



# MEGA

MIGRANT ENTREPRENEURSHIP GROWTH AGENDA

## Measures to support early-stage migrant entrepreneurs

### Handbook

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country. However, migrant entrepreneurship often results in low-profitable highly-demanding micro businesses, which do not represent a decent form of employment. This is because of the barriers that migrants face when it comes to start a business.

Migrant entrepreneurship needs to be supported to become an alternative form of decent employment. Policy makers and support providers (e.g. public employment services, NGOs,

microcredit institutions) often face many obstacles in the design and implementation of support policies for migrant entrepreneurs.

This handbook is addressed to policy makers in the field and support providers and aims at summarizing the main kinds of support that can be provided to migrant entrepreneurs and the factors for successful support measures. In doing this, we present some good practices.

## 1. MEASURES TO SUPPORT MIGRANT ENTREPRENEURSHIP

Over the years, several initiatives have been implemented to support migrant entrepreneurship. The majority of these initiatives focus on the start-up phase, as this is the stage in which entrepreneurs face the most difficulties.

Support can be provided through **mainstream or targeted programmes**; migrant entrepreneurs benefit particularly from the combination of mainstream and targeted programmes. **Mainstream programmes** are initiatives that target all the entrepreneurs, rather than a specific group. Start-up incubators are an example of these programmes. The added value of mainstream programmes is that they support entrepreneurs with different profiles and backgrounds. Therefore, they facilitate the exchange of knowledge, networking opportunities, and outreach. For this reason, mainstream programmes are particularly fruitful to foster break-outs of migrant businesses into mainstream (and, often, more profitable) markets.

However, it might be difficult for migrant entrepreneurs to compete with native entrepreneurs when it comes to access these kinds of initiatives. For example, to be selected, migrant entrepreneurs have to develop a business plan in the language of the host country, and this may be an issue for them.

Sometimes mainstream initiatives focus on specific groups of entrepreneurs (e.g., female entrepreneurs, young entrepreneurs, etc.) or entrepreneurs from disadvantaged areas. In this case, it is easier for migrant entrepreneurs to access these programmes, but the bridging effect (establishing links with non-homogenous contacts/entrepreneurs) is of course less effective.

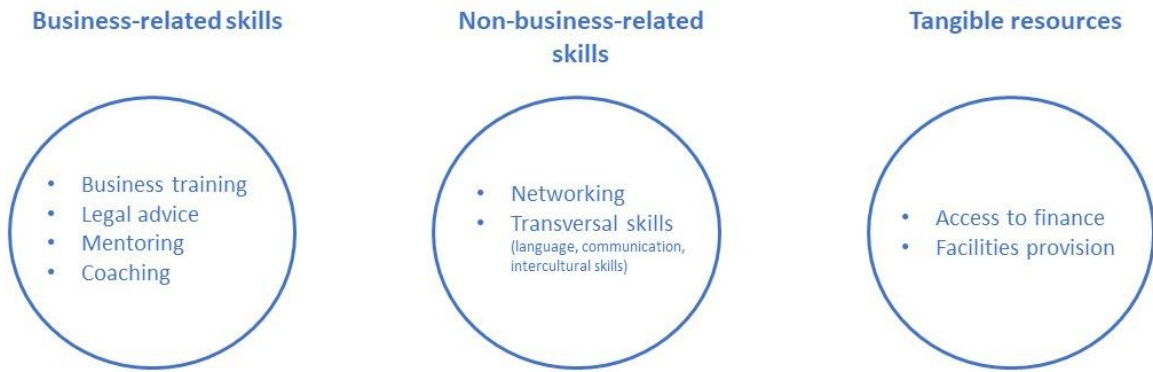
**Targeted programmes** focus on a specific group. Targeted support can help migrant entrepreneurs to overcome the group-related specific challenges and tackle their economic and social exclusion. Some of these targeted programmes focus on sub-groups of the migrant population, such as refugees or women.

These programmes represent “a useful policy tool to promote equal opportunities for immigrants starting, running, and expanding a business as they help offset the relative disadvantages that immigrant entrepreneurs—and the newly arrived in particular—face relative to their native-born peers.” (Desiderio, 2014: 10). They can also represent a stepping stone for migrant entrepreneurs to be able to access mainstream programmes later. However, the main issue with this kind of programmes is exactly their focus. As they are meant to satisfy the need of a given group, they do not normally promote diversity and native-migrants partnership.

The handbook illustrates the different types of support that migrant entrepreneurs need in early stages of business development and growth. Those types can be sorted in three groups (Figure 1):

- **support to improve business-related skills:** business training, legal advice mentoring and coaching;
- **support to develop non-business-related skills:** networking and transversal skills;
- **support to satisfy tangible needs:** access to finance and provision of facilities.

Figure 1. A comprehensive framework to support migrant entrepreneurship



Source. Elaboration on European Commission (2016)

The support provided on the first group of skills equips migrants with all the needed skills to run a business properly. Beside these skills, migrant entrepreneurs need also other skills that are not strictly related with the business activities. For

example, communication and networking skills are critical to create business relationships. Finally, entrepreneurs need to have the adequate finance to invest in the business.

## 1.1 Types of support

In this section, the handbook illustrates the kinds of support that migrant entrepreneurs need. There are six main types of support that can be provided: (European Commission, 2016)

- **Business training**, which consists of group training concerning general topics related with starting and conducting a business (e.g., how to write a business plan);
- **Legal and administrative advice**, to make it easier to deal with the administrative requirements to run a business;
- **Individual business support (coaching and mentoring)**. One-to-one, tailor-made support to help the entrepreneurs with facing specific sectorial or individual challenges;
- **Networking**. Support to establish business networks, reach business associations, etc.

- **Tangible support**, which can consist of direct provision of loans and other (micro)credit instruments, provision of facilities where starting the business, or support with the application process to obtain a loan from another institution.
- **Transversal skills**, which are skills that are not specifically related to a particular job or task and that they are normally applied in a wide range of working situations. For migrant entrepreneurs, these skills are for example, intercultural and communication skills, and language skills.

In what follows, we describe these types of support. For each type of support, the handbook illustrates examples of successful implementation.

## Business training

This set of supporting measures consists of training on matters that are related to starting and conducting a business. When they have no pre-migration business experience, or they do not have previous business training, migrant entrepreneurs often need to improve their business skills. Group business support normally consist of training sessions to develop a set of those skills, such as how to develop a business plan, accountancy skills, and marketing strategies.

There are three main dimensions in the provision of group business training (European Commission, 2016):

- **Introduction to specific characteristics of the business environment** and provision of training on context-related business issues;
- **Variety of skills**, which means that training should cover the widest range of skills possible, in order to provide a full set of skills to conduct a business;

## Legal and administrative advice

Legal and administrative support aims to make it easier to deal with the requirements to start and run a business. Migrant entrepreneurs have no previous experience with the bureaucracy and legal/administrative requirements, as they are not often acquainted with the regulatory and administrative system of the place where they set up the business.

Therefore, migrant entrepreneurs need support with many business-related requirements, such as: business registration and how to obtain a licence; labour law; tax regulations and declaration; social security obligations. Legal and administrative support is critical as many migrant entrepreneurs have difficulties in meeting the administrative and legal requirements of the country of migration.

Legal and administrative support should be provided through the blend of group training and personalised advice. On the one hand, group training should provide an overview of the regulatory and administrative system and illustrate the main steps to start and run a business. On the other hand, it should

- **Balance between theoretical and practical training.** Theoretical sessions in the form of lecture should be balanced by more hands-on sessions of training in which participants practice what they have learnt.

For example, the [Building Better Futures - Migrant Women's Entrepreneurship](#) initiative is a training programme aimed at increasing migrant women's entrepreneurial activity in Ireland. The training is sorted in modules and it includes a wide range of business skills, such as: setting up a business in Ireland; sales strategy and process; financial planning; communication. The programme include also mentorship support. In the Netherlands, [Incubators for Immigrants](#) is a foundation that supports migrant entrepreneurs to start a business and, in particular, in the development of their business idea and plan and in the improvement of their entrepreneurial skills. All the other initiatives and programmes mentioned in Appendix B provide a form of business training.

include ad-hoc and personalised support to tackle individual needs and issues.

The EU-funded [Migrants Empowerment for Change \(ME4Change\)](#) project provides participants with guidance on the legal and procedural aspects of starting a business. Project partners offer migrants practical information and advice on legal and procedural aspects, both related to their status in the host country and to the rules to start and manage a business. Beside business skills support, [Incubators for Immigrants](#) help migrant entrepreneurs regarding the legal aspects of the early-stage of their businesses.

Another particularly successful initiative in this regard is [CNA World](#), a helpdesk service established in many Italian cities by the Italian National Confederation of Crafts and Small and Medium Enterprises (CNA). The service has the aim of offering personal and tailor-made legal and regulatory advice to migrants on both migrant-related problems (e.g., how to renew the residence permit) and business-related issues.

## Individual business support (coaching and mentoring)

In addition to group business training, migrant entrepreneurs benefit from one-to-one, tailor-made business support at each step of the process, especially at the beginning of the entrepreneurial journey. Migrant entrepreneurs need to be helped in the specific sectorial or individual business challenges they may encounter.

There are two different types of tailor-made support that can be provided. The first type is **coaching and counselling**, which consist of one-to-one tailor-made support. The adviser/coach has the role of guiding migrant entrepreneurship in the development of their business. The advisers/coaches individually support migrant entrepreneurs in the specific difficulties they encounter for the business, assessing their individual situation and providing advice based on this. The adviser/coach needs to be an expert on both the business development and on the sector in which the migrant entrepreneur starts the business.

For example, the [Scottish Business Gateway's Ethnic Entrepreneurship](#) programme (EEP) consists of two advisers appointed to support migrant entrepreneurs. The advisers provide assistance to overcome barriers to self-employment. They identify gaps, provide tailored training, and one-to-one coaching. The programme is integrated in the city business support network and it works in cooperation with other services and departments. [ASM – the Working Group of Immigrant Entrepreneurs](#) in Germany provides a range of services to make starting a business easier for immigrants through advising, support and advanced training (see [Get Into Business](#) project). The focal point of their counselling services is on the start-up phase. [Ester Foundation](#) has a programme to support non-European women living in Sweden to start a business. As part of this programme, a business adviser is assigned to each participant. The adviser and the participant work closely to develop the business plan and to put it into practice.

The second kind of tailor-made support is mentoring. Mentoring programmes are a particularly effective form of individual support, which migrant entrepreneurs can strongly benefit from. Mentoring programmes match an experienced professional/entrepreneur in a given sector with another less experienced professional/entrepreneur in the same sector. In this case, mentoring programmes should link a migrant entrepreneur with a native experienced

entrepreneur/professional in the same sector. First, mentorships enhance skills and knowledge transfer. By being mentored by a person with a deep knowledge of the business sector and of the host country, the entrepreneurs can acquire more sectoral knowledge to run the business. Second, the mentor has also a role in both advising and motivating the mentee. The mentor can positively influence the professional paths of the entrepreneurs by providing advice on the decisions that the migrant entrepreneur takes, and motivate the mentee when it has to take key decisions or overcome the difficulties the encounter. One of the best practices on mentoring is the organisation of enterprise agencies ([NyföretagarCentrum](#)), which run a mentorship programme for new companies. Through the programme, the entrepreneur can access mentors who contribute with their experience and their network on a non-profit basis for one year.

[Mentoring for Migrants](#) is a joint initiative of the Austrian Integration Fund (ÖIF), the Austrian Federal Economic Chamber, and the public employment service. The goal is to bring together experienced individuals from the business world – mentors – and people from a migrant background – mentees – and help them become integrated into the Austrian labor market, either as self-employed or wage employee. Mentors and mentees spend about six months working through activities together to enter the labor market. As experienced business people, mentors can give their partners valuable assistance, advice, and put them in touch with the relevant people.

[Barcelona Activa](#), a public body created to foster business and employment creation in Barcelona, support migrant entrepreneurs through a wide range of initiatives. For example, the [Barcelona Mentoring Program](#) provides mentoring to entrepreneurs, in particular in the start-up phase of the business. The mentors and mentees are matched according to the sectors. [Migrants Empowerment for Change](#) (ME4Change) has a mentoring programme to support migrant entrepreneurs in implementing their own idea, and to help them concretely to start their enterprise: facilitate the knowledge of the host market, of the bureaucracies, of the financial issues, and the sharing of similar experiences, are key point of the program to support them in their business challenges. The EU project [MEnt](#) is an incubation and mentoring programme for migrant and refugee future entrepreneurs. The programme consists of two cycles of two workshops providing know-how, suggestions on





and programmes – such as [FAIE](#), [Singa](#) and [Ruta CECE](#) – organise networking events to enable migrant entrepreneurs to improve their network and establish contacts with policy makers, stakeholders and possible business contacts. Similarly, the Integration through Qualification (IQ) [initiative](#) in Germany organises [networking events](#) (conferences, meetings) to support exchange and mutual learning among organisations supporting migrant entrepreneurs.

Dutch NGO Brilliant Entrepreneur promoted the programme [Entrepreneurship training for refugee women](#) to support female refugees in starting their own business. The programme consisted of five training sessions addressing different aspects of starting a business, like motivations, objectives and formal steps. In one of these sessions, an expert provided training on networking strategies for migrant entrepreneurs.

### *Tangible support. Access to finance and facilities provision*

Beside knowledge and skills, entrepreneurs often lack finances to start the business or expand it. In the start-up phase, even if migrant entrepreneurs have a very good business idea and the skills to put it in practice, the initial investment is often not affordable for them.

Investing at the beginning is fundamental to enter in more profitable markets with possibilities of growth. However, migrant entrepreneurs tend to enter in lower-profitable markets due to their lack of finances. Therefore, financial support should be provided, too. The support provided can be threefold:

- **Direct financial support through loans and grants.** Migrant entrepreneurs can be supported financially with microcredit instruments, zero- or low-interest small loans, equity investments, and grants. Another form of financial support is the provision of guarantees and counter-guarantees to financial intermediaries to foster provision of credit to migrant entrepreneurs that face difficulties in accessing the conventional credit market.
- **Support in the process of applying for funding,** loans and grants provided by other institutions (e.g., banks). Support can also be provided to apply for funding provided by other institutions. Migrant entrepreneurs can be supported in writing the application (e.g., the business plan) and to accomplish all the requirements.
- **Provision of facilities** where starting the business for free or at a low cost. Providing migrant entrepreneurs with a place where working as self-employed or starting a business is critical to reduce the costs of conducting the business. This is particularly effective in the start-up phase, to allow migrants to have more financial capital available for the initial investment required.

In Sweden, the [Ester Foundation](#) supports unemployed migrant women entering the labour market and starting small businesses. With the cooperation of Swedbank and Johaniterhjälpen, a charity organisation, the foundation has set up its own microcredit system through which participants can access loans at attractive rates and reduced risks. Migrant women whose business plans have been approved by the Swedish Employment Agency can receive additional financial start-up support from the Agency and are entitled to further loans from Swedbank.

The Spanish Ministry of Employment supports an NGO-run pilot project entitled [Support to entrepreneurship for migrants](#). The project targets long-term unemployed migrant women who have no access to regular loans. The programme participants receive training on entrepreneurship and management and loans (in cooperation with a local bank). [Kompass – Centre for Entrepreneurship](#) offers comprehensive support to entrepreneurs in Germany, including migrant entrepreneurs. When it comes to material support, Kompass provides both direct funding and cooperates with banks and other private and public actors to increase the financial support provided to the entrepreneurs. Furthermore, Kompass offer free/cheap access to working spaces. For example, it offers four-month free facilities.

The European Commission, through the EaSI Guarantee Financial Instrument of the [EaSI \(EU Programme for Employment and Social Innovation\)](#), aims at increasing the availability of, and access to, finance for vulnerable groups (including migrants) to start and develop their business.

Guarantees and counter-guarantees are offered to financial intermediaries, thereby providing them with a partial credit risk protection for newly originated loans to eligible beneficiaries.

Although it does not provide finances directly, [FAIE](#) (Facilitate and Accompany the Economic Initiatives) by NGO Asmoune provides support in the application process in France. FAIE targets North-African migrants through individual support and networking activities. Participants are informed about available financing opportunities and they receive support throughout the entire application process, e.g. in writing the cover letter and the business plan, and in drafting the budget.

Other already-mentioned initiatives provide either direct

### Transversal skills

Beside business-related skills, migrant entrepreneurs benefit from training on more transversal skills. Transversal skills are skills that are not specifically related to a particular job or task and that they are normally applied in a wide range of working situations. These skills are for example, interpersonal skills, communication skills, media and information literacy, self-confidence, pro-activity and language skills.

Two kinds of transversal skills are particularly relevant in the case of migrant entrepreneurs. As part of interpersonal and communication skills, migrant entrepreneurs should be trained on *intercultural skills*, to be able to work and interact with people with a different cultural background - as often natives of the host country are. For example, establishing business relationships and negotiations might differ from country to country.

Furthermore, *language skills* are very important for migrant entrepreneurs. First, they need to master the language of the host country. In particular, they need to develop business-specific language skills (e.g., sectoral terms). However, this is not enough; they should be able to connect with other migrant groups – to exploit the migrant niche – and they might require also other languages (e.g. English) to expand their business outside the host country.

Among others, the [Mingo-Migrant Enterprises Service](#) of the

financial support to migrant entrepreneurs (e.g., [CNA World](#)), or information on financial opportunities and support in the application process (e.g., [Barcelona Activa](#)). Finally, another example of provision of facilities is the Swedish cooperative [Macken](#), which offer offices at a favorable price to migrants.

The topic of financial and related support will be the focus of the third handbook that will be produced as part of the MEGA (Migrant Entrepreneurship Growth Agenda) project.

[Vienna Business Agency](#) (Austria) provides “an interesting combination of language sensitivity, advisers with migrant background, and institutional integration of services for migrant entrepreneurs” (EC, 2016:39). On the one hand, advisers and external experts involved often have a migrant background and they are able to provide information, training and support in many languages. This allows migrant entrepreneurs to access the programme easily. On the other hand, business German language workshops organised allow migrant entrepreneurs to develop their German skills in connection with the aim of starting a business. In addition, the Vienna Business Agency provides also training on the host country’s culture.

Other initiatives provide language and culturally-sensitive support. For example, [Singa](#) in France, which supports labour market integration (self-employment included) of refugees and asylum seekers, provide language courses. [CNA World](#) provides interpreting and cultural-linguistic mediation; [Ruta CECE](#) offers training on non-business skills, such as language skills and cultural sensitivity. [FAIE](#) (Facilitate and Accompany the Economic Initiatives) organizes French classes to let migrant entrepreneurs achieve an adequate level of French. In this way, it is easier for migrant entrepreneurs to reach non-migrant clients and business contacts.

## 2. SUPPORTING EARLY-STAGE MIGRANT ENTREPRENEURS: FACTORS OF SUCCESS

Previous initiatives have highlighted the factors that are critical when it comes to successfully support migrant entrepreneurs. In this handbook, we address the following three main factors:

- **Comprehensive approach:** to improve the effectiveness of implemented measures, previous experiences stress the importance of applying a comprehensive approach, which combines support concerning the different sets of skills. A comprehensive approach means also to support entrepreneurs throughout the entire business trajectory (not only during the early stages);
- **Intercultural and business competences:** to make initiatives successful, staff should have a combination of ad-hoc intercultural and business-related competences. Ideally, staff would need to have suitable language skills, a certain degree of cultural sensitivity and be expert on business issues and migration;
- **Sustainability/Replicability:** it is difficult for support

providers to sustain initiatives over time. It is a challenge to replicate the most successful ones. This leads also to a proliferation of similar but newly-developed initiatives from different support providers.

There is another main factor of success that will be addressed in the second handbook that will be produced as part of the MEGA (Migrant Entrepreneurship Growth Agenda) project: **outreach** is an issue. Frequently, initiatives struggle to be visible and to reach migrant entrepreneurs. One of the main challenges is indeed to inform the target group about the initiatives, engage them and make them participate. Outreach and engagement are particularly difficult when initiatives focus on the most vulnerable part of migrant entrepreneurs, such as migrants with no education and refugees. In this case, the communication strategy is important to be sure that a wider number of entrepreneurs knows about the initiative and decides to take part in it.

### 2.1 Comprehensive approach

To effectively support migrant entrepreneurs, the experience of existing support structures has underlined the importance of applying a comprehensive approach, which combines the different sets of support. The European Commission guidebook (2016) suggests providing at least three types of support at the same time - one kind of support for each of the three dimensions that we underlined in Section 1:

- **support to improve business-related skills:** business training, legal-administrative advice; mentoring and coaching;
- **support to develop non-business-related skills:** networking and transversal skills;
- **support to satisfy tangible needs:** access to finance and provision of facilities.

Furthermore, the support should be provided throughout the entire trajectory of the business and not only in the early stages. One mistake is to exclusively provide financial support, while forgetting about providing any follow-up support (e.g.,

coaching sessions). Although this requires more resources than simply providing a loan, combining the financial support with the provision of business- and non-business-related support has proven to be more effective and to prevent business failure and insolvency. For example, in Dortmund (Germany), the [NordHand](#) programme provides support to entrepreneurs in deprived areas (e.g., migrants). The programme finances entrepreneurs to start their business; the financial support is complemented with a broader portfolio of services, such as start-up advice, workshops and networking opportunities. Similarly, the organisation of enterprise agencies ([NyföretagarCentrum](#)) provides a full set of support: from administrative support to mentoring, from business trainings to networking events.

A comprehensive approach should have two other features. First, it needs to include both *individual* and *group support*. Although migrant entrepreneurs have some shared needs, they are not a homogenous group. They have heterogenous socio-

demographic profiles, education background, skills and experience; they have different aspirations, they focus on different sectors and they face not the same challenges. Therefore, beside general group support, migrant entrepreneurs need tailor-made, one-to-one support, to satisfy their individual needs.

Second, it should encompass both *theoretical* and *practical training*. Theoretical sessions in the form of lecture should be balanced by more hands-on sessions of training in which participants practice what they have learnt. It is critical to allow migrant entrepreneurs to practice and acquire experience on the skills that they learn through lectures; otherwise, they would encounter difficulties when it comes to apply them. Furthermore, it is widely acknowledged that people learn better and quicker if they receive practical training as well.

The already-mentioned case of [Kompass – Centre for Entrepreneurship](#), a German NGO based in Frankfurt, is a case in point. Kompass provides a very comprehensive approach, which encompasses all the activities presented as part of the comprehensive framework just above. It includes trainings, individual business support, mentoring, networking, access to finances and so on. The support has proven to be particularly effective for start-ups, as Kompass employs a ‘Lifecycle Support – 4+1 Phase Model’. This approach consists of a pre-phase, which addresses potential entrepreneurs and inform them about opportunities and required steps to start a business. When future entrepreneurs are engaged, the four-phase support starts: 1. orientation on start-up risks and opportunities; 2. support to acquire required training and qualifications; 3. post-start-up-assistance in business issues; 4. supporting business growth by providing coaching and support in strategic planning.

The [Portuguese High Commission for Migrations](#) (ACM) has a long-standing commitment to promote migrant entrepreneurship, through its [Promoting the Immigrant Entrepreneurship \(PEI\)](#) project, which has run since 2009. Although there is no direct provision of direct financial support, the programme is very comprehensive, covering business skills training, individual support, workshop and networking events,

and courses on access to finance. As an outcome of PEI, the [Specialised Support for the Entrepreneurs](#) scheme was launched. Through individual and tailored support, legal, administrative and accountancy support, the scheme aims at providing support to migrant entrepreneurs in all phases of the business, from the start-up to the development of the business, from the start-up and the early-stage phase, to the development and growth of the business. In line with this, in 2015, ACM has created the [Migrant Entrepreneur Support Office](#) to better facilitate provision of support to migrant entrepreneurs.

The [Norwegian Center for Multicultural Value Creation](#) is the Norwegian competence center to support migrant entrepreneurs. The goal is to strengthen and develop the mainstream public business establishment service offerings, adjusted to the needs of migrant entrepreneurs leading to job creation and business growth. The programme offers comprehensive support by providing training to develop business skills, coaching, networking, mentoring and access to finance.

At this point, it is worth to stress the importance of creating synergies between different programmes and initiatives. For example, one targeted initiative covers only transversal skills, but there is another one which focuses on business skills and a migrant who participates to the former can be referred to the latter. Therefore, cooperation within the same institution and/or with other support providers is the key to provide a comprehensive support. We come back on this topic in the next section.

To sum up, a comprehensive approach that encompass the entire set of possible support seems particularly effective to tackle the whole range of difficulties that migrant entrepreneurs face. This is particularly important in the start-up phase, when the business is more fragile and it faces more challenges. A comprehensive support should include at least one kind of support for each of the three dimensions, which can be provided through mainstream and targeted programmes. It should envisage both individual and group support, and theoretical and practical training.

## 2.2 Intercultural and business competences

To make initiatives successful, adequate staff should be employed. Staff providing support to migrant entrepreneurs need to deal with people with heterogenous cultural and personal backgrounds, and different language and business skills. Therefore, the role of staff to overcome cultural and language barriers is critical. Ideally, staff would need to have suitable language skills, a certain degree of cultural sensitivity and be expert on business issues and migration.

The challenge is to have staff with both **adequate language skills, cultural sensitivity and business skills**.

Information and services should be provided in many languages, and staff should be knowledgeable through their own experience or they should be trained about migrants' culture(s). For example, the success of the support provided in the frame of the project [FAIE](#) (Facilitate and Accompany the Economic Initiatives) by NGO Asmoune was thanks to the use of migrants' native languages and the staff's participation in seminars on intercultural sensitivity and psychology. As FAIE targeted North-African migrants through individual support and networking activities, the advisers speak Arabic, Berber and French.

In particular, the support in migrants' language is critical in the start-up phase, when migrant entrepreneurs are less likely to speak comfortably the language of the country and they are acquainted to the new context to a lesser extent. Previous initiatives have employed some ways to tackle this issue.

Beside training the staff, which is often quite costly, some **organisations employ staff with a migrant background**. Second-generation staff have the advantage of representing a bridge between the migrants and the receiving society – as they both have a migration background and they grew up in the receiving society. An alternative is the use of ambassadors from migrant communities. For example, the programme [Business Coaching for Ethnic Minorities](#) in Denmark (Vejle municipality), which focuses on business coaching for migrant entrepreneurship, employs coaches who come from the migrant community and who have experience similar to the migrant entrepreneurs. Another example is the already-mentioned [ASM – Working Group of Immigrant Entrepreneurs](#) association in Germany. The success of their initiatives is linked to the fact that people in the team have a migrant background and they can provide individual and group support in many

languages. Similarly, the International Entrepreneur Association in Sweden employs business advisors that represent the diversity in society and are able to communicate in 28 different languages.

Another possibility is to **use translators and/or linguistic mediators**, which are often people with a migrant background. The use of translators/linguistic mediators represents a good option to support migrant entrepreneurs effectively and, at the same time, lead them to learn the language of the destination country. Indeed, the use of translators should be limited to specific situations and cases, such as very technical matters or when the entrepreneurs does not speak the language at all. [CNA World](#) has a service of interpreting and cultural-linguistic mediation to make it easier for migrants to access the helpdesk.

An interesting non-European example is the programme [Ignite Small Business Start-ups](#), which is implemented in Australia by the NGO Settlement Services Internationals (SSI). The programme provides individual business support to facilitate access to microcredit. The staff speak English only, but at the meeting a translator is always available whenever the English knowledge of the participants is not sufficient. Translators are available in 63 languages. In this way, providers encourage participants to communicate in English and to improve their English skills, while the access to the programme is open regardless their language skills.

The use of translators can be combined with the **provision of printed and/or on-line materials in different languages**, such as videos with subtitles and flyers. For example, the German Federal Ministry of Economic Affairs and Energy provides on-line information and guidance in six different languages on how to start a business through an on-line portal ([BMW business start-up portal](#)). Similarly, the website of the Integration through Qualification (IQ) [initiative](#) in Germany is translated in 14 languages. Provision of on-line support has proved to be particularly effective to support migrant entrepreneurs with limited knowledge of the language of the host country. An example of on-line support is [Ruta CECE](#) (Route towards Business Co-operation and E-commerce), which focuses on e-commerce. The programme consists of a e-learning platform that provides all the needed business training and non-business training (languages, cultural sensitivity, etc.) to

participants. The platform consists on videos and other materials that can be accessed for free. The programme has also an e-commerce platform that gives the possibility to start an e-commerce business without an unaffordable initial investment.

Furthermore, staff needs to have specific, business-related skills to provide high-quality support. In general, the staff need to have a business education; they need also to master and have a first-hand experience on several specific topics.

One possible solution is to **use of mainstream agencies to provide support**, in order to ensure quality of business support. In comparison with staff in migration-related organisations, staff in mainstream agencies that provide business support are more likely to have the business expertise that it is needed to support migrants to start and develop a business. The already mentioned case of [Kompass – Centre for Entrepreneurship](#), a German NGO based in Frankfurt, is a good example of this, as it provides support to migrant entrepreneurs as part of its mainstream programme. Furthermore, it avoids considering migrant entrepreneurs as a separate group. Similarly, the [Vienna Business Agency](#) is a mainstream business support agency that provide support to migrant entrepreneurs as well. After the end of the [Mingo-Migrant Enterprises Service](#) programme (2008-2013), the services offered were mainstreamed and integrated in the overall business support schemes (see for example, the [Start-up Academy](#) programme). The Vienna Business Agency offers several kinds of support such as coaching on establishing, financing, and expanding a

company. Information on the legal framework and access to market is provided in many languages. It also supports entrepreneurs to develop their business plans, assess the potential of their idea/business and the possible related risks, and apply for funding.

A second solution is to establish **networks of business providers** or build a **network of professionals (database)** in order to have staff and consultants that contribute according to their own expertise. For example, staff from organisations that normally focus on supporting migrants in general can focus on the non-business-related skills, while staff from business agencies can address business-related issues.

The [Enterprise and Diversity Alliance](#) (EDA) in the United Kingdom is a case in point. The EDA is a network dedicated to the promotion of migrant entrepreneurship and which is led by the Centre for Research in Ethnic Minority Entrepreneurship (CREME) of the University of Birmingham. The EDA is a unique partnership between a wide range of public and private sector organisations that, by linking different actors, is able to meet migrant entrepreneurs' needs and provides several kinds of support to them: management skills; access to networks; access to finances. Similarly, [Singa](#) in France supports labour market integration (self-employment included) of refugees and asylum seekers. One of the strengths of Singa is the network of professionals that it has created. These professionals cover different fields and have different expertise. Thanks to this, Singa is able to provide comprehensive and effective support.

## 2.3 Sustainability and replicability

Sustaining initiatives over time is a key challenge. Although successful, many initiatives are not prolonged or replicated because funding is often related to one-off projects, and it is often provided to original/new initiatives. Public bodies are sometimes reluctant to commit with migrant-tailored initiatives and to provide steady financial support to the initiative as they think that they can also target migrants through mainstream support programmes. Therefore, many times these public initiatives are pilot or one-off projects, driven by an ongoing and/or short-term challenge (e.g. the so-called refugee crisis).

This leads to two issues. First, there is a proliferation of similar

but newly-developed one-off initiatives from different support providers. Second, as one-off projects often focus on a certain domain or kind of support, support providers do not often have the financial power to provide comprehensive support and to apply more long-term strategies of support.

Overall, to ensure replicability and/or sustainability over time, **long-term commitment to provide necessary resources needs to be combined with most cost-efficient ways to employ these resources.**

Previous projects have showed several solutions to make supporting programmes and initiatives less financially burdensome and dependent on availability of funding.

A first solution is to **mainstream targeted support initiatives**. Migrant entrepreneurs – and, more in general, vulnerable entrepreneurs – can use mainstream business-support services. The most successful initiatives can be mainstreamed in a way that they can be useful to support both migrant entrepreneurs and non-migrant entrepreneurs. Mainstreaming initiatives would mean also to make use of the expertise created in the organisation on the topic.

Furthermore, mainstream services should be able to adapt and become fit to provide support to migrants. In this case, a strategy to engage migrant entrepreneurs would be needed, for example, to do so through public employment services or other public agencies. [Barcelona Activa](#) and the [Vienna Business Agency](#) are two cases in point. In particular, the Vienna Business Agency managed to mainstream support for migrant entrepreneurs after the end of the [Mingo-Migrant Enterprises](#) programme (2008-2013).

Another solution is to **build on previous projects and already ongoing services** to minimise costs. If there is already a ‘structure’ created by a similar previous project, new services should be developing by building on that. This would decrease the financial costs of the initiatives, make it easier to develop it and ensure a continuity in the support provided. The work of the French NGO Asmoune is a case in point. Since 2009, it has been able to secure funding to support migrant entrepreneurs, by building on previous projects but improving and adapting them. Its flagship is the already-mentioned ESF project [FAIE](#) (Facilitate and Accompany the Economic Initiatives). In the period 2011-2012, it received funding from the European Social Fund (ESF) to carry out the project. FAIE was based on a previous project that was carried out in the period 2009-2010 with the aim of supporting migrants’ start-ups. FAIE targeted North-African migrants through individual support and networking activities. Asmoune successfully managed to continue providing services after the FAIE project receiving funding from different sources depending on the service. Another successful case is the Portuguese High Commission for Migrations (ACM), which has developed supporting programmes for migrant entrepreneurs since 2009. Two are its flagship programmes: the [Promoting the Immigrant Entrepreneurship \(PEI\)](#) project and the [Specialised Support for the Entrepreneurs](#) scheme, which was the outcome of the first initiative. As a main achievement, ACM established the [Migrant Entrepreneur Support Office](#) to provide support services to migrant entrepreneurs. This support is currently situated on

the premises of the National Support Centres for Immigrants, where all kind of integration issues for migrants are tackled. The initiative is, therefore, included in bigger framework to integrate migrants and it represents a good example of one-stop shop to foster migrant integration.

The **creation of networks of support providers** is another way to ensure sustainability over time. They should aim to create networks of cooperation, including both public and private sectors. Networks should involve a wide range of actors, such as public bodies at different scales (municipalities, regions, etc.), chambers of commerce, companies and associations and NGOs. In this regard, the European Commission guidebook (2016) mentions [CNA World](#) in Italy as one of the best practices. One of the successful features of CNA World is the network that each local office was able to create. Local offices have strong links with the local relevant actors, such as province, region, chambers of commerce, universities and the local government bodies. Thanks to this, CNA was particularly effective in promoting the agenda of the organisation into the mainstream activities. One of the goals of [FAIE](#) was to support the creation of networks of support providers that support migrant entrepreneurs.

When it comes to public bodies, the strategy can be applied by fostering cooperation between city departments, as in the case of [Barcelona Activa](#). Barcelona Activa is a public body created to foster business and employment creation in Barcelona. It designs and implements employment support policies, including for the migrant population. Barcelona Activa works in cooperation with a number of departments of the city council, the government of Catalunya and other actors.

Through cooperation, the financial burden to provide services is minimised as the costs of provision are shared.

Finally, **projects should create something tangible**, which can be used afterwards at a low cost. This can be done by producing a clear protocol/framework of intervention, which can be easily replicated, together with a tool (e.g., a step-by-step guide) that can be used by other support providers and migrant entrepreneurs that are not included in the project.

For example, in the frame of the [FAIE](#) project, guides and audio-visual materials have been produced. These materials have been used by other organisations in the provision of business support for migrant entrepreneurs (European Commission, 2016). An innovative way is the **use of ICTs** (Information Communication Technologies), e.g. on-line support platform.

Provision of on-line support – for example through videos, documents, etc. – decreases the financial resources required and it can be used after the end of the project without the need of securing further funding. [Ruta CECE](#) (Route towards Business

Co-operation and E-commerce) is a case in point, as the programme provides support through an on-line platform. Similarly, [Barcelona Activa](#) makes available most of the services online, such as tools to develop and test business plans.



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## APPENDIX A. FURTHER SOURCES

The examples illustrated in this handbook (see also Appendix B) are a selection of good practices in the field of support to migrant entrepreneurship. Our set of practices aims not to be exhaustive - in terms of number of initiatives presented - but comprehensive. Indeed, it covers the main kinds of support that can be provided, the main challenges faced by support providers and it illustrates some examples that can be of inspiration for policy makers, practitioners and stakeholders.

Other undertakings aimed at presenting a more exhaustive selection of good practices. Three sources stand out:

1. The **Same project** focuses innovative practices supporting and fostering migrant entrepreneurs. The project database illustrates a number of cases from different European countries.

Link: <http://same-project.com/case-studies/>

2. The 2018 United Nations' **Policy Guide on Entrepreneurship for Migrants and Refugees** provides an extensive analysis of policy areas to be covered when it comes to support for migrant entrepreneurship. For each policy area, the guide provides examples from all around the world. Furthermore, the guide presents in-depth analysis of thirty-five initiatives.

Link: <https://unctad.org/en/pages/PublicationWebflyer.aspx?publicationid=2274>

3. The European Commission **Guide book on Promoting and Supporting Migrant Entrepreneurship** comprehensively illustrates the kinds of support that migrant entrepreneurs need. It also provides a benchmarking tool to assess initiatives on the field. Furthermore, it presents twenty-two case studies.

Link: <https://ec.europa.eu/migrant-integration/librarydoc/eu-guidebook-to-promote-and-support-migrant-entrepreneurship>

## APPENDIX B. SELECTION OF GOOD PRACTICES TO SUPPORT MIGRANT ENTREPRENEURSHIP<sup>1</sup>

Name of the Initiative	<a href="#">Accelerator programme</a>
Organisation(s) implementing the initiatives	Changemakers Lab
Type of initiative	Non-governmental initiative
Country(ies)	Greece
Period covered	2017-ongoing
Types of support covered	Business training, Individual business support, Networking, Tangible support

Name of the Initiative	<a href="#">ASM – the Working Group of Immigrant Entrepreneurs</a>
Organisation(s) implementing the initiative	ASM – the Working Group of Immigrant Entrepreneurs
Type of initiative	Non-governmental initiative
Country(ies)	Germany
Period covered	2007-ongoing
Types of support covered	Business training, Legal and administrative advice, Individual business support

Name of the Initiative	<a href="#">Barcelona Activa</a>
Organisation(s) implementing the initiatives	Barcelona Activa
Type of initiative	Governmental initiative
Country(ies)	Spain
Period covered	1986-ongoing
Types of support covered	Business training, Legal and administrative advice, Individual business support, Networking, Tangible support, Transversal skills

Name of the Initiative	<a href="#">Building Better Futures - Migrant Women's Entrepreneurship</a>
Organisation(s) implementing the initiatives	Migrant Rights Centre Ireland (MRCI) with DCU Ryan Academy for Entrepreneurship
Type of initiative	Non-governmental initiative
Country(ies)	Ireland
Period covered	2017-2020
Types of support covered	Business training, Legal and administrative advice, Individual business support, Transversal skills

<sup>1</sup> The possible types of support are: **Business training**; **Legal and administrative advice**; **Individual business support**, which includes coaching and mentoring; **Networking** support; **Tangible support**, which includes access to finance and facilities provision; **Transversal skills**, which include a wide range of skills, such as intercultural and communication skills and language skills.

Name of the Initiative	<a href="#">BMW business start-up portal</a>
Organisation(s) implementing the initiatives	Federal Ministry of Economic Affairs and Energy
Type of initiative	Governmental initiative
Country(ies)	Germany
Period covered	ongoing
Types of support covered	Legal and administrative advice

Name of the Initiative	<a href="#">Business Coaching for Ethnic Minorities</a>
Organisation(s) implementing the initiatives	Vejle municipality
Type of initiative	Governmental initiative
Country(ies)	Denmark
Period covered	2005-ongoing
Types of support covered	Legal and administrative advice, Individual business support, Networking

Name of the Initiative	<a href="#">Business Gateway's Ethnic Entrepreneurship</a>
Organisation(s) implementing the initiatives	Scottish Enterprise
Type of initiative	Governmental initiative
Country(ies)	Scotland
Period covered	2005-ongoing
Types of support covered	Individual business support

Name of the Initiative	<a href="#">CNA World</a>
Organisation(s) implementing the initiatives	National Confederation of Craftsmanship and Small and Medium Enterprises
Type of initiative	Semi-governmental initiative
Country(ies)	Italy
Period covered	2009-ongoing
Types of support covered	Legal and administrative advice, Individual business support, Networking, Tangible support

Name of the Initiative	<a href="#">EaSI (EU Programme for Employment and Social Innovation) Guarantee Financial Instrument</a>
Organisation(s) implementing the initiatives	European Commission
Type of initiative	Governmental initiative
Country(ies)	European Union
Period covered	2007-ongoing
Types of support covered	Tangible support

Name of the Initiative	<a href="#">Enterprise and Diversity Alliance (EDA)</a>
Organisation(s) implementing the initiatives	Centre for Research in Ethnic Minority Entrepreneurship (CREME), University of Birmingham
Type of initiative	Non-governmental initiative
Country(ies)	United Kingdom
Period covered	2010-ongoing
Types of support covered	Networking, Tangible support, Transversal skills

Name of the Initiative	<a href="#">Entrepreneurs without Borders</a>
Organisation(s) implementing the initiatives	Entrepreneurs without Borders
Type of initiative	Non-governmental initiative
Country(ies)	Germany
Period covered	2000-ongoing
Types of support covered	Business training, Individual business support, Networking

Name of the Initiative	<a href="#">Entrepreneurship training for refugee women</a>
Organisation(s) implementing the initiatives	Brilliant Entrepreneurs
Type of initiative	Non-governmental initiative
Country(ies)	The Netherlands
Period covered	2017
Types of support covered	Business training, Legal and administrative advice, Networking, Transversal skills

Name of the Initiative	<a href="#">Enterprise Agencies</a>
Organisation(s) implementing the initiatives	Nyforetagarcentrum
Type of initiative	Non-governmental initiative
Country(ies)	Sweden
Period covered	1985-ongoing
Types of support covered	Business training; Legal and administrative advice; Individual business support; Networking support

Name of the Initiative	<a href="#">Ester Foundation</a>
Organisation(s) implementing the initiatives	Ester Foundation
Type of initiative	Non-governmental initiative
Country(ies)	Sweden
Period covered	2012 - ongoing
Types of support covered	Business training, Legal and administrative advice, Individual business support, Networking, Tangible support, Transversal skills

Name of the Initiative	<a href="#"><u>Facilitate and Accompany the Economic Initiatives (FAIE)</u></a>
Organisation(s) implementing the initiatives	Asmoune
Type of initiative	Non-governmental initiative
Country(ies)	France
Period covered	2011-ongoing
Types of support covered	Legal and administrative advice, Individual business support, Networking, Tangible support, Transversal skills

Name of the Initiative	<a href="#"><u>Ignite Small Business Start-ups</u></a>
Organisation(s) implementing the initiatives	Settlement Services International (SSI)
Type of initiative	Non-governmental initiative
Country(ies)	Australia
Period covered	2013-ongoing
Types of support covered	Business training, Legal and administrative advice, Individual business support, Networking, Tangible support

Name of the Initiative	<a href="#"><u>Incubators for Immigrants</u></a>
Organisation(s) implementing the initiatives	Incubators for Immigrants Foundation
Type of initiative	Non-governmental initiative
Country(ies)	The Netherlands
Period covered	2017-ongoing
Types of support covered	Business training, Individual business support

Name of the Initiative	<a href="#"><u>Integration through Qualification (IQ)</u></a>
Organisation(s) implementing the initiatives	Federal Employment Agency, Ministry of Labour and Social Affairs, Ministry of Education and Research
Type of initiative	Non-governmental initiative
Country(ies)	Germany
Period covered	2005 - ongoing
Types of support covered	Legal and administrative advice, Individual business support, Networking

Name of the Initiative	<a href="#"><u>International Entrepreneur Association in Sweden</u></a>
Organisation(s) implementing the initiatives	Internationella Företagarföreningen i Sverige (ISF)
Type of initiative	Governmental initiative
Country(ies)	Sweden
Period covered	1996-ongoing
Types of support covered	Legal and administrative advice, Individual business support, Networking

Name of the Initiative/Organisation	<a href="#">Kompass – Centre for Entrepreneurship</a>
Organisation(s) implementing the initiative	<a href="#">Kompass – Centre for Entrepreneurship</a>
Type of initiative	Non-governmental initiative
Country(ies)	Germany
Period covered	2000-ongoing
Types of support covered	Business training, Legal and administrative advice, Individual business support, Networking, Tangible support, Transversal skills

Name of the Initiative	<a href="#">LokalChance+</a>
Organisation(s) implementing the initiatives	Entrepreneurs Without Borders
Type of initiative	Non-governmental initiative
Country(ies)	Germany
Period covered	2017-2020
Types of support covered	Business training, Legal and administrative advice, Individual business support

Name of the Initiative	<a href="#">Macken</a>
Organisation(s) implementing the initiatives	Macken
Type of initiative	Non-governmental initiative
Country(ies)	Sweden
Period covered	2005-ongoing
Types of support covered	Business training, Legal and administrative advice, Individual business support, Tangible support, Transversal skills

Name of the Initiative	<a href="#">Mentoring for Migrants</a>
Organisation(s) implementing the initiatives	ÖIF (the Austrian Federal Economic Chamber) and AMS (Public Employment Services)
Type of initiative	Semi-Governmental initiative
Country(ies)	Austria
Period covered	2008-ongoing
Types of support covered	Individual business support

Name of the Initiative	<a href="#">Migrants Empowerment for Change (ME4Change)</a>
Organisation(s) implementing the initiatives	Digital African Women (Belgium), Ja Finland (Finland), Fondazione Giacomo Brodolini (Italy), ICEI (Italy), Migration Hub Network (Germany)
Type of initiative	Non-governmental initiative
Country(ies)	European Union: Belgium, Finland, Italy, Germany
Period covered	2017-2019
Types of support covered	Business training, Individual business support

Name of the Initiative	<a href="#">Migrant Entrepreneurs team-up with mentors (MEnt)</a>
Organisation(s) implementing the initiatives	Avanzi (Italy), Centre for Social Innovation (Germany), Codici (Italy), Kiron (Germany), Make Sense (France), Somos Más (Belgium)
Type of initiative	Non-governmental initiative
Country(ies)	European Union: Austria, Belgium, France, Italy, Germany.
Period covered	2017-2018
Types of support covered	Business training, Individual business support

Name of the Initiative	<a href="#">Migrant Enterprises Service (Mingo)</a>
Organisation(s) implementing the initiatives	Vienna Business Agency
Type of initiative	Governmental initiative
Country(ies)	Austria
Period covered	2008-ongoing
Types of support covered	Business training, Legal and administrative advice, Individual business support, Networking

Name of the Initiative	<a href="#">Migrant Entrepreneur Support Office</a> and related initiatives ( <a href="#">Promoting the Immigrant Entrepreneurship</a> and <a href="#">Specialised Support for the Entrepreneurs</a> )
Organisation(s) implementing the initiatives	Portuguese High Commission for Migrations
Type of initiative	Governmental initiative
Country(ies)	Portugal
Period covered	2009-ongoing
Types of support covered	Business training, Legal and administrative advice, Individual business support, Networking, Tangible support, Transversal skills



Name of the Initiative	<a href="#">Migrant women. Creating cooperatives associated work</a>
Organisation(s) implementing the initiatives	Work-Lan Bizkaia
Type of initiative	Non-governmental initiative
Country(ies)	Spain
Period covered	2011-2012
Types of support covered	Individual business support

Name of the Initiative	<a href="#">NordHand</a>
Organisation(s) implementing the initiatives	Dortmund city authorities
Type of initiative	Governmental initiative
Country(ies)	Germany
Period covered	2006-ongoing
Types of support covered	Individual business support, Tangible support

Name of the Initiative	<a href="#">Norwegian Center for Multicultural Value Creation</a>
Organisation(s) implementing the initiatives	Norwegian Center for Multicultural Value Creation - NFSV
Type of initiative	Governmental initiative
Country(ies)	Norway
Period covered	2006-ongoing
Types of support covered	Business training, Legal and administrative advice, Individual business support

Name of the Initiative	<a href="#">Refugee Entrepreneurs Denmark</a>
Organisation(s) implementing the initiatives	Refugee Entrepreneurs Denmark
Type of initiative	Non-governmental initiative
Country(ies)	Denmark
Period covered	2016-ongoing
Types of support covered	Business training, Individual business support, Networking, Tangible support

Name of the Initiative	<a href="#">Ruta CECE</a>
Organisation(s) implementing the initiatives	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)
Type of initiative	Governmental initiative
Country(ies)	Portugal, Spain
Period covered	2013-ongoing
Types of support covered	Business training, Legal and administrative advice, Individual business support, Networking, Tangible support, Transversal skills

Name of the Initiative	<a href="#">Singa</a>
Organisation(s) implementing the initiatives	Singa France
Type of initiative	Non-governmental initiative
Country(ies)	France
Period covered	2012-ongoing
Types of support covered	Business training, Legal and administrative advice, Individual business support, Networking, Tangible support, Transversal skills

Name of the Initiative	<a href="#">Social Solidarity Economy (SSE), a way for social cohesion through migrant entrepreneurship</a>
Organisation(s) implementing the initiatives	Economists Without Borders
Type of initiative	Non-governmental initiative
Country(ies)	Spain
Period covered	1997-ongoing
Types of support covered	Business training, Individual business support, Networking

Name of the Initiative	<a href="#">Support to entrepreneurship for migrants</a>
Organisation(s) implementing the initiatives	Fundación Tomillo
Type of initiative	Non-governmental initiative
Country(ies)	Spain
Period covered	2017-ongoing
Types of support covered	Business training, Legal and administrative advice, Individual business support, Tangible support, Transversal skills

