networking for native and migrant entrepreneurs, including course participants, trainers, and mentors that are often established entrepreneurs. However, also external entrepreneurs are welcome to these events in which there is a lecture or a talk with an entrepreneur telling about his/her experience, as well as, opportunities and difficulties encountered.

While no **financial support** is provided by Macken, they provide information and refer course participants to relevant actors. These actors include Almi Entrepreneur Advice, a local microcredit fund which functions without interest rates, other regional funding opportunities, and JAK Banken which offers loans that are interest free. Some of these funding opportunities are particularly interesting as they enable possibilities for those that cannot take loans with interest rates due to religious, economic, or other reasons. However, in most cases the participants benefit from loans provided by families, friends, or relatives. Macken's policy is to always advise the entrepreneur to start up at a very small scale and then let the company grow.

**Information** about Macken's activities are provided through the website. However, there is also a good coverage in the media (local newspapers, radio, Facebook, and other news websites). In May 2016, a documentary about Macken was broadcast on Swedish national television (SVT). Furthermore, the entrepreneurial breakfasts that have been mentioned above, also serve as a dissemination activity. This is true also for the pop-up shop that has been set up in the local mall enabling some of the course participants to try out, and sell, their products. The pop-up shop activities also result in a way of

marketing and promotion of Macken's activities at the local level. In addition, the target group for the business training is often reached through the Swedish Employment Agency and/or social service offices. These two institutions have specific agreements with Macken (for example reserved places in the business training) and the collaboration is important for reaching the target group of people that are not integrated on the labour market. In addition to this, migrant communities are reached through contacts and word of mouth. Overall, various communication channels are used for awareness raising and presence in the media and on social media is high.

### ***Language and cultural sensitivity***

The business training and related services are provided in Swedish. However, the aim is to provide the assistance and training in an accessible/easy Swedish. Furthermore, participants help each other as they often have common languages that can be used as an intermediary (for example Arabic). On some occasions, an interpreter is invited in case of very technical or specific lectures. While no language training is provided by the entrepreneurship centre, other parts of Macken work with language training in interactive ways through language workshops. It is also important to note in this context, that Swedish language courses are provided to all newly-arrived immigrants at the municipality level. The business trainers generally have experience and interest in working with vulnerable groups and people of different cultural backgrounds and aim to take their specific needs or difficulties into account in their work.

## **Outcomes and results**

### ***Impact***

Activities have been conducted successfully since 2008, and it was reported that about ten companies are created every year following the participation in the course of 15-20 students yearly, which implies a success rate of 50 to 75%. However, it was mentioned that sometimes it takes more than a year before a company is established following the course. Finally, it was reported that the mentoring activities often result in a relation of friendship and therefore may continue for several years, providing additional support to the migrant entrepreneur.

### ***Challenges***

On occasions in the past, up to 50% of the participants have left the course before the end. This can be explained by the fact that the Swedish Employment Agency changed their plan (if the person's level of Swedish is sufficient for other courses organised by the employment agency for example), or because they find a job, start education, get ill, or move away from the city. This can be seen as a challenge as it complicates the planning of the course.

## **Conclusions**

### ***Key success factors***

While individual business support, legal advice, or facilities provision are not key activities, they are provided in addition to the training depending on the needs of the participants, resulting in very a comprehensive service. Indeed, in this type of training it is not only the level of language knowledge that differs, but also the background of the participants. Some have university degrees, while others hardly went to school. Therefore, this individual approach is crucial. Another success factor is the involvement of both native Swedes and immigrants that can be seen as contributing to integration.



One interesting aspect of the scheme is the facilities provision that is enabled through the pop-up shop in which course participants share a common space in the local mall to market and sell their products. Furthermore, it was highlighted in one of the interviews that Macken is not only about entrepreneurship but also an introduction to, and a support of, the Swedish society. The provision of training and support in an “easy” Swedish is also an important aspect.

Furthermore, the strong contact with the authorities results in a good overview of the Swedish system provided to the course participants. The holistic approach tailored to the specific needs of the participant is particularly successful as it creates a personal link with the participants and tailors the assistance to each individual.

### **Replicability**

The scheme could be replicated in another context. One crucial aspect for successful replicability, is the presence of a network and the collaboration with various actors, including both the public and private sector. Service providers do not have a specific training but have generally been active entrepreneurs themselves, therefore it can be said that similar trainings could be set up following this example.

### **Testimonial – course participant 2012:**

*“I’m very grateful. One of the trainers often stayed with me after the end of the class and helped me with paper work, taxes, and administrative questions. I’m interested in those things, but it is so difficult in a new language and system.”*

*Ahmed is 33 years old and a native of Chechnya. He came to Sweden in 2007 and studied Swedish for foreigners offered by the municipality and then took additional language courses. His first plan was to become a policeman but as the police school required Swedish citizenship he started Macken’s business training three years ago with the idea of setting up a company selling design and decoration stones. According to Ahmed, the training was helpful and he had the opportunity to meet other entrepreneurs and relevant parties, as well as receive individual support. After 6 months of training he got start-up funding from the Swedish Employment Agency and set up his own company in 2014. The main difficulties have been to find facilities and to understand the tastes of the Swedish people in regards to the products he sells. Today, his business is on the premises of Macken and he has a trainee. While it is a tough job and the company has not yet grown significantly, he is proud of his achievements and very committed to continue*

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### List of interviews

- Ann Sellbrink, Macken
- Ahmed – Final beneficiary, Designsten

### Contact details and website for the initiative

*Email:* [info@macken.coop](mailto:info@macken.coop)

*Website:* [www.macken.coop](http://www.macken.coop)

## 17. Ester Foundation (Sweden)

<b>Name of initiative:</b>	Stiftelsen Ester (Foundation Ester)
<b>Name of implementing organisation:</b>	Stiftelsen Ester (Foundation Ester)
<b>Type of implementing organisation:</b>	Foundation
<b>Country (region/municipality):</b>	Sweden (Helsingborg, Skåne)
<b>Implementation period:</b>	2012 - ongoing
<b>Main activity/dimension:</b>	Networking, Business Training, Mentoring, Access to Finance
<b>Funding:</b>	Initial pilot programme activities were funded by the region of Skåne and the Swedish Agency for Economic and Regional Growth. The current programme is financed by the city of Helsingborg.
<b>Summary:</b>	The scheme uses an individualised and holistic approach that encompasses access to finance, training, access to information, and access to social capital and network. The target audience is women with a migrant background who are not integrated in the labour market. While training is the main activity, individual coaching, mentoring and access to finance are also crucial parts.

### Overview

#### *National context*

Sweden has been a destination country for migrants since the 1950s. It is estimated that about 75,000 to 100,000 new migrants come to Sweden every year.<sup>180</sup> In 2014, 1.6 million of the Swedish population were born in another country, representing 16% of the overall population. The same year, the majority of immigrants were from Syria. Migrant entrepreneurship is considered as an important investment that creates work opportunities both for migrants and native residents. A significant part of the national funding goes to IFS ALMI and the national coverage of individual business support for migrant entrepreneurs provided by them.

The Swedish Agency for Economic and Regional Growth has been active in the area of migrant entrepreneurship through the funding of relevant schemes. In particular, over the past year, the activities have been evaluated to improve activities in this area (both on the labour market, and to reach out to these groups). The agency is co-operating with other authorities to strengthen integration and focus on these groups, and commissioned a study to look into obstacles and opportunities regarding migrant entrepreneurship which is currently being finalised.<sup>181</sup>

In spring 2015, the agency published a national strategy on equality and entrepreneurship for 2015-2020 providing recommendations to the government.<sup>182</sup> Following this strategy, the government has made changes to regulations related to business support in line with the strategy. One of the main

<sup>180</sup> MIPEx (2015). Migrant Integration Policy Index 2015: Sweden. <http://www.mipex.eu/sweden>.

<sup>181</sup> Interview with the Swedish Agency for Economic and Regional Growth, carried out in March 2016.

<sup>182</sup> Nationell strategi för ett företagsframjande på likvardiga villkor 2015-2020, <http://www.tillvaxtverket.se/download/18.616dceef1493ce03c8e23a24/1443039665100/Strategi+f%C3%B6r+retagsfr%C3%A4mmande+p%C3%A5+lika+villkor.pdf>.

objectives of these changes is to reach women and people from a migrant background to a greater extent.

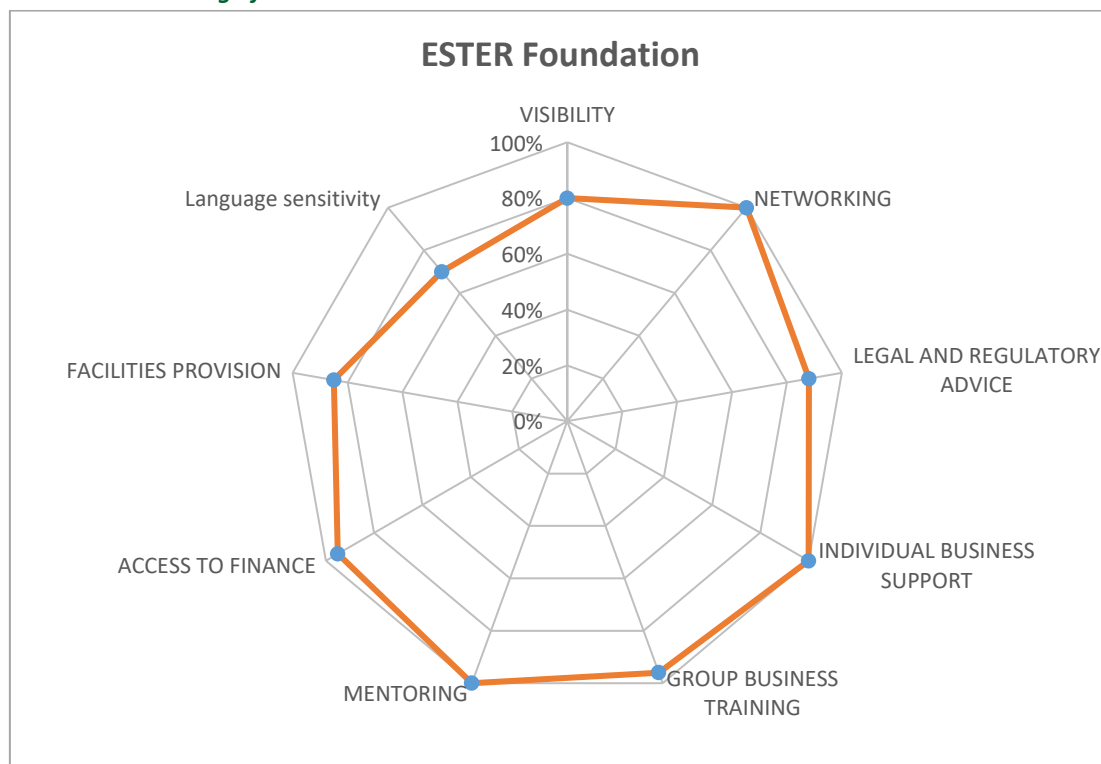
### Objectives

The Ester Foundation was set up in 2012 with the aim of supporting women coming from non-European backgrounds in setting up their own business. The overall objective is to support marginalised groups on the labour market in regards to entrepreneurship and small business activities, as well as to disrupt social and economic marginalisation. Thus, the target group also includes women that for other reasons (such as cultural tradition, etc.) are not integrated in the labour market also come from an immigrant background.

### Strengths

The foundation provides both financial support, as well as skills development and social support, as it has been shown that in most cases financial support is not sufficient. Rather it should be combined with knowledge and skills about entrepreneurship, as well as support through networking, mentorship, and business relations.<sup>183</sup> The foundation works together with Swedbank for the provision of microfinance, and with Helsingborg City in order to enable economic support for the participants. The methodology used consists of education and training resulting in the provision of knowledge, social and financial capital.

**Figure 18: Benchmarking of Ester Foundation**



<sup>183</sup> Mikrofinsans och företagande bland utsatta grupper i region Skåne, Ester, 2011.

### **Activities**

As mentioned below the holistic approach and the combination of skills development, social capital, and financial support is characteristic for this scheme. While training is the main activity, various activities are included in the concept.

**Training activities** are organised onsite three days per week, while the remaining two days the students are encouraged to carry out their own studies from home or carry out training, apprenticeship or similar. The full training period is six months and follows a set schedule which includes a number of different modules which are not only related to entrepreneurship. Modules on Swedish culture, communication, rhetoric and speech, and how to set and reach objectives are also provided with the aim of strengthening the participants and preparing them as much as possible for potential challenges. Marketing and economics are also included in the training, as well as, mapping of network, leadership, law and regulations. At the end of the course, the participants work on the development of a business plan. The modules are structured in a way to make it easy for the participants to relate to the content. There are three phases to the course:

- The **first phase** provides an introduction to life and culture in Sweden, as well as, to the business environment and relevant questions to entrepreneurship;
- The **second phase** enables the participant to focus on the registration of the company; and
- The **third phase** in which the role of the Ester Foundation is limited to advice and support where needed in the first stages of the company's life.

Each phase is six months long. The training targets the start-up phase of new companies. In general, participants have no company when they start. The aim is to provide a concrete and practical training, including physical activities, study visits, and lectures which may imply the involvement of relevant public administrations. Participants receive economic support from the municipality in order to take part in the course and should therefore be able to participate in the compulsory training sessions without the need to combine it with part-time work or similar activities.

As part of the business training, a personal business adviser is provided to the participants. This **individual support** can encompass themes such as communication, marketing, discussions about how to reach certain objectives, as well as, questions about regulation, labour market, and mapping of networks. A feasibility assessment of the business plan is performed as part of the training programme, upon which participants receive assistance in applying for start-up grants (provided by the Swedish Employment Agency). As part of the work on the business plan, participants are also assisted in conducting their own market research. Since the service providers often have a background in entrepreneurship, they are used to work with different clients/customers and understand the specific challenges encountered by them.

Another element of the training is the **mentoring services** which normally are part of the second and third phases of the training. In order to perform these activities, a match is made based on individual needs and interests of the participants. The matching procedure is being done through interviews taking into account both personality and competence. It was reported in the interview that the matching is a difficult task, and finding good and committed mentors is not always easy. This seems to be related to the lack of time of the mentors, however, the service providers are working to further

understand this and improve the matching accordingly.<sup>184</sup> Once the matching has been finalised, each mentoring couple identifies which ways of communication work best for them, and also how often to meet depending on availability and needs. The mentorship is not limited to entrepreneurship, but also includes assistance with other more personal tasks such as contact with banks, sales of a flat, divorce etc. Regarding the entrepreneurship, specific objectives and sales targets are set for each mentee/mentor couple. There is no set end to the mentorship and if it is successful the idea is that the relation will result in a continuous support and relation. It is considered by the service providers that there is a need for the mentorship to last for at least a few years. While it may be difficult to find mentors that are ready to engage for so long, successful examples where a relation is established were mentioned in the interviews.

Regarding the provision of social capital, the **access to networks** is another aspect of this scheme. The Ester Foundation is part of various formal and informal networks and has a number of relevant collaboration partners in both the public and the private sectors. While no specific events with networking as a main purpose are organised, participants take part in events/fairs that are organised by other members of the networks. Furthermore, language cafes are organised involving ethnic entrepreneurs, as well as, Swedish entrepreneurs, and guest lectures are organised. All these events have as a secondary outcome access to the network and its members. Finally, contacts with the authorities are also enabled through study visits.

Following the completion of the first part of the training course, advice and/or assistance is available to help the participants with the registration of the company, including **legal advice** and accountancy. Depending on the kind of assistance required by the course participants, the Ester Foundation aims to provide this. In cases where the specific knowledge or skills are not available in-house, the trainers and service providers ensure that bridging is made to the relevant services and/or experts. However, a lawyer is part of the board of the foundation and provides advice where this is needed for a specific participant. Finally, guest lectures and study visits are organised as part of the course involving relevant professionals from public authorities and administrative offices in order to familiarise the participants with these actors.

In addition to the above activities aiming to provide social and knowledge capital, the **provision of financial capital** is also highlighted by the Ester Foundation. To this aim, support is available to the course participants to develop a bankable business plan. In addition to information provision about financing possibilities, Ester Foundation has its own microcredit system through which the training course participants can take out loans in a less costly way and with reduced risks. This is enabled through a collaboration with Swedbank (one of the Swedish banks) and Johaniterhjälpen (charity). The charity has set up an account which guarantees 80% of the loan of each entrepreneur, and the loan should be paid back within three years. The amount of the loan may vary between 20,000 – 300,000 SEK (2,140 – 32,120 EUR).<sup>185</sup> Furthermore, if the business plan has been approved by the Swedish Employment Agency, the entrepreneur can receive financial start-up support from them and are allowed loans from Swedbank.

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<sup>184</sup> Interview with service provider.

<sup>185</sup> Article, 11 June 2015, Sydsvenska dagbladet (local newspaper).

While **facilities provision** is not the main activity provided by the Ester Foundation, assistance can be provided to find facilities/workspace. The course participants are advised to start out with very low costs, and therefore it is always recommended to start the business from home or to use Ester's facilities where possible. The service providers are flexible and adapt the way they work and services provided to the specific needs of each participant. As a consequence, facilities provision and assistance in this regard might be an important part of the training for some while others have different priorities and needs.

The Ester Foundation has a **user-friendly and informative website** with correct and updated information, listing also sponsors and collaboration partners. Information about the services provided is also available in media such as national newspapers, and relevant websites for entrepreneurship and/or migrant entrepreneurship in particular (for example IFS – International Entrepreneur Association in Sweden). Ester is also present on social media (Facebook and Instagram), and one of the founders has a blog referring to the activities. Based on this, it can be concluded that the online coverage is satisfactory. In addition, **awareness raising** is conducted at the local level through existing associations with relevant activities/target groups, as well as, through the Swedish Employment Agency and SFI schools (Swedish for foreigners – language training provided by municipalities in Sweden to all immigrants). Awareness raising activities are considered effective and there is a significant interest in the training activities. In particular, participants have been recruited through word of mouth, informal networks and contacts, as well as dissemination through relevant community organisations.

### ***Language and cultural sensitivity***

The services and information about the services are provided in Swedish only. However, an information folder has been created for marketing purposes and is available in English and Arabic.<sup>186</sup> Language training is not provided by the Ester Foundation as this is provided to all immigrants through the municipalities. However, as mentioned in the above sections, language cafes are organised to practice language skills with native and migrant entrepreneurs. Furthermore, interviews with beneficiaries have reported that while the language used is Swedish, the groups of participants are small and, therefore, support can be provided and concepts explained by other participants and trainers in English where needed.

## **Outcomes and results**

### ***Impact***

The scheme started out as a project for integration methods and was initially supported by the Swedish Agency for Economic and Regional Growth and the Region of Skåne. It has then been working successfully, and was fully implemented in, and supported by, the city of Helsingborg in the south of Sweden. In addition to skills in entrepreneurship and integration on the labour market, the participating women are gaining a number of skills and strengthening their personalities and confidence through the training course which also aims to build personal leadership.

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<sup>186</sup> Ester Foundation, information folder,  
[http://www.stiftelsenester.se/uploads/1/6/2/8/16282646/folder\\_ester\\_hbg\\_23\\_aug\\_2014\\_eng\\_web.pdf](http://www.stiftelsenester.se/uploads/1/6/2/8/16282646/folder_ester_hbg_23_aug_2014_eng_web.pdf).

During the period 2012-2016 (May), 21 women had completed the programme, divided in five different groups. In total 11 companies were set up, i.e. more than 50%. 10 of the 11 companies that were established in that period are still running (the one which closed down was due to a return to training by the beneficiary). Since the project became financed by Helsingborg City, four out of five course participants have started companies (80%). In addition to the woman leading the business, three of the companies have one employee hired (per hour where needed), and one company has a full-time employee on a permanent contract. In addition, one of the new companies has a trainee. Furthermore, 80% of the course participants are no longer dependent on economic state benefits. They either work, study, or make a living from the business they set up. Based on these statistics, the impacts resulting from this scheme are considered important both in terms of business creation, integration and economic independence of the course participants.

According to the service providers, the future objective is to have five companies started for every 7-8 course participants (about 62% compared to the current 50%).

In addition to skills in entrepreneurship and integration on the labour market, it has been reported that the participating women are gaining a number of skills and strengthening their personalities and confidence throughout the training course.<sup>187</sup> Finally, the foundation has been nominated for two national awards regarding entrepreneurship initiatives.<sup>188</sup>

### **Challenges**

One challenge that has been identified is the difficulty to find committed mentors for the mentorship activities. In addition, as this service occurs in stage 2 and 3 of the training course, the participants are generally stronger and more confident compared to the initial phase. Therefore, if they are not satisfied with the support provided by the mentor they feel sufficiently confident to speak up and ask to change the mentor in order to have a mentorship relation that they can benefit from.<sup>189</sup> As a consequence, the Ester Foundation is working to further improve the matching procedures and identification of committed mentors.

Another challenge relates to raising awareness and visibility. While relevant institutions are used for spreading the word about the activities (Swedish Employment Agency, social services etc.), the potential participants often lack confidence in these authorities. Therefore, the service providers have provided information and advice to social assistance providers to enable them to market Ester's activities in a successful way. This has been done by bringing in successful participants that can inform the social workers about the needs of these women. Currently, about 50% of the participants come from contacts through other participants.<sup>190</sup>

## **Conclusions**

### **Key success factors**

The individualised and holistic approach of this scheme is important. Interviews reported that there is nothing that the Ester Foundation would not assist with where the participants need help, including

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<sup>187</sup> Interview with beneficiaries carried out in May 2016; interview with service providers, carried out in April 2016.

<sup>188</sup> Ester website, <http://www.stiftelsenester.se/nyheter.html>.

<sup>189</sup> Interview with service providers, carried out in April 2016.

<sup>190</sup> Interview with service providers, carried out in April 2016.



more personal problems to anything related to entrepreneurship. This was further highlighted in interviews with beneficiaries.<sup>191</sup> The collaboration with different partners through formal and informal networks is also of great importance. Such collaboration also enables funding provision both through the microcredit system set up, and through the Swedish Employment Agency which provides a start-up grant.

However, in cases where assistance is not available in-house, bridging to other services, experts or professionals is ensured.

### **Replicability**

The project is replicable and it is currently being discussed whether to start similar schemes in Malmo and Stockholm. What is key for the replicability is the collaboration with the financial institutions that are crucial to ensure the financial support. Furthermore, access to a network and the provision of service providers with the right background both in terms of skills and contacts, are crucial.

### **Testimonial – course participant 2015-2016:**

*"When we don't have a solution, Ester finds one."*

*Ladachart, an immigrant from Thailand that has been living in Sweden for the last two years, heard about the Ester Foundation through the employment agency. She took part in the full training course with all additional services and also was granted a loan through her participation. It was highlighted that she managed to establish very good contacts through Ester. Today, she owns a business exporting vintage porcelain from Europe to Thailand that she sells through Facebook and a website. While she only recently opened her business, Ester has prepared her well for the challenge.*

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<sup>191</sup> Interview with beneficiaries, carried out in May 2016.

## Sources

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- Mikrolån stöttar svenska småföretag, 11 June 2015, Sydsvenska dagbladet (local newspaper)

### List of interviews

- Lena Andersson - project leader, Ester Foundation
- Swedish Agency for Economic and Regional Growth
- Ladachart Punyaratabandhu - Final beneficiary
- Jamila El-Halah - Final beneficiary

### Contact details and website for the initiative

Email: [lena@stiftelsenester.se](mailto:lena@stiftelsenester.se)

Website: <http://www.stiftelsenester.se/>

## 18. FAIE (France)

<b>Name of initiative:</b>	Favoriser, Accompagner les Initiatives Économiques (FAIE) (Facilitate and Accompany the Economic Initiatives)
<b>Name of implementing organisation:</b>	Organisme Asmoune
<b>Type of implementing organisation:</b>	Not-for-profit organisation
<b>Country (region/municipality):</b>	France (Île de France, Midi Pyrénées, Languedoc-Roussillon, Dunkerque)
<b>Implementation period:</b>	The FAIE project was implemented between 2011 and 2012. The activities developed during the project are ongoing (the partner organisations keep on implementing them).
<b>Main activity/dimension:</b>	Networking, Individual Business Support, Mentoring, Language and Cultural Sensitivity
<b>Funding:</b>	In the period 2011 - 2012: €159,300 (€86,800 from ESF, €30,000 from Ministry for Overseas Territories and Immigration, €42,500 auto-financing). After 2012, the Regional Council of Île de France provides funds.
<b>Summary:</b>	FAIE specifically targets low-skilled migrants from North Africa. In particular, the measure applies a research-action approach that favours the needs assessment through survey and adjustment of the service. The measure also provides an effective supporting mentorship programme that involves heads of companies to help visibility of the business and get clients. The intervention can also count on a well-established network of partners including large migrants network and on qualified personnel that are trained on cultural diversity and use migrants' native languages.

### Overview

#### *National context*

About one quarter of France's population (around 21 million) has an immigrant background. The country also has a large population of second generation immigrants. Two thirds of its foreign-born population comes from countries outside of the European Union.<sup>192</sup>

Initiatives targeting migrant entrepreneurs, tend to address a precise migrant subgroup (for example, migrants coming from a specific geographic area, low-skilled migrants, etc.). FAIE belongs to this type of initiatives, focusing its efforts on low-skilled migrants from North Africa.

#### *Objectives*

FAIE has its roots in a previous project implemented between 2009 and 2010, that aimed to support business initiatives and training workshops. The project brought to light the fragility of migrants' start-ups and their difficulties in carrying out projects because of the lack of tailored support. FAIE aims at changing this attitude with two main goals. The first is to develop the professionalisation of the advisers in migrant business creation and the second goal is to contribute to the setting up of a service and support platform to strengthen the creation and development of enterprises founded by migrants

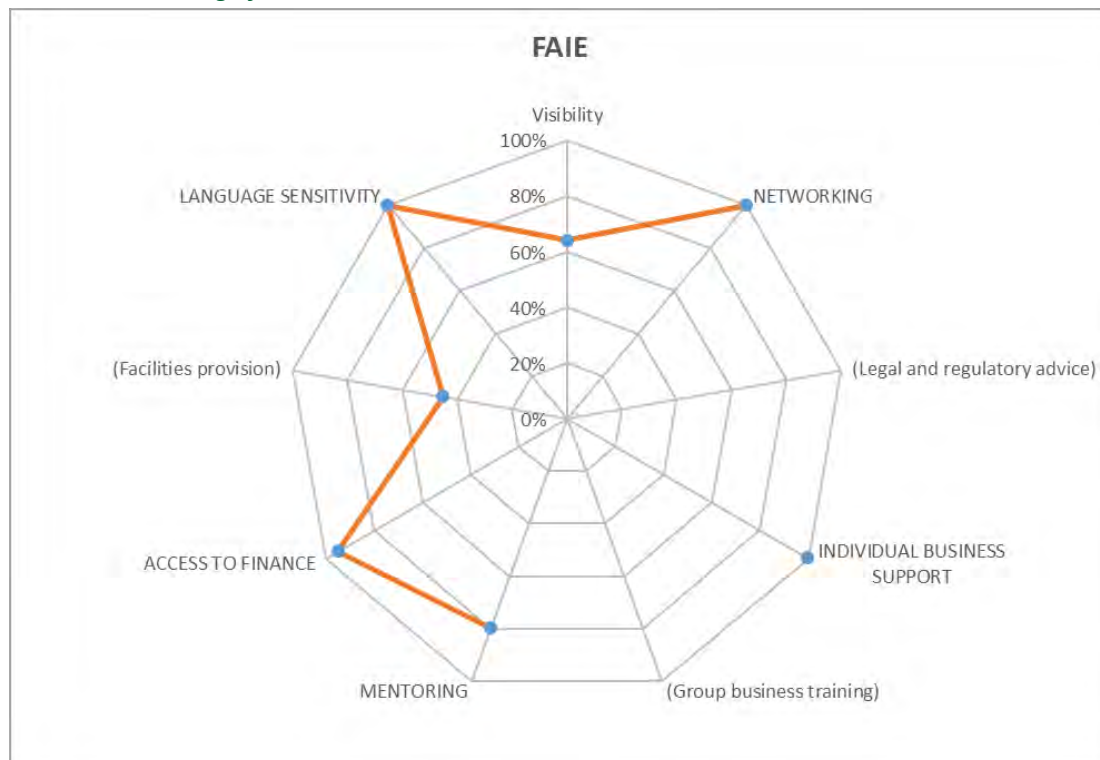
<sup>192</sup> MIPEX (2015). Migrant Integration Policy Index 2015: France. <http://www.mipex.eu/france>.

from North Africa and with a low level of qualification (through the provision of information, tutoring and mentoring).

### Strengths

In contrast to other programmes, FAIE applies a positive discrimination to better address the target audience, taking into account specific needs and/or differences. This emphasis on a specific group of migrants enables the scheme to perform well in several domains. The scheme organises a number of networking activities to support migrants in establishing their own contact networks with a number of differing stakeholders. These relations contribute to migrants' personal and business development. The scheme offers mentoring with high-level professionals who provide their experience to the starting migrant entrepreneurs.

**Figure 19: Benchmarking of FAIE**



## Implementation

### Activities

FAIE is an ESF<sup>193</sup> funded project that combines a national and cross-national dimension. The project participants came from several EU countries, namely France, Italy, Romania, Spain, Greece and Portugal. In France, FAIE developed several services, in order to meet one of its main objectives which was to help North African participant with the creation of their business. The core features of the services implemented in France are described below.

The not-for-profit organisation Asmoune that coordinates the FAIE project is really active in **networking** activities, such as organising events, as well as conferences during which it is possible for migrants to establish contacts with professionals, including the ones working in chambers of

<sup>193</sup> European Social Fund.

commerce or business associations and able to contribute to migrants' business project developments. For instance, these and other organisations have stands at the organised events and migrants can directly ask questions to the experts. Additionally, several opportunities of networking are created mainly to meet other migrant entrepreneurs. The FAIE approach is that it is important to show migrants the successful cases to encourage them to engage in creating a business activity. One example is the event (forum) that takes place at the end of 2016 for migrant businesses creators and owners. The idea is to generate an opportunity for exchanges between migrant entrepreneurs, professionals and other business leaders. The events planned also take into account the current economic situation, for instance, one event is dedicated to migrant business creation in the context of the financial crisis in Europe. This forum mobilises experts and migrant testimonials. Other than events, migrants can also profit from Asmoune's extended network that includes partner organisations Boutique Gestion PaRIF<sup>194</sup>, COFRIMI<sup>195</sup> (Toulouse), CEFIR<sup>196</sup> Dunkerque, AETE<sup>197</sup> (Montpellier), public institutions (Regional Council Île-de-France), NGOs active in social matters, OPCA<sup>198</sup>, and many others.

**Individual business support** is another core service available for migrants. One-to-one assistance to develop and implement their project, advice on risk taking, as well as support for a provisional budget and business plan are provided. Asmoune is very flexible with its activities to meet the needs of the beneficiaries and offers its services also during evenings and on Saturday mornings. Furthermore, a partner organisation - the Maison de l'Entrepreneuriat (House of Entrepreneurship)<sup>199</sup> - groups together migrants that want to undergo similar business activities (for example by sectors) to explain them the common risks and those related to that particular sector.

These services are complemented by a **mentoring** programme. Heads of companies, who have first-hand business experience, help the migrant entrepreneurs' new activity to get visibility and to facilitate contacts with suppliers and/or clients. The matching between the mentee and mentor is based on the needs of the migrant entrepreneur. The main factor in choosing the mentor is the sector of activity. There must be a correspondence between the new business to be created and the sector in which the mentor is operating/is experienced in. The aim is to have a dynamic relationship. Asmoune encourages the migrants to be proactive. However, this depends on the personality of the different individuals involved. There is no determined length/frequency of the mentoring, it is left up to the mentor and mentee to decide the practical side of the mentorship.

In addition to these central activities, migrants can benefit from basic information and referral on **legal and regulatory** issues. Entrepreneurs are redirected to legal experts<sup>200</sup> to receive exhaustive advice. In this case, Asmoune opts for the mobilisation of mainstream instruments to avoid the creation of a "ghetto" service for the migrants and encourages them to use all the services set up by the French state or by professional organisations.

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<sup>194</sup> Organisation that supports the creation of business in the region (Ile de France).

<sup>195</sup> Organisation that gives advice and training on cultural sensitivity, intercultural relation and migration.

<sup>196</sup> Organisation aiming to offer migrants and their children training opportunity to ensure their place in society.

<sup>197</sup> Association Euro-Méditerranéenne pour le Travail et les Échanges (Euro-Mediterranean Association for Job and Trade) is active in training, support to business creation and international cooperation.

<sup>198</sup> Organisation active in training.

<sup>199</sup> The Maison de l'Entrepreneuriat is an organisation dedicated to support entrepreneurs and its staff is expert in these matters.

<sup>200</sup> Asmoune suggests which experts the migrants should contact.

Moreover, the group of migrants targeted is often quite well aware of Islamic finance provisions, but Asmoune also informs about other types of **financing opportunities** (for example ADIE<sup>201</sup> opportunities of microcredit, donations from foundations and competitions<sup>202</sup>). Less efforts are directed at banking possibilities because microcredit is considered a more suitable way to fund the types of projects these groups of migrants want to implement. Additionally, migrants who have disabilities can receive support in the application phase with drafting of the cover letter and the provisional budget for the project for getting funds from specialised organisations, namely Agefiph<sup>203</sup>.

Through the Maison de l'Entreprenariat, FAIE tried to share facilities (for example buying a photocopier machine for migrants to co-use) but the initiative was not successful due to a lack of funds and time. In Paris, the Boutique Gestion (that is part of the network) provides a co-working space.

### ***Language and cultural sensitivity***

FAIE specifically targets North African migrant entrepreneurs and attaches a great importance to language and cultural sensitivity in developing its services. Therefore, the advisers speak Arabic, Berber, French which are the most common languages spoken by the targeted population. The written materials are in French, but really simple and basic words are used. In addition, the organisation also provides business French classes, which are useful to ensure that the migrant entrepreneurs reach a proficient level to communicate with clients and suppliers. Moreover, the staff attend seminars on intercultural sensitivity and psychology. An important part of the FAIE project is dedicated to the professionalisation of the trainers and advisers, thus this emphasis is a quite natural consequence.

## **Outcomes and results**

### ***Impact***

FAIE took advantage of ESF funding (Regional Competitiveness and Employment - Innovative Transnational Actions). This has provided a good opportunity for the partners from different EU countries<sup>204</sup> to brainstorm together and produce tools and working methods in a dynamic experimental approach. This experimental approach would probably have not been funded by solely national funds since they tend to finance more consolidated projects. Between 2011 and 2012 FAIE contributed to the professionalisation of 80 advisers (55 in Languedoc and 25 in Île de France) and to the support of 90 migrants (60 in Languedoc and 30 in Île de France). As mentioned before, thanks to the project, various tools were created such as guides and audio visuals to support the potential entrepreneurs and the trainers/advisers. These tools are still employed by around 12 organisations.

Moreover, around 50% of the businesses created were still running after one year.<sup>205</sup> However, for those who closed down their business, the entrepreneurship experience helped to find a job easily as they were more informed about the market and had a better knowledge of business topics, thus having

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<sup>201</sup> ADIE (Association pour le Droit à l'Initiative Economique - Association for the right to economic initiative) is an association focused mainly on microcredit and small projects.

<sup>202</sup> Interview with beneficiary.

<sup>203</sup> Agefiph (Association de Gestion du Fonds pour l'Insertion Professionnelle des personnes Handicapées - Association for the management of the funds for the employability of disabled people) supports disabled people to get a job.

<sup>204</sup> France, Italy, Romania, Spain, Greece and Portugal.

<sup>205</sup> Interview with Asmoune representative. This is an estimation, but there is no systematic data collection.

a competitive advantage *vis-a-vis* other migrants that had not received any kind of support. This is also true for migrants who just participated in activities related to their project development, even if they have never finalised their projects. Even if FAIE is not officially monitoring the results of their activities, it is really attentive to the effectiveness of its services. Migrants have been involved in the set-up of the services by giving their opinions through a survey and constant comparisons with effective schemes in other EU countries have been made. Migrants' needs are taken into account and, when it is possible, considering also funding constraints, the services are adapted accordingly. For this reason, between 2011 and 2012 a survey was conducted with a twofold objective:

- a) Check/validate the path and actions that FAIE had already started to implement; and
- b) Involve the migrants and shape together the offer of services/actions to better match their needs (needs assessment).

Some examples of the results of the survey and "corrective/improving" actions taken by FAIE are mentioned below:

- The possibility to meet peers through discussion meetings on topics such as marketing, local economic development, participation at breakfasts and dinners and especially the presence of experts is welcomed by the migrants (and especially women).
- Migrants expressed an interest in meeting heads of companies and the mentorship programme has been the answer to this request.
- With reference to questions on equipment and facilities, the migrants' response rate was low, however, migrants expressed interest in services related to copier machines, computers and the internet. This issue of shared copier machines was addressed by FAIE, but due to a lack of time and funds the initiative was not successful. Considering that it was not a priority for the migrants, there has not been a second trial.

FAIE is not only a good example of support adjusted to migrants' needs but also of mutual learning among EU countries. Since FAIE is an ESF-funded project involving cross-national collaboration, it benefits from an exchange of ideas and of effective examples of schemes that are already working quite well in the other EU countries involved in the project, namely France, Italy, Romania, Spain, Greece and Portugal. In general, each country had to apply a different approach to achieve the same objectives due to a different migration history (for example presence of colonies, etc.) and a variegated presence of migrant groups. In addition, due to national company laws and regulations, it has been impossible to generalise the information provided to migrants, so they have to be country specific. However, this was not a reason to impede a positive exchange of ideas and good practices. For example, French law does not provide for a co-operative-type of organisation, as is the case in Italy. Nonetheless, Asmoune and the French partners built on the essence of the inspiring spirit of Italian co-operatives, to develop an initiative. Migrant entrepreneurs (fruit and vegetables retailers) gathered together in groups of 3/4 people and organised trips, using just one truck, to source the fruit from a wholesale market in Barcelona. This allowed them to decrease their procurement costs as wholesale prices in Spain were cheaper than in Montpellier and the use of a shared means of transport was economically advantageous.

### **Challenges**

In general, after having set up the services between 2011 and 2012, the main challenge was to find the funds to keep on providing the services. Asmoune successfully finds coverage from different sources



depending on the service. For instance, DIRECCTE<sup>206</sup> and Pole Emploi<sup>207</sup> (public organisations) finance the activities that support the creation of businesses, thus allowing the replication of successful activities set up between 2011 and 2012. The Regional Council of Île de France finances the training and professionalisation of advisers. For other actions, since there is no specific public funding, NGOs are involved to mobilise volunteers, for example, for mentoring. New partnerships have also been established and consolidated partnerships continue to operate.

With reference to contextual challenges, in the first years of the initiative, the economic crisis was a relevant factor that could hinder FAIE's positive effect, for example, the survival of businesses could have been very limited. Nonetheless, the individual business (and moral) support provided by the advisers, their targeted suggestions and their efforts to prepare in advance the entrepreneurs for potential difficulties was crucial for the entrepreneurs' successes despite the crisis.<sup>208</sup>

## Conclusions

### *Key success factors*

The services developed by FAIE offer a coherent set of targeted measures for a specific group of migrants (low-skilled Northern Africans). Due to this precise target, language and cultural sensitivity has been one of the key success factors. The use of migrants' native languages and the staff's participation in seminars on intercultural sensitivity and psychology are definitely the main reasons. In addition to this horizontal dimension that has positive repercussions especially on individual business support, other activities performed really well. During events and conferences migrants can establish contacts with professionals, chambers of commerce, business associations and successful migrant entrepreneurs through networking. One-to-one assistance on various themes, for example, implementation of project, risk taking, provisional budget or business plan, is provided at a convenient time for the beneficiaries, during evenings and on Saturday mornings. This is complemented by small support group divided, for example, by sectors of activity.

Mentors with first-hand experience are involved (heads of companies in the same sector) in raising migrants' businesses visibility and to find clients/suppliers. In addition, basic information is provided on legal and regulatory issues, access to finance and facilities provision. In case migrants need exhaustive advice, they are redirected to experts in the particular field. However, this choice was deliberately constructed to avoid a "ghetto" service and to encourage migrants to use services already available for the mainstream population.

Asmoune never missed an opportunity to reinvest results and findings from previous projects and has been able to give continuity to the services set-up during FAIE's initial experimental phase, by finding other sources of financing. The organisations involved keep on implementing the services, but improving and adapting them to the local/regional/national context

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<sup>206</sup> Directions régionales des entreprises, de la concurrence, de la consommation, du travail et de l'emploi (Regional directorates of enterprises, competition, consumption, jobs and employment).

<sup>207</sup> Public Employment Service.

<sup>208</sup> Interview with beneficiary.



The cross-national dimension of the ESF stimulated a positive exchange of schemes and experiences among organisations coming from different EU countries. FAIE's approach couples the support of migrant entrepreneurs with the support of trainers and advisers, by developing their professionalisation and skills. FAIE focuses its efforts on activities in which migrants need more tailored and specific support, thus taking into account their cultural and language diversity, but at the same time in other dimensions, for example in access to finance, it encourages the migrants to make use of mainstream instruments.

### **Replicability**

The tools such as guides and audio-visual materials produced by FAIE are still used by at least 12 organisations. Other institutions active in the field of entrepreneurship, but not specifically targeting migrants, are using the guides created by the project because of their simple, clear and straight-forward approach. Therefore, at least partial replicability would be possible through translation of these documents.

### **Testimonial – beneficiary 2016:**

*"The individual business support I received was top level.  
I got answers to all my questions"*

*A Moroccan native living in France for 20 years, was informed by a French friend about the opportunity offered by FAIE. Through the municipal council of his town, he was put in contact with AETE (a partner organisation of Asmoune). He received individual and personalised business and moral support for one year to finalise his project and for three years after he created his business. Now, he is successfully selling clothes in the markets in the Montpellier area. He used to meet his adviser regularly and frequently (at the beginning two times per week, towards the end, three times per month). The adviser helped him with a market study and with useful suggestions on supplying and selling techniques and on development of customer loyalty. The adviser always had an exhaustive answer to all his questions and, if needed, the explanation was repeated more than once. These meetings, prepared him to overcome potential difficulties (including administrative or financial ones). This contributed to making the entrepreneur feel less alone. He was given good advice on how to get microcredit from ADIE and how to get a donation from the foundation "2<sup>e</sup> Chance" to buy his van. Following AETE's suggestion, he also successfully participated in and was one of the winners of a competition for "the best entrepreneurs in the neighbourhood".*

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### List of interviews

- Bassou BENYOUCEF – Director, Organisme Asmoune
- Ahmed HMIMOU, Beneficiary

### Contact details and website for the initiative

Email: [asmoune.bb@wanadoo.fr](mailto:asmoune.bb@wanadoo.fr)

Websites:

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## 19. RAISE (Serbia)

<b>Name of initiative:</b>	Ruralna i poljoprivredna integracija u podržavajućoj okolini (Rural and Agricultural Integration within a Supportive Environment - RAISE)
<b>Name of implementing organisation:</b>	NGO Fondacija Ana i Vlade Divac (Foundation Ana and Vlade Divac)
<b>Type of implementing organisation:</b>	Non-governmental organisation
<b>Country (region/municipality):</b>	Serbia
<b>Implementation period:</b>	January 2009 - January 2011 (RAISE) & January 2011 - January 2013 (RAISE 2).
<b>Main activity/dimension:</b>	Access to Finance
<b>Funding:</b>	Private donors including UniCredit Foundation & UniCredit Bank.
<b>Summary:</b>	A multi-faceted, labour and resource intensive approach to socio-economic integration of refugees which combined provision of rural housing with business development training, psycho-social support and access to finance.

### Overview

#### **National context**

Since the 1990s, Serbia has been the largest recipient of refugees and internally-displaced persons (IDPs) from conflicts across the former Yugoslav Republic. In 2015, the number of refugees and IDPs residing in Serbia stood at around 240,000 individuals (around 3.5 % of the country's population).<sup>209</sup> The country's legislative and strategic framework recognises refugees and IDPs as one of its most vulnerable population groups. Provision of permanent housing solutions and creation of self-employment opportunities have been identified as key support measures to empower the refugees and IDPs economically and to successfully integrate them into local communities across the country.

#### **Objectives**

The RAISE project was initiated to integrate IDP and refugee households into rural communities throughout Serbia. The project supported refugee and IDP families residing in collective centres to start up small businesses in rural environments, primarily in agriculture, livestock and handicraft. The aim of the initiative was to resolve these households' challenges of housing and economic dependency on the state and charitable organisations. The project's two key objectives were to provide support and continuous one-to-one mentoring in order to develop sustainable agribusinesses for beneficiaries, and to provide social integration assistance and socio-psychological support to the beneficiaries during their transition from collective housing to independent living.<sup>210</sup>

#### **Strengths**

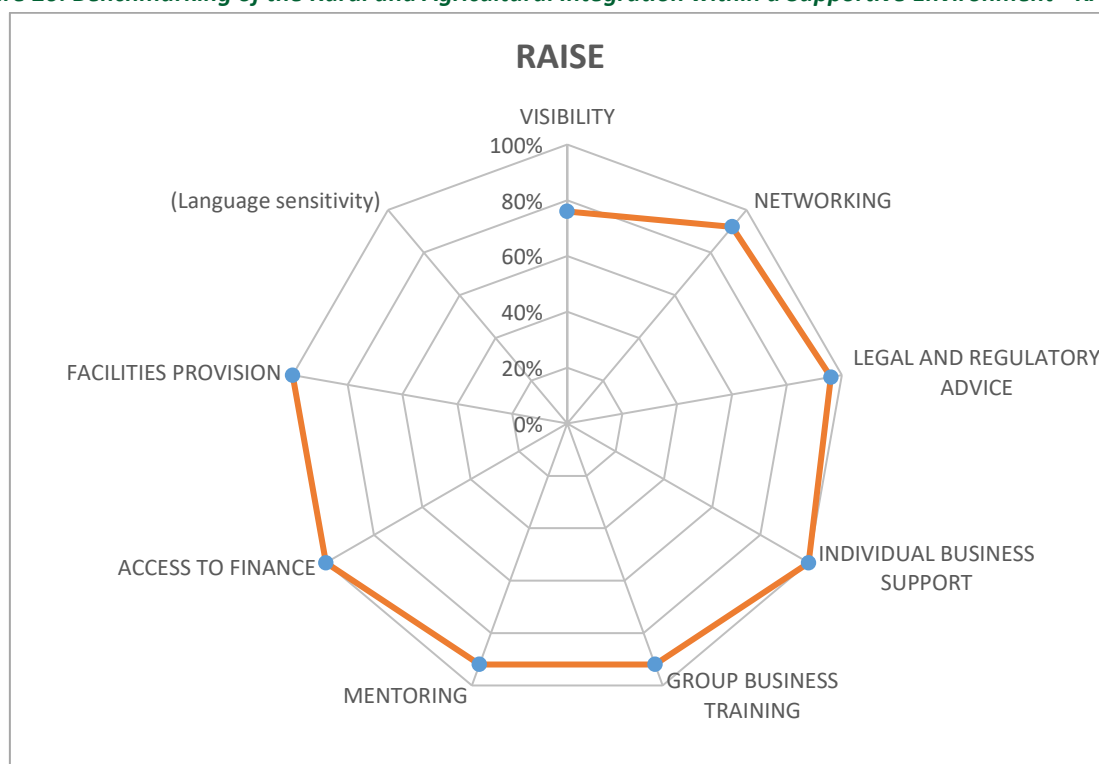
The RAISE project included a variety of measures to support migrant entrepreneurship. The beneficiaries became owners of rural households from which they launched agribusinesses. They also

<sup>209</sup> Based on the June 2015 data from the Commissariat for Refugees of the Republic of Serbia, <http://www.kirs.gov.rs/articles/onama.php?lang=SER>.

<sup>210</sup> RAISE project Final Narrative Report (15th January 2009 – 15th January 2011), Fondacija Ana i Vlade Divac.

received the tools needed to start their businesses, such as irrigation equipment. Individual business support was provided by agronomists who were allocated to the beneficiary households on one-to-one basis. Beneficiary families received on-the-spot training on how to grow their crops, breed animals or produce crafts, and they had continuous personal contact with their advisers throughout the duration of the project. Support by psychological counsellors in order to facilitate the beneficiaries' socio-psychological integration into local communities was also a key project component. The project was designed so that the beneficiaries had regular, weekly, contact with both their business mentors and counsellors. The project's networking component was also exceptionally strong, because project implementers liaised with the local authorities, neighbours and local NGOs in order to ensure smoother integration of beneficiaries into their local communities.

**Figure 20: Benchmarking of the Rural and Agricultural Integration within a Supportive Environment - RAISE**



## Implementation

### Activities

A key characteristic of the RAISE project is its multi-faceted approach to the socio-economic integration of refugees, both in terms of the number of stakeholders it involved and the number of measures it implemented in order to support its beneficiaries.

The financing structure of the project, which relied on individual philanthropic and corporate donations, determined the implementer's approach to project visibility. Because of the celebrity profile of the organisation's founder (Vlade Divac is a former Serbian basketball player and one of the most successful NBA players of all time), **raising awareness** was geared towards reaching out to corporate and diasporic communities through charity events where individual success stories about the integration of people displaced by the Yugoslav wars could be presented. This approach attracted

substantial funding for the project, which allowed for the implementation of a number of complementary measures to the core activity of access to finance for agribusiness start-ups.<sup>211</sup>

The selection of beneficiaries relied on a **large network of stakeholders**. The Foundation Ana and Vlade Divac partnered with two local NGOs who had direct field experience with the target population. They then jointly trained Integration Outreach Officers (IOOs), who were paid social work professionals or psychologists rather than volunteers. IOOs screened potential beneficiaries from the collective refugee centres via introductory personal contact. They assessed whether the applicants had realistic expectations from the project and whether they were physically and emotionally ready to become economically independent. The final selection of beneficiaries was made by the IOOs. RAISE supported a total of 100 families, while RAISE 2 supported additional 28 families. IOOs then worked with the selected beneficiaries on an individual basis in order to develop their customised RAISE plans and provide them with social transition assistance and socio-psychological counselling.

The project relied on local authorities and the existing infrastructure of local ombudsmen for refugees (established after the Yugoslav wars) in order to support the integration of families into their new environments. It did not rely on the refugee/IDP communities and their leaders because they wanted to take the families out of the collective centres where they were together with other refugees and integrate them into new environments with predominantly local populations.<sup>212</sup>

As an initial activity, **community orientation** was given to each beneficiary household. This included informing them how to claim their rights in the areas of social security, employment and healthcare, and how to obtain documents. Facilitating access to social security would have been a particularly important component of this effort, because Serbia has a generally low take up of social assistance due to administrative barriers associated with it, especially in rural areas.<sup>213</sup> Furthermore, community-based resources such as agricultural co-operatives, agricultural extension services, vocational training centres and employment centres were identified as institutions that could further support the households' integration and provide supplementary sources of income to them. Apart from the formal support from municipal and national authorities and the civil society organisations, the beneficiaries were introduced to their neighbours, so that those neighbours could, for example, provide support services such as childcare, while the beneficiaries were working on the establishment of their businesses.<sup>214</sup> Also, a beneficiary reported additional guidance on pest management in her greenhouse from her neighbours who were in the same line of business.<sup>215</sup>

**Individual business support** to the beneficiaries consisted of personal agronomists who were allocated to the beneficiary households. They provided advice and instructions for business initialisation and development. These consultants were continually monitoring the families during the period of the project implementation so they could be considered to have also provided **mentoring services**.

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<sup>211</sup> Interview with project implementers Maja Vranić and Marija Tomić, carried out in March 2016.

<sup>212</sup> Interview with project implementers Maja Vranić and Marija Tomić, carried out in March 2016.

<sup>213</sup> Arandarenko, M., Avlijas, S., Randjelovic, S., Vladislavljevic, M. & J. Zarkovic Rakic, (2013) "Simulating Policy Reform: Distributional and Poverty Outcomes of the New Social Welfare Law in Serbia". In Ruggeri Laderchi C. and Savastano S. (eds.), "Poverty and Exclusion in the Western Balkans – New Directions in Measurement and Policy", Springer.

<sup>214</sup> Interview with project implementers Maja Vranić and Marija Tomić, carried out in March 2016.

<sup>215</sup> Interview with final beneficiary Sanja Milić, carried out in May 2016.

The IOOs used an individualised approach with each beneficiary and they worked with beneficiaries on the ongoing problems that they had. They provided emotional support, helped them overcome conflicts within the family, and did therapeutic work to moderate depressive moods, motivate family members, and increase their self-confidence and self-respect. They also worked on helping each household to set out specific goals for themselves, from how they envisaged their business to how they envisaged their socio-economic integration into the new community. Access to the consultants, as well as the IOOs was available throughout the duration of the project, as well as, up to two years after the project ended if it was perceived as necessary.

The internet was not a relevant source of information because many areas of rural Serbia do not have landlines or any internet infrastructure. Personal contact was, therefore, the key way of conveying information to the beneficiaries, whether it came to **legal and regulatory advice** or to business training. Existing local resources, established by the National Commissariat for Refugees during the 1990s, such as the municipal ombudsmen for refugees, were relied upon in order to support integration of the beneficiaries. While the ombudsmen were not directly involved in project activities, they were familiarised with the initiative and were key points of contact at the municipal level for the families concerning all legal and administrative matters. This was especially the case before the families found and purchased their houses. Once they obtained housing, the ombudsmen continued to monitor their circumstances.

In order to obtain a **grant voucher of €2,000** to finance the launch of their businesses, the families developed business plans with the assistance of agronomists and IOOs, which the IOOs then presented to the RAISE Committee. The RAISE Committee consisted of permanent members of the UNHCR, the Foundation Ana and Vlade Divac, its two NGOs implementing partners, the Commissariat for Refugees of the Republic of Serbia and a non-voting member from the UniCredit Bank. The purpose of the Grant Committee was to assess each case individually in order to decide whether to issue the grant voucher. Apart from this grant voucher, families were actively encouraged to seek additional funding to expand their businesses, in the form of municipal agricultural subsidies or other sources. For example, a partner of the interviewed beneficiary obtained an additional greenhouse from municipal funding, because he qualified for it as a highly unemployable, vulnerable individual. This allowed them to expand their business beyond the scope of the RAISE project.<sup>216</sup>

The start-up grants were intentionally kept small in terms of scale and value, so that individual mentors could handle them. The key project objective was to offer tailored assistance and support in order to make the beneficiaries, who were not even paying their electricity during the years of living in the collective centres, economically and socially independent again.

Concerning **facilities provision**, the beneficiaries were relocated from the collective refugee centres to rural houses which they purchased within the budget of €10,000. Additional construction material was also provided, as well as expert engineering assessments of the condition of existing properties prior to their purchase. The beneficiaries were taught how to run independent households after years of assisted living and their agribusinesses from these households. Provision of housing was identified as the key prerequisite for starting up an agribusiness, because this would not have been feasible from a collective centre or a social housing estate, even if the families had access to a plot of land.

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<sup>216</sup> Interview with final beneficiary Sanja Milić, carried out in May 2016.

### ***Language and cultural sensitivity***

Language sensitivity was not a component of the project since refugees from the former Yugoslavia speak the same language as the official language of the host country, Serbian. Nevertheless, the project provided a lot of support to the refugees' successful integration into their new communities, both through formal and informal engagement with the relevant stakeholders, as well as through psychological support to the beneficiaries.

## **Outcomes and results**

### ***Impact***

The economic integration and status of beneficiary households improved substantially as a result of RAISE efforts. By the end of the RAISE project, 87% of the beneficiary households had monthly income which exceed the national absolute poverty line<sup>217</sup> - 8,000 RSD<sup>218</sup> per family member. Furthermore, 44.5% of the beneficiaries assessed their material status at the end of the project as 'significantly better' than before (they increased their income by more than 6,000 RSD per family member per month), while 38% viewed it as 'quite better' (they increased their income by between 3,000 and 6,000 RSD per family member per month). While 17.5% of the participants assessed that their material status was 'slightly better' (they increased their income by between 0 and 3,000 RSD per family member per month), none of the families reported a worse outcome than before they participated in the project.<sup>219</sup> An assessment of RAISE 2 showed slightly inferior results, which could be explained by the fact that these families were not selected in the first round of the project, meaning that this group had more challenging personal characteristics or more difficult circumstances.<sup>220</sup>

Furthermore, all beneficiaries were assessed through a psychological test at the beginning and at the end of project period. 100% of RAISE beneficiaries improved their performance on a battery of psychological tests that measured their satisfaction with their living circumstances. Their psychological condition improved once they received their rural house and moved out of the collective centre. After they started their business activity and increased their income, their psychological condition became even more stable. Furthermore, 100% of RAISE beneficiaries were participating in community activities such as social, cultural and sports clubs by the end of the project.<sup>221</sup> Those families that did not improve their financial circumstances substantially also reported the lowest progress on psychological and social integration dimensions of the evaluation.<sup>222</sup> This suggests an important link between material success and emotional wellbeing, in particular for displaced persons.

The evaluation and monitoring mechanism was in place whereby economic and psychological baseline data was gathered for all participating households. At the end of the period, graduation data was

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<sup>217</sup> All these families lived in collective refugee centres before, where they had free food and accommodation, and on rare occasions got small social assistance, up to €80 a month, which is way below the poverty line. They had no other sources of income, apart from occasional physical work, casual jobs on the black market, which were also paid way below the poverty line. Moving into their own homes and getting the start-up grants was a major change in their lifestyles.

<sup>218</sup> 1,000 RSD (Serbian Dinars) is equivalent to approximately €8.

<sup>219</sup> RAISE project Final Narrative Report (15th January 2009 – 15th January 2011), Fondacija Ana i Vlade Divac.

<sup>220</sup> RAISE project Final Narrative Report (15th January 2011 – 15th January 2013), Fondacija Ana i Vlade Divac.

<sup>221</sup> RAISE project Final Narrative Report (15th January 2009 – 15th January 2011), Fondacija Ana i Vlade Divac.

<sup>222</sup> RAISE 2 project Final Narrative Report (15th January 2011 – 15th January 2013), Fondacija Ana i Vlade Divac.



gathered and the differences were analysed in the final project report. Furthermore, IOOs and business consultants continually monitored their beneficiaries qualitatively and reported on their progress.

Overall, the project was assessed as highly successful, particularly for its recognition that refugees and IDPs require more intensive individual work and a multidisciplinary approach to their social and economic integration.

### **Challenges**

While all of the families are considered fully socially integrated in their local communities, it was a long and painful process for many of them. Many beneficiaries moved to the rural house which was far away from the collective centre where they had lived before. They, therefore, had to integrate into an entirely new community. The low educational level of the beneficiaries (most of the beneficiaries finished primary school only) and whether they came from the city or rural areas, were some of the other obstacles to their social integration. Their social integration was also influenced by their prolonged residency in collective centres, war traumas, cultural differences between them and the local population, ill health of family members and bad family relationships.<sup>223</sup> Although the beneficiaries were selected through a detailed *ex ante* assessment of their circumstances, they still varied in their capacities and levels of enthusiasm and motivation to develop their agribusinesses. To overcome these challenges, the support and involvement of the IOOs, advisers and counsellors was crucial as they provided not only knowledge transfer but also helped participants overcome mental and personal obstacles.

## **Conclusions**

### **Key success factors**

Key performance indicators to measure the quality and effectiveness of the RAISE project were economic integration, psychological status and social integration of the beneficiaries. Ownership of a rural house was recognised as a prerequisite for entrepreneurial activities of the beneficiaries, because collective living in social housing and the so-called ghettoisation of these communities has shown to be an extreme impediment to their socio-economic integration.<sup>224</sup> Another key success factor is that already at the stage of project design the refugees and IDPs were recognised as a highly psychologically-vulnerable group. They, therefore, received additional support to build their motivation and self-esteem in order to start believing that they can establish and run an economically sustainable household. Such support included psychological screening tests at the various stages of project implementation, as well as, regular visits by social workers and mental health professionals. Furthermore, the project had an extensive, already established, municipal infrastructure to rely on. The National Commissariat for Refugees established local refugee ombudsman offices across the country during the 1990s, which supported the integration of RAISE beneficiaries into the wider community and supported their access to additional socio-economic entitlements.

RAISE is the only initiative in Serbia (and the wider Western Balkans) that has focused on the economic integration of refugees and IDPs in a holistic fashion through paying attention to the various determinants of socio-economic inclusion, such as housing provision, mental and emotional wellbeing

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<sup>223</sup> RAISE project Final Narrative Report (15th January 2009 – 15th January 2011), Fondacija Ana i Vlade Divac.

<sup>224</sup> Interview with project implementers Maja Vranić and Marija Tomić, carried out in March 2016.



and social integration within the host community. All of the components that satisfy a good practice for migrant entrepreneurship have been included into the RAISE project design. This is also reflected in its high success rate. The project's key innovation is the provision of psychological support to refugees in order to support their business development efforts, and their integration into the community. Furthermore, the project placed a strong emphasis on networking with local organisations, neighbours and local authorities in order for their beneficiaries to tap into as many additional support services as they could.

### ***Replicability***

Given the growing problem of ageing and depopulation in rural areas across Europe, RAISE is a highly replicable model that could be geared towards the revival of rural areas and food production businesses. The fact that business survival rates were very high, despite the low educational attainment and employability of the project's beneficiaries indicates that this is an effective model for the socio-economic integration of the most vulnerable populations.

Nevertheless, this is an expensive project. The low cost of rural land and housing, as well as professional services in Serbia allowed for a very labour and resource-intensive project design and intensive engagement of agronomists, business consultants, social workers and psychologists. Such an integrated approach in a different context may be a lot costlier. The replicability of the project's financing model may also prove challenging in a different context. While corporate and philanthropic donors from Serbia and the diaspora donated a large amount of resources to support refugees and IDPs who fled to Serbia from Croatia and Kosovo during the 1990s, this support is yet to be replicated in the case of the ongoing refugee and migration crisis. The Ana and Vlade Divac Foundation was, however, successful in obtaining funding from international charitable organisations and corporations in order to implement their activities to support migrants that have been passing through Serbia since 2015.<sup>225</sup>

While RAISE will not be implemented again in its current format, the Ana and Vlade Divac Foundation has been using some of their experiences from this project to more effectively respond to the ongoing migrant crisis in the region, because Serbia is one of the key transition countries for many of the migrants en route to Western Europe. Their approach, however, has been modified to concentrate on the build up of transferable skills, as most of these people do not plan to stay in Serbia permanently. At the same time, having learned the value of psychological and therapeutic support for refugees from RAISE, the organisation is incorporating that component into all of their future activities focusing on the socio-economic empowerment of migrant populations.<sup>226</sup>

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<sup>225</sup> Interview with project implementers Maja Vranić and Marija Tomić, carried out in March 2016.

<sup>226</sup> Interview with project implementers Maja Vranić and Marija Tomić, carried out in March 2016.

**Testimonial – course participant 2011-2013:**

*“Getting the greenhouse was the most important, but all of the other support around it added even more value. Although our children will go to school, I really like that they will have something to fall back on if one day they are not able to find work. They would be able to make a living from this. This has been really good for us, in every sense, spiritually too. This has saved us.”*

*Sanja is an ethnic Serb from Croatia. She initially fled to Serbia in 1995 at the age of 15. She went to Germany after a few years but she was deported in 2002 while pregnant. As a single refugee mother with low skills and without job prospects or a housing solution in the city, she qualified for RAISE in 2010 and obtained a rural house and a greenhouse for vegetable production. She participated in the project for two years. Since then, her partner obtained an additional greenhouse from the municipality because he was unemployed. They recently managed to buy a car, which will allow them to expand the business and bring more produce to the market place than they were able to do on a bus. They now plan to expand into fruit production and they want to use the car to also transport their neighbours' produce to the marketplace. In addition, she would like to obtain an organic produce certificate for her vegetables.*

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### List of interviews

- Maja Vranić - Development manager, Foundation Ana and Vlade Divac
- Marija Tomić - Project assistant, Foundation Ana and Vlade Divac
- Sanja Milić - Final beneficiary

### *Contact details and website for the initiative*

Email: [hod@divac.com](mailto:hod@divac.com)

Website: [http://fondacijadivac.org/Foundation-Ana--Vlade-Divac/632/RAISE-Project.shtml/nav\\_start](http://fondacijadivac.org/Foundation-Ana--Vlade-Divac/632/RAISE-Project.shtml/nav_start)

## 20. Kompass (Germany)

<b>Name of initiative:</b>	Kompass - Zentrum für Existenzgründung (Kompass – Centre for Entrepreneurship)
<b>Name of implementing organisation:</b>	Kompass Zentrum für Existenzgründungen GmbH
<b>Type of implementing organisation:</b>	Non-governmental organisation
<b>Country (region/municipality):</b>	Germany (Frankfurt am Main)
<b>Implementation period:</b>	2000 - ongoing
<b>Main activity/dimension:</b>	Individual Business Support
<b>Funding:</b>	Public
<b>Summary:</b>	Kompass provides comprehensive support to start-ups throughout their lifecycle through the 4+1 model. The practice provides a mapping tool that contains all start-up resources that are available in the Frankfurt area where the service is provided.

### Overview

#### **National context**

Since the 1960s, Germany has been one of Europe's major destination countries for migrants. Migrant businesses employ 2.2 million people, which represents 18% of all jobs in owner-managed small- and medium-sized enterprises. In addition, they contribute to the internationalisation of SMEs.

Due to the fact that Germany is federally organised and migrants are distributed very heterogeneously in Germany, a vast variety of different initiatives can be found on regional (Land) and local level (Kreise). The 'Federal Ministry for Economic Affairs and Energy Business Start-up Portal' serves as a multilingual platform for information. In addition, initiatives on the regional level focus at least partially on migrant entrepreneurship. Those initiatives are rather heterogeneous and target different aspects. Some initiatives focus on highly-qualified migrants, other initiatives focus on specific immigrant groups (migrants from Turkey, Serbia etc.) but mostly on migrants from traditional migrant destinations.

Several measures are adapted to the needs of this specific population meaning that the service/scheme, which was established initially for domestic entrepreneurs was slightly altered with migrant specific requirements and is offered in foreign languages, including specific information for migrants etc.

#### **Objectives**

The main objective of Kompass is to support entrepreneurs establishing successful businesses in the city of Frankfurt taking into account changing social and economic market conditions. Kompass does not only offer direct support but also contacts and is an active and pivotal member of the "Rhein-Main Network". The aim is not to focus only on the start-up phase of enterprises, but to provide assistance over the entire lifecycle of start-ups. This includes the start-up simulation phase, the pre-start-up phase and the post-start-up phase. Guiding principles of Kompass are to foster a holistic approach to entrepreneurship support; to create an entrepreneurial spirit within regions of the Frankfurt area; to create new jobs and a lower unemployment rate; to provide equal entrepreneurship opportunities; to

improve the competitiveness of the region – through self-employment and new firms; and to enable efficient use of public money for start-up support institutions.

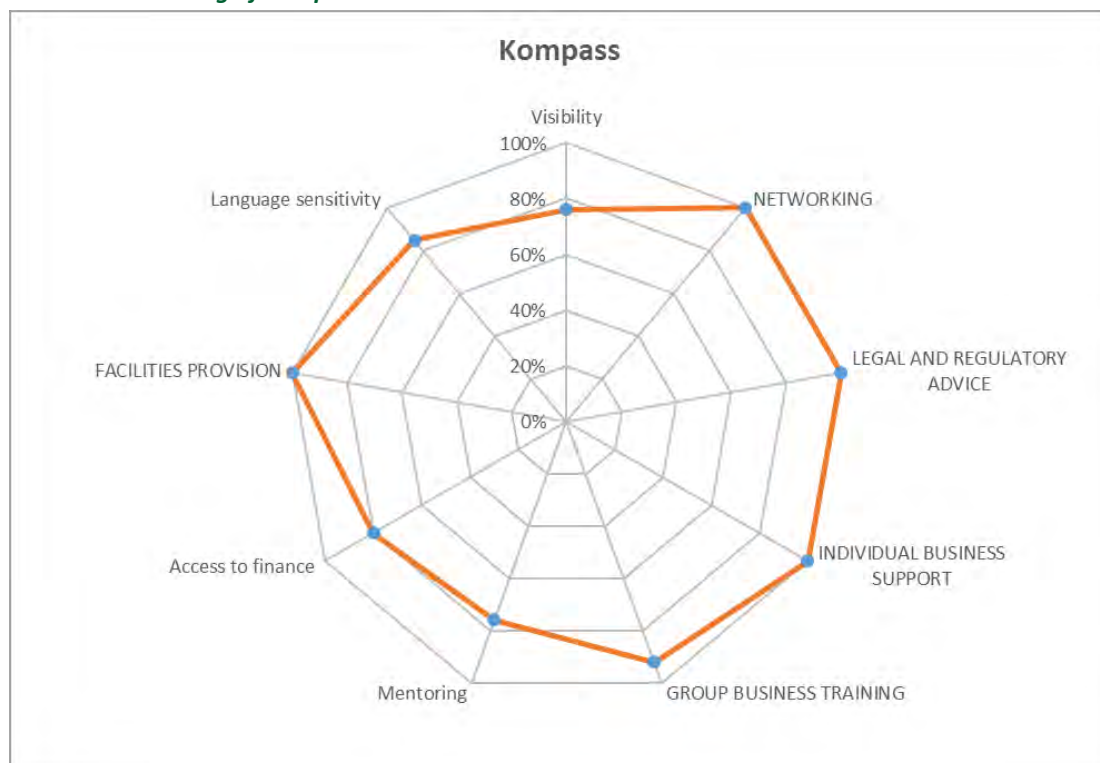
### Strengths

Kompass is a well-established institution in Frankfurt, widely known among its target group (unemployed, migrant community etc.), and recognised for its services not only by its (former) clients. It provides a wide range of services at different stages of the start-up process and their combination, tailor-made nature and access to the regional “Rhein-Main network” (consisting of more than a dozen local and regional institutions engaged in economic development at all levels including policymaking, industry clusters, banks, universities, employee and employer associations, and chambers of commerce) are accompanied by a highly knowledgeable and experienced team of staff.

Overall Kompass’ success in the start-up support area can be attributed to its good practices including:

- Lifecycle support of the start-up (the 4+1 phase model explained below);
- Network of transparent regional start-up resources (Mapping Tool);
- Competence assessment and gap identification (Profiling Tool);
- Networking start-ups for customers, suppliers, or potential partners – in local or international areas to make new connections;
- Affordable facilities for start-ups and small enterprises.

**Figure 21: Benchmarking of Kompass**



## Implementation

### Activities

Kompass’s activities are “founded on three pillars”:

- Start-up Support: Across genders, nationalities, professional backgrounds and ages;
- SME Support: Small and Medium Enterprises;

- Consultation and training projects to support entrepreneurship development and boost economic activity nationally and internationally.

The start-up support is organised along the “Lifecycle Support – 4+1 Phase Model”, which refers to four phases of the start-up process and in addition the start-up simulation phase<sup>227</sup>:

- In the start-up simulation phase the aim is to approach potential entrepreneurs. Therefore, potential entrepreneurs are approached and contact is established (via events, media etc.). The phase also includes informing about the required steps of the start-up process and regional resources. A “mapping tool” (transparent network of regional start-up resources) has been established for that.
- In Phase 1 orientation on start-up risks and opportunities is provided. This includes the assessment of socio-economic competences, as well as, identification and advice on strengths and gaps of the business plan. A profiling tool has been developed for that purpose. Only after the successful completion of this phase, the next phase can be started.
- Phase 2 is still part of the pre-start-up phase and concerns the support to acquire required training and qualifications. It also includes assistance in business and financial planning and preparation. A mapping tool with structured information relevant for this phase is available. Only after the successful completion of this phase, the next phase can be started.
- Phase 3 concerns the post-start-up-phase. It includes assistance in business, tax and VAT registration, as well as, networking assistance along the value chain (suppliers, partners etc.). Phase 3 includes continuous coaching.
- Phase 4 aims at supporting business growth by providing ongoing coaching, support in strategic planning and troubleshooting and networking assistance. A matching tool has been established for support in Phase 3 and 4.

In addition to these core activities, Kompass is also involved in other relevant projects. This includes, for example, the project “Start-up workshop – Refugees take action” (Gründerwerkstatt – Flüchtlinge tun was) that offers refugees who already have professional experience or were self-employed before in their home-country the chance to start a career in Frankfurt and international projects like “BARTOK - strengthening counselling and empowerment of contact persons in the public business promotion” (BARTOK – Stärkung der Beratungs- und Handlungskompetenz von Ansprechpartnern der öffentlichen Wirtschaftsförderung).

There are also activities for migrants who wish to establish an enterprise in their country of origin. The measure is called “Business Ideas for Development”. Migrants are bridge builders between their countries of origin and the countries in which they currently live and work. With their skills, ideas, experience and contacts, they are key drivers of change in both settings and contribute to the development of their countries of origin. Many migrants contribute to their home countries’

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<sup>227</sup> Tools have been developed for all four phases. For example, in the “entrepreneur check” in the first phase of the decision, the step to go into self-employment is assessed based on the potential of the entrepreneur. If an enterprise is to be established, additional skills are required. Phase two includes specific tools to support founders with their business plan (e.g. specific financial tools for trade, catering and services). This approach provides structure, accurate analysis of customers and markets and financial planning considerations, so that from an initial concept, an independent, successful company can grow. To check the business idea on durability, Kompass provides a tool for the sustainability of the business idea that shows its opportunities and difficulties. The survival of the company is not the only focus, environmental and social standards are also discussed.

development while living elsewhere. Kompass assists migrants to set up a business and build economic ties between countries, or promote cross-border scientific co-operation, or support friends and family by sending remittances. A significant number of migrants decide at some point to return to their countries of origin on a temporary or permanent basis, which enables them to share their knowledge directly at the local level.

Kompass offers a wide range of services described on its up-to-date and comprehensive website. Kompass organises specific events with partner institutions (for example technology and start-up centres), addressing specific (potentially underrepresented) target groups, such as migrant communities from countries like Cameroon, via social media channels, using testimonials. These are all activities that contribute to **raising the awareness and visibility** of the initiative.

Furthermore, access to Kompass's **network** is provided for clients via the Kompass team. Kompass is a subsidiary of the Frankfurt Economic Development GmbH and thus part of the public network of institutions supporting business development in Frankfurt. It is part of the formal federal network of technology and start-up centres, has close contacts to financing institutions and to business education institutions and others. Additionally, legal and regulatory advice and relevant contacts are provided, especially after the pre-start-up orientation and planning phase.

Kompass also offers a wide range of services in different phases (the 4+1 Phase Model) such as "Approach and Acquire"; "Orient and Assess"; "Plan and Qualify"; "Start and Implement"; or "Stabilise and Grow" (see above) **through individual business support**. The entire range of business areas is included and this comprehensive, yet, tailored approach is an important factor for the effectiveness of the programme.

A wide range of different **trainings** (entrepreneurial education; required qualifications for specific businesses; business and financial planning; business, tax and VAT registration; networking; strategic planning, etc.) is available. Some are directly offered by Kompass, others by partner organisations (for example, legal requirements to run a company or hygiene regulations in gastronomy). The comprehensive approach is relevant as it makes sure a wide set of needs for (potential) entrepreneurs can be addressed.

Moreover, **mentoring** is provided by former clients free of charge. Mentors are chosen in a way that their expertise matches the specific challenges each client faces. In addition, there are specific groups online, including current and former clients, that do not offer mentoring but complement it with informal advice and support. In a project oriented towards refugees, other migrants act as mentors.

With reference to **access to finance**, Kompass co-operates with banks and public funding institutions and offers migrant entrepreneurs information about funding opportunities and contact information but also offers its own funds (Frankfurter Gründerfonds providing up to €50,000). Access to the funds is provided for some start-ups given their suitability.<sup>228</sup> Kompass also offers **facilities**. It is located in a start-up centre where start-ups can find cheap access to facilities for a limited time. It offers four months of free facilities and after that access to cheap facilities and co-working spaces through the

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<sup>228</sup> To receive funding from the Gründerfonds a viable business plan has to be submitted that is tested by Kompass. Founding location must be Frankfurt and the capital requirement must not exceed €50,000. Also it must be documented that the founder has no other standard collateral.

start-up centre. It offers support to facilitate the acquisition/rent of facilities, supports finding a shop floor or workshop room, and/or helps with securing a contract with preferential rates.

### ***Language and cultural sensitivity***

Languages spoken by the Kompass staff are Spanish, Arabic, English, French, and German and have different cultural backgrounds. In cases other language skills are required, professional translators are used.

## **Outcomes and results**

There are no specific target numbers of start-ups that have been/are supported by Kompass. However, the institution is highly successful. Since its establishment, it has been approached by 22,000 potential entrepreneurs and, given the systematic support in the start-up phase, the survival rate of businesses founded with the help of Kompass's services is 80% after 5 years (compared to the national average of 30% - 50%). Since its establishment, Kompass has helped develop 5,000 start-ups in the Frankfurt region.

A monitoring system is available to collect this information. Kompass is certified according to ISO 9008, and information is collected on start-ups that have a proven record of having received Kompass support. Kompass published a report in which the number of start-ups is collected every quarter. Every five years Kompass checks externally, how many of the founders are still on the market - often in the context of a master's thesis in co-operation with a university.

## **Conclusions**

### ***Key success factors***

Kompass has established itself as a well-respected actor in Frankfurt's business development ecosystem. The most direct indication of its success is the share of 97% of former clients that would recommend Kompass's services. Most potential entrepreneurs come to Kompass due to direct recommendations.

From the Kompass's perspective, one important success factor is that Kompass avoids clustering migrant entrepreneurs as a separate group. What they offer is a start-up support. If potential entrepreneurs are from the migrant community and hence facing additional challenges, these are addressed in the support process in a tailor-made, specific manner.

### ***Replicability***

To discuss replicability, it is important to recall the core institutional setting of Kompass, that is required in order to replicate its activities:

- Kompass is a subsidiary of the Frankfurt Economic Development GmbH and thus part of the public network of institutions in the field in Frankfurt.
- Kompass is also part of the formal federal network of technology and start-up centres.
- Kompass has close contacts to financing institutions, to business education institutions, etc.

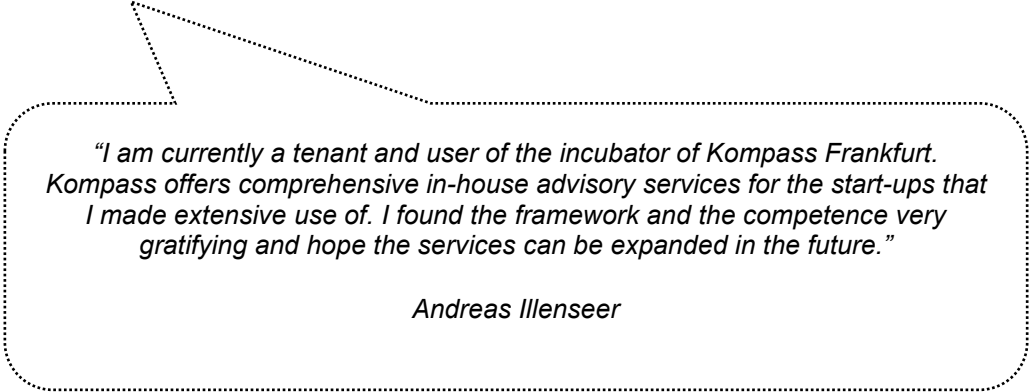
Therefore, the success of Kompass is reliant on a demanding institutional setting. However, the "4 +1 Phase Model" and the corresponding tools have the potential to be replicated. The phases of the "4 +1 Phase Model" can be considered generic and it would certainly be possible to establish comparable



services also aiming at providing services for each of the phases.<sup>229</sup> The tools are structured guidelines for the services (including thresholds) and are adapted to the specific context in Frankfurt and are, therefore, in general not directly replicable, however could be further adapted to fit various contexts.

Kompass has existed for more than 15 years and has constantly been developed further based on societal challenges, such as new wave of immigrants inducing adaptations of the tools or new projects, and additional requirements from entrepreneurs.

**Testimonial – Recipient of Kompass services in 2016:**



*"I am currently a tenant and user of the incubator of Kompass Frankfurt. Kompass offers comprehensive in-house advisory services for the start-ups that I made extensive use of. I found the framework and the competence very gratifying and hope the services can be expanded in the future."*

*Andreas Illenseer*

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<sup>229</sup> The phases are: +1: Approach and Acquire; 1: Orient and Assess; 2: Plan and Qualify; 3: Start and Implement; 4: Stabilize and Grow.

## Sources

### Literature list

- Kompass in a nutshell, Kompass 2015.
- MIPEX (2015) Migrant Integration Policy Index 2015: Germany.  
<http://www.mipex.eu/germany>.

### List of interviews

- Ellen Bommersheim - CEO Kompass
- Testimonial: Andreas Illenser (information from website/leaflet)

### Contact details and website for the initiative

*Email:* [info@kompassfrankfurt.de](mailto:info@kompassfrankfurt.de)

*Website:* <http://www.kompassfrankfurt.de>

## 21. Canada – National Network of Economic Development and Employability (PEI)

<b>Name of initiative:</b>	RDÉE IPE (National Network of Economic Development and Employability – Prince Edward Island)
<b>Name of implementing organisation:</b>	RDÉE (National Network of Economic Development and Employability)
<b>Type of implementing organisation:</b>	Non-governmental organisation
<b>Country (region/municipality):</b>	Canada (Prince Edward Island)
<b>Implementation period:</b>	2000 - ongoing
<b>Main activity/dimension:</b>	Business Training, Mentoring, Access to Finance, Facilities Provision
<b>Funding:</b>	RDÉE IPE is funded through federal, provincial grants and by Citizenship and Immigration Canada (a branch of the Federal government.)
<b>Summary:</b>	RDÉE IPE provides highly individualised and flexible assistance in a broad range of areas. A primary contact is through a certified business counsellor who provides one-to-one tailored services formulated around a "one-stop shop" approach. Training and support are made available to clients at every point in the business development, from business idea to set-up. RDÉE IPE provides facilities for up to six months free of charge through its hub system.

### Overview

#### **National context**

Canada has been a long-standing destination of immigration and about one fifth of its residents are born abroad.<sup>230</sup> While there are a range of supports for individuals wishing to start their own businesses available, these supports are generally not targeted to immigrant entrepreneurs. Most support schemes targeting migrant entrepreneurs are carried out at the provincial (regional) or municipal (local) levels.

#### **Objectives**

The National Network of Economic Development and Employability – Prince Edward Island (RDÉE Prince Edward Island Inc.) is the provincial francophone economic development council of Prince Edward Island. Its mission is “to contribute actively to entrepreneurial and community economic development within the Acadian and francophone community of Prince Edward Island, while collaborating to the economic development of the province”. It offers support services for community economic development and co-operative development services as well as certain services for entrepreneurs. Its target group are migrants in Prince Edwards Island who are francophone but at the same time French might not be their native language.

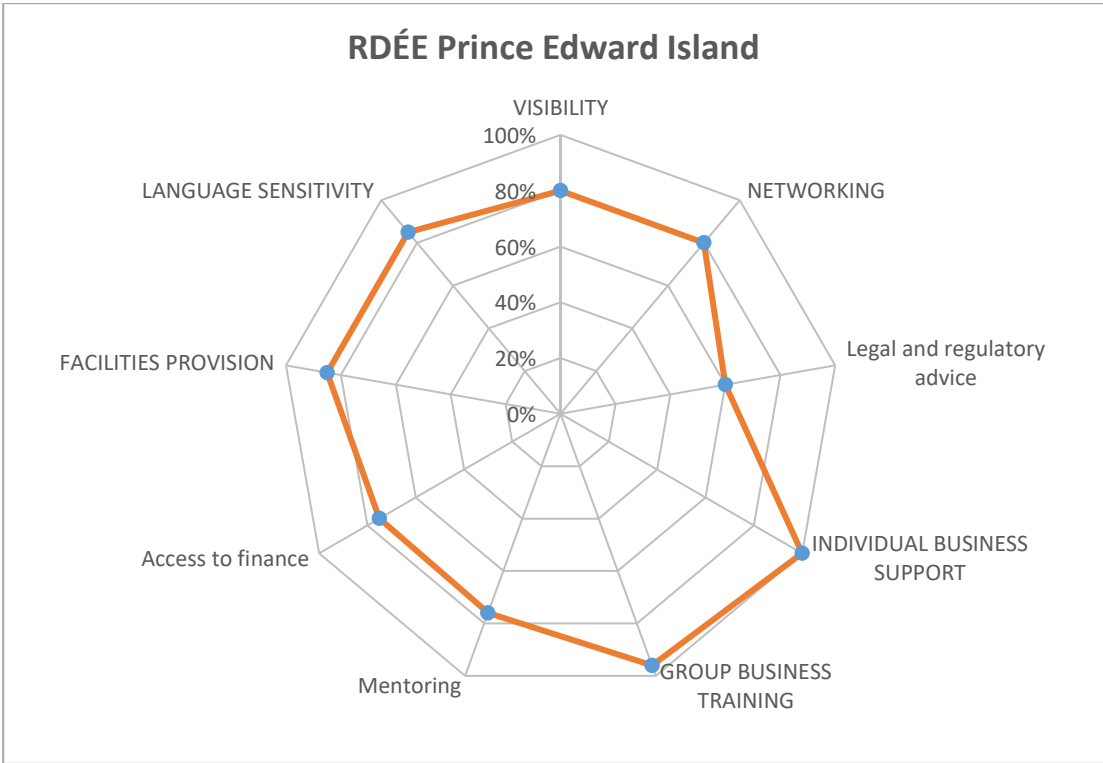
#### **Strengths**

With a small clientele, RDÉE Prince Edward Island (RDÉE IPE) provides one-to-one personalised advice and training to its migrant entrepreneur clients. It is this tailored personal approach along with the

<sup>230</sup> MIPEx (2015). Migrant Integration Policy Index 2015: Canada. <http://www.mipex.eu/canada>.

broad range of business development services provided, the flexibility of services and the extension of assistance in cases where social and cultural issues arise, that make RDÉE IPE an example of a good practice. Each entrepreneur's primary contact is a certified business counsellor who provides one-to-one tailored services formulated around a one-stop shop approach. Training and support are made available to clients at every point in the business' development, from business idea to set-up. Access to networking is gained through members of an informal network, which provides opportunities to network with other migrant and native entrepreneurs engaged in, where possible, similar or related businesses. Flexibility in the manner in which funding received by the programme is used allows for a great deal of flexibility in the training services provided. Regarding facilities, in addition to assisting in the acquisition of facilities, RDÉE IPE provides facilities for up to six months free of charge through its hub system. While operating in the hub, clients continue to have access to business counsellors, training resources, and advice in the areas of securing contracts and acquisition of capital resources.

Figure 22: Benchmarking of the RDÉE IPE Programme



Implementation

Activities

RDÉE Prince Edward Island Inc. is the provincial francophone economic development council of Prince Edward Island. RDÉE IPE is a full-fledged member of the national economic development network called RDÉE Canada. It offers support services for community economic development and co-operative development services, as well as, certain services for entrepreneurs. The RDÉE IPE, which has existed since 2000, first operated as a programme of the Baie Acadienne Development Corporation. In March 2010, it was officially and independently incorporated as a non-profit organisation. RDÉE Prince

Edward Island Inc. receives funding from Employment and Social Development through its Canada Enabling Fund for Official Language Minority Communities.<sup>231</sup>

RDÉE IPE's work with immigrants is part of a **two-step process of integration**. The first step involves the broader integration of migrants (for example language and cultural services), and the second workforce integration (including entrepreneurship). Many of the resources are directed through the branch responsible for the first stage of the process. At the core of the entrepreneurial migrant programme is the matching of potential entrepreneurs with a business counsellor who provides **one-to-one tailored services** formulated around a one-stop shop approach. The business counsellor (adviser) provides **basic business training** (some of which is provided in group settings or a series of "lunch and learn" sessions - which provide information on a variety of topics including legal, regulatory, and financial advice), assists in the development of a business plan, and helps to evaluate the feasibility of the entrepreneurial venture. The beneficiaries meet with their adviser (usually the same individual) on an "as needed" basis.

The remaining services offered around this core are provided by a network of outside experts to whom the migrant entrepreneur is referred. These outside services include legal and regulatory advice, access to financing, more technical aspects of business training, support in the acquisition of facilities, and mentorship. Each client's individual needs are formally assessed, and any legal and regulatory advice deemed necessary is provided through referral to government programmes/services, coordinated meetings with public administrators (with whom RDÉE IPE has good ties), and local law firm referrals. Similarly, RDÉE IPE works with partners to provide information and access to financing. Based on needs, a source of financial resources is recommended to the migrant entrepreneurs. RDÉE IPE provides everything the client requires up to the point at which the client is presenting his/her case for financing. Because of the flexibility of its funding model, RDÉE IPE is even able, in some cases, to provide its clients with necessary specialised business training by hiring outside experts. For example, it was determined that one client needed the assistance of a finance expert and thus, funds were used to hire a financial expert to assist. Finally, while there is no formal **mentorship** network or programme in place through RDÉE IPE, mentors engaged in an informal network are sought out where it is deemed necessary. A beneficiary of the programme gave an example of this.<sup>232</sup> Following a three-month RDÉE IPE internship taken by the beneficiary, he was provided with a mentor whom he credits with assisting a great deal in **networking with local business owners**. This enabled him to co-ordinate business schemes with other business owners up and down the supply chain of the beneficiary's intended business.

While **one-to-one mentorship** works well in some cases, a number of RDÉE IPE clients have indicated that they prefer not to rely on one person for advice. In response, RDÉE has set up a hub system which can be accessed by clients following an initial consultation with a business counsellor, which has become central to the activities carried out at RDÉE IPE. The hub involves a physical location for migrant entrepreneurs to work out of (develop a business plan and start the business where feasible) for up to six months. At the hub, entrepreneurs have access to the resources and advice they need from several experts or mentors. In addition, RDÉE IPE provides facilities for up to six months free of charge through its hub system. While operating in the hub, clients continue to have access to business counsellors, training resources, and advice in the areas securing contracts and acquisition of capital

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<sup>231</sup> Information taken from RDÉE IPE website.

<sup>232</sup> Interview with final beneficiary, carried out in May 2016.

resources. No direct involvement (advice only) in securing contracts or provision of other materials is provided.

### ***Language and cultural sensitivity***

The clientele at RDÉE IPE are a very select group of migrants (francophones in a small community). Indeed, funding is provided based on this condition. French can be the client's primary, secondary or even third or fourth language. Thus, all services are delivered in French. French language training is offered not by the entrepreneurship programme, but in the first stage of integration in the broader programme. English training is also offered through an online service, which includes classroom follow-up.

RDÉE IPE service providers are HR qualified (a Canadian certification) to deal with cultural issues. Indeed, RDÉE IPE staff members provide training in cultural sensitivity to firms that hire migrants with varied cultural backgrounds. As an example, through the one-to-one mentoring programme, some clients indicated a discomfort because in their culture asking for help indicates a sign of weakness. Thus, the programme moved to the hub system described above.

## **Outcomes and results**

### ***Impact***

One of the highlighted positive impacts of the project is the impact of the programme on clients' ability to bridge the cultural and language gap. Differences in cultural norms can prevent potential migrants from seeking out the assistance they need, whether it is related to business training, operations or financing. Indeed, one beneficiary of the RDÉE IPE programme indicated that, because of cultural and language differences, he had become frustrated and unable to communicate with the local community. The example given by the beneficiary was that he found that in the Canadian culture people he attempted to contact did not respond quickly or at all to requests for information. He was able to overcome this through the assistance of a mentor. The highly tailored approach and the introduction of a hub system help to bridge these cultural and language gaps. Another added value of this project is the intended effect it has had on the cultural make-up of the community. The RDÉE IPE programme targets a minority population (francophone migrants) with the goal of increasing the number of migrants in the community in the target population. While it is early in the programme's tenure, the number of francophone families in the community has increased (from two francophone families to seven) - likely due to programmes like RDÉE IPE's.

RDÉE IPE has both adopted examples of good practices from the local chamber of commerce and taken initiatives to respond or adapt its existing schemes. With respect to mentorship, RDÉE IPE partnered with the chamber of commerce to adopt its hub model.<sup>233</sup> The move to a hub system is an example of learning with respect to good practices.

Because the programme has been in place for a short period of time and caters to a highly specialised clientele, little formal evaluation of the success of RDÉE IPE has been done. However, an informal examination of the outcomes of clients suggests the programme has had a good deal of success.

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<sup>233</sup> Interview with Director General RDÉE, carried out in April 2016.

### **Challenges**

Given that the target population is a minority group, the primary challenge faced is reaching the target population and promoting the project within them. The francophone population in the province is very small and, therefore, the programme relies on an informal network within the target population to reach clients. Personal challenges of participants include initial language challenges as French is often a second, or even third or fourth language of the participant in addition to socio-cultural challenges that might be faced by migrants in the beginning, such as different level of formalities.

## **Conclusions**

### **Key success factors**

The key success factors of this scheme are the breadth of information provided, the tailoring of the services, and the flexibility of the programme. The beneficiaries appreciate in particular the customised approach and the access to expert advice and the community, which is facilitated through the business counsellors.<sup>234</sup> The participants come from varied cultural backgrounds, have different levels of business experience and, thus, appreciate a programme that is customised to their needs.

Most programmes in Canada are not targeted at potential entrepreneurs, but provide more general services to newly arriving immigrants. RDÉE IPE is one of only a few service providers offering such services. At the same time, the RDÉE IPE programme has the additional goal of supporting a minority population within the province. The customised approach and the advent of the hub system represent the programme's innovativeness in programme delivery. Though the programme has begun to shift to the hub approach, it will be important for the scheme to maintain the flexibility of the programme to enable those clients who want one-to-one mentorship to have access to such support.<sup>235</sup>

### **Replicability**

The ability to replicate the RDÉE IPE model would depend highly on the scale of the replication. The programme is successful, in part, because it has such a small number of clients to whom it is able to provide very customised services. It may be quite difficult to replicate this approach on a very large scale as it was developed to complement the specificities of the province. Therefore, the scheme would need to be adapted to the specific area where it would be implemented.

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<sup>234</sup> Interview with final beneficiary, carried out in May 2016.

<sup>235</sup> Interview with final beneficiary, carried out in May 2016.

**Testimonial – course participant in 2016:**

*“When I arrived in Canada I had no idea about how to find a job let alone start a business. It is all about communication. RDÉE was customised to meet my requirements and helped me communicate more effectively and start my business.”*

*William, a Chinese native living in Canada since 2013, applied for the RDÉE IPE project after hearing about it from a francophone acquaintance. After a three-month internship in which he travelled around the province speaking to entrepreneurs, he found a mentor and a “friend”. Through the assistance of his friend and mentor he was able to network with local tour operators and discover how they do business. He now operates his own tourism business.*



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### List of interviews

- Bonnie Gallant - Director General, RDÉE
- Catherine Rioux - Project Coordinator LIENS, RDÉE
- William - Final beneficiary

### Contact details and website for the initiative

*Email:* [bonnie@rdeeipe.org](mailto:bonnie@rdeeipe.org)

*Website:* <http://www.rdeeipe.net>

## 22. Australia – Ignite Small Business Start-ups

<b>Name of initiative:</b>	Ignite Small Business Start-ups
<b>Name of implementing organisation:</b>	Settlement Services International (SSI)
<b>Type of implementing organisation</b>	Community-based not-for-profit organisation
<b>Country (region/municipality):</b>	Australia (Sydney)
<b>Implementation period:</b>	2013 - ongoing
<b>Main activity/dimension:</b>	Individual Business Support, Access to Finance, Mentoring, Visibility, Networking, Legal and Regulatory Advice
<b>Funding:</b>	SSI funds the activity from their overall budget.
<b>Summary:</b>	The scheme has an established partnership with a microcredit institution that enables clients to receive funding. Participants are guided through developing a bankable business plan and starting a business on an individual level. Herein, the initiative differentiates itself from others by using the Sirolli model of enterprise facilitation, where the new entrepreneurs mostly need to bring passion for their start-up and are then enabled to tap into the knowledge of a large network of experts that help them through different stages and challenges.

### Overview

#### *National context*

Traditionally, Australia is a migrant destination country and in the past six decades has taken in more immigrants – as percentage of the total population – than most other western countries.<sup>236</sup> In 2012, about 27% of its population was foreign-born.<sup>237</sup> Besides skilled and professional immigrants, Australia does also have a long history of humanitarian immigration.

Australia introduced an Entrepreneurial Migration Category for migrants already in 1976 to allow immigrant entrepreneurs with detailed business proposals and capital to enter Australia under the permanent migration programme as migrant settlers. Mainstream support services are available also to migrants. For instance, the New Enterprise Incentive Scheme (NEIS) is in place through the government department of employment, providing training, mentoring, and income support for potential entrepreneurs. Targeted support is also available, however, due to a lack of funding, many of the support schemes are provided for a limited period of time.

Like other migrants, refugees settle mainly in large Australian cities (90%), but have been found to have greater problems with settlement and integration than labour migrants. At the same time, they also experience greater socio-economic disadvantages in Australia than other immigrants.<sup>238</sup> One

<sup>236</sup> OECD (2011). SOPEMI: International Migration Outlook. OECD Publishing, Paris.

<sup>237</sup> MIPLEX (2015). Migrant Integration Policy Index 2015: Australia. <http://www.mipex.eu/australia>.

<sup>238</sup> Hugo, G. (2011). Economic, Social and Civic Contributions of First and Second Generation Humanitarian Entrants. Department of Immigration and Citizenship. [https://www.dss.gov.au/sites/default/files/documents/01\\_2014/economic-social-civic-contributions-booklet2011.pdf](https://www.dss.gov.au/sites/default/files/documents/01_2014/economic-social-civic-contributions-booklet2011.pdf).

pathway for refugees to overcome these problems, including unemployment and low-wage employment, is to set up their own business. Ignite Small Business Start-ups, an initiative by Settlement Services International, acknowledges this very fact and aims to support refugees that have the potential to start a successful business in Sydney.

### ***Objectives***

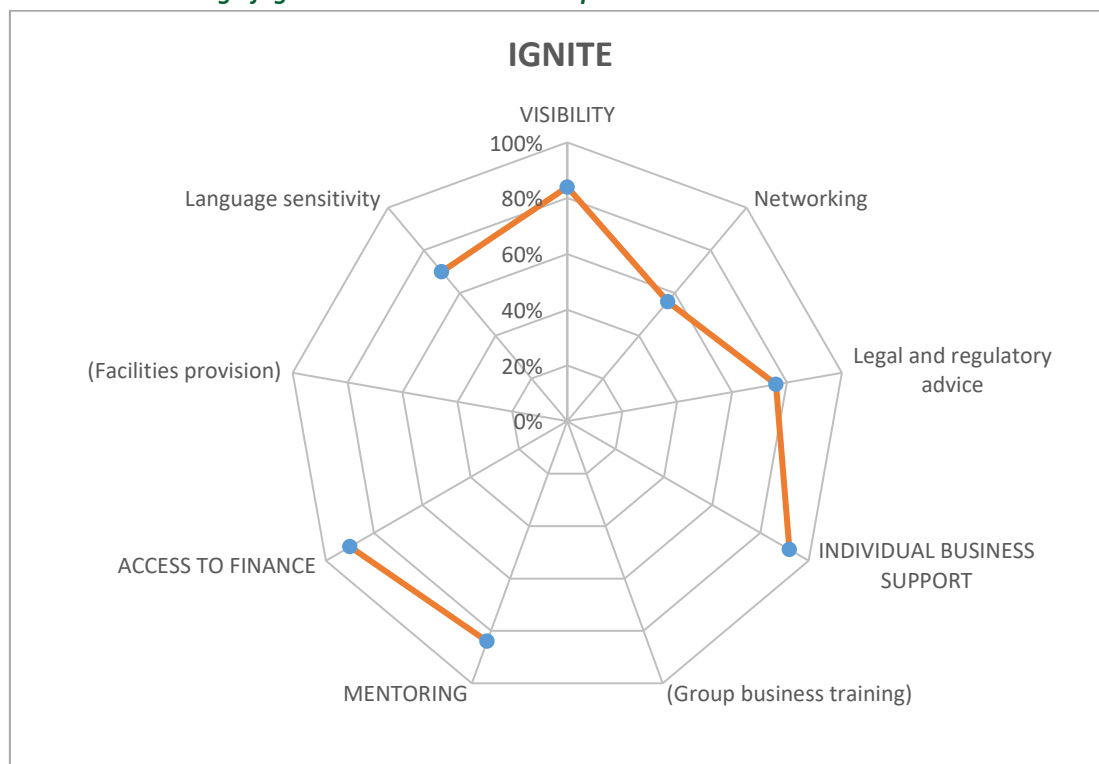
Many recently-arrived refugees face significant barriers to employment in Australia, in particular during the early stages of their settlement. The Ignite Small Business Start-ups initiative facilitates business creation for people from refugee backgrounds who are keen to establish a small business in Sydney. The potential entrepreneurs are supported by Ignite Enterprise Facilitators, business mentors and a resource team made up of volunteers from local businesses, councils, chambers of commerce and other individuals who can share their business knowledge and skills.

Ignite does not aim to produce as many refugee entrepreneurs as possible in a given time, but to provide those that are ready with the necessary support to start. In absolute numbers 46 refugees set up a business with the help of Ignite as of May 2016. Ignite considers this a success, because all of them received the extent of support they needed. The businesses that have been established are largely still in operation and some have grown and are now employing other migrants, as well as, natives.

### ***Strengths***

Ignite combines coherently a number of support measures in different areas, which makes it an exemplary practice. Specifically, the scheme uses individual business support, access to finance, mentoring, visibility, networking and legal and regulatory advice in a way that they complement each other. Refugees are made aware of the initiative through different channels such as organisations supporting them more generally or other migrants. The selected participants are guided through developing a business plan on an individual level. For this they are supported by enterprise facilitators, advisers and mentors, which help with the practicalities of starting a business. Ignite also has a memorandum of understanding with a microcredit institution, which eases the access to capital for many of its clients. The scheme also performed well in relation to language sensitivity as the initiative has a large network of translators that ensure that every refugee can participate in the programme. Where it is necessary a translator can accompany a client to meetings to ensure everything is understood well.

**Figure 23: Benchmarking of Ignite Small Business Start-ups**



## Implementation

### Activities

The Ignite Small Business Start-ups initiative was founded in 2013 by Settlement Services International (SSI). SSI is a community-based, not-for-profit humanitarian organisation providing a range of services in the areas of humanitarian settlement, accommodation, asylum seeker assistance, multicultural foster care, disability support and employment services in New South Wales. Ignite is currently focusing on its operations in Sydney and facilitates business creation for people from refugee backgrounds who are keen to establish a small business.

Ignite uses the Sirolli model of enterprise facilitation. This model is different from traditional entrepreneurship studies in most business schools around the world that are predicated on the assumption that the entrepreneurs themselves must possess all the skills necessary for entrepreneurship (finance, marketing, management, accounting, etc.) and design entrepreneurship training based on this. In reality, many successful entrepreneurs never studied business, but engage the help of others that have the knowledge and skills they do not have. Therefore, the Sirolli model puts the passion in the entrepreneur for what he is doing and the support from trained enterprise facilitators for the acquisition of skills and experience by potential migrant entrepreneurs at the centre. The facilitator links the client to the experts at different stages during the start-up process, but the entrepreneur must make all the decisions and take all the initiatives concerning their business.<sup>239</sup>

In terms of **visibility**, the SSI website provides updated and correct information about services provided by the organisation, one of which is the Ignite Small Business Start-ups initiative. The Ignite specific

<sup>239</sup> Sirolli Institute (2016). Enterprise Facilitation. <http://sirolli.com/>.

website provides basic information on the programme and contact details to inquire further information and to become involved either as a client or as a volunteer. SSI also uses Twitter and Facebook to increase visibility of the Ignite programme and has been reported about, both by national and international media. When an entrepreneur successfully establishes a business, they receive a special poster, which they can use in their business to advertise the Ignite programme and Ignite also uses these posters at events for promotion. Ignite also sends out a quarterly newsletter.

Ignite reaches its target group through several channels. It is a local initiative and information about it is actively spread through the SSI case workers that help the refugees with finding employment, among other things, such as housing, language courses, etc., that ultimately aim at assisting the client to be independent and integrated into the new community. If the refugee was an entrepreneur prior and/or is interested in starting a business in Australia, they are referred by their case workers to the Ignite advisers. SSI is also the umbrella organisation of other service providers working with refugees and asylum seekers across New South Wales. As such there is a network of migrants and organisations supporting migrants that are aware of the Ignite programme as one of the service options of SSI and they also refer potential entrepreneurs among their clients. In addition, clients have also approached Ignite after hearing about the initiative through their networks.

The Ignite initiative combines a number of different support measures in its service for refugee entrepreneurs in Sydney. The main activity of Ignite is the provision of **individual business support**. For this purpose, Ignite employs two enterprise facilitators who support the refugees throughout the process of setting up their business. The enterprise facilitators have prior experience in the field of entrepreneurship and have further been trained by the Sirolli organisation that developed the model on which Ignite is based. The enterprise facilitators are the first point of contact for the clients and work with them until the business is established and beyond that. The enterprise facilitators are available to discuss any area the refugees need support with and as such the advice includes a variety of topics, such as rules and regulations, marketing, financing, etc. Detailed advice is, however, not given by the enterprise facilitators themselves, but by a network that has been established and that consists of experts in the respective field. This includes accountants, lawyers, marketing agencies, etc.

Before clients start with the Ignite programme, the enterprise facilitators assess the entrepreneurial potential of applicants, their passion for business and business ideas. The focus is on the passion and motivation of the client and to a lesser extent on the feasibility of the business idea in relation to the local business environment, which in rare cases can lead to problems when the business idea does not match the local conditions. After being accepted, the refugees receive advice on a variety of topics by experts in the respective field and in addition have one central contact point (the enterprise facilitators), that ensures all these topics are covered for each client based on the individual needs. The clients are put in touch with the experts when the need arises.

Another important service provided by Ignite is **access to finance**. Firstly, Ignite provides information on how to access funding and mainly also how to develop a bankable business plan that will help with that. The experiences of the service providers help here as they can assist the refugees in ensuring that their business plan has a chance to help them secure capital when it is time for the start-up phase. While SSI does not provide funding itself, Ignite has developed a formal partnership through a memorandum of understanding with a microfinance institution. The refugees can secure small loans from there when they need them to get started with their business. The loan precondition is that the

clients have a good business plan and have tested their products/services and can show that there is a demand for them.

Ignite also provides **mentoring** to its clients. Ignite participants are paired with a personal mentor, who helps them during the start-up process. The mentors are engaged by the Ignite initiative because of their extensive personal experience as entrepreneurs and experience in assisting neophyte entrepreneurs in establishing their business. The mentor and mentee are matched based on the respective industry the client wants to go into. By now, Ignite has a large pool of entrepreneurs willing to be mentors for the refugees and is, therefore, able to match the clients with somebody that works in the same field or a similar one. The mentorship is interactive and largely driven by the client. The length and frequency depend on the individual case. Prior experience has shown that in some cases the joint work lasted only about a month with a high frequency of meetings during that time, while in other cases the mentor-mentee relationship lasts over several months with fewer meetings. Often the connection stays intact after start-up. Many of the clients do not refer to the mentor as such but as their friend and, therefore, in many instances the relationship exists beyond the programme and there is a constant follow-up.

Ignite also recognises that the refugees have little to no knowledge of the laws and regulations for business start-ups in Australia and, to this end, supports the refugees with **legal and regulatory advice**. The Ignite Enterprise Facilitators usually guide the participants to websites that have such information and more importantly connect the clients with lawyers and other experts, which give advice in person rather than virtually. All legal and regulatory advice is provided by the enterprise facilitators, advisers and mentors on a personal level, specific to that person's business, and therefore adapted to the specific needs.

Ignite has also created an **extensive network** since the start of the programme, which the clients benefit from. The network is largely framed around building a team around the entrepreneur and it includes experts in products/services, marketing and financial management, laws, etc. Depending on the business that the refugee would like to start they will be linked up with others in this field. As such everything is done to set up the clients with a network that will be the most useful for her/him. Participants will meet local and migrant entrepreneurs, they will be taken to networking events, are introduced to lawyers, accountants, marketing experts etc., as well as, have a chance to meet representatives of chambers of commerce and business associations and university students that are in an MBA programme.

### ***Language and cultural sensitivity***

The service providers themselves speak English, but there is always a translator at meetings when the client's English is not sufficient. Translators are available for 63 languages and as such every client can participate in the Ignite programme despite a lack of English language knowledge. While the website is only available in English, refugees can receive information through their case workers and translators in other languages as well. While SSI does not provide language training itself, it does link refugees to language schools more generally and it was observed that language abilities increased drastically throughout the project.

The Ignite Enterprise Facilitators are specifically psychologically trained for work with the refugees as SSI is aware that many of them have been through traumatic experiences. The external advisers and mentors are carefully selected, but do not receive a specific training before working with the clients.

Based on their experiences the enterprise facilitators judge which client they pair up with which expert and they then check in regularly after meetings or accompany the clients to meetings when it feels like the safer option for all parties involved.

## Outcomes and results

### *Impacts*

As of May 2016, 46 out of 220 clients have started their business with the help of the Ignite programme. Participation in the programme is free of charge and Ignite considers everyone a client that has shown interest in and motivation/passion for setting up their business in Sydney. A large percentage of the clients does, however, not act immediately upon this interest. Due to the nature of the clients, which have often been through traumatic experiences, the service providers do not push the clients, but let them proceed at their own speed, taking these personal problems into account. Against this criterion, the number of businesses that have been established is considered to be a success.

Once they have completed the programme, participants are invited to take part in a photoshoot, where pictures are taken that represent them and their business. Each client receives a poster with one of these pictures and the Ignite information on it, which they can then display in their shop. They also receive the pictures from the photoshoot, which can, for example, be used on their website. Instead of a piece of paper, the service providers prefer to see it in a way that the clients walk away with their business at the conclusion of the initiative.

The businesses that have been established are largely still in operation. Only four clients are either on hiatus or have closed their business. In all cases this is not due to economic factors, but due to personal reasons and as such cannot be seen as a failure of the business, but rather contingency. Most of the established businesses are self-employed people and a few even have some employees. Examples of such businesses are a cleaning service, a butcher, restaurants or a hair dresser. A precise number could not be provided, but there are around six businesses that employ at least one other person.

Finally, an ongoing evaluation found Ignite to be an important initiative for newly-arrived refugees with entrepreneurial potential. The programme gives the majority of the clients a network in their new place of residence and it gives them a positive perspective. Therefore, the personal development is another positive impact.

Ignite is currently being evaluated by a professor from the University of Technology Sydney and it is planned that the evaluation report will be disclosed in September 2016. So far only some first findings<sup>240</sup> have been published, that provide a more general overview of the initiative, its strengths and highlight some examples of successful entrepreneurs. The Ignite team has already made some small alterations to the programme based on their own observations. Equally, the Ignite team is open to the recommendations of the ongoing evaluation and will implement them as far as this will be possible.<sup>241</sup>

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<sup>240</sup> Collins, J. (2015). Igniting the Entrepreneurial Passion of Newly---Arrived Refugees in Sydney. UTS Business School, Sydney.

<sup>241</sup> Interview with Dina Petrakis, carried out in May 2016.

## **Challenges**

The main challenge that has been identified by the enterprise facilitators is the background of the clients. A large percentage of the refugees has gone through traumatising experiences in their home country and/or during their journey to Australia. It has become apparent that these experiences can impact the clients at any point, often unexpected. This has led to situations where clients were on a really good path to starting their business or had already done so and then had to take a break or stop altogether.<sup>242</sup>

However, the service providers acknowledge that it is in nobody's interest to push these clients and, therefore, there is no fixed time schedule in which the potential entrepreneurs have to move along with the programme. Instead they are the ones that drive the process in line with their physical and psychological wellbeing.<sup>243</sup>

As an example of overcoming these challenges could serve the fact that Ignite realised early that they needed to advocate for their clients a lot more than they had initially thought based on prior experiences with different types of clients as the refugees encountered different challenges due to factors such as language barriers and cultural differences. As a consequence, they went to many more meetings with the clients to support them.

## **Conclusions**

### **Key success factors**

The factors that make this scheme a success for the participants are the volume and variety of provided information, the involvement of different experts (entrepreneurs, business advisers, lawyers, accountants, etc.) and the individually tailored advice. The beneficiaries appreciate in particular the fact that all of the information is specific to the local market, which they knew little about beforehand and that all the advice is very practical.<sup>244</sup>

Another aspect that was positively highlighted by a participant was the fact that due to the availability of translators no participant has problems regarding the language. At the same time, the participation in Ignite encourages the refugees to work on their English, so that most speak it sufficiently by the time their business is operational.<sup>245</sup>

The fact that there is a relatively easy way to access funding because of the contacts that Ignite has was also positively mentioned. The participant was well aware of the access to capital being the biggest challenge for most entrepreneurs, whether native or migrant, but also that usually refugees would hardly have a chance to receive a microloan. Due to the institutional ties of Ignite this hurdle is overcome, which is crucial for successful business start-up.<sup>246</sup>

### **Replicability**

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<sup>242</sup> Interview with Dina Petrakis, carried out in May 2016.

<sup>243</sup> Interview with Dina Petrakis, carried out in May 2016.

<sup>244</sup> Interview with final beneficiary, carried out in June 2016.

<sup>245</sup> Interview with final beneficiary, carried out in June 2016.

<sup>246</sup> Interview with final beneficiary, carried out in June 2016.



The ongoing evaluation found Ignite to be an important initiative for newly-arrived refugees with entrepreneurial potential. As a consequence, SSI is interested in scaling up the initiative and also offering it in other Australian cities where they already provide different services. There is also interest by different organisations from other countries to replicate the scheme and SSI is generally open to this. As the programme is based on the Sirolli model, it would be relatively easy to replicate it, adapting it based on the experiences of Ignite with the specific group of refugees. No actions have been taken so far for expansion by SSI or for replication by other organisations, but options for both are currently being explored.<sup>247</sup>

**Testimonial – course participant in 2016:**

*“Obviously when you go to a new country, you do not know the laws and you do not know how to start, it is very hard at the beginning. But they helped us with the first steps to start our business. ... Ignite is very helpful, especially for the people who are new to Australia. It would have been very hard to start my business without them.”*

*A young refugee from Afghanistan, who has been living in Australia for two years. He received assistance more generally from SSI after being in the country for a short period of time and was finally referred to Ignite after expressing interest in starting up a business. He actively started working on the business plan six months ago with the support of the Ignite enterprise facilitators and the Ignite network. In these six months he has developed the business plan and started up an export business that is now successfully running and making a profit already.*

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<sup>247</sup> Interview with Dina Petrakis, carried out in May 2016.

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### List of interviews

- Dina Petrakis - Ignite Initiative Coordinator
- Final beneficiary

### Contact details and website for the initiative

Email: [ignite@ssi.org.au](mailto:ignite@ssi.org.au)

Website: <http://www.ssi.org.au/services/ignite>

## ANNEX 1: Interactive self-assessment tool

To assess your scheme, please open the document below and follow the instructions from [Chapter 3](#).



Interactive  
Self-assessment Too

Interactive self-assessment tool

To open a printable version of the self-assessment tool, please open the document below. For better legibility print in A3 format.



Interactive Self  
Assessment Tool.pdf

Interactive self-assessment tool

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